Terms of Service

Service: Hamyoncha **Document date:** 27.10.2026 **Effective date:** 27.10.2026 **Version:** 2.4

1. General provisions

These Terms of Service (hereinafter — the **Terms**) define the procedure for using the Hamyoncha service (hereinafter — the **Service**) and the relationship between the Service operator (hereinafter — the **Operator**) and the user (hereinafter — the **User**).

The Terms constitute a **public offer** in accordance with Article 367 of the Civil Code of the Republic of Uzbekistan. By starting to use the Service, the User accepts the offer, and from that moment the Terms become binding on both parties.

If you do not agree with the Terms — do not use the Service.

2. Subject of the agreement

2.1. What the Service is

Hamyoncha is a **personal financial accounting** service running through Telegram. The User enters expenses, income, budgets and categories, or links a bank card to import operations automatically, and the Service stores them and provides analytics.

2.2. What the Service is NOT

The User clearly understands and accepts that:

- the Service **is not a bank** and does not provide banking services;
- the Service **does not issue loans** and does not distribute funds;
- the Service **does not provide money-transfer services**;
- the Service **does not hold the User's funds** — the amounts in the Service are exclusively bookkeeping records;
- a linked card is used only to **read** operations — the Service cannot make payments with it; the only amount that can be charged to it is the Service's subscription, including the automatic charge when the free trial ends unless the User has turned it off (Section 4.1);
- automatic import and recognition results **do not replace a bank statement** — the bank's own data is the authoritative source;
- analytics and forecasts in the Service **are not financial advice** and must not be used as an investment recommendation.

2.3. Description

The Service runs in the form of a Telegram bot and a Telegram Mini App. A full description of the Service's functional capabilities is provided in a separate document.

3. The User

3.1. Who may be a User

The Service may be used by persons who:

- are the lawful owners of the Telegram account specified;
- are the lawful owners of the phone number and bank card specified (when subscribing).

3.2. The User's obligations

The User undertakes to:

- provide **only their own** personal data (name, phone, Telegram ID);
- not link other persons' bank cards without the owner's permission;
- not share Service access credentials with third parties;
- use the Service only for personal, non-commercial purposes;
- not cause technical harm to the Service (automated attacks, intrusion attempts, reverse engineering, mass data collection);
- not artificially circumvent subscription payment, plan limits or the free trial rules (creating multiple accounts, using fake phone numbers, etc.);
- refrain from actions that may cause harm to other Users.

3.3. The Operator's rights

The Operator is entitled to block or delete a User's account without prior notice in cases of:

- sending **automated or mass requests** to the Service, creating abnormal load;
- unauthorised use of **another person's personal data** (phone number, bank card, Telegram account);
- attempts to circumvent **subscription payment, plan limits or the free trial rules** (multiple accounts, fake data, automated registration);
- a court decision or a decision of an authorised state authority.

In the cases listed above, **refunds for paid subscriptions are not provided**.

4. Plans and payment

4.1. Paid access and free trial

The Service is provided **under a paid subscription**; there is no free plan. The subscription is purchased in the Service's Telegram Mini App. Without an active subscription or free trial the User keeps access to their account, but working with the Service's records is unavailable.

A User who has never paid for a subscription may use a **3-day free trial once**. The trial is started in the Service's Telegram Mini App after linking a bank card. During the trial the Service is available in full, with operations imported automatically from one linked card.

The free trial is granted **no more than once per User and once per bank card**: a card on which a trial has already been started in another account cannot be used for a new trial.

The free trial costs nothing, and when it ends a subscription starts automatically: the price of one month of the "1 card" plan (Section 4.3) is charged to the card on which the trial was started, and the subscription then renews automatically (Section 4.6). By starting the free trial, the User agrees to this charge. The Service notifies the User in advance via Telegram, normally a day before, of the amount, the card and the date and time of the charge.

The User may **turn off the automatic charge at any time before the trial ends**, with a single action in the Service's Telegram Mini App. The trial then continues until it ends, after which working with the Service's records becomes unavailable, with no grace period, until the User chooses a plan (Sections 4.2 and 4.3) and pays for it. A charge that was turned off can be turned back on before the trial ends.

