Personal Plan Terms

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1. Who we are and what these Terms cover

These Personal Plan Terms (the "Terms") govern the purchase of Guvik platform personal plans by individuals. The provider is **GUVIK TECNOLOGIA E INTELIGENCIA ARTIFICIAL LTDA**, enrolled with the Brazilian National Registry of Legal Entities (CNPJ) under no. 67.712.906/0001-00, with its registered office at AV BRIG FARIA LIMA, 1811, Conj. 1119, Jardim Paulistano, São Paulo/SP, CEP 01452-001, Brazil ("Guvik"). Contact: **contato@guvik.com.br**.

Guvik is an artificial intelligence agent platform for the **SAP** ecosystem (ECC and S/4HANA), covering support, projects, documentation and the evolution of SAP solutions.

"You" means the individual who holds the personal account and purchases one of the plans described in these Terms.

Guvik treats you as a consumer in every country, even if you use the plan in your professional activity, and applies to you the consumer protection rules set out in these Terms.

These Terms apply in every country where Guvik offers personal plans, and Guvik is always the provider. When a rule depends on where you live, the text names the region: Brazil; the European Economic Area (EEA) and the United Kingdom; the United States; and other countries. The region is determined by the country where you live, not by the language you choose on the platform.

2. Acceptance and applicable documents

You accept these Terms by checking the acceptance box when you purchase. Before you pay, you see a summary showing the plan, the price and currency, the term, the renewal, and the cancellation and withdrawal rules. You can download and keep these Terms at any time at `guvik.ai`.

The following documents also apply to your use of the plan, and you accepted them when you signed up:

Document	What it governs
Terms of Use	Access to Guvik's website and public surfaces
End User License Agreement (EULA)	Use of the platform
Artificial Intelligence Terms and Conditions	How the AI works, human review and model providers
Privacy Policy	Processing of your personal data

On matters of plan, price, payment, credits, renewal, cancellation and withdrawal, these Terms prevail over the other documents. The Master Subscription Agreement (MSA) does not apply to personal plans: it governs only purchases by companies.

These Terms are available in Portuguese (pt-BR), English (en-US) and Spanish (es-ES), with the same content. If the versions differ, the version in the language you accepted prevails when the applicable consumer protection law requires it; in all other cases, the Portuguese version prevails.

3. Who can purchase

A personal plan may be purchased by an individual who is over 18 years old and has reached the age of majority where they live, with a valid CPF (Brazilian individual taxpayer number, in Brazil) or, outside Brazil, the identification details requested at sign-up and payment for their country, such as country of residence and address, and truthful sign-up information. The plan is **individual and non-transferable**:

- each account belongs to a single person and may not be shared;
- a personal plan may not be purchased by a company or used by a team; use by a company or team requires a corporate plan;
- you may use the plan in your professional work, including in your clients' SAP environments, under the conditions in Section 11.

4. Plans, credits and monthly allowance

4.1 Plans

Plan	Credits per month	Available terms
Guvik Start — 3-month entry plan	400	3-month commitment, in 3 monthly installments
Guvik One	1,000	Monthly, semiannual or annual
Guvik 2x	2,000 (twice Guvik One)	Monthly, semiannual or annual
Guvik 3x	3,000 (three times Guvik One)	Monthly, semiannual or annual

The current prices for each plan and term are those published on the plans page of the `guvik.ai` website and shown in the purchase summary. Price and currency may vary by country. The price and currency that apply to you are those in the summary you confirmed.

4.2 Credits

Credits are the platform's unit of consumption. Each interaction consumes credits according to the feature used. Guvik sets maximum consumption limits per interaction. Credits are not money, do not earn interest, and may not be transferred to another person or converted into cash, except for the refund provided in Section 8.

4.3 Monthly allowance

- Your plan's credit allowance is released **every month**, on every term. On semiannual and annual terms, credits are released month by month, not all at once.
- The allowance balance **does not roll over**: whatever is not used in a month expires at the end of the monthly cycle.
- The platform notifies you when you reach 80% and 100% of your available credits.
- When you reach 100% of all your balances, consumption is blocked until the next cycle, the purchase of an add-on package or a switch to a larger plan.

