Terms of Service

Effective date: 23 September 2026

PT Cipta Inteligensi Digital · https://genvizo.com/

These Terms govern access to and use of GenVizo, an online service operated by PT Cipta Inteligensi Digital for AI-assisted text and image generation. They describe the Service, Accounts, Point purchases, digital delivery, permitted use, complaints, and the rights and remedies that apply under Indonesian law.

1 About These Terms

These Terms of Service form an electronic agreement between you and PT Cipta Inteligensi Digital, referred to as the Company, we, us, or our. They apply when you visit https://genvizo.com/, create an Account, purchase Points, submit a Prompt, request a generation, or otherwise use the Service.

By actively accepting these Terms during registration or checkout, you confirm that you have read, understood, and agreed to them. If you do not agree, do not create an Account, purchase Points, or use the Service. Before confirming a purchase, you may review and correct the information entered. A copy of these Terms is made available in a form that may be downloaded or saved.

The Privacy Policy, Refund and Payment Policy, and Cookie Notice form part of these Terms. The Refund and Payment Policy governs detailed payment, cancellation, Point-restoration, and refund procedures; the Privacy Policy governs personal-data processing; and the Cookie Notice governs cookies and similar technologies. Information shown at checkout or immediately before a generation, including the price, currency, Point quantity, and Point charge, also forms part of the relevant transaction. If provisions conflict, the more specific provision applies to its subject, but no provision reduces a mandatory right and mandatory law always prevails.

2 Definitions

- Account means the registered profile through which a User accesses the Service, holds Points, and views transaction and generation history.
- AI Content means text, images, drafts, ideas, variations, or other output generated or assisted by artificial intelligence through the Service.
- Consumer means an individual using the Service for personal purposes and not for resale, as recognized by applicable Indonesian law.
- Point means a prepaid internal service unit used only to request eligible text or image generation within GenVizo.

- Prompt means an instruction, description, text, image, file, reference, or other input submitted to the Service.
- Service means the GenVizo website, Account, Point balance, generation tools, storage features, and related support supplied by the Company.
- User Content means any Prompt, upload, text, image, file, feedback, message, or other material provided by a User.
- User or you means a visitor, registered user, Consumer, or authorized business user of the Service.

3 Eligibility and Authority

You must be at least 18 years old and legally capable of entering into a binding agreement to register, purchase Points, or use the Service. The 18-year requirement is a contractual eligibility rule of GenVizo. You must not create an Account for a person under 18 or circumvent any age confirmation measure.

If you use the Service for a company or another organization, you confirm that you are authorized to bind that organization. Consumer rights referred to in these Terms apply only where the User qualifies as a Consumer under applicable law.

4 Account Registration and Security

You must provide accurate and current registration information and keep it updated. You are responsible for protecting your password and for activity performed through your Account, except to the extent that the activity results from a security failure for which the Company is legally responsible.

An Account is personal to the registered User. You may not sell, transfer, rent, share, or permit another person to misuse it. Notify us promptly at the customer-service address below if you suspect unauthorized access, loss of credentials, or an unauthorized Point purchase. We may apply proportionate security checks or temporarily restrict activity while investigating a credible security or fraud concern.

5 Description of the Service

GenVizo allows registered Users to submit Prompts and request AI-assisted text or image generation. The Service may include example ideas, Prompt suggestions, generation settings, Account history, storage, download functions, Point purchasing, and customer support. Features actually available are those shown on the Website or within the User's Account at the relevant time.

The Service is supplied on a pay-as-you-go basis. There are no subscriptions, recurring charges, automatic renewals, monthly plans, promotional Points, bonus Points, or free trial Points unless the Website and these Terms are formally updated to describe such a feature before it is offered.

6 Prompt Rules and Example Ideas

Prompt limit. A Prompt may contain no more than 200 characters. The interface may apply other technical limits, accepted file formats, or upload limits, which will be displayed where relevant.

Example ideas. Example Prompts and suggested ideas are provided only for inspiration. They are not a promise that the same or any particular result will be produced, and they do not transfer rights in any third-party name, character, brand, image, or work.

7 Artificial Intelligence Disclosure

The text and images supplied through GenVizo are generated or materially assisted by artificial intelligence. The Website will identify generated results as AI-generated or provide an equivalent clear disclosure. You must not remove or conceal that information where doing so would mislead another person or violate law, platform rules, advertising rules, or a contractual obligation.

