

Terms and Conditions — Enrollo

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Introduction and acceptance

These Terms and Conditions (“T&C”) govern your access to and use of the Enrollo mobile and web application (the “App”), operated by Mateusz Jakub Muszarski (“Enrollo”, “we”, “us”, or “our”). By accessing, browsing, or using any portion of the App — including without limitation viewing offers, interacting with content, or completing registration — you expressly acknowledge that you have read, understood, and agreed to be bound by these **Terms and Conditions**, the **Privacy Policy**, the **Disclaimer**, and any other applicable policies or notices.

Consent by Use: Your continued use of the App constitutes your express and binding agreement to these Terms and Conditions, even if certain portions of the App may be accessible prior to explicit authentication or presentation of these Terms. If you do not agree to these Terms, you must immediately cease using the App.

These Terms **supplement and do not replace** any separate legal notices, including the Privacy Policy and Disclaimer. In the event of any conflict or inconsistency, the following order of precedence applies: **(i) Terms and Conditions**, **(ii) this Disclaimer**, and **(iii) Privacy Policy**.

By using the App, you also confirm that you are at least 18 years of age and that you have the **legal capacity to enter into a binding agreement** with Enrollo.

Definitions

For the purposes of these Terms:

- **“Partner”** means any third-party advertiser, merchant, or offeror whose offers or links are presented in the App.
- **“Offer”** means any promotional opportunity, task, or activity presented in the App by a Partner or by Enrollo (in limited circumstances).
- **“BONUS”** means an amount that Enrollo is obligated to pay to a user only where Enrollo has (i) confirmed payment responsibility in the App and (ii) received funds from the relevant Partner and completed internal verification and anti-fraud checks.
- **“CASHBACK”** means a percentage of the amount spent by the user on the Partner’s service, which Enrollo is obligated to pay to the user only when: (i) Enrollo has confirmed in the App its responsibility for the payment, and (ii) Enrollo has received the funds from the relevant Partner and completed internal verification and anti-fraud checks. This value may be subject to a maximum possible payout.
- **“POTENTIAL”** means an informational or estimated amount provided by a Partner or advertiser. POTENTIAL amounts are not payable by Enrollo and do not create any obligation on Enrollo’s part.
- **“COUPON”** means an informational or estimated value provided by the Partner or advertiser. COUPON amounts are not payable by Enrollo and do not create any obligation on Enrollo’s part. The text code required to redeem the discount on the Partner’s service is provided in the offer’s details.
- **“Account”** means your registered Enrollo user account.
- **“Privacy Policy”** means Enrollo’s Privacy Policy, available in the App.
- **“UODO”** means Urząd Ochrony Danych Osobowych (Polish Data Protection Authority).

Eligibility, age restriction

You must be at least 18 years old to register for or use the App. The App is intended exclusively for persons aged 18 or older. By using the App you represent and warrant that you are at least 18 and that you have legal capacity to enter into these Terms.

The App is not directed at minors. If you believe we have collected personal data of a minor without lawful basis, contact us immediately at the contact details below. We will promptly suspend the account and delete or irreversibly anonymise relevant data unless retention is required by law.

Account registration, authentication

To use certain features you must register and create an Account. You agree to provide accurate, current and complete information during registration and to keep your Account information up to date.

You are responsible for maintaining the confidentiality of your account credentials and for all activities that occur under your Account. Notify Enrollo immediately of any unauthorized use of your account.

If you authenticate via a third-party provider (e.g., Google), you authorize Enrollo to receive account data that you permit the provider to share.

Offers, displayed money

The App displays offers from Partners. Offers may require that you interact with Partner sites or services. Your engagement with Partners is governed by each Partner's terms and privacy policies.

POTENTIAL amounts are estimates provided by Partners or advertisers; they are informational only and are not guarantees, promises, or entitlements to payment from Enrollo. Enrollo **does not pay** POTENTIAL amounts.

BONUS amounts which Enrollo states it will pay are conditional obligations. Enrollo **will only pay** a BONUS where Enrollo has: (a) received confirmation from the Partner that you satisfied the Partner's offer conditions and Enrollo **has received funds from the Partner**; (b) completed Enrollo's verification and anti-fraud checks; and (c) otherwise complied with these Terms, the Privacy Policy, and applicable law. Enrollo may, in its sole discretion, refuse, suspend, delay, or reverse any payment if it suspects fraud, abuse, manipulation, or other breach of these Terms.

Where an Offer requires you to provide documentation or proof to a Partner (e.g., identity verification), you are solely responsible for providing accurate information. Failure to do so may result in disqualification.

