for Pay

Qont for Pay — Terms of Service

1. Scope and purpose

Qont for Pay helps you review daily spending and purchases. It gives a risk score and suggested mitigations. It does not move money. It does not process payments. It does not connect to bank accounts.

2. Relation to Qont terms

These terms work with Qont's Terms of Service, Privacy Policy, Security and Information Protection Policy, Acceptable Use Policy, and Licensing Policies. If there is a conflict, the main Qont terms control.

3. Who can use it

You must be 18 years of age or older. You must have a Qont account in good standing. Qont may limit access by region to meet legal duties.

4. What it does

You can upload purchase information. This may be text, receipts, documents, or photos. Qont for Pay analyzes what you upload and returns a risk score with suggested mitigations. Results are decision support.

5. What it does not do

Qont for Pay is not financial advice. It is not banking, lending, credit, insurance, or investment advice. It is not a credit score. It does not replace a professional.

6. Data handling and storage

Uploads are processed only to provide this feature. Qont does not keep uploaded files. Qont does not back them up. Qont does not use them for analytics or training. After the result is returned, the uploaded content is discarded.

Only minimal metadata may be kept for fraud prevention and security. This may include a timestamp, file type, device or browser type, and an error code if one occurs. This metadata is removed on a rolling schedule, typically within 30 days.

Exports are local only. Qont does not host saved reports for Qont for Pay. When you export, the file is created on your device. Qont has no access to your exported file.

Uploads may pass through secure Qont systems to deliver the feature. Transit does not change the rules above.

7. Ownership

You own your inputs and any files you export. Qont owns the platform, software, models, logic, designs, and interfaces. No rights are granted beyond access to the service.

8. Use rules

Qont for Pay is for personal use. Small businesses may use it under these same terms. No resale. No exposing Qont interfaces. No building a competing service.

Do not upload illegal content, malware, or harmful links. Do not upload other people's personal data without consent. Do not upload full card numbers or bank credentials.

Keep your login secure. Only one active session is allowed per account. If you suspect misuse, change your password and contact Qont.

9. Accuracy and limits

Results may have errors or gaps. Scores are based only on what you provide. You must review and verify before acting. Use is at your own risk to the extent allowed by law.

10. Third parties

If your uploads include content from other services, those services have their own terms. Qont is not responsible for third party data, networks, or outages.

11. Legal and compliance statement

Qont for Pay does not store, process, or handle financial accounts. It operates as software for information and insight only. It is outside banking and credit regulation because it does not move funds or offer credit services.

12. Service changes and suspension

Qont may change, pause, or end Qont for Pay to keep the service stable and safe. Qont may limit or terminate access for misuse, legal risk, or technical issues.

13. Fees

Qont for Pay may be included in your plan or billed as shown in your account. Taxes may apply. Payments are processed through Qont systems.

14. Liability and remedies

Qont for Pay is provided as is and as available. To the maximum extent allowed by law, Qont's total liability for anything related to Qont for Pay is limited to the greater of fifty United States dollars or the fees you paid to Qont for Qont for Pay in the three months before the event. Qont is not liable for indirect, incidental, special, punitive, or consequential losses, or for lost profits, revenue, goodwill, data, or business interruption. Your sole remedy is re-performance, re-provision of access, or a service credit, at Qont's choice. Where the law does not allow limits, Qont follows the legal minimum.

15. Disputes, law, and venue

These terms are governed by the laws of Switzerland. Where permitted, Swiss courts have exclusive jurisdiction. If a court will not accept that venue, any competent court may enforce these terms and grant relief. To the extent the law allows, disputes must be brought on an individual basis and not as a class or representative action.

16. Updates

Qont may update these terms at any time. Changes take effect when published. Continued use means you accept the updated terms. For major updates, Qont may also give notice in product or by email.

Acceptable Use Policy

1. Purpose

This policy defines how Qont for Pay may be used. It protects users, the platform, and Qont systems. All customers with active access to Qont for Pay must follow these rules.

2. Scope

This policy applies to all activity on Qont for Pay. It covers uploads, text entries, photos, documents, reports, and all other interactions within the service.

3. Legal and ethical use

You must not use Qont for Pay for any illegal purpose. You must comply with all laws and regulations that apply in your region. Fraud, impersonation, identity misuse, or any deceptive practice is prohibited.

