

Terms and Conditions

1. Introduction

Welcome to **SC ALTIORA DEVELOPMENT SRL**. By accessing and using the website policygenerate.com (the “Website”) and/or purchasing digital products, you agree to be bound by these Terms and Conditions. Please read them carefully before using the Website or purchasing any digital products.

2. Description of Services

We provide digital products, including documents, templates, and guides related to privacy policies, terms, and compliance materials. All products are delivered exclusively in digital format and are available through one-time purchases. No physical goods are shipped.

3. Eligibility

You must be at least 18 years old and have full legal capacity to enter into binding contracts in order to use the Website and purchase digital products.

4. Payments

All payments are processed securely through **Stripe**. We do not collect or store your payment card details. Prices are displayed in the applicable currency (RON or USD) and include all applicable taxes, unless otherwise stated.

5. Delivery of Digital Products

Digital products are made available immediately after successful payment confirmation, typically via email or direct access link. You are responsible for providing a valid and accurate email address.

6. Right of Withdrawal and Refund Policy

Due to the digital nature of the products, the right of withdrawal does not apply once the download or access to the digital content has begun, in accordance with Article 16(m) of Directive 2011/83/EU.

Refunds are therefore not available after delivery of the digital product, except where required by applicable law, such as when the product is defective or does not conform to its description.

7. Intellectual Property Rights

All digital products and content available on the Website are protected by copyright and other intellectual property laws. Upon purchase, you are granted a limited, non-exclusive, non-transferable license to use the product for personal or internal business purposes only.

Reproduction, redistribution, resale, sublicensing, or public sharing of the products without prior written consent from SC ALTIORA DEVELOPMENT SRL is strictly prohibited.

8. Legal Disclaimer

The digital products provided by SC ALTIORA DEVELOPMENT SRL are offered for general informational and educational purposes only and do not constitute legal advice.

We do not guarantee that the documents generated or purchased will ensure compliance with any specific law, regulation, or jurisdiction. For legal advice tailored to your specific situation, you should consult a qualified legal professional.

9. Use of the Website

You agree not to use the Website or digital products for any unlawful, fraudulent, or abusive purposes, or in any manner that infringes the rights of third parties.

We reserve the right to restrict or terminate access to the Website if these Terms and Conditions are violated.

10. Limitation of Liability

To the fullest extent permitted by applicable law, SC ALTIORA DEVELOPMENT SRL shall not be liable for any direct, indirect, incidental, special, or consequential damages, including but not limited to loss of profits, data, or business opportunities, arising out of or in connection with the use or inability to use the digital products.

11. Personal Data Protection

We process personal data in accordance with applicable data protection laws, including Regulation (EU) 2016/679 (GDPR). Personal data is collected only to the extent necessary for payment processing and delivery of digital products.

For more information, please consult our separate **Privacy Policy**.

12. Cookies and Analytics

The Website may use cookies and analytics tools, such as Google Analytics, to improve user experience and website performance. These tools do not identify users personally without explicit consent.

13. Modifications to the Terms

We reserve the right to update or modify these Terms and Conditions at any time. Any changes will become effective upon publication on the Website. Continued use of the Website constitutes acceptance of the updated Terms.

14. Governing Law and Jurisdiction

These Terms and Conditions are governed by the laws of Romania, to the maximum extent permitted by applicable law. Any disputes arising out of or in connection with these Terms shall be subject to the exclusive jurisdiction of the competent courts of Romania.

15. Contact Information

If you have any questions regarding these Terms and Conditions, you may contact us at:
Email: contact@policygen.ro

16. User Agreement

By using the Website and purchasing digital products, you confirm that you have read, understood, and agreed to these Terms and Conditions.