If the User **unlinks the bank card during the trial**, the trial ends 24 hours later (but no later than its original end) and no automatic charge is made. After that, a card can be linked only by paying for a subscription. Operations already imported remain in the User's account.

If the charge at the end of the trial fails (insufficient funds, the bank declines it, etc.), working with the Service's records is suspended with no grace period, and payment is requested again no more than twice, about a day apart. Meanwhile the User may pay for the subscription with another card. If all attempts fail, no subscription starts.

If the User pays for a subscription before the trial ends, the paid period begins when the trial ends, and no automatic charge is made when the trial ends.

Before subscribing, the User may link one bank card, which is used for the free trial and to pay for the subscription. Operations from linked cards are imported automatically **only during the free trial or while a subscription is active**.

4.2. Plans

The paid subscription comes on three plans, which differ **only in how many cards may be linked**:

- **1 card** — linking and importing one bank card;
- **3 cards** — linking and importing up to three bank cards;
- **6 cards** — linking and importing up to six bank cards.

All other features of the Service (budgets, wallets, debts, bill splitting, forecast, planned payments, voice input, Excel export, custom categories) are provided **on every plan with the same limits**.

4.3. Pricing

Plan	1 month	12 months
1 card	9,900 UZS	99,000 UZS
3 cards	19,900 UZS	199,000 UZS
6 cards	34,900 UZS	349,000 UZS

Current prices are shown in the Service's Telegram Mini App. The Operator is entitled to change prices; changes do not apply to the period already paid for.

4.4. Payment procedure

Payments are made via the **Paylov** payment system, charged to the bank card the User has linked. The full card number is not stored by the Operator (see Sections 3.4 and 6 of the Privacy Policy for details).

On a successful payment, the subscription is activated **immediately**:

- 1-month plan — for 30 days;
- 12-month plan — for 365 days.

4.5. Changing the plan

A User with an active subscription may change the plan or the billing period:

- **Upgrading** (more cards, or moving from monthly to yearly billing) takes effect immediately: the **difference** between the price of the new plan and the amount already paid for the current period is charged at once. The end date of the current period does not change (when moving from monthly to yearly billing, the year is counted from the start of the current period). The next renewal is charged at the price of the new plan;
- **Downgrading** (fewer cards, or moving from yearly to monthly billing) takes effect **only at the end of the current paid period**. When reducing the number of cards, the User chooses in advance which card is kept; the surplus cards are unlinked when the period ends.

A scheduled plan change can be cancelled before it takes effect.

4.6. Auto-renewal

With the User's consent, the subscription is **renewed automatically** — before the current period ends, the Service charges the linked card. The User is notified in advance via Telegram that the subscription is ending. A subscription started automatically when the free trial ends (Section 4.1) also renews automatically.

If auto-renewal fails (insufficient funds, etc.; for the charge at the end of the free trial, Section 4.1 applies):

- the subscription enters a **"grace period"**;
- payment is retried a number of times at a set interval;
- if all attempts fail, the subscription moves to the **"expired"** status, and the User is notified via Telegram.

4.7. Cancelling the subscription

The User may cancel the subscription at any time using the cancellation function in the Service's Telegram Mini App:

- auto-renewal is turned off;
- access to the Service remains **until the end of the paid period**;
- funds for the unused period **are not refunded**.

During the free trial, cancelling means turning off the automatic charge at its end (Section 4.1): the trial continues until it ends and no money is charged.

4.8. Refund policy

Funds for a paid subscription are not refunded, including in cases where:

- the User cancelled the subscription before the end of its term;
- the User used the Service little or did not use it at all;
- the User deleted their account;
- the User was blocked on the grounds set out in Section 3.

Exceptions to this rule apply only in cases directly required by the legislation of the Republic of Uzbekistan.