4. Financial misuse

Qont for Pay does not move money or process payments. You may not use it to make or simulate transactions, impersonate merchants, or falsify receipts or spending data. Any attempt to present fake or altered documents is strictly forbidden.

5. Data and privacy

Do not upload anyone else's personal or financial data without consent. Do not share bank account numbers, government identification, or sensitive records. Qont does not retain user uploads beyond operational processing. All uploads are removed after completion.

6. System protection

Do not scrape, extract, or copy data from Qont systems. Do not automate requests, reverse engineer, or attempt to bypass security measures. Qont systems are protected intellectual property.

7. Harmful or abusive content

Do not upload or post anything that contains hate, harassment, or discrimination. Do not post malware, viruses, or malicious links. Do not use Qont for Pay to threaten, deceive, or harm others.

8. Monitoring and compliance

Qont may log and review user activity for security, compliance, and fraud prevention. No uploaded data is retained beyond operational needs. Qont may suspend or remove access if any misuse is detected.

9. Responsibility

You are responsible for how you use Qont for Pay and how you act on its results. Risk scores and mitigations are for decision support only. Qont is not liable for how you interpret or apply them.

10. Enforcement

Qont may warn, restrict, suspend, or terminate any account that breaks this policy. Qont may take these actions without notice or liability.

11. Reporting

If you believe someone has broken this policy or misused Qont for Pay, report it at qont.net/reporting. Qont reviews all reports and may take action as needed.

12. Updates

Qont may update this policy to keep it clear and current. The current version applies when published.

Not Financial Advice Statement

Purpose

This statement explains what Qont for Pay is, and what it is not. It keeps expectations clear and protects users and Qont.

What Qont for Pay is

Qont for Pay reviews purchase information you choose to provide, it generates a simple risk score with suggested mitigations, it is decision support only.

What Qont for Pay is not

Qont for Pay is not financial advice, not banking, not lending, not credit, not insurance, not investment advice, not a brokerage, not a credit score, not credit repair or counseling, it does not tell you what to buy or sell, it does not replace a professional.

No money movement

Qont for Pay does not move money, does not process payments, does not connect to or operate financial accounts.

Your responsibility

You control your decisions, you must verify important facts before acting, you are responsible for how you use any score or suggestion.

Accuracy and limits

Results can have errors or gaps, outputs depend on what you provide, use is at your own risk to the extent allowed by law.

Data handling reminder

Uploads are processed only to provide this feature, they are not kept, they are not used for model training, exports are saved locally on your device.

Linked terms

This statement works with the Qont for Pay Terms of Service, the main Qont Terms of Service, the Privacy Policy, the Security and Information Protection Policy, and the Acceptable Use Policy.

Accuracy and Limitations Notice

Qont for Pay gives risk scores and simple suggestions based on what you choose to upload. These insights are estimates. They may be incomplete or wrong. They do not replace professional advice.

Results depend on your inputs. If a receipt is unclear, cropped, or altered, the output can miss details. If important context is not included, the score may not reflect the full picture. Information can change over time, so what is safe today may not be safe tomorrow.

Always check important facts before you act. Confirm with original sources. Review totals, dates, and merchants. If a decision could affect your money, your work, or your safety, get advice from a qualified professional.

Qont for Pay does not move money, process payments, or connect to bank accounts. It is not financial advice, not banking, not credit, not investment advice, and not a credit score.

Uploads are processed only to provide this feature, they are not kept, they are not used to train models, exports save locally on your device. Minimal security logs may be kept and are cleared on a schedule.

Use is at your own risk to the extent allowed by law. Qont does not guarantee accuracy, completeness, or fitness for a specific purpose. If you see an error, please report it at qont.net/reporting so we can review.

Liability Limitation Addendum

1. Purpose and precedence
This addendum limits liability for Qont for Pay. It applies to all use of Qont for Pay. If there is a conflict with other Qont terms, this addendum controls for this feature.

2. As is
Qont for Pay is provided as is and as available. No promise of uninterrupted or error free service is made beyond what the law requires.

3. Cap on damages
To the maximum extent allowed by law, Qont's total liability for all claims related to Qont for Pay is limited to the greater of fifty United States dollars or the fees you paid to Qont for Qont for Pay in the three months before the event. For free, trial, or beta features, the cap is zero.