The Company uses external AI, cloud, and infrastructure providers to process generation requests. Provider identities may change, and processing is governed by the Privacy Policy and the safeguards required by applicable law. The Company remains responsible for its use of artificial intelligence to the extent required by law.

AI Content may be inaccurate, incomplete, biased, offensive, unexpected, unsuitable, or similar to content generated for another User. It may not reflect current information. The Company does not promise that an output will be unique, error-free, non-infringing, eligible for intellectual property protection, or suitable for a particular commercial, professional, or personal purpose.

You must review AI Content before relying on, publishing, distributing, or using it. The Service does not provide legal, medical, financial, tax, investment, psychological, or other regulated professional advice. Do not rely solely on AI Content for a decision affecting health, safety, legal rights, finances, employment, education, public reputation, or another significant interest.

8 Nature and Use of Points

Points are prepaid internal service units used solely to request eligible text or image generation supplied through GenVizo. Points are not electronic money or stored monetary value. They are not legal tender, cryptocurrency, securities, a bank deposit, a payment account, or a general-purpose payment instrument.

Points cannot be transferred between Users, traded, sold, gifted, pledged, withdrawn, exchanged for cash or cryptocurrency, used with third-party merchants, or used outside the Service. They do not earn interest. An Account may not have a negative Point balance. A right to a lawful refund is governed by the Refund and Payment Policy and mandatory Indonesian law and is not a general cash-redemption feature.

Purchased Points do not expire while the Account remains open and in good standing. They become unusable after Account deletion, subject to any refund, compensation, or other right that cannot lawfully be waived. Before voluntary deletion, you should review the balance, use eligible Points, or request any available refund.

9 Purchasing Points

You may purchase whole or fractional Points in quantities supported by checkout. A purchase does not need to be a minimum of one full Point and may, for example, be 0.32 Point. A payment provider may impose a minimum monetary transaction amount, which will be displayed before payment where it applies.

Before confirmation, checkout will display the number of Points, price, currency, Company taxes or charges, and total transaction value. Transactions offered to Consumers in Indonesia will use Indonesian rupiah where required by law. Another currency may be displayed or used only where legally permitted. Your bank or payment provider may impose separate currency-conversion, foreign-transaction, or service charges.

The Company does not set a fixed monthly Point-purchase maximum in these Terms. Transaction, Account, security, legal, or payment-channel limits may apply and will be displayed or communicated before the affected payment. We may reject, delay, or review a transaction where reasonably necessary for payment processing, fraud prevention, Account security, or legal compliance.

10 Payment Processing

Payments are processed by third-party payment service providers. You must use a payment method that you are authorized to use and provide accurate billing information. Payment providers may apply their own lawful authorization, security, currency, refund, and transaction rules. We receive the payment status and transaction information required to credit Points, prevent fraud, keep records, resolve disputes, and process refunds. We do not intend to receive or store complete payment card details.

A Point purchase is completed only after the payment is successfully authorized and the Company issues an electronic confirmation or credits the purchased Points. If a payment is declined or not completed, no Points will be due. If a payment is reversed, refunded, charged back, or later shown not to have settled, we may remove the corresponding unused Points or temporarily restrict the affected transaction while the matter is reviewed. This does not restrict a good-faith complaint or any mandatory right.

11 Transaction Confirmation and Digital Delivery

After a successful Point purchase, the purchased Points are delivered electronically to the User's Account. The Account or transaction confirmation will show available transaction details, which may

include the legal merchant, transaction date, payment reference, amount, currency, and Point quantity. Keep the confirmation for your records.

Before a generation request is confirmed, the Service displays the exact Point charge. You may confirm or cancel the request. A generation is successfully delivered when a usable result is made available in the Account or through the stated delivery function. Points are deducted only after successful delivery. If no usable result is delivered because of a technical failure, Points will not be deducted or will be restored.

A result is not defective only because its style, wording, composition, or creative quality differs from a User's subjective preference, provided that the Service operated as described and delivered a usable output. Objective errors, non-delivery, corruption, inaccessibility, duplicate deductions, or material non-conformity are handled under the Refund and Payment Policy and mandatory law.