4.4 Order of consumption

Credits are consumed in this order: (1) the month's allowance; (2) add-on package credits; (3) referral credits.

5. Guvik Start

Guvik Start is a **3-month entry plan, with a commitment of 3 monthly installments**.

1. It may be purchased **only once per person** and only by a new account with no previous Guvik subscription. Guvik checks the CPF (in Brazil), the email address and the payment method to enforce this rule.
2. The **3 monthly installments are mandatory**. After the withdrawal period in Section 8, Guvik Start cannot be stopped before the end of the 3rd month, and the remaining installments remain due.
3. Guvik Start does not allow buying add-on packages, using coupons or receiving referral credits. It may be purchased with another person's referral code (Section 7).
4. Before the end of the 3rd month, the platform presents the Guvik One, 2x and 3x plans. Guvik Start does not renew.
5. If you do not purchase another plan by the end of the 3rd month, your account is **suspended**. You can reactivate it by purchasing Guvik One, 2x or 3x within **90 days** of the suspension. After that period, the closure rules in Section 13 apply.

6. Add-on credit package

- Add-on packages are available only to active Guvik One, 2x or 3x subscribers. The number of credits and the price of the package are shown on the plans page and in the purchase summary.
- Package credits **do not expire while your account exists**. If your subscription ends, they are kept in the suspended account and can be used again when you purchase a plan again.
- Before deleting a suspended account (Section 13), Guvik notifies you by email. If you ask to delete your account yourself, the platform warns you beforehand that unused package credits will be lost.
- Coupons do not apply to add-on packages.

7. Referrals and coupons

7.1 Referral program

1. Active Guvik One, 2x or 3x subscribers have their own referral code or link. Guvik Start users cannot refer.
2. A referral is valid when the referred person: (a) opens a new account with no previous subscription; (b) enters the code when purchasing any plan, including Guvik Start; (c) has a CPF (in Brazil), email address and payment method different from yours; and (d) pays the first charge and does not withdraw within the period in Section 8.
3. For each valid referral, you receive the referral credits stated on the program page, currently **500 credits**. The referred person receives no benefit.
4. The credits are released after the referred person's withdrawal period ends, provided your subscription is active at that time.
5. Referral credits **do not expire while your subscription is active**, are consumed after the month's allowance and add-on package credits, and **are lost if your subscription is canceled or ends**. Because they are a free bonus, they are never refunded.
6. There is no limit on referrals. Guvik may cancel credits obtained through self-referral, fake sign-ups or other fraud.

7.2 Discount coupons

1. A coupon gives the discount stated on it on the **first purchase** of a new account:
   - on the monthly plan, only on the first monthly payment;
   - on semiannual and annual terms, on the total amount for the period.
2. The coupon discount is added to the semiannual or annual term discount.
3. Coupons do not apply to Guvik Start, renewals or add-on packages.
4. Each subscription has a single origin: a referral code **or** a coupon, never both.

8. Withdrawal

The withdrawal period depends on where you live:

Where you live	Withdrawal period	Rules
Brazil	7 calendar days from payment confirmation	Section 8.1 (Código de Defesa do Consumidor — CDC, Brazilian Consumer Protection Code — art. 49)
United States and other countries outside the EEA and the United Kingdom	7 calendar days from payment confirmation	Section 8.1, as a Guvik business policy

Where you live	Withdrawal period	Rules
European Economic Area (EEA) and United Kingdom	14 calendar days from purchase	Section 8.2

Automatic renewals and the installments of a single purchase do not start a new withdrawal period.