4. Excluded damages
Qont is not liable for indirect, incidental, special, punitive, or consequential losses. This includes lost profits, lost revenue, loss of goodwill, loss of data, loss from business interruption, missed payments, investment outcomes, purchasing decisions, or similar harm.

5. Exclusive remedies
Your sole remedy is re performance, re provision of access, or a service credit, at Qont's choice. No other remedy applies.

6. Notice and mitigation
You must notify Qont in writing within thirty days after you first become aware of a claim. You must take reasonable steps to reduce any harm. If you do not, Qont's obligations are reduced to the extent the delay or inaction increased the harm.

7. Claims period and class actions

Any claim must be filed within one year after the event. After that, the claim is barred. To the extent the law allows, disputes must be brought on an individual basis and not as a class or representative action.

8. Third parties and force majeure

Qont is not responsible for third party platforms, networks, providers, data sources, or outages. Qont is not liable for delay or failure caused by events outside its reasonable control, including internet or power failures, platform outages, or emergencies.

9. Consumer law

Nothing in this addendum limits rights that cannot be limited by law. Where the law does not allow limits, Qont follows the legal minimum.

10. Law and venue

Swiss law governs this addendum. Where permitted, Swiss courts have exclusive jurisdiction. If a court will not accept that venue, any competent court may enforce this addendum and grant relief.

11. Linked terms

This addendum works with the Qont for Pay Terms of Service and Qont's main Terms, Privacy Policy, Security and Information Protection Policy, and Acceptable Use Policy. Continued use of Qont for Pay means you accept these limits.

Eligibility and Age Policy

Purpose

This policy explains who may use Qont for Pay. It protects users and helps Qont meet legal duties.

Age requirement

Qont for Pay is for adults only. You must be 18 years of age or older to use this feature. There are no exceptions. Parent or guardian consent does not allow under-18 use.

Who can use it

Adults with a Qont account in good standing may use Qont for Pay. Small businesses may use it under these same rules, but only an adult may hold or operate the account.

Verification

Qont may request proof of age at any time. Qont may pause or limit access until verification is complete. If proof is not provided, access may be ended.

Underage accounts

Qont does not knowingly allow under-18 users. If Qont learns that an account belongs to someone under 18, Qont will suspend access, close the account, and remove related content as required by law. A parent or guardian may report underage use at qont.net/reporting. Qont will act when it has enough proof.

Data handling on removal

Uploads for Qont for Pay are processed only to provide the feature and are not kept. If an underage account is removed, Qont deletes any related content it holds and keeps only minimal security logs as allowed by law. Qont does not train models on user uploads.

Law and regions

Users must follow local laws. Qont may limit regions or block access to meet legal duties.

Reminder on scope

Qont for Pay does not move money, does not process payments, and is not financial advice, credit, or a credit score. It provides insights for personal decision support.

Changes

Qont may update this policy to keep it clear and current. The latest version applies when published.

Privacy Addendum

Scope

This addendum explains what Qont processes for Qont for Pay and why. It supplements the main Qont Privacy Policy. If there is a conflict, this addendum controls for Qont for Pay.

What we process

You may upload text, receipts, documents, or photos so Qont for Pay can analyze them. We process the content to extract purchase details, generate a risk score, and suggest mitigations. We may use optical character recognition to read images and receipts. We do not collect bank logins. We do not connect to financial accounts.

What we keep

Uploads are processed to provide the feature and then discarded. We do not retain uploaded files. We do not back them up. We do not use them for analytics. We do not use them to train models. Exports are created on your device only. Qont does not host saved reports for Qont for Pay.

Minimal metadata

We keep minimal metadata to protect the service. This can include a timestamp, file type, device or browser type, and an error code if one occurs. We use this for fraud prevention, security, and reliability. This metadata is removed on a rolling schedule, typically within 30 days.

Why we process

We process uploads to provide the feature you asked for. We process minimal metadata to secure the service, detect abuse, and meet legal duties. We do not sell or trade data. We do not use data for advertising.

Sharing and processors

We use trusted service providers for secure hosting, storage of minimal metadata, and protection of our systems. Providers act on our instructions and must keep information confidential. We do not give providers the right to use your uploads for their own purposes.

