

OFFICIAL ENGLISH LEGAL VERSION

# Sabi Terms of Service

Commercial platform rules, Sabi AI safety monitoring, external provider responsibility and lawful cooperation with competent authorities.

Company	SABI AI TECHNOLOGIES LIMITED
Registered office	128 City Road, London, England, EC1V 2NX, United Kingdom
Domain	sabiai.app
Effective date	21 June 2026

This English document is the official legal version. Russian translation is provided for user convenience. If there is any inconsistency, the English version prevails to the maximum extent permitted by applicable law. This document is a platform policy template and should be reviewed by a qualified UK solicitor before production launch.

## 1. Scope and company identity

These Terms of Service govern access to and use of the Sabi public website, Sabi AI, Sabi Messenger, taxi-related services, AI translation and other commercial digital services operated by SABI AI TECHNOLOGIES LIMITED.

The registered office of the company is 128 City Road, London, England, EC1V 2NX, United Kingdom. The official domain is sabiai.app.

Sabi may publish additional product-specific rules for particular modules. If a product rule conflicts with these Terms, the more specific rule applies only for that product and only to the extent of the conflict.

## 2. Commercial use only: no donations, no crowdfunding, no investment

Sabi is not a crowdfunding platform, charity collection platform, donation platform or public investment scheme.

Sabi does not accept donations, donates, charitable contributions, crowdfunding contributions or third-party investment funding through the platform.

All payments and transactions made through Sabi, when enabled, must be strictly for commercial services, fees, invoices, product purchases or other lawful paid services provided by Sabi or by an approved external provider.

Any attempt to disguise donations, unlawful fundraising, investment solicitation, money transfer, money laundering, bribery, corruption or other prohibited activity as a commercial payment is forbidden.

## 3. Sabi AI security monitoring and due diligence

Sabi AI may monitor platform activity, messages, transactions, payment markers, service requests, device/session data and operational signals for safety, fraud prevention, AML, anti-corruption, abuse prevention, service integrity and compliance purposes.

If Sabi AI or the company detects suspicious activity, Sabi may restrict, hold, suspend or block the relevant account, transaction, wallet feature, payment flow, provider flow, service access or document flow until the circumstances are clarified and internal due diligence is completed.

Automated risk scoring does not replace lawful human review where a final decision produces a material legal, financial or account consequence and human review is required by applicable law or company policy.

## 4. Prohibited conduct

- fraud, attempted fraud, identity misuse, document forgery, chargeback abuse, fake receipts, fake evidence or impersonation;
- money laundering, terrorist financing, sanctions evasion, corruption, bribery, tax evasion, circumvention of financial controls or any activity designed to hide beneficial ownership or source of funds;
- criminal activity, facilitation of criminal activity, exploitation, threats, abuse, harassment, unlawful content, prohibited goods or services;
- misuse of Sabi Messenger, Sabi AI, taxi, payment, provider, partner, contractor, applicant or representative workflows;
- attempts to bypass KYC/KYB, AML, risk checks, payment restrictions, provider checks, geolocation restrictions, age restrictions, suspension or investigation measures.

## 5. Evidence preservation and lawful reporting

Where signs of fraud, money laundering, corruption, bribery, sanctions evasion or any criminal activity are detected, Sabi may preserve relevant materials in an evidence-safe form.

Preserved materials may include IP addresses, device/session data, access logs, transaction references, payment markers, TxHash/payment numbers, receipts, account identifiers, documents, photos, video, Sabi Messenger messages, audit logs, support records and Sabi AI risk indicators.

In accordance with applicable law, Sabi may be required or permitted to disclose relevant information to competent law-enforcement authorities, including the National Crime Agency (NCA), UK Police or other competent authorities. Any disclosure should be assessed for lawful basis, necessity and proportionality.

## 6. External providers, payment and cryptoasset responsibility

Sabi provides its own digital and fiat-oriented services, including Sabi Messenger, AI translation, taxi-related workflows and platform interfaces, unless a separate product document states otherwise.

Any cryptoasset exchange, buy, sell, custody, transfer, conversion, on-ramp, off-ramp, card acquiring, bank transfer, wallet, payout or payment processing service may be provided by an external provider under that provider's own terms, licences, registrations, compliance duties, KYC/AML checks and regulatory status.

This rule applies to any external provider, not only Binance. A provider may include a cryptoasset service provider, payment processor, bank, wallet provider, card acquirer, payout provider, cloud provider, identity verification provider or other regulated or technical provider.

Unless Sabi separately obtains the required authorisation/registration and expressly states that it provides a regulated cryptoasset service itself, Sabi does not act as a crypto exchange, broker, custodian or regulated cryptoasset provider. Sabi is responsible for its own interface, disclosures, data processing, security controls and contractual obligations, but external provider services remain subject to the provider's rules and regulatory position.

## 7. User obligations

Users must provide accurate information, keep account credentials secure, use the platform lawfully and cooperate with reasonable checks required by Sabi or an external provider.

Users must not upload false documents, use another person's identity, manipulate payment flows, misrepresent the purpose of a transaction or use Sabi to evade laws, sanctions, tax, AML, anti-fraud or anti-corruption controls.

Sabi may refuse service, suspend access or terminate accounts where the user breaches these Terms, creates material risk or fails required checks.

## 8. Legal compliance and availability

The availability of Sabi services may depend on country, product status, provider availability, applicable law, KYC/KYB completion, compliance approval, payment method, risk controls and technical readiness.

Sabi may update, suspend or remove a feature to protect users, comply with law, prevent fraud, maintain service integrity or reflect provider/regulatory changes.

## 9. Liability and external services

Sabi does not exclude liability where it would be unlawful to do so. Nothing in these Terms limits rights that cannot be limited under applicable law.

Subject to applicable law, Sabi is not responsible for independent decisions, outages, fees, restrictions, reversals, account closures, regulatory status or compliance checks of external providers, except to the extent Sabi controls the relevant act or is legally responsible for it.

Users should read and accept the external provider's terms before using any provider-operated service.

## 10. Governing law and updates

These Terms are governed by the laws of England and Wales, unless mandatory consumer law in another jurisdiction gives a user additional rights that cannot be waived.

Sabi may update these Terms. The latest version published on the official website applies from its effective date. Material changes may be highlighted on the website or in the product interface.

## 11. Contact

Legal contact: [legal@sabiai.app](mailto:legal@sabiai.app). Support contact: [support@sabiai.app](mailto:support@sabiai.app). Official website: <https://sabiai.app>.