8.1 Brazil, United States and other countries

1. You may withdraw from the purchase of a plan, an add-on package or an upgrade within **7 calendar days** of confirmation of the corresponding payment, without giving any reason (Código de Defesa do Consumidor, art. 49).
2. You withdraw on the platform itself, using the "Withdraw from purchase" option, or by emailing **suporte@guvik.com.br**. You receive a case number and can track your request.
3. Guvik refunds **the full amount paid for that purchase**, without deducting anything you consumed during that period. Guvik requests the refund from the payment provider within **5 business days** of your request. The amount appears according to the method used: for Pix, in the originating account; for credit cards, on the current or next statement, depending on the card issuer. Outside Brazil, the amount is refunded to the same payment method used for the purchase.
4. When your request is registered, the entitlement linked to that purchase ends immediately and its unused allowance is removed. Other plans, packages and balances from other purchases remain valid.
5. For Guvik Start and any installment purchase, withdrawal within the period refunds what has already been paid and cancels the remaining installments.
6. Canceling the renewal with the payment provider may take some time to be confirmed. Meanwhile, the request shows as "processing" and no new charge is kept.
7. If you live in the United States or in another country outside Brazil, the EEA and the United Kingdom, Guvik offers this same rule as a business policy, under the conditions in items 1 to 6.

8.2 European Economic Area and United Kingdom

If you live in the EEA or the United Kingdom, the rules below apply instead of items 1, 3 and 5 of Section 8.1. Items 2, 4 and 6 of Section 8.1 also apply.

1. You may withdraw from the purchase of a plan, an add-on package or an upgrade within **14 calendar days** from the day of purchase, without giving any reason (Directive 2011/83/EU, art. 9; in the United Kingdom, the Consumer Contracts (Information, Cancellation and Additional Charges) Regulations 2013). In addition to the channels in Section 8.1, item 2, you may notify your withdrawal by any clear statement sent to Guvik, and you may use the model withdrawal form in the Annex, but you are not required to use it.
2. The service is available right after purchase. If you withdraw within the period, Guvik refunds **the full amount paid for that purchase**, without deducting anything you used during that period.
3. Guvik requests the refund from the payment provider within **5 business days** of your request, and the refund is made within **14 days** of receiving your withdrawal notice, to the same payment method used

for the purchase, at no cost to you (Directive 2011/83/EU, art. 13).

4. For Guvik Start and any installment purchase, withdrawal within the period refunds what has already been paid and cancels the remaining installments.

9. Payment and renewal

9.1 Payment

In Brazil, payments are processed by **Asaas**, a payment institution engaged by Guvik, using the methods available at purchase.

Outside Brazil, the payment method, the currency, applicable taxes (such as VAT or sales tax) and, if any, the reseller acting as the official seller of the purchase ("merchant of record") are shown in the purchase summary before payment. If there is a reseller acting as the official seller, its terms govern the payment, and these Terms continue to govern the service.

The monthly plan is charged month by month. Semiannual and annual terms may be paid **in a single payment or in installments**, where installments are available for the payment method, according to the options in the purchase summary; in any case, the price is for the entire period and credits are released month by month. Guvik Start is charged in 3 monthly installments.

If a charge is not paid, Guvik notifies you and may suspend credit consumption until payment is made. For Guvik Start, outstanding installments remain due.

9.2 Automatic renewal

- Guvik One, 2x and 3x plans **renew automatically** at the end of each period (month, six months or year), for the same term, until you cancel.
- For semiannual and annual terms, Guvik sends a notice by email at least **7 days** before the renewal.
- Renewal uses the current price on the plans page. If the price of your plan changes, Guvik notifies you at least **30 days** before the renewal, and you can cancel before it.

United States residents. In addition to the rules above, the following apply (California Business and Professions Code, §17600 et seq., and similar state laws, where applicable):

- Before purchase, the purchase summary clearly and conspicuously states that the plan renews automatically until you cancel, the amount and frequency of each charge, the renewal term and how to cancel. If the first charge is discounted by a coupon, the summary also shows the amount of later charges.
- Automatic renewal is purchased only with your affirmative consent, given in the acceptance box at purchase.
- After purchase, you receive a confirmation email with the automatic renewal terms, the cancellation policy and how to cancel.
- For the annual plan, the renewal notice is sent between **15 and 45 days** before the renewal, instead of the 7-day notice, with the amount to be charged and how to cancel.

