**YankiAI Refund & Cancellation Policy**

**Effective Date: July 17, 2025**

This Refund & Cancellation Policy governs refunds and cancellations for tasks and subscriptions requested through the YankiAI platform (the “Services”). It supplements the **YankiAI General Terms of Use**, **Personal Assistant Service Terms**, and other YankiAI Policies.

**1. Refunds for Services**

YankiAI connects users with independent Third-Party Providers (Assistants) to fulfill tasks. Due to the immediate nature of most tasks and third-party commitments, refunds are limited to the following cases:

* **Platform Errors**: The task was not performed due to an error by YankiAI or its platform (e.g., technical failure preventing task assignment).
* **Pre-Fulfillment Cancellation**: The task was canceled by YankiAI or the Assistant before fulfillment began.
* **Legal Requirements**: A refund is required under applicable consumer protection laws in your jurisdiction (e.g., GDPR in the EU, CCPA in California, LGPD in Brazil, LFPDPPP in Mexico).

**Third-Party Costs**:

* Expenses incurred by Assistants on your behalf (e.g., purchases, reservations, or travel costs) are generally non-refundable unless required by law.
* Third-Party Providers may have their own refund policies, which apply to their services. YankiAI is not responsible for enforcing or administering these policies.

**2. Cancellations**

* **By You**:
	+ You may cancel a task before an Assistant accepts or begins work by using the cancellation option in the Services or contacting pa@yanki.ai. No charges will apply for tasks canceled at this stage.
	+ If a task is in progress or completed, you are responsible for the full cost, including platform fees and third-party expenses, unless otherwise required by law.
* **By YankiAI or Assistants**:
	+ Tasks may be canceled due to Assistant unavailability, safety concerns, or violations of the YankiAI Policies.
	+ You will be notified promptly via the Services or email, and any applicable platform fees will be refunded, subject to non-refunded third-party costs.
* **Subscriptions**:
	+ You may cancel a subscription at any time through your account settings. Cancellation stops the next billing cycle but does not refund the current cycle.
	+ Access to subscription features continues until the end of the paid billing period.

**3. Refund Process**

* **How to Request**: Submit refund or cancellation requests to pa@yanki.ai, including your name, email, task or subscription details, and reason for the request.
* **Processing Time**: Refunds, if approved, will be processed to your original payment method within 5-10 business days, subject to payment processor timelines.
* **Disputes**: If you believe a task was not fulfilled satisfactorily, contact us within 7 days of task completion or cancellation. YankiAI may mediate disputes but is not obligated to resolve issues with Third-Party Providers.

**4. Consumer Rights**

Your local consumer protection laws may provide additional refund or cancellation rights (e.g., 14-day cooling-off periods in the EU under GDPR). These rights are not affected by this policy.

**5. Contact**

For refund or cancellation inquiries, contact:

* **Email**: pa@yanki.ai
* **Mail**: Nelat LLC, 4221 Wilshire Blvd, Suite 312, Los Angeles, CA 90010, USA

**YankiAI Payment & Billing Terms**

**Effective Date: July 17, 2025**

These Payment & Billing Terms govern payments for tasks, subscriptions, and services requested through the YankiAI platform. They supplement the YankiAI Policies.

**1. Payment Requirements**

* **Advance Payment**: Payments for tasks or services must be made in advance unless otherwise specified during the task submission process.
* **Accepted Methods**: We accept credit/debit cards, digital wallets, and other methods displayed in the app or website at the time of payment.
* **Authorization**: By submitting a task or subscribing, you authorize YankiAI to charge your selected payment method for all applicable fees, including platform fees, third-party charges, and taxes.

**2. Subscription Billing**

* **Recurring Charges**: Subscriptions involve recurring charges based on your chosen plan (e.g., monthly or annual), disclosed at sign-up.
* **Automatic Renewal**: Subscriptions renew automatically unless canceled before the renewal date.
* **Cancellation**: Cancel your subscription at any time via your account settings. Access to subscription features continues until the end of the current billing cycle, with no partial refunds for the cycle.
* **Price Changes**: YankiAI may adjust subscription pricing with at least 30 days’ notice via email or the Services. Continued use after changes constitutes acceptance.

**3. Charges from Third-Party Providers**

* **Additional Fees**: Tasks fulfilled by Third-Party Providers may incur service fees, purchase costs, or other expenses, which are separate from YankiAI’s platform fees.
* **Transparency**: All estimated costs will be disclosed before you confirm a task, where feasible.
* **Direct Payments**: Some Third-Party Providers may require direct payment, subject to their terms.

**4. Taxes**

* You are responsible for all applicable taxes (e.g., sales tax, VAT, or GST) related to tasks or subscriptions, unless explicitly stated otherwise.
* Tax amounts will be included in the cost breakdown provided during task submission or subscription sign-up.