CASHBACK amounts represent a percentage of the expenses incurred by the user on the Partner's service that Enrollo directly returns. Payment of CASHBACK constitutes a conditional obligation and occurs only when: (a) the Partner has confirmed that the user correctly fulfilled the offer requirements and Enrollo has received the corresponding funds from the Partner; (b) internal verification and anti-fraud checks have been completed; and (c) the user has acted in accordance with these Terms, the Privacy Policy, and applicable law. In some cases, an offer may specify a maximum possible CASHBACK amount. If such a limit applies, it will be indicated in the offer details.

COUPONS represent an informational or estimated value related to a discount offered by the Partner. Enrollo does not pay any amounts resulting from COUPONS and is not responsible for their availability, accuracy, or actual application by the Partner. The coupon code or instructions for its use are provided in the offer details and must be applied directly on the Partner's service in accordance with the Partner's terms.

Payments and payouts

To receive BONUSES or CASHBACKS, you must provide valid payout details (e.g., IBAN) as requested. You authorize Enrollo to view and use the payment details solely to execute payouts or to verify payout eligibility. Enrollo may perform manual or automated payment processing.

Enrollo processes payouts in accordance with Partner confirmations, its payment procedures, and availability of funds. Enrollo does not guarantee any timing for payouts; payout timing is subject to verification, processing queues, banking processes, and Partner payment cycles.

Enrollo may mask, pseudonymise, or anonymise IBANs when not required for pending payouts. For users who request account deletion, Enrollo will erase direct identifiers and will irreversibly anonymise or pseudonymise payment data.

Enrollo is not liable for failed or delayed payments resulting from incorrect information you provided, third-party payment processor issues, Partner actions, or banking failures.

Taxes

You are solely responsible for any taxes, duties, or other governmental charges relating to any cash rewards, including all reporting and payment obligations. Enrollo is not responsible for any fines, penalties, or charges imposed on you or third parties arising from your tax obligations. Enrollo may withhold or deduct amounts from a payout only where required by law, but in no event shall Enrollo be liable for any additional tax-related liability.

Fraud prevention, verification, and anti-abuse

Enrollo may implement measures to prevent fraud, abuse, or unauthorized use of the App, including but not limited to review of activity, requests for additional information, or temporary withholding of payouts. Enrollo may,

in its sole discretion, refuse, delay, or adjust payouts if suspicious activity, potential abuse, or non-compliance with these Terms is suspected.

Enrollo may suspend, restrict, withhold, or reverse BONUSES or CASHBACKS where it suspects abuse, fraud, exploitation, collusion, use of multiple accounts, automated signups, or other activities intended to game the system.

Partner interactions and third-party content

Offers may redirect you to Partner websites or services. Enrollo is not responsible for Partner content, services, or for any loss resulting from your interaction with Partners.

Partners may set cookies or tracking mechanisms on their sites. Any tracking after redirection is under the Partner's control. Enrollo disclaims liability for Partners' privacy practices and tracking.

User obligations and prohibited activities

You agree not to: (a) provide false or misleading information; (b) create multiple or fake Accounts; (c) use automation, bots, proxies, or other means to manipulate offers; (d) attempt to circumvent Partner tracking or attribution mechanisms; or (e) engage in conduct that harms or interferes with Enrollo or other users.

Breach of these obligations entitles Enrollo to suspend or terminate your Account, reclaim BONUSES or CASHBACKS, and pursue legal remedies.

Data protection, privacy

Processing of personal data is governed by the Privacy Policy, which is incorporated by reference. By using the App you consent to the processing described in the Privacy Policy.

Enrollo retains records, logs, and metadata (pseudonymised where applicable) to support audits, verify payouts, comply with legal obligations, and prevent fraud. Audit logs do not contain sensitive values (e.g., raw passwords or unmasked IBANs) and may be updated or corrected if necessary; they are not immutable append-only records.

For data subject rights, retention, and international transfers, consult the Privacy Policy. Enrollo's primary data processing infrastructure is located in the EU (region cloud infrastructure).

Intellectual property

The App and its content (excluding Partner content) are owned by Enrollo or its licensors. All intellectual property rights are reserved. You may not copy, reproduce, modify, distribute, or create derivative works of Enrollo content except as expressly permitted.

Termination and suspension

Enrollo may suspend, restrict, or terminate your Account or access to the App for conduct that violates these Terms, the Privacy Policy, or applicable law, or where Enrollo reasonably suspects fraud or abuse.

You may close your Account at any time via the App. Account deletion requests will be processed in accordance with the Privacy Policy; Enrollo may retain pseudonymised transaction and accounting records where required by law.

Termination does not relieve you of obligations that accrued prior to termination or limit Enrollo's rights to pursue remedies for breaches.

Representations and warranties

You represent and warrant that: (a) you have the capacity to enter these Terms; (b) the information you provide is true, accurate and complete; and (c) your use of the App will comply with all applicable laws.

