

# TERMS AND CONDITIONS

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By using the SEFILMS website or related services, you agree that SEFILMS may collect, store, and process information you provide. This may include sharing limited information with trusted service providers only as needed to operate the site.

SEFILMS does not sell user data. Third-party services used by SEFILMS have their own terms and privacy policies, which may change independently.

SEFILMS makes reasonable efforts to keep information accurate and current, but does not guarantee that all content is complete, correct, or up to date.

## ACCEPTANCE OF TERMS

By accessing or using [www.SEFILMS.com](http://www.SEFILMS.com) (the "Site"), including its library, archive, forums, store, memberships, or related services, you agree to these Terms of Service. If you do not agree, do not use the site.

## DESCRIPTION OF SERVICES

SEFILMS.com provides:

1. A public digital library and archive
2. Community forums and interactive features
3. An online store operated through third-party payment processors
4. Free and paid membership accounts with different access levels

SEFILMS may change, limit, suspend, or discontinue any part of the Site at any time, with or without notice.

## USER ACCOUNTS

1. You must provide accurate and current information when creating an account.
2. You are responsible for keeping your login credentials secure and for all activity under your account.
3. SEFILMS is not responsible for unauthorized access caused by lost credentials, user negligence, or third-party breaches.
4. Paid accounts may include one-time or recurring charges. By purchasing, you authorize SEFILMS and its payment providers to charge applicable fees.
5. Nonpayment may result in loss of access.

### **THIRD-PARTY SERVICES**

SEFILMS uses third-party providers such as:

1. Stripe (payments)
2. Square (store transactions)
3. Firebase (authentication, hosting, and data services)

SEFILMS does not control these services and is not responsible for their outages, errors, or security incidents. Your use of third-party services is governed by their own terms.

### **NO WARRANTIES**

The Site and all content are provided "AS IS" and "AS AVAILABLE." SEFILMS does not promise that the Site will always be available, secure, or error-free, or that content will meet your needs or expectations.

### **LIMITATION OF LIABILITY**

To the maximum extent allowed by law, SEFILMS and its owners, operators, and partners are not liable for indirect, incidental, or consequential damages, including loss of data, profits, or access.

If SEFILMS is found liable for any reason, its total liability will not exceed the amount you paid to SEFILMS in the twelve (12) months before the claim, or zero dollars (\$0) if you did not pay anything.

If you are unhappy with the Site, your only remedy is to stop using it.

### **USER-GENERATED CONTENT**

If you post or upload content:

1. You confirm that you own the content or have permission to post it.
2. You give SEFILMS permission to store, display, and use the content to operate the Site.
3. You agree not to post unlawful, harmful, misleading, or infringing material.

SEFILMS may remove content at any time at its discretion.

### **INTELLECTUAL PROPERTY**

All Site content, except user-generated content, belongs to SEFILMS or its licensors and is protected by law. You may not copy, distribute, or reuse Site content without written permission.

### **PURCHASES & REFUNDS**

1. Payments are handled by third-party processors.

2. SEFILMS is not responsible for payment processor errors or delays.
3. Unless stated otherwise, all sales are final.
4. Digital products, memberships, and access-based services are non-refundable once access is provided.

## **DATA & SECURITY**

SEFILMS uses reasonable safeguards to protect data, but no system is completely secure. SEFILMS is not responsible for unauthorized access, data loss, or interception. Information may be processed by third parties or stored outside your local jurisdiction.

## **TERMINATION**

SEFILMS may suspend or terminate access at any time for violations of these Terms or to protect the Site or its users. Termination does not entitle you to a refund.

## **INDEMNIFICATION**

You agree to cover any losses, claims, or expenses (including legal fees) that result from your use of the Site, your content, or your violation of these Terms.

## **DISPUTE RESOLUTION**

Any dispute related to the Site or these Terms will be resolved through binding arbitration on an individual basis, unless local law does not allow arbitration. Class actions are not permitted where legally enforceable.

## **GOVERNING LAW**

These Terms are governed by applicable laws of the United States and, where relevant, the laws of the jurisdiction where the user resides, without regard to conflict-of-law rules.

## **CHANGES TO TERMS**

SEFILMS may update these Terms at any time. Continued use of the Site means you accept the updated Terms.

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