

# Stoae

## Terms and Conditions

Effective Date: 9th April 2026 | Version 1.3

### 1. Acceptance of Terms

Please read these Terms and Conditions ("Terms") carefully before using the Stoae mobile app ("App" or "Service").

By creating an account, downloading the app, or otherwise using Stoae, you agree to be bound by these Terms and our Privacy Policy. If you do not agree, please do not use the app.

If you are setting up an account on behalf of a child, you accept these Terms on their behalf and are responsible for their use of the app.

### 2. Eligibility and Account Responsibilities

#### Eligibility

Stoae is intended for users aged 13 and over. Users under 13 should only use the app with a parent or guardian's involvement.

#### Account registration

To access certain features, you need to register for an account using a valid email address and password, or via Apple or Google sign-in.

#### Your responsibilities

- Keep your login credentials secure and do not share them with anyone
- Make sure the information you provide during registration is accurate and up to date
- Let us know straight away at [info@dailystoae.co.uk](mailto:info@dailystoae.co.uk) if you think someone has accessed your account without permission
- Only create one personal account -- multiple accounts to get around restrictions are not allowed

### 3. Acceptable Use and Prohibited Conduct

You agree to use Stoae only for lawful purposes and in line with these Terms. You must not:

- Use the app in any way that breaks applicable law or regulation
- Try to gain unauthorised access to any part of the app, its servers, or connected systems
- Reverse-engineer, decompile, or disassemble the app or attempt to extract its source code
- Use automated tools, bots, scrapers, or scripts to access or interact with the app
- Upload, transmit, or distribute content that is unlawful, harmful, defamatory, obscene, or otherwise objectionable
- Impersonate any person or misrepresent your affiliation with any person or entity
- Use the app to send unsolicited commercial communications
- Try to circumvent any security or access control measures
- Interfere with or disrupt the app or its infrastructure

We reserve the right to investigate and take appropriate action for any violation of these provisions, including suspending or terminating your account.

## 4. Service Availability and Changes

We do our best to keep Stoa available at all times, but we cannot guarantee uninterrupted access. The app may be temporarily unavailable due to maintenance, updates, or things outside our control.

We reserve the right to:

- Modify, update, or remove any feature or part of the app at any time
- Suspend or restrict access for maintenance or operational reasons
- Change the content available within the app, including quotes and categories

Where we make material changes that affect paying users, we will give reasonable notice where we can.

## 5. Premium Subscriptions, Billing, and Refunds

### Premium features

Stoa offers an optional paid premium subscription ("Premium") that unlocks additional features and content. You can see the current pricing and what is included before subscribing.

### Purchases and billing

- All purchases are processed through Apple App Store or Google Play -- not directly by Stoa
- By subscribing, you agree to the payment terms of the App Store you use
- Subscription fees are charged to your App Store account at confirmation of purchase and at each renewal, unless you turn off auto-renewal at least 24 hours before the end of the current period

### Free trials

If a free trial is offered, it will automatically convert to a paid subscription at the end of the trial unless you cancel beforehand. Cancellation instructions are in the app and in your App Store account.

### Cancellation

You can cancel your subscription at any time through your App Store account settings. Cancellation takes effect at the end of the current billing period and you keep Premium access until then.

### Refunds

Because purchases are handled by Apple or Google, refunds are dealt with directly by them under their own policies. We cannot process refunds ourselves.

- Apple App Store: [reportaproblem.apple.com](https://reportaproblem.apple.com)
- Google Play: [play.google.com/store/account](https://play.google.com/store/account)

### Restore purchases

If you reinstall the app or switch devices, you can restore your Premium entitlement using the restore purchase option in the app. Your entitlement is tied to your App Store account.

### Price changes

We may change subscription pricing. We will tell you in advance of any price increase. Continuing your subscription after the change takes effect means you accept the new price.

## 6. Intellectual Property

All content, design, graphics, quotes, code, and other materials within the Stoa app ("Stoa Content") are owned by or licensed to Stoa and are protected by copyright, trademark, and other intellectual property laws.