- You can cancel the renewal online, at any time, on the platform itself.
- Material changes to the renewal terms are notified in advance, before they take effect, together with how to cancel. For price changes, the notice of at least 30 days above applies.

10. Plan changes and cancellation

10.1 Plan changes

- **Upgrade** (to a plan with more credits): takes effect immediately. You pay the prorated difference until the end of the current period, and the new allowance takes effect.
- **Downgrade** (to a plan with fewer credits): takes effect only at the next renewal.

10.2 Cancellation after the withdrawal period

- You can cancel the renewal at any time, on the platform itself.
- After the withdrawal period in Section 8, **there is no refund and no mid-period termination**: the plan remains valid until the end of the paid period (month, six months or year) and does not renew.
- For semiannual and annual terms, this means that the amount for the entire period is not refunded if you cancel after the withdrawal period and that, if you paid in installments, the remaining installments remain due. The discount for these terms reflects that commitment.
- For Guvik Start, the mandatory installments in Section 5 apply.

11. Connected SAP environments

11.1 Your declaration

To connect an SAP environment to your personal account, you make a declaration on the platform itself (the SAP connection authorization declaration), for each connection. In it you confirm, among other things, that:

1. you are responsible for the environment, or you have current authorization from the responsible company to connect it to Guvik with the SAP user you provide;
2. the authorization covers the access and operations you request, within the limits set by the responsible company;
3. the authorization and the company's internal policies allow code, configuration, metadata and any data from the environment to be processed by Guvik and sent to artificial intelligence providers, including providers abroad;
4. you will use the minimum access necessary and will not send personal data, sensitive data or confidential information that is not necessary for the task;
5. if the authorization is revoked or changes, you will stop using the connection and delete it or update the declaration, and you will confirm the authorization every 12 months;

6. you are responsible for the accuracy of the declaration and accept that Guvik may suspend the connection and preserve the records if the responsible company disputes the access.

The declaration is recorded with the date, time, IP address, browser and version of the accepted text. It must be made again when the address, client or system number changes, and reconfirmed every 12 months. Without a valid declaration, the connection is not used.

Guvik does not check with the responsible company whether the declared authorization exists or whether it covers the requested access. Guvik relies on your declaration, and you are responsible for it (Section 11.2).

11.2 Responsibility for environment data

For data in an environment that belongs to a company, that company is the controller under the Lei Geral de Proteção de Dados (LGPD, Brazilian General Data Protection Law) and, in the European Economic Area and the United Kingdom, where the processing is subject to them, under the General Data Protection Regulation (GDPR) and the UK GDPR. You act on its behalf, and Guvik processes that data according to the instructions you give on its behalf, in providing the service. You are responsible for the accuracy of the declaration and for the existence of the authorization, which Guvik does not check. If Guvik faces a complaint, enforcement action or judgment because you connected an environment without authorization, you must compensate the proven losses you caused, within the limits of the law.

11.3 Disputes and suspension

The company responsible for an environment may dispute the access through the page `app.guvik.ai/contestar-acesso`, which requires no account or login, or by emailing **seguranca@guvik.com.br**. Guvik may suspend the connection during the review, prevent the same environment from being registered again and keep the necessary records. You are notified of the suspension.

11.4 SAP credentials

By default, the SAP password is kept only in memory, for up to 12 hours. If you choose to store it in the vault, it is kept encrypted in Guvik's storage until you remove it or delete the connection. The credential is never sent to AI providers.

11.5 SAP licenses

You are responsible for complying with the SAP licenses and the usage rules of the environment you connect. Guvik is not a party to those contracts.

12. Artificial intelligence

- AI responses may contain errors. Review any output before applying it to an SAP environment, especially in production and in transports.
- With the Guvik key, AI models are accessed through OpenRouter, configured to use only providers that do not use your data to train models and do not keep it, except when the provider requires limited

retention for safety and abuse monitoring (currently Google models and some open models). Your conversation history stays in your Guvik account, as described in the Privacy Policy.

