

APP UNIVERSA ACCESS

Event & Ticketing Service — Terms of Service — Version 1.0

Effective Date: May 21, 2026

Welcome to App Universa Access, the event discovery and ticketing application. These Terms of Service govern your use of the Access application only. Other applications within the App Universa platform are governed by their own separate Terms of Service. By accessing or using Access, you agree to be bound by these Terms and the App Universa Global Terms of Service at <https://www.appuniversa.com/terms>.

1. Role of the Access Service

App Universa provides “Access,” a dedicated event discovery and ticketing application that connects event organizers, venue owners, vendors, and attendees. We act solely as a technology service provider to facilitate event promotion, ticketing, and related services. App Universa does not host, organize, or manage events. These Terms govern your use of the Access application only and do not apply to any other App Universa application or service.

2. Responsibilities of Organizers and Providers

Event organizers, venue owners, food and equipment providers bear full and sole responsibility for ensuring the safety, security, and well-being of all event attendees, staff, personnel, and any individuals connected to the event. Organizers and providers must comply with all applicable laws, regulations, and safety standards in connection with their events.

3. Information for Ticket Buyers and Attendees

By purchasing a ticket through the Access Service, you acknowledge that App Universa is not the creator, organizer, or manager of the event. The event organizer is solely responsible for the event’s quality, execution, and safety. App Universa does not guarantee that an event will occur as described, nor do we accept liability for cancellations, delays, changes in schedule, or issues with venue conditions, food, or equipment. Any concerns, claims, or disputes regarding the event itself must be directed to the event organizer.

4. Payments, Refunds, and Cancellations

App Universa operates as a Marketplace Facilitator for paid events on the Access Service. Buyer payments are processed by Stripe, Inc. (“Stripe”), a third-party payment processor. Stripe calculates and collects applicable VAT, GST, or sales tax from buyers based on their jurisdiction automatically. Stripe issues official payment receipts to buyers. App Universa does not issue invoices or tax receipts.

Organizer payouts are disbursed in Philippine Peso (PHP) through Xendit, Inc. (“Xendit”), a BSP-regulated payment service provider, to the organizer’s registered Philippine bank account, GCash, or Maya wallet. App Universa holds a single Xendit merchant account and initiates all organizer disbursements on the organizer’s behalf.

KYC and AML requirements apply exclusively to organizers of paid events. Organizers of free events are not subject to KYC or AML review as no financial transaction occurs through the platform in connection with free events.

4.1 Platform Fee

App Universa deducts a platform fee from each ticket transaction. The platform fee percentage is displayed to organizers during event creation in the live price breakdown and is locked at the time of purchase. The platform fee covers Stripe's payment processing cost and App Universa's margin. The exact platform fee percentage is set by App Universa and may be updated from time to time in accordance with Section 18.1.

Ticket prices displayed to buyers are inclusive of all platform fees. Buyers pay the ticket price set by the organizer and see no additional checkout fees. The organizer receives the ticket price minus the platform fee and Stripe's actual processing fee, which varies based on the buyer's payment method and country.

4.2 Xendit Disbursement Fee

A disbursement fee charged by Xendit is deducted from the organizer's net payout at the time of disbursement. The applicable fee depends on the organizer's registered payout destination: GCash and Maya e-wallets incur a flat fee of PHP 10; Philippine bank transfers incur a flat fee of PHP 15 to PHP 25 depending on the destination bank routing. The estimated disbursement fee is displayed in the organizer's price breakdown during event creation. Xendit's published fee schedule applies and may be updated by Xendit independently of App Universa.

4.3 Payout Schedule

Organizer payouts are processed every Tuesday. The payout job runs automatically each Tuesday and disburses funds for all events that concluded at least seven (7) days prior to the Tuesday processing run. The seven-day hold period allows App Universa to capture any buyer disputes or chargebacks before funds are disbursed to the organizer. Depending on the day of the week an event is held, the actual disbursement may occur between seven (7) and thirteen (13) days after the event date — always on a Tuesday. Organizers should expect to receive their payout on the first Tuesday that falls at least seven days after their event date.

Payouts may be delayed beyond the standard Tuesday schedule in the following circumstances: the organizer's payout account is pending verification or re-verification; the payout has been placed on administrative hold pending compliance review; the Xendit disbursement fails due to incorrect account details provided by the organizer; or exceptional circumstances including force majeure events or Xendit service disruptions. App Universa will notify the organizer where a payout is held or delayed due to compliance review.