12 Cancellations Refunds and Corrections

You may request cancellation of a Point purchase and a refund of the identifiable unused purchased Points within 7 calendar days after they are credited, subject to the Refund and Payment Policy. If part of that purchase has been used, the unused portion may be refunded where technically possible and legally required.

You may also request correction, replacement, restoration of Points, cancellation, refund, or compensation for a duplicate or unauthorized payment, failure to credit purchased Points, failure to deliver a usable result, duplicate Point deduction, corrupted or inaccessible output, material non-conformity caused by a verified Service error, or another case protected by Indonesian law. We provide at least the statutory opportunity to notify us of covered errors or non-conformity within 2 business days after receipt. A longer mandatory right is not reduced.

Requests must be sent to ciptainteligensidigital@gmail.com with the Account email, transaction date and amount, Point quantity, payment reference, description of the issue, and any useful screenshot. Never send a full card number, password, or one-time security code. Refund timing, the original-payment-method rule, payment-provider processing time, and the complete procedure are stated in the Refund and Payment Policy.

13 User Content and Permissions

You retain any rights you already hold in User Content. You confirm that you have the rights, permissions, and lawful basis required to submit it and to authorize the processing described in these Terms and the Privacy Policy.

You grant the Company a limited, worldwide, non-exclusive license to host, store, reproduce, transmit, format, adapt, and otherwise process User Content only as reasonably necessary to provide, secure, maintain, support, and troubleshoot the Service; comply with law; resolve complaints; and enforce

these Terms. The Company may permit its contracted service providers to exercise this license solely for those purposes and subject to appropriate contractual safeguards.

The license ends when the relevant User Content is deleted from active systems, subject to routine backups and any lawful retention required for security, accounting, disputes, investigations, or compliance, as explained in the Privacy Policy. Do not submit confidential information, trade secrets, or sensitive personal data unless you have assessed the risks and have a lawful and appropriate reason to do so.

14 Generated Content and User Rights

To the extent the Company holds transferable rights in AI Content generated for you, the Company permits you to use that AI Content for lawful personal or commercial purposes. This permission is subject to applicable law, third-party rights, these Terms, and any restrictions clearly shown before the relevant generation.

Artificial intelligence output may not qualify for copyright or other exclusive rights in every jurisdiction. Similar or identical content may be generated for other Users. You are responsible for checking the output, obtaining any necessary clearance, and ensuring that your use does not infringe intellectual property, privacy, publicity, confidentiality, consumer protection, advertising, or other rights.

15 Prohibited Content

You must not use the Service to create, upload, request, store, publish, or distribute:

- content that is unlawful in Indonesia or in the jurisdiction where you use or distribute it;
- child sexual abuse material, sexual exploitation of minors, non-consensual intimate content, or unlawful pornography;
- fraud, phishing, scams, identity theft, forged documents, deceptive impersonation, or misleading synthetic media;
- content promoting illegal gambling, terrorism, violent extremism, unlawful weapons activity, or serious wrongdoing;
- credible threats, incitement to violence, unlawful hate or discrimination, harassment, or defamation;
- malware, credential theft, unauthorized access, destructive code, or instructions primarily intended to facilitate cybercrime;
- content that infringes copyright, trademarks, privacy, publicity, confidentiality, trade secrets, or other third-party rights;
- personal data that you have no lawful basis, permission, or authority to provide; or

- content intended to evade a legal duty, safety control, court order, regulatory requirement, or lawful investigation.

16 Prohibited Conduct

You must not:

- circumvent age controls, safety filters, moderation, access restrictions, Point charges, rate limits, or security measures;
- use stolen payment details, false identities, compromised Accounts, or unauthorized billing information;
- sell, sublicense, rent, or provide unauthorized third-party access to the Service or an Account;
- use bots, scripts, crawlers, automated extraction, bulk generation, or scraping without written permission;
- reverse engineer, probe, copy, overload, attack, disrupt, or introduce malicious code into the Website, Service, API, or infrastructure;
- misrepresent the source, accuracy, authorship, endorsement, or legal status of AI Content; or
- use the Service in a manner that materially harms another User, the Company, a service provider, or the integrity of the Service.

17 Moderation Reporting and Enforcement

The Company may use proportionate automated tools and human review to detect prohibited content, fraud, security threats, and violations. The Company does not promise that every Prompt or output is manually reviewed or that automated systems will identify every problem.

