

# TERMS AND CONDITIONS (PUBLIC OFFER)

Last updated: 30 January 2026

## 1. Legal Nature of This Document (Public Offer)

These Terms and Conditions constitute a legally binding public offer (“Public Offer”) under applicable Portuguese and European Union law.

By accessing the website <https://lumiframe.eu>, placing an order, making a payment, or using any services or digital content, the user fully and unconditionally accepts this Public Offer.

Acceptance occurs at the moment of:

- 1) placing an order;
- 2) completing a payment;
- 3) accessing or using any service or digital product.

## 2. Company Information

The services are provided by:

LUMIFRAME, UNIPESSOAL LDA

Legal form: Sociedade Unipessoal por Quotas

Registered in Portugal

Registered address: Rua Fonte São Sebastião, nº 6, R/C Drt6 2670-517 Loures, Portugal.

Company registration / NIPC: 519163770

Website: <https://lumiframe.eu>

Email: [compliance@lumiframe.eu](mailto:compliance@lumiframe.eu)

## 3. Management and Responsible Officers

- 1) Managing Director: Viktors Sereda
- 2) Data Protection Officer (DPO): Viktors Sereda (acting as Director)
- 3) AML Officer: Maksym Hryv (Maksym Hryf)

## 4. Eligibility

This Public Offer is available only to:

- 1) natural persons aged 18 years or older;
- 2) legal entities acting through duly authorized representatives.

By accepting this Public Offer, the user confirms that they have full legal capacity to enter into a binding agreement.

## 5. Scope of Services

Lumiframe provides digital creative services exclusively, including:

- 1) creation and licensing of original visual content;
- 2) professional photo editing, retouching, color correction, and visual enhancement;
- 3) transformation and improvement of customer-provided images;
- 4) preparation of customized visual content upon client request.

All services and products are delivered solely in electronic format.

No physical goods are produced, stored, or shipped.

## 6. Orders and Payments

Payment must be completed in full prior to the delivery of any service or digital content. Accepted payment methods include:

- 1) Visa
- 2) MasterCard
- 3) American Express
- 4) MB Way
- 5) Multibanco
- 6) MB NET
- 7) Payshop
- 8) Universo Flex
- 9) Reduniq
- 10) IfthenPay
- 11) Easypay
- 12) Eupago

Lumiframe does not provide financial services, does not act as a payment intermediary for third parties, and does not hold or manage client funds beyond payment for its own services.

### **7. Pricing and Price Fixation**

All prices for services and digital products are displayed on the Website at the time of order placement.

The final price:

- 1) is determined and fixed at the moment the order is confirmed and payment is made;
- 2) includes all applicable taxes, including VAT where required by law;
- 3) becomes binding for both parties once payment has been successfully completed.

Lumiframe reserves the right to modify prices, service descriptions, and pricing structures at any time.

Such changes do not affect orders already placed and paid.

Prices published on the Website prevail over any prior communications, quotations, or representations.

### **8. Intellectual Property Rights**

All intellectual property rights related to the Website, services, and digital content are the exclusive property of Lumiframe or its licensors.

Unless expressly agreed otherwise in writing:

- 1) the client receives a limited, non-exclusive, non-transferable license to use the purchased digital content for the agreed purpose;
- 2) ownership rights remain with Lumiframe.

Unauthorized reproduction, distribution, resale, or sublicensing is strictly prohibited.

### **9. User-Provided Content**

By submitting any images, files, or materials, the user represents and warrants that:

- 1) they own all necessary rights or have obtained lawful authorization to use such content;
- 2) the content does not infringe any third-party rights or applicable laws.

The user bears full responsibility for the legality of the submitted content.

### **10. Refunds**

Refunds and cancellations are governed by the Refund and Return Policy, published separately on the Website.

Due to the digital and customized nature of the services, refunds may be limited or unavailable once execution of the service has commenced.

### **11. Limitation of Liability**

Lumiframe shall not be liable for any indirect, incidental, or consequential damages, including loss of profits, data, or business opportunities.

In any case, Lumiframe's total liability shall not exceed the amount paid by the client for the specific service giving rise to the claim.

### **12. Data Protection**

Personal data is processed in accordance with the Privacy Policy and applicable data protection laws, including the GDPR.

The appointed Data Protection Officer (DPO) is Viktors Sereda, acting as Managing Director.

### **13. Suspension and Termination**

Lumiframe reserves the right to suspend or terminate access to services in case of:

- 1) violation of these Terms;
- 2) unlawful, abusive, or fraudulent use of the Website;
- 3) provision of false or misleading information.

### **14. Governing Law and Jurisdiction**

These Terms and this Public Offer are governed by the laws of Portugal.

Any disputes shall be submitted to the exclusive jurisdiction of the Portuguese courts.