4.4 Compliance Holds on Payouts

App Universa reserves the right to place any organizer payout on administrative hold pending compliance review before submitting it to Xendit. Holds may be triggered by: the organizer's first payout; payout amounts exceeding internal risk thresholds; recent changes to the organizer's payout account details; or any other circumstances that App Universa's compliance controls identify as requiring review. Held payouts will not be disbursed until an authorized App Universa administrator releases them. App Universa assumes no liability for delays arising from compliance holds.

4.5 Refund Policy

The App Universa platform fee is non-refundable under all circumstances, as Stripe does not return its processing fee on refunds. Subject to this, the following refund rules apply:

- Buyer-initiated refunds: no refunds are available within seven (7) days of the event date. Refund requests outside this window are subject to the organizer's stated refund policy on the event listing.

- Organizer cancellation: if an organizer cancels an event, full refunds are processed to all buyers from App Universa's Stripe balance. The organizer receives no payout and the platform fee is retained to cover processing costs.
- App Universa-initiated removal: if an event listing is removed by App Universa under Section 7 of these Terms before ticket proceeds have been disbursed, App Universa will use reasonable efforts to process buyer refunds. App Universa assumes no liability for refunds where proceeds have already been disbursed to the organizer.
- Chargebacks: App Universa bears chargeback liability as the Stripe Marketplace Facilitator. In the event of a successful chargeback on a transaction for which the organizer has already been paid, App Universa reserves the right to recover the charged-back amount from the organizer's future payouts or to seek reimbursement directly from the organizer.

4.6 Organizer Payout Account

Organizers who create paid events must register a verified Philippine payout destination with App Universa before a paid event can be published. Accepted payout destinations are: a Philippine bank account, GCash, or Maya. Organizers do not create a Stripe or Xendit account directly — all disbursements are initiated by App Universa through its Xendit merchant account on the organizer's behalf.

Any change to a registered payout destination resets the organizer's verification status and requires re-review by App Universa administrators before the next payout can be processed. App Universa assumes no liability for failed or delayed payouts caused by incorrect payout account details provided by the organizer. In the event of a failed disbursement, App Universa will notify the organizer and the payout will be retried on the following Tuesday once the account details have been corrected and re-verified.

4.7 RSVP Data Unavailability Upon Event Deletion

Upon the deletion of an event listing — whether deleted by the organizer voluntarily, removed by App Universa under Section 7, or cancelled for any other reason — the organizer's access to all RSVP data associated with that event is immediately and permanently revoked. Organizers will no longer be able to retrieve, export, download, or otherwise access any attendee RSVP records, contact details, or registration information connected to a deleted event. Organizers are solely responsible for exporting any attendee data they require before deleting an event. App Universa assumes no liability for any loss of organizer access to RSVP data resulting from event deletion.

4.8 Tax

Stripe Tax automatically calculates and collects applicable indirect taxes (VAT, GST, or sales tax) from buyers based on their billing jurisdiction. App Universa is responsible for tax remittance obligations in jurisdictions where applicable thresholds are crossed. Organizers are solely responsible for their own income tax obligations arising from payments received through the platform. App Universa does not provide tax advice and makes no representations regarding any organizer's tax obligations.

5. Account Registration and Security

To utilize the Access Service, you must log in with your App Universa account. You agree to keep your account information accurate, current, and complete at all times.

You are solely responsible for maintaining the confidentiality of your account credentials, including your password. You are liable for all activities that occur under your account within the Access Service, whether or not authorized

by you. You must notify App Universa immediately at contact@appuniversa.com upon becoming aware of any unauthorized access to or use of your account. Account credentials may not be shared, transferred, or sold to any third party.

6. Age Restrictions

You must be at least eighteen (18) years of age to use the Access Service. By using the application, you represent and warrant that you are at least 18 years old.

If an event is designated for minors or is open to attendees under 18, the event organizer bears sole responsibility for obtaining appropriate parental or guardian consent and for compliance with all applicable laws protecting minors. App Universa assumes no liability in this regard.

If we become aware that a user is under 18, we reserve the right to suspend or terminate their account and cancel any associated ticket purchases. As App Universa does not hold or process payments for free events, and as payments for paid events are processed through Stripe, any refund entitlement arising from such cancellation is solely a matter between the attendee and the relevant event organizer.

