



TERMS AND CONDITIONS OF BG'S DREAM FACTORY GROUP OF COMPANIES

1. Introduction and Contracting Entities

Welcome to the Terms and Conditions ("Terms") of the BG's Dream Factory Group of Companies ("Owner", "We", "Us", or "Our"). These Terms govern your use of our websites, Software as a Service (SaaS) platforms, applications, and digital services, and constitute a legally binding agreement between you ("User", "Consumer", or "Buyer") and the Owner.

To ensure absolute legal transparency and compliance with cross-border commerce regulations, the contracting entity you are dealing with depends on your geographical location and the point of sale:

- For Users purchasing from within the European Union (EU): Your contracting party is BGS DREAM FACTORY OÜ, registered in Estonia under e-Business Register code 17094347, located at Harju maakond, Tallinn, Kesklinna linnaosa, Ahtri tn 12, 15551.
- For Users purchasing from the United Kingdom (UK) and the Rest of the World: Your contracting party is BGS DREAM FACTORY LTD, registered in the UK under Companies House code 14696427, located at 124 City Road, London, United Kingdom, EC1V 2NX.

These Terms apply globally across our Cross-Domain architecture, which includes but is not limited to the following platforms: [df.limited](#), [sismograf.com](#), [meriