

USER AGREEMENT (PUBLIC OFFER)

Publication date:

May 10, 2026 **Revision:** 1.0

First public revision.

*Describes the extended Platform ecosystem (auth, tools, convert, admin, *.chekak.store specialised converters), the procedure for acquiring, using and refunding the internal currency "chiki", and the programming interface (REST API) with chiki-based pricing; the acquiring bank is JSC "TBank".*

*At the time of publication, payment using the Telegram internal currency (Stars) and the related operation of the Telegram bot @chekakstore_bot are **disabled** on the Platform side. The corresponding provisions will be added in the next revision after the Operator submits a separate cross-border transfer notification under Art. 12 §§ 3-5 of Federal Law 152-FZ.*

This User Agreement (hereinafter — the "Agreement") is a public offer in accordance with Articles 435 and 437 of the Civil Code of the Russian Federation and sets out the terms of use of the "ChëKak: Market" online service (hereinafter — the "Platform") and related online services.

Rights holder and Platform operator: Individual Entrepreneur Kosenkov Ivan Igorevich (hereinafter — the "Contractor", the "Rights Holder").

Use of the Platform, registration on it, downloading software products, use of online services, payment for subscriptions or one-time payments shall mean full and unconditional acceptance of this Agreement in accordance with Article 438 of the Civil Code of the Russian Federation.

1. Terms and Definitions

- **Platform** — the "ChëKak: Market" online service (chekak.store) and all related services hosted on *.chekak.store domains, including (but not limited to): auth.chekak.store (authentication), tools.chekak.store (tools), convert.chekak.store (converters), admin.chekak.store (administrative panel), api.chekak.store (programming interface), and specialised converters (pdf, img, audio, video, etc.).
- **User** — any individual who has reached 18 years of age and uses the Platform.
- **Account** — the User's single record on the Platform, valid in one instance across all services. Created via auth.chekak.store/register.
- **Software Product (Application)** — mobile or other software placed on the Platform in APK file format or provided as an online service.
- **Online Service** — a software service whose access is provided remotely via the Internet.
- **Subscription** — a paid period of access to an Online Service.
- **Chiki** — the Platform's internal accounting unit, which is not an electronic means of payment in the sense of 161-FZ. 1 chika = 100 polushki. Chiki are purchased as part of bundles ("chiki packs") for

rubles via the acquirer JSC "TBank". Used to pay for Online Services on the Platform. Chiki are not exchangeable for monetary funds, except in cases of refund pursuant to clause 4 of this Agreement.

- **API** — the Platform's programming interface, available at `api.chekak.store`. Use of the API is charged in chiki in accordance with the current pricing list published on the corresponding service's page.

2. Subject of the Agreement

2.1. The subject of the Agreement is the granting to the User of access to digital content (Software Products and Online Services) hosted on the Platform on the terms of a simple (non-exclusive) licence for personal non-commercial use.

2.2. **Moment of conclusion of the Agreement (acceptance of the offer).** The Agreement is deemed concluded at the moment the User performs one of the following actions, whichever occurs first:

- registration of an Account on the Platform and confirmation of email;
- payment for any Software Product, Subscription or chiki bundle;
- downloading the APK file of a free Software Product;
- use of the functionality of any Online Service of the Platform (including free services on `tools.chekak.store`).

2.3. From the said moment the Agreement is recognised as concluded in writing (Civil Code Art. 434 § 3, Art. 438 § 3).

2.4. All Software Products and Online Services are provided "as is". The Contractor does not warrant that the Software Products will meet the User's expectations.

3. Procedure for Granting Access

3.1 To Software Products (APK)

3.1.1. After payment (or, for free Products, without payment), the User obtains access to download the APK file from their Account.

3.1.2. APK files are available for repeated downloads throughout the entire period the Account exists.

3.2 To Online Services

3.2.1. Access is provided on the terms of a Subscription (paid period) or on a pay-per-use basis with chiki deducted for each use of the service.

3.2.2. Upon expiration of the paid Subscription period, access ceases automatically without further notice.

3.2.3. Under pay-per-use pricing, each successful use of the service deducts the amount of chiki specified in the price list from the User's balance.

3.3 To the API

3.3.1. The User may obtain an API access key in their personal account. Each API request deducts chiki at the current tariff.

3.3.2. Within the free quota (determined by the User's tariff plan) the use of the API does not deduct chiki.

3.3.3. The Contractor is entitled to limit request intensity (rate limit) to protect the Platform from excessive load.

4. Payment and Refund Procedure

4.1. Payment methods:

- By bank card via the acquirer JSC "TBank".