7. User Content, Conduct, and Intellectual Property

Users are solely responsible for any content they upload to the Access Service. App Universa is not liable for defamatory, offensive, or illegal content posted by users or third parties.

7.1 General Content Moderation and Appeals

App Universa reserves the right to remove any content that violates these Terms or applicable law, including but not limited to content that is defamatory, harassing, obscene, fraudulent, or that infringes upon third-party rights. Where content is removed under this section, App Universa will endeavor to notify the uploading user and provide a basic explanation. Users may submit a written appeal to contact@appuniversa.com within fourteen (14) days of removal. App Universa will review appeals in good faith but retains final discretion over all content moderation decisions.

7.2 Absolute Discretion on Moral and Ethical Grounds

Notwithstanding Section 7.1, App Universa and its administrators and owners reserve the absolute and unconditional right to suspend, reject, or permanently delete any event listing, content, or user access at any time, without prior notice, without explanation, without justification, and without offering any appeals process whatsoever. This right applies where such content or activity conflicts with or is offensive to the personal religious beliefs, moral values, or ethical standards of App Universa's administrators or owners. This includes, without limitation, the right to immediately remove content involving, promoting, or associated with illegal drugs, alcoholic or dangerous food and drink, prostitution, human trafficking, or any other sins, vices, or activities deemed objectionable by the administration.

The exercise of this right does not give rise to any claim, cause of action, liability, financial obligation, or responsibility of any shape or form on the part of App Universa, its administrators, or its owners, to the fullest extent permitted by applicable law. No user shall have any right to continued hosting of their content on the Access Service.

7.3 Content License

By uploading content to the Access Service (including event listings, descriptions, images, and promotional materials), you grant App Universa a non-exclusive, royalty-free, worldwide license to display, reproduce, distribute, and promote that content on the platform and in related marketing materials. You represent and warrant that you own or have the necessary rights to all content you upload, and that it does not infringe upon any third-party intellectual property rights. You agree to indemnify App Universa against any claims arising from your breach of this warranty.

7.4 Platform Intellectual Property

All materials, graphics, trademarks, trade names, logos, software, source code, and other content forming part of the Access Service are the exclusive intellectual property of App Universa or its licensors. Without prior written consent, users may not copy, reproduce, redistribute, modify, reverse-engineer, or create derivative works from any part of the platform. Unauthorized use may result in immediate account termination and legal action.

7.5 Anti-Abuse, Bots, and Scalping

Users are strictly prohibited from: using automated scripts, bots, crawlers, or scraping tools to access, extract data from, or interact with the platform; purchasing tickets in bulk through automated means or for the purpose of unauthorized commercial resale (scalping); circumventing any technical measures that limit ticket purchase quantities; or engaging in any activity that disrupts or degrades the platform's performance or availability.

Violation of this section constitutes a material breach of these Terms and will result in immediate account termination, forfeiture of any tickets purchased in violation of this policy, and may result in legal action.

8. Platform Fees

App Universa does not currently charge service fees or convenience fees to attendees or ticket buyers of the Access Service beyond the platform fee embedded in ticket prices as described in Section 4.1. App Universa reserves the right to introduce additional fees in the future, which will be disclosed prior to any transaction in accordance with Section 18.1 of these Terms.

9. Electronic Communications

By utilizing the Access Service, you consent to receiving transactional communications from us electronically (including via email or in-app notification), such as booking confirmations, receipts, and service notices. These communications form part of the service and cannot be opted out of while you have an active account or pending event tickets.

With your separate consent, we may also send you promotional communications. You may opt out of promotional communications at any time by contacting us at contact@appuniversa.com. Opting out of promotional communications does not affect transactional communications.

10. Contextual Advertisements and Third-Party Services

The Access Service may display contextual advertisements and sponsored content served by our own internal ad engine and by third-party advertising networks, including Google AdSense. All advertisements are strictly Non-Personalized Ads (NPA) based on page context only. App Universa operates a permanently NPA-only advertising model. The following advertising categories are permanently blocked: Alcohol, Tobacco, Gambling, and Dating.

App Universa does not endorse and is not responsible for the content or claims made by any advertiser. Any transactions with advertisers are strictly between you and that advertiser. The Access Service may also integrate third-party services to support platform functionality; your use of such services is subject to their own terms and conditions.