**5. Failed Payments**

* If a payment fails (e.g., due to insufficient funds or an invalid payment method), YankiAI may:
	+ Suspend your access to the Services until payment is successfully processed.
	+ Attempt to reprocess the payment after notifying you.
* You agree to update your payment information promptly to resolve failed payments.

**6. Disputes and Chargebacks**

* If you dispute a charge, contact pa@yanki.ai within 7 days to resolve the issue before initiating a chargeback with your payment provider.
* Unauthorized chargebacks may result in account suspension or additional fees, subject to applicable laws.

**7. Contact**

For payment or billing inquiries, contact:

* **Email**: pa@yanki.ai
* **Mail**: Nelat LLC, 4221 Wilshire Blvd, Suite 312, Los Angeles, CA 90010, USA

**YankiAI Third-Party Services Disclaimer**

**Effective Date: July 17, 2025**

YankiAI connects users with independent Third-Party Providers (Assistants) to fulfill tasks and services. This Disclaimer clarifies YankiAI’s role and limitations regarding these services.

**1. Role of YankiAI**

* YankiAI is a platform that facilitates connections between users and Third-Party Providers, primarily based in Mexico.
* We do not directly perform, supervise, or control the services provided by Assistants, who are independent contractors.

**2. No Guarantees**

YankiAI does not:

* Guarantee the quality, reliability, timeliness, or legality of services provided by Third-Party Providers.
* Verify the qualifications, certifications, or licenses of Assistants unless explicitly stated.
* Assume responsibility for errors, omissions, or outcomes of third-party services.

**3. User Responsibility**

* You engage Third-Party Providers at your own risk.
* You are responsible for:
	+ Reviewing the qualifications, terms, and policies of Assistants before engaging their services.
	+ Verifying the suitability of services for your needs, including any religious or cultural requirements.
* Any agreements or disputes with Third-Party Providers are governed by their terms and applicable laws.

**4. Limitation of Liability**

* To the maximum extent permitted by law, YankiAI, its affiliates, officers, directors, employees, and agents are not liable for any injury, loss, damage, or costs arising from third-party services, including personal injury, property damage, or financial loss.
* Liability is limited as outlined in the **General Terms of Use** and **Personal Assistant Service Terms**.

**5. Contact**

For concerns about third-party services, contact:

* **Email**: pa@yanki.ai
* **Mail**: Nelat LLC, 4221 Wilshire Blvd, Suite 312, Los Angeles, CA 90010, USA

**YankiAI Religious Compliance Disclaimer**

**Effective Date: July 17, 2025**

YankiAI facilitates services that may align with religious or cultural preferences, such as kosher food delivery or Shabbat preparations, particularly for Jewish Orthodox users. This Disclaimer clarifies our role regarding religious compliance.

**1. No Religious Certification**

* YankiAI does not certify, verify, or guarantee compliance with religious standards (e.g., kosher, halal, or halachic observance) unless explicitly stated for a specific task.
* Assistants or Third-Party Providers are responsible for ensuring compliance with any religious or cultural requirements they claim to meet.

**2. User Responsibility**

* You are responsible for:
	+ Verifying the validity of religious certifications, practices, or standards (e.g., kosher or halal certifications) provided by Assistants or third-party vendors.
	+ Clearly communicating any religious or cultural requirements in your task request.
* YankiAI does not assume religious responsibility for the outcomes of services or products.

**3. Limitation of Liability**

* YankiAI disclaims liability for any non-compliance with religious or cultural standards, including errors or misrepresentations by Third-Party Providers.
* Liability is limited as outlined in the **General Terms of Use** and **Personal Assistant Service Terms**.

**4. Contact**

For concerns about religious compliance, contact:

* **Email**: pa@yanki.ai
* **Mail**: Nelat LLC, 4221 Wilshire Blvd, Suite 312, Los Angeles, CA 90010, USA

**YankiAI Data Subject Rights Request Process (DSAR Policy)**

**Effective Date: July 17, 2025**

This Data Subject Rights Request Process (DSAR Policy) outlines how you can exercise your data protection rights under applicable laws (e.g., GDPR, CCPA, LGPD, LFPDPPP, PIPEDA). It supplements the **Privacy Policy**.

**1. Your Rights**

Depending on your jurisdiction, you may have the right to:

* **Access**: Obtain a copy of the personal data we hold about you.
* **Correction**: Rectify inaccurate or incomplete data.
* **Deletion**: Request deletion of your data (“right to be forgotten”), subject to legal obligations.
* **Restriction**: Restrict certain data processing activities.
* **Objection**: Object to processing based on legitimate interests, including marketing.
* **Data Portability**: Receive your data in a structured, machine-readable format.
* **Withdraw Consent**: Withdraw consent for processing where applicable, without affecting prior processing.
* **Lodge a Complaint**: File a complaint with your local data protection authority (e.g., ICO in the UK, CNIL in France, ANPD in Brazil, INAI in Mexico, OPC in Canada).