Where reasonably necessary and proportionate, we may refuse a generation, block or remove content, warn a User, restrict a feature, preserve evidence, temporarily suspend an Account, terminate access for a material or repeated violation, or report unlawful conduct when legally required. We will consider the nature, seriousness, frequency, and impact of the conduct. Where practical and not prohibited by law or security needs, we will explain a material enforcement decision and provide a reasonable way to request review.

Illegal content, rights violations, harmful AI output, and disputed moderation decisions may be reported to ciptainteligensidigital@gmail.com. A report should identify the Account, output, transaction, or relevant circumstances and explain the concern.

18 Third Party Services

The Service relies on third-party providers for AI processing, payments, hosting, storage, networks, security, analytics, and communications. Their systems may have technical limits, maintenance periods, and lawful operating rules. Material personal-data processing and the relevant recipient

categories are described in the Privacy Policy.

A third-party outage or change may affect a feature or delivery time. The Company will take reasonable steps to restore affected functionality or provide an appropriate remedy. Nothing in this section excludes responsibility that the Company cannot lawfully exclude for selecting, instructing, or using a provider.

19 Privacy and Account Storage

Prompts, uploaded material, generated text, and generated images are stored in the User's Account so the User can access generation history and use the Service. Account information, transaction records, technical data, support communications, and related personal data are processed as described in the Privacy Policy.

The Privacy Policy explains the purposes and legal grounds for processing, recipient categories, cross-border transfers, retention, security, data-subject rights, and how to request access, correction, deletion, restriction, withdrawal of consent, portability, or review of qualifying automated decisions. The Cookie Notice explains the technologies used on the Website and available consent controls.

20 Platform Intellectual Property

The Website, software, interfaces, design, databases, branding, logos, documentation, example content, and other platform materials are owned by PT Cipta Inteligensi Digital or its licensors. Subject to these Terms, the Company grants you a limited, personal, non-exclusive, non-transferable, revocable right to access and use the Service for its intended purpose. No ownership in the platform or its materials is transferred to you.

If you believe content accessible through the Service infringes your rights, contact ciptainteligensidigital@gmail.com with sufficient information to identify the material, the right claimed, your authority to act, and your contact details. We may request additional evidence and may remove or restrict material while a properly supported claim is reviewed.

21 Suspension Closure and Account Deletion

You may stop using the Service and request Account deletion at any time. Deletion is subject to completion of pending transactions and lawful retention for accounting, security, fraud prevention, disputes, investigations, or other legal obligations. The Privacy Policy explains the deletion and retention process.

We may temporarily suspend or permanently close an Account for a material or repeated breach, fraud, non-payment, Account compromise, unlawful activity, a serious security risk, or a binding legal requirement. We will not close an Account or confiscate purchased Points merely because we change these Terms. Where practical and lawful, we will provide notice of the reason and a reasonable

opportunity to respond or correct the issue.

If the Company permanently discontinues the Service or closes an Account without the User's material breach, the Company will provide a reasonable opportunity to use the unused purchased Points or refund the identifiable unused purchased balance, unless another remedy is required by law. Where an Account is closed for a User's material breach, the handling of unused purchased Points will be proportionate to the breach and subject to mandatory consumer rights.

22 Service Availability and Changes

We take reasonable steps to keep the Service secure and operational, but uninterrupted or error-free availability cannot be guaranteed. Maintenance, updates, cyber incidents, provider failures, network problems, legal requirements, and events outside reasonable control may temporarily affect the Service.

We may add, remove, or modify models, features, settings, technical limits, or Point charges. A Point charge is always displayed before the relevant generation and is not deducted without confirmation and successful delivery. A change will apply prospectively and will not alter a completed transaction or remove accrued statutory rights.

If a material change or permanent discontinuation substantially prevents use of an unused purchased Point balance, we will give reasonable notice and provide a reasonable opportunity to use the balance or obtain an appropriate refund, unless a different remedy is required by law.

23 Consumer Rights

Nothing in these Terms transfers the Company's legal responsibility to a Consumer, permits the Company to reject every return of money, binds a Consumer to unknown future rules, or excludes a remedy that Indonesian law makes mandatory. If the Service or digital delivery does not conform to the agreement, a Consumer may be entitled to correction, replacement, restoration of Points, cancellation, refund, compensation, or another lawful remedy.