11. Disclaimer of Warranties and Force Majeure

The Access Service is provided on an “as-is” and “as-available” basis. App Universa makes no warranties, express or implied, regarding the service’s reliability, availability, or freedom from errors or viruses. Use of the Access Service is at your own risk.

11.1 Force Majeure

App Universa shall not be liable for any failure or delay in providing the Access Service arising from circumstances beyond our reasonable control, including but not limited to: acts of God, natural disasters, typhoons, floods, earthquakes, pandemics, government orders or restrictions, civil disturbance, power failures, internet outages, or third-party service failures. In such circumstances, App Universa will endeavor to restore services as promptly as reasonably practicable.

12. Limitation of Liability

App Universa shall not be held liable for the safety or well-being of event attendees, staff, personnel, or organizers. We are not liable for the condition, quality, or suitability of venues, food, equipment, or services provided by third parties, nor for any accidents, injuries, damages, losses, or disruptions arising before, during, or after an event.

Furthermore, App Universa reserves the right to modify, suspend, or take the Access Service down at any moment, for any reason, with or without notice. We are not accountable for any loss of data or its repercussions. By using the Access Service, you acknowledge and agree that all responsibilities relating to event safety, compliance, and conduct rest solely with the event organizers, venue owners, and service providers.

13. Indemnification

You agree to indemnify, defend, and hold harmless App Universa and its affiliates from any claims, damages, liabilities, or legal fees arising from: your use of the Access Service; your violation of these Terms; any event you organize or facilitate through the service; or any dispute between you and another user or attendee.

14. Termination and Effect on Tickets

App Universa reserves the right to suspend or terminate your access to the Access Service or discontinue the application entirely at any time, without notice and without liability, for any reason, including but not limited to violations of these Terms or conduct we deem harmful.

14.1 Effect on Existing Ticket Purchases

Upon termination of your account by App Universa for cause, any tickets purchased through your account may be cancelled without refund. Where the platform is discontinued entirely, App Universa will make reasonable efforts to publish advance notice through available channels, but assumes no duty to individually notify affected users or coordinate with event organizers regarding outstanding bookings. App Universa’s liability in connection with any

termination or discontinuation is expressly excluded to the fullest extent permitted by law.

15. Privacy Policy and Data Protection

Your use of the Access Service is governed by the App Universa Global Privacy Policy, available at <https://www.appuniversa.com/privacy-policy>, which is incorporated into these Terms by reference. The Global Privacy Policy governs data practices across all App Universa applications. By using the Access Service, you consent to the collection, use, and processing of your personal data as described in that Policy, in accordance with Republic Act No. 10173 (Data Privacy Act of 2012).

15.1 Organizer Data Use Restrictions

Event organizers who access attendee data through the Access Service (including names, contact details, and purchase information) are strictly prohibited from: using such data for any marketing, promotional, or commercial purpose unrelated to the specific event for which it was collected; sharing or selling attendee data to any third party without the express written consent of the affected attendees; retaining attendee data beyond ninety (90) days of the event's conclusion unless explicit consent for continued retention is granted; or using attendee data in any manner that violates RA 10173 or any other applicable data protection law.

Violation of these restrictions shall constitute a material breach of these Terms and may result in immediate suspension or termination of the organizer's account. App Universa may report violations to the National Privacy Commission (privacy.gov.ph) where required by law.

15.2 RSVP Data Unavailability Upon Event Deletion

Upon the deletion of an event listing, the organizer's access to all associated RSVP data is immediately and permanently revoked as described in Section 4.7. App Universa may retain RSVP data internally for compliance and legal purposes in accordance with the Global Privacy Policy, but this internal retention confers no right of access to the organizer.

16. Contact Information and Communication Restrictions

Any contact information made available through the Access Service is shared solely for the purpose of facilitating a specific event or platform interaction. All users are strictly prohibited from using contact information obtained through the platform to: send unsolicited commercial communications or spam; harass, threaten, or abuse any other party; solicit business or transactions outside the platform; harvest or aggregate contact details for any purpose; or share another party's contact information without their express written consent.

16.1 Restrictions on Use of App Universa's Contact Information

App Universa's contact details, including contact@appuniversa.com, are provided solely for legitimate platform inquiries. They may not be used for unsolicited communications, spam, or frivolous complaints. App Universa reserves the right to disregard communications that violate this restriction.