**2. How to Submit a Request**

* **Submission**: Send your request to pa@yanki.ai
* **Required Information**:
	+ Full name and email address associated with your YankiAI account.
	+ Specific details of your request (e.g., access, deletion, or correction).
	+ Proof of identity (e.g., government-issued ID), which may be required for verification.
* **Authorized Agents**: For CCPA or other applicable jurisdictions, you may designate an authorized agent to submit a request on your behalf, with written authorization.

**3. Response Process**

* **Acknowledgment**: We will confirm receipt of your request within 5 business days.
* **Response Time**: We aim to respond within 30 days (or 15 days for LGPD in Brazil), with extensions permitted under applicable laws (e.g., 60 days for complex GDPR requests).
* **Verification**: We may request additional information to verify your identity and protect your data.
* **Fees**: Requests are generally free, but we may charge a reasonable fee for excessive or repetitive requests, where permitted by law.
* **Denials**: If a request is denied (e.g., due to legal obligations or exemptions), we will explain the reason and provide information on how to appeal or file a complaint.

**4. Jurisdiction-Specific Rights**

* **California (CCPA/CPRA)**: Right to know, delete, and opt out of data sharing, with non-discrimination for exercising rights.
* **EU/UK (GDPR/UK GDPR)**: Enhanced rights for access, rectification, erasure, and objection.
* **Brazil (LGPD)**: Rights to confirm processing, access, correct, anonymize, or delete data.
* **Mexico (LFPDPPP)**: ARCO rights (Access, Rectification, Cancellation, Opposition).
* **Canada (PIPEDA)**: Right to access, correct, and challenge compliance.

**5. Contact**

For DSAR inquiries, contact our Data Protection Officer:

* **Email**: pa@yanki.ai
* **Mail**: Nelat LLC, 4221 Wilshire Blvd, Suite 312, Los Angeles, CA 90010, USA

**YankiAI Security Statement**

**Effective Date: July 17, 2025**

YankiAI is committed to protecting your data and privacy through robust security measures. This Security Statement outlines our practices to safeguard your information.

**1. Security Measures**

We implement industry-standard technical, organizational, and administrative measures, including:

* **Encryption**: Data encryption in transit (e.g., TLS/SSL) and at rest for sensitive information (e.g., payment details).
* **Access Controls**: Strict role-based access to limit data handling to authorized personnel only.
* **Security Audits**: Regular vulnerability assessments, penetration testing, and system reviews.
* **Staff Training**: Ongoing training for employees and contractors on data protection and security best practices.
* **Incident Response**: Procedures to detect, respond to, and notify users of data breaches within legal timeframes (e.g., 72 hours under GDPR).
* **Vendor Oversight**: Data Processing Agreements (DPAs) with Third-Party Providers to ensure secure data handling.

**2. User Responsibilities**

* Protect your account credentials and avoid sharing them with others.
* Use strong, unique passwords and enable two-factor authentication where available.
* Notify us immediately at pa@yanki.ai if you suspect unauthorized access or a security breach.

**3. Limitations**

* No online platform is 100% secure. While we take reasonable precautions, we cannot guarantee absolute security against all threats (e.g., sophisticated cyberattacks).
* You assume the risk of using the Services, as outlined in the **General Terms of Use**.

**4. Data Breach Notifications**

In the event of a data breach that risks harm to your data, we will:

* Notify affected users and relevant authorities (e.g., ICO, ANPD, INAI) within required timeframes.
* Provide details on the breach, its impact, and mitigation steps.
* Contact you via email or through the Services.

**5. Contact**

For security-related inquiries, contact our Data Protection Officer:

* **Email**: pa@yanki.ai
* **Mail**: Nelat LLC, 4221 Wilshire Blvd, Suite 312, Los Angeles, CA 90010, USA

**Improvements Made**:

* **Refund & Cancellation Policy**: Clarified refund eligibility, added timelines and dispute processes, and emphasized consumer protection rights.
* **Payment & Billing Terms**: Detailed payment methods, subscription cancellation, and dispute procedures, with transparency on taxes and price changes.
* **Third-Party Services Disclaimer**: Strengthened language on user responsibility and aligned liability limits with other policies.
* **Religious Compliance Disclaimer**: Enhanced user obligations for verifying standards and clarified YankiAI’s non-certification role.
* **DSAR Policy**: Expanded jurisdiction-specific rights, added verification and appeal processes, and clarified response timelines.
* **Security Statement**: Detailed specific security measures, user responsibilities, and breach notification procedures for transparency.

**Recommendations for Implementation**:

* **In-App/Website Display**: Include links to these policies in the task submission flow, account settings, and Help Center.
* **User Summaries**: Provide simplified versions of each policy in FAQs or onboarding materials for accessibility.
* **Compliance Notices**: Ensure policies are accessible in regions where services are offered (e.g., Mexico, EU) with translations if needed.