The Company will perform the Service in accordance with the transaction information shown before confirmation, operate an appropriate complaint and refund mechanism, and provide information that is clear, accurate, and not misleading. Consumer remedies remain available even where these Terms or another policy do not expressly repeat them.

24 Liability

Nothing in these Terms excludes or limits liability or rights that cannot lawfully be excluded or limited, including liability for fraud, wilful misconduct, gross negligence, personal-data violations, or compensation, replacement, refund, and other remedies required by Indonesian law.

To the extent a limitation is legally permitted, each party is responsible for loss that is a direct and reasonably foreseeable result of its breach. The Company is not responsible for loss caused solely by the User's unlawful use, failure to review an output despite a clear warning, unauthorized modification of an output, or use outside the purpose and limitations clearly disclosed before the transaction. This does not reduce the Company's responsibility for a defective Service, misleading information, or another matter for which it is legally responsible.

25 User Responsibility for Unlawful Use

You remain legally responsible for User Content you submit and for your intentional or negligent unlawful use of AI Content. To the extent permitted by law, the Company may seek recovery of direct losses caused by a proven material breach of these Terms or infringement of another person's rights. This section does not require a Consumer to assume responsibility for the Company's acts, omissions, defective Service, or non-waivable legal duties.

26 Complaints and Dispute Resolution

Send complaints to ciptainteligensidigital@gmail.com and include the Account email, relevant transaction or generation reference, a description of the issue, the requested resolution, and any useful evidence. We will acknowledge a complaint within 2 business days and provide a substantive response or status update within 10 business days. A matter that requires technical, payment-provider, fraud, or legal investigation may take longer, in which case we will provide a reasonable update.

We will first attempt to resolve the matter in good faith. These Terms do not require a Consumer to surrender a forum, complaint channel, or remedy that cannot lawfully be waived.

27 Governing Law

These Terms, the Service, and transactions with the Company are governed by the laws and regulations of the Republic of Indonesia, including applicable rules on consumer protection, electronic systems and transactions, electronic commerce, personal data protection, artificial intelligence, intellectual property, and payment services.

28 Changes to These Terms

We may update these Terms where reasonably necessary for a change in law, security, technology, providers, or the Service. The updated Terms and effective date will be published on the Website. We will give reasonable advance notice of a material change through the Website, Account, or email where practicable and legally required.

A change applies prospectively and will not remove a right relating to a completed transaction or lawfully acquired Point balance. Where renewed acceptance is legally required, we will request it. If you do not accept a material change, you may stop using the Service and request Account closure and any refund available under the Refund and Payment Policy.

29 Language

For Consumers in Indonesia, these Terms are provided in Bahasa Indonesia. An English version may also be provided for convenience. If the versions differ, the Bahasa Indonesia version prevails to the extent required by Indonesian law, interpreted consistently with mandatory consumer rights. A translation error will not reduce a mandatory right.

30 General Provisions

If a provision is found unlawful or unenforceable, it will be adjusted or separated only to the minimum extent necessary, and the remaining provisions will continue to apply. A delay in enforcing a right is not a waiver. Headings are for navigation and do not limit the meaning of a provision.

You may not transfer your Account or contractual rights without our written consent. The Company may transfer these Terms to a lawful successor in connection with a genuine reorganization, merger, or transfer of the Service, provided that the transfer does not reduce accrued or mandatory rights. We will notify Users of a material transfer where required.

These Terms, the incorporated policies, and the information confirmed for a particular transaction constitute the agreement relating to that transaction. Events outside a party's reasonable control may delay performance, but do not remove a refund, correction, or other remedy required for an undelivered or defective Service.

31 Company Information

Operator: PT Cipta Inteligensi Digital. Brand: GenVizo. Website: https://genvizo.com/. Business address: Jl. Lapangan Bola No.5D, RT.7/RW.1, Kb. Jeruk, Kec. Kb. Jeruk, Kota Jakarta Barat, Daerah Khusus Ibukota Jakarta 11530, Indonesia.

Customer service, complaints, refund requests, content reports, and privacy requests: ciptainteligensidigital@gmail.com. Sales: ciptainteligensidigital@gmail.com. Telephone: +62 815 8421 2919.