Except as expressly stated, Enrollo makes no representations or warranties regarding the App, offers, or the performance of Partners.

Disclaimers

ALL CONTENT, OFFERS, AND SERVICES PROVIDED THROUGH THE APP ARE PROVIDED “AS IS” AND “AS AVAILABLE” WITHOUT ANY WARRANTY TO THE MAXIMUM EXTENT PERMITTED BY LAW.

ENROLLO DISCLAIMS ALL WARRANTIES, EXPRESS OR IMPLIED, INCLUDING WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, TITLE, AND NON-INFRINGEMENT.

Limitation of liability

TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW:

- ENROLLO AND ITS AFFILIATES, OFFICERS, DIRECTORS, EMPLOYEES AND AGENTS SHALL NOT BE LIABLE FOR ANY INDIRECT, INCIDENTAL, SPECIAL, CONSEQUENTIAL OR PUNITIVE DAMAGES, INCLUDING LOSS OF PROFITS, LOSS OF DATA, OR LOSS OF GOODWILL, ARISING OUT OF OR IN CONNECTION WITH THE APP, ANY OFFER, A PARTNER, OR THESE TERMS, EVEN IF ADVISED OF THE POSSIBILITY OF SUCH DAMAGES.
- MONETARY AMOUNTS DISPLAYED IN THE APP ARE INFORMATIONAL ONLY. ENROLLO DOES NOT GUARANTEE ANY EARNINGS. PAYMENT OF BONUSES OR CASHBACKS IS CONTINGENT SOLELY UPON RECEIPT OF FUNDS FROM THIRD-PARTY OFFERORS (WHERE APPLICABLE), COMPLETION OF VERIFICATION, AND ABSENCE OF SUSPECTED FRAUD.
- ENROLLO SHALL NOT BE LIABLE FOR FINES, PENALTIES OR CHARGES IMPOSED ON YOU OR THIRD PARTIES IN CONNECTION WITH YOUR USE OF THE APP, AFFILIATE OFFERS OR REWARD

PROGRAMS, EXCEPT TO THE EXTENT REQUIRED BY APPLICABLE LAW.

Nothing in these Terms limits liability for death or personal injury resulting from proven negligence of Enrollo, or any liability which cannot legally be excluded.

All other liability is **expressly limited to the maximum extent permitted by law.**

Indemnification

You agree to indemnify and hold Enrollo, its affiliates, officers, directors, employees and agents harmless from and against any and all claims, liabilities, losses, damages, costs and expenses (including reasonable legal fees) arising out of: (a) your breach of these Terms; (b) your use of Partner services in violation of their terms; or (c) your fraudulent, illegal or negligent acts.

Force majeure

ENROLLO SHALL NOT BE LIABLE FOR ANY FAILURE OR DELAY IN PERFORMANCE CAUSED BY EVENTS OUTSIDE ITS REASONABLE CONTROL, INCLUDING BUT NOT LIMITED TO ACTS OF GOD, NATURAL DISASTERS, PANDEMICS, STRIKES, TELECOMMUNICATIONS OR INTERNET FAILURES, POWER OUTAGES, BANKING OR PAYMENT PROCESSOR DELAYS, TECHNOLOGICAL INTERRUPTIONS, OR ANY OTHER CIRCUMSTANCES BEYOND ENROLLO'S REASONABLE CONTROL.

Such events may temporarily prevent access to the App, completion of offers, or processing of BONUSES, and Enrollo shall not be responsible for any resulting delays, errors, or failures.

Notices, communications

Enrollo may provide legally required notices via the email address registered to your Account, in-App notifications, or by posting notices within the App. You agree that such communications satisfy any legal notice requirements.

For all legal notices to Enrollo, use the contact details below.

Changes to Terms

Enrollo may update these Terms to reflect changes in law, App features, or business practices. Material changes will be communicated to you and, where required by law, your renewed consent will be obtained prior to continued use. The most recent version of the Terms will be published in the App and is available from our contact point below. Continued use after publication constitutes acceptance of the revised Terms.

Governing law and jurisdiction

These Terms are governed by the laws of the Republic of Poland.

The courts of Poland have exclusive jurisdiction over disputes arising out of or in connection with these Terms, except where mandatory consumer protection law provides otherwise.

Severability

If any provision is held invalid, illegal, or unenforceable, the remaining provisions remain in full force. The invalid provision shall be replaced by a valid provision that most closely reflects the parties' original intent.

Waiver

No waiver by Enrollo of any default shall be construed as a waiver of any subsequent default.

Entire agreement

These Terms, together with the Privacy Policy and any other legal notices identified herein, constitute the entire agreement between you and Enrollo regarding the App.

Contact

Data Controller / Legal Contact:

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