16.2 Organizer Obligations Regarding Attendee Data

Organizers must provide attendees with a clear and accessible means to withdraw consent for communications and must honor such withdrawal promptly. All attendee contact data must be stored securely and in compliance with RA 10173.

16.3 Reporting and Enforcement

Any user who believes their contact information has been misused may report the matter using the in-app Report button on any event page, or by emailing contact@appuniversa.com with the relevant URL and a description of the violation. Both channels are monitored and treated equally.

17. Governing Law and Dispute Resolution

These Terms shall be governed by and construed in accordance with the laws of the Republic of the Philippines.

17.1 Good Faith Resolution

Before initiating formal legal proceedings, both parties agree to attempt to resolve any dispute through good-faith negotiation for a period of thirty (30) days from the date the aggrieved party notifies the other in writing. This requirement does not prevent either party from seeking urgent interim or injunctive relief where necessary.

17.2 Venue

Any disputes that cannot be resolved through good-faith negotiation shall be resolved exclusively in the proper courts of the City of Taguig, Metro Manila, Philippines, to the exclusion of all other venues. Each party irrevocably submits to the personal jurisdiction of such courts.

17.3 International Users

The Access Service is operated from the Republic of the Philippines and is governed by Philippine law. Users who access the platform from other jurisdictions do so at their own initiative and are responsible for compliance with their own local laws to the extent applicable.

18. General Provisions

18.1 Amendments and Active Consent

App Universa reserves the right to amend these Terms at any time and for any reason. Amendments take effect on the date specified in the updated document. Whenever these Terms are amended, users will be presented with the updated Terms upon their next Access Service interaction requiring assent and will be required to affirmatively tick the acceptance checkbox described in Section 19 before proceeding. The amended Terms do not bind a user until that user has completed this affirmative acceptance step. App Universa maintains system logs recording the date, time, version, and account associated with each acceptance event.

18.2 Severability

If any provision of these Terms is found invalid, illegal, or unenforceable, that provision shall be modified to the minimum extent necessary to make it enforceable, or severed if modification is not possible. The remaining provisions shall continue in full force and effect.

18.3 Waiver

No failure or delay by App Universa in exercising any right under these Terms shall operate as a waiver of that right. A waiver of any breach shall not be construed as a waiver of any subsequent breach.

18.4 Entire Agreement

These Terms, together with the App Universa Global Terms of Service and the Global Privacy Policy incorporated herein by reference, constitute the entire agreement between you and App Universa with respect to your use of the Access Service and supersede all prior understandings, agreements, representations, and warranties.

18.5 Survival

The following provisions shall survive termination: Section 7 (User Content, Conduct, and IP), Section 10 (Contextual Advertisements), Section 11 (Disclaimer of Warranties and Force Majeure), Section 12 (Limitation of Liability), Section 13 (Indemnification), Section 15 (Privacy Policy and Data Protection), Section 16 (Contact Information and Communication Restrictions), Section 17 (Governing Law and Dispute Resolution), and this Section 18 (General Provisions). Termination shall not relieve any party of obligations or liabilities that accrued prior to termination.

18.6 Assignment

You may not assign, transfer, or sublicense any of your rights under these Terms without the prior written consent of App Universa. App Universa may freely assign any or all of its rights and obligations without your consent and without notice, including in connection with a merger, acquisition, corporate restructuring, or sale of assets.

19. Acceptance and Formation of Agreement

These Terms constitute a binding legal agreement between you and App Universa governing your use of the Access Service. App Universa collects your express assent through an affirmative checkbox mechanism presented at two specific points of Access Service use: (1) prior to creating an event listing, and (2) prior to submitting an RSVP or registration for an event. The checkbox is accompanied by a clear statement that ticking it constitutes acceptance of these Terms, the App Universa Global Terms of Service, and the Global Privacy Policy.

Ticking the checkbox constitutes your electronic signature and your unambiguous, voluntary, and informed agreement to be bound by these Terms, in accordance with Republic Act No. 8792 (Electronic Commerce Act of the Philippines). App Universa maintains records of each acceptance event including date, time, version, and account associated with each acceptance, which constitute conclusive evidence of your agreement.

Contact Information

For any questions regarding these Terms, please contact:

App Universa Support — contact@appuniversa.com

Data Protection Officer — dpo@appuniversa.com

Website — <https://www.appuniversa.com>

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