5. Intellectual property

5.1. Belonging to the Operator

The following objects are the intellectual property of the Operator and are protected by law:

- the Service's software;
- the "Hamyoncha" name, logo and brand;
- interface design and copy;
- the data structure and algorithms.

The User has no right to copy, modify, resell or reverse-engineer the listed objects.

5.2. Belonging to the User

All data entered by the User (expenses, income, categories, comments) is the User's property. The Operator has access to this data only to the extent necessary to provide the Service.

The User may at any time export their data using the export function in the Service's Telegram Mini App.

6. Limitation of liability

6.1. The Service is provided “AS IS”

The Service is provided on an **“AS IS”** basis. The Operator does not warrant:

- uninterrupted and error-free operation of the Service;
- any specific uptime percentage;
- availability of Telegram, Paylov, banks, processing centres or other third-party services;
- complete, timely and uninterrupted import of operations from a linked card;
- the accuracy of receipt, statement and voice recognition, or of automatic categorisation;
- the accuracy or correctness of analytics and forecasts;
- the Service’s fitness for the User’s particular purposes.

The User must independently check imported and automatically recognised records and correct them where necessary.

6.2. The Operator is not liable for

The Operator does not assume responsibility for:

- **the User’s financial decisions** — any decision made on the basis of the Service’s analytics or forecasts is made under the User’s personal responsibility;
- **the accuracy of the data** — amounts, categories and comments are entered by the User or produced by automatic import and recognition; the final check rests with the User;
- **the operation of third-party services** — Telegram, Paylov, banks and processing centres, internet providers, OCR/AI services;
- **technical failures** — server outages, software errors, partial data loss;
- **the User’s mistakes** — incorrectly entered data, accidentally deleted records, recovery of data after the account was deleted;
- **cyber threats** — unauthorised third-party access to the User’s account (where the vulnerability is not on the Operator’s side);
- **lost profits** — lost business opportunities or income resulting from inability to use the Service.

6.3. Maximum scope of liability

The Operator’s maximum liability to the User in any circumstances is limited to the subscription amount actually paid by the User in the last 12 months. If the User has not paid for a subscription, the financial equivalent of liability is zero.

7. Termination of the agreement

7.1. By the User

The User may irreversibly terminate the agreement at any time by requesting account deletion from the Operator on Telegram (t.me/hamyoncha_official), as set out in Section 8 of the Privacy Policy.

7.2. By the Operator

The Operator may unilaterally terminate the agreement:

- on the grounds set out in clause 3.3;
- upon a decision to fully shut down the Service (with notice via Telegram at least 30 days in advance);
- under the requirements of legislation.

7.3. Consequences of termination

After termination of the agreement:

- all of the User's data is deleted in accordance with the Privacy Policy;
- access to the account is revoked;
- funds paid for the subscription are not refunded;
- obligations of the parties that arose before termination remain in force.

8. Changes to the Terms

The Operator is entitled to make unilateral changes to the Terms. The User is notified of changes via the Telegram bot.

Continued use of the Service after changes are made is considered acceptance of the new Terms. A User who does not agree with the new Terms must delete their account.

9. Dispute resolution

9.1. Pre-trial procedure

Any disputes between the User and the Operator are first resolved through a pre-trial complaint procedure. The complaint is sent in writing through the Operator's official channels of communication and is considered within 30 days.

9.2. Court procedure

If the dispute cannot be resolved through the complaint procedure, the case is heard in court at the Operator's place of business in accordance with the legislation of the Republic of Uzbekistan.

9.3. Governing law

The Terms are governed by the legislation of the Republic of Uzbekistan.

10. Final provisions

10.1. Linked documents

These Terms together with the Privacy Policy form the entire agreement between the Operator and the User.

10.2. Severability

If any part of the Terms is found by a court to be invalid, the remaining provisions retain their force.

10.3. Language

The official language of the Terms is Uzbek. Translations into other languages are provided for information; in the event of discrepancies, the Uzbek text prevails.

11. Operator details

- **Name:** “HAMYONCHA” LLC (MChJ)
- **TIN/STIR:** 313015542
- **Telegram:** t.me/hamyoncha_official