Location of processing

Processing may occur in data centers located in regions where we operate. Transfers use secure methods. Because uploads are not retained, any transit is short and controlled.

Your choices and care

Do not upload full card numbers, bank credentials, government IDs, or personal data of others. If you export a file, it is stored locally on your device and you control it. If you remove an export, it is not recoverable by Qont.

Access, deletion, and questions

Because uploads are not retained, there is no stored content to access or delete after processing. You may request deletion of minimal metadata where the law allows. Submit requests through the Privacy Request Portal or the contact page in your account.

Children and eligibility

Qont for Pay is for adults only. Users must be 18 years of age or older.

Security

We use trusted methods to keep information private and safe. Access is limited to what is needed to deliver the feature and protect the service.

Changes

We may update this addendum to keep it clear and current. The latest version applies when published.

Third-Party Content and Links Policy

Purpose

This policy explains how third-party content and links work in Qont for Pay. It protects users and Qont.

Third-party content

Your uploads may include names, logos, receipts, or text from other companies. That content belongs to its owners. Qont does not control it and does not promise it is correct or complete.

Links to other sites

Qont for Pay may show or allow links that point outside Qont. When you open a link, you leave Qont. The other site has its own terms and privacy rules. Use those sites at your own risk.

No endorsement

References to merchants, brands, sites, or services do not mean Qont endorses them. They are shown only to explain what you uploaded or to help you review a purchase.

Third-party terms apply

Your use of any third-party service is governed by that service's terms and policies. Qont is not a party to those terms and cannot change them.

Availability and errors

Third-party sites and services can change or go offline without notice. Qont is not responsible for their outages, delays, errors, price changes, data loss, or any harm caused by them.

Security and safety

Be careful with links and files from outside Qont. Do not open links you do not trust. Do not download unknown files. Qont is not responsible for malware, phishing, or harmful content from other sites.

Rights to upload

Only upload content you have the right to use. Do not upload personal or financial data of others without consent. Qont may remove content that appears unlawful or unsafe.

Processors and infrastructure

Qont uses trusted providers to run and protect its systems. These providers act on Qont's instructions only. If a provider has an outage, Qont is not liable for the impact on third-party content or links.

No automated access to third parties

Do not use Qont for Pay to scrape, copy, or automatically collect data from other sites. Do not bypass access controls on third-party services.

Reporting

If a link looks unsafe or a third-party reference seems wrong, report it at qont.net/reporting. Qont will review and act where possible.

Changes

Qont may update this policy to keep it clear and current. The latest version applies when published.

Personal Safety and Spending Responsibility

Purpose

This notice explains your responsibilities when you use Qont for Pay. It keeps expectations clear and protects users and Qont.

Your decisions

Qont for Pay provides risk scores and simple suggestions. These are estimates for decision support. You decide what to do. You are responsible for your choices and outcomes.

Verify before you act

Always check important details with original sources. Review receipts, merchants, dates, and totals. If a decision could affect your money, work, or safety, get advice from a qualified professional.

Not financial advice

Qont for Pay is not financial advice, not banking, not credit, not investment advice, and not a credit score. It does not move money or process payments.

Avoid scams and risky content

Be careful with links, QR codes, and downloads. Do not share card numbers, passwords, or one-time codes. If something looks false or unsafe, do not proceed and contact the merchant or your bank.

Personal and physical safety

Do not place yourself at risk to complete a purchase or collect an item. Meet in safe, public locations. Trust your instincts and leave if you feel unsafe.

Accuracy limits

Results can be incomplete or wrong, especially if uploads are unclear or missing context. Information can change over time. Recheck facts before acting.

Device and account care

Keep your device and account secure. Use strong passwords. Only one active session is allowed per account. If you suspect misuse, change your password and report it at qont.net/reporting.

Third-party responsibility

When you visit other sites or work with merchants, their terms apply. Qont is not responsible for third-party content, outages, pricing, or errors.

Data handling reminder

Uploads are processed only to provide this feature. They are not kept and not used to train models. Exports save locally on your device.

Law and eligibility

Use Qont for Pay only if you are 18 or older and only in line with local laws. Qont may limit access to meet legal duties.

Quick Links

Careers Portal   Legal Center   1800 998 711   Website

Legal Disclaimer