

Terms & Conditions

Last updated: September 2025

1. Introduction

These Terms & Conditions (“Terms”) govern the use of the website www.inoaf.com (the “Site”) and the relationship between **Inoaf Single Member P.C.**, a company registered in Greece with its registered office at **Levidou 44A, 14563, Kifisia, Athens, Greece** (“Inoaf,” “We,” “Us,” “Our”), and you, the visitor, prospective merchant, or client (“You,” “Your”).

By using the Site or engaging with our services, you agree to be bound by these Terms.

2. Nature of Services

2.1 Inoaf operates as a **payment consultancy and introducer**. We assist merchants in identifying and being introduced to suitable regulated payment service providers (“Providers”), such as payment service providers (PSPs), electronic money institutions (EMIs), and acquiring banks.

2.2 We do **not**:

- Act as a payment service provider, acquirer, or EMI.
- Process or hold client funds.
- Provide merchant accounts ourselves.

2.3 The final approval, onboarding, and account operation are **entirely governed by the Provider’s own terms and conditions**, not ours.

3. Liability Disclaimer

3.1 Inoaf shall **not** be held liable for:

- Any rejection, delay, or failure of onboarding with a Provider.
- Any chargebacks, fraud, or disputes arising in connection with the Provider.
- Any account suspensions, terminations, or closures imposed by a Provider.
- Any fees, penalties, or costs imposed by a Provider.

3.2 Your contractual relationship, rights, and obligations regarding payment services are governed solely by the Provider’s own terms and conditions.

4. Client Obligations

You agree to:

- Provide accurate and complete information to allow us to perform our consultancy services.
- Cooperate during the introduction and onboarding process.
- Comply with all applicable laws, regulations, and the requirements of any Provider you are introduced to.

5. Fees & Payment

5.1 Inoaf does **not charge any fees** for the initial work performed to assess a merchant, collect relevant information, and facilitate a preliminary review (“pre-approval”) with a payment provider.

5.2 Our standard revenue model is **success-based**: Inoaf is compensated only if the merchant is successfully onboarded and operates an account with the payment provider. In most cases, this compensation is paid by the payment provider directly to Inoaf.

5.3 No fees are payable by the merchant to Inoaf for the introducer services described above, **unless otherwise expressly agreed in writing** at the beginning of the engagement.

5.4 If the merchant requests **additional consultancy or advisory services** outside the introducer role (such as compliance support, documentation drafting, or extended project work), Inoaf may charge fees on a **time-spent and work-done basis**, provided that such fees are agreed in writing before the work begins.

6. Ongoing Support

Inoaf will remain available for communication and assistance throughout the relationship in case additional products or services are required, either from the same Provider or from alternative Providers.

7. Confidentiality

Each party agrees to keep confidential any non-public business, financial, or technical information disclosed during the course of the relationship.

8. Intellectual Property

All materials, content, and information on the Site are the intellectual property of Inoaf or its licensors and may not be copied, reproduced, or distributed without prior written consent.

9. Limitation of Liability

To the maximum extent permitted by law:

- Inoaf disclaims all warranties, express or implied.
- Inoaf’s total liability for any claim shall not exceed the total fees (if any) paid by you directly to Inoaf for consultancy services.
- Inoaf shall not be liable for indirect, incidental, or consequential damages, including loss of profits, reputation, or business opportunities.

10. Governing Law & Jurisdiction

These Terms shall be governed by and construed in accordance with the laws of **Greece**. Any disputes shall be subject to the exclusive jurisdiction of the courts of **Athens, Greece**.