

1. Introduction

These Terms of Service (“Terms”) govern your access to and use of the ypmo service (the “Service”), operated by **IL KOTE DOO**, Budva, Montenegro (“Company”, “we”, “us”). By accessing or using the Service, you agree to be bound by these Terms.

2. Description of the Service

ypmo is an AI-powered analytical and advisory software product intended to support product, business, and strategic thinking.

The Service provides informational and analytical outputs only and does not constitute legal, financial, medical, or other professional advice.

3. Eligibility

The Service is intended for business and professional use only. Users must be at least 18 years old.

4. Account Registration

To use certain features of the Service, you must create an account.

You are responsible for maintaining the confidentiality of your login credentials and for all activities conducted under your account.

5. Use of the Service

You agree to use the Service only for lawful purposes and in accordance with these Terms. You must not misuse the Service, interfere with its operation, or attempt to access it using unauthorized means.

6. No Guarantee of Results

The Service is provided on an “**as is**” and “**as available**” basis.

We do not guarantee the accuracy, completeness, or usefulness of any outputs generated by the Service.

All decisions made based on the Service outputs are made at your own discretion and risk.

7. Paid Features

Certain features of the Service may require payment. Pricing, billing cycles, and payment terms will be presented at the time of purchase. We reserve the right to modify or discontinue paid features at any time.

8. Intellectual Property

All rights, title, and interest in and to the Service, including software, interfaces, and branding, are owned by IL KOTE DOO.

Users retain ownership of the content they submit to the Service.

We may use anonymized and aggregated usage data to improve the Service.

9. Termination

We reserve the right to suspend or terminate your access to the Service at any time if you violate these Terms or use the Service in a manner that may cause harm.

10. Limitation of Liability

To the maximum extent permitted by law, IL KOTE DOO shall not be liable for any indirect, incidental, consequential, or special damages arising from or related to the use of the Service.

11. Governing Law

These Terms shall be governed by and construed in accordance with the laws of **Montenegro**.

12. Contact Information

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