- Personal plans do not allow the use of your own AI provider key. If you use a connection with the AI key of a company or consultancy you are affiliated with, that use is charged and governed by its corporate contract, including with respect to data retention by the chosen provider.
- The other conditions are set out in the Artificial Intelligence Terms and Conditions.

13. Suspension, closure and deletion of the account

13.1 Suspension by Guvik

Guvik may suspend your account or a connection in the event of a breach of these Terms or of the documents in Section 2, fraud, security risk, a dispute over access or a legal order. When the law allows, Guvik notifies you and states the reason.

13.2 Account closed or suspended for lack of a plan

When your account has no active plan (end of Guvik Start without purchasing another plan, or end of the period after cancellation), it is suspended for **90 days**. During that period, you can reactivate it by purchasing a plan, with your data and package credits preserved. Before the period ends, Guvik notifies you by email and offers you an export of your data. When the period ends, the account's personal data is deleted.

13.3 Export and deletion at your request

You may, at any time, download a copy of your data and request deletion of your account on the platform. Deletion is permanent and erases conversations, files, memory, connections and stored credentials. Unused package credits and referral credits are lost, and the platform warns you of this before you confirm.

13.4 What is kept

Even after deletion, Guvik keeps only what is required by law or necessary to exercise rights: access logs for the period required by the Marco Civil da Internet (Brazilian Civil Rights Framework for the Internet), tax and payment documents, and the record of acceptances and declarations. The rules for each category are in the Privacy Policy.

14. Changes to these Terms

Guvik may change these Terms. Material changes are notified by email and on the platform and require new acceptance at your next access. Changes to price and credit allowance take effect only from the following renewal, with the notice in Section 9.2. If you do not agree, you may cancel the renewal; the period already paid follows the rules of the original purchase.

15. Liability

Guvik is liable to you under the Código de Defesa do Consumidor and, if you live outside Brazil, also under the consumer protection rules that cannot be excluded by contract in the country or state where you live (Section 17). Nothing in these Terms limits rights that the law guarantees to consumers. Guvik is not liable for damage caused solely by your fault or that of third parties, such as applying an AI output without review or using an SAP environment without authorization.

16. Support

- Support, questions and withdrawal: **suporte@guvik.com.br** and the platform itself.
- Privacy and personal data: **privacidade@guvik.com.br**.
- Security and unauthorized access: **seguranca@guvik.com.br**.

17. Governing law and jurisdiction

These Terms are governed by the laws of Brazil. The courts of your place of residence have jurisdiction over any dispute arising from them.

- **European Economic Area and United Kingdom:** if you live in the EEA or the United Kingdom, the choice of Brazilian law does not deprive you of the protection given to you by the mandatory consumer protection rules of the country where you live (Regulation (EC) 593/2008, "Rome I", art. 6, and the equivalent United Kingdom rule), and you may bring proceedings in the courts of that country (Regulation (EU) 1215/2012, "Brussels I bis", arts. 17 and 18, and the equivalent United Kingdom rules).
- **United States:** if you live in the United States, you keep the consumer protections that cannot be waived under the laws of the state where you live.
- **Other countries:** if you live in another country, you keep the consumer protections that cannot be excluded by contract in the country where you live.

Annex — Model withdrawal form (EEA and United Kingdom)

Complete and return this form only if you wish to withdraw from the purchase (Section 8.2). You may also use the "Withdraw from purchase" option on the platform or any other clear statement.

To: GUVIK TECNOLOGIA E INTELIGENCIA ARTIFICIAL LTDA, AV BRIG FARIA LIMA, 1811, Conj. 1119, Jardim Paulistano, CEP 01452-001, São Paulo/SP, Brazil — **suporte@guvik.com.br**
I hereby give notice that I withdraw from my contract for the provision of the following service: [plan, add-on package or upgrade]
Ordered on: [date]
Name of consumer: [name]
Address of consumer: [address]
Guvik account email: [email]

Signature of consumer (only if this form is notified on paper)

Date: [date]