We give you a limited, personal, non-exclusive, non-transferable, revocable licence to access and use the app for your own personal, non-commercial purposes.

You must not:

- Copy, reproduce, distribute, or publicly display any Stoa Content without our prior written permission
- Remove or alter any copyright or proprietary notices
- Use Stoa Content to create derivative works for commercial purposes

Any feedback or suggestions you send us may be used by us without any obligation to compensate you.

## 7. Disclaimer of Warranties

To the extent permitted by law, Stoa is provided on an "as is" and "as available" basis without any warranties, whether express or implied.

We do not warrant that:

- The app will be uninterrupted, error-free, or free from harmful components
- The content in the app is accurate, complete, or suitable for any particular purpose
- Any errors or defects will be corrected

Nothing in these Terms affects any statutory rights you have as a consumer under UK law, which cannot be excluded or limited.

## 8. Limitation of Liability

To the extent permitted by law, Stoa and its operators, employees, and agents will not be liable for:

- Any indirect, incidental, special, consequential, or punitive damages
- Loss of profit, revenue, data, goodwill, or business opportunities
- Losses arising from your reliance on any content within the app

Our total aggregate liability for any claim relating to these Terms or your use of the app will not exceed the greater of (a) the total subscription fees you paid in the 12 months before the claim, or (b) 25 pounds sterling.

Nothing in these Terms limits our liability for death or personal injury caused by negligence, fraud, or any liability that cannot be excluded by law.

## 9. Indemnity

You agree to indemnify and hold harmless Stoa and its operators, employees, and agents against any claims, liabilities, damages, losses, and costs (including reasonable legal fees) arising from:

- Your use of the app in breach of these Terms
- Your violation of any applicable law or regulation
- Any content you submit through the app

## 10. Suspension and Termination

**By us**

We may suspend or terminate your account at any time, with or without notice, if:

- You breach these Terms
- We reasonably believe your account has been compromised or used fraudulently
- We are required to do so by law or a regulatory authority
- We discontinue the service

When we terminate your account due to a breach, any unused portion of a prepaid subscription will not be refunded, subject to your rights under consumer law.

### **By you**

You can delete your account at any time using the account deletion option in the app settings. Please also cancel any active subscription separately through your App Store account, as deleting your account does not automatically cancel billing.

### **What happens when your account is closed**

When your account is closed, your personal data is deleted in line with our Privacy Policy. Sections 6, 7, 8, and 9 of these Terms continue to apply after termination.

## **11. Disputes and Governing Law**

These Terms and any dispute arising out of or connected with them are governed by the laws of England and Wales.

### **Step 1 - talk to us first**

Before starting any formal legal proceedings, you must contact us at [info@dailystoae.co.uk](mailto:info@dailystoae.co.uk) and give us a fair chance to put things right. We ask for 30 days from the date you first raise the issue in writing. We will do the same if we ever need to raise something with you.

### **Step 2 - court proceedings**

If the dispute has not been resolved after 30 days, either party may bring proceedings in the courts of England and Wales, which will have exclusive jurisdiction.

If you are a consumer in the UK or EU, you may also have access to alternative dispute resolution schemes or the EU Online Dispute Resolution platform at [ec.europa.eu/consumers/odr](http://ec.europa.eu/consumers/odr).

## **12. Contact Us**

For questions, support, or concerns about these Terms, please get in touch:

- Email: [info@dailystoae.co.uk](mailto:info@dailystoae.co.uk)
- Post:  
Stoae  
72 Chilwell Road  
Beeston  
Nottingham  
Nottinghamshire  
NG9 1FQ

## **13. Changes to These Terms**

We may update these Terms from time to time. When we make material changes, we will let you know through the app or by email at least 14 days before they take effect.

Continuing to use Stoae after the changes come into force means you accept the updated Terms. If you do not agree, you can stop using the app and delete your account.

The date at the top of this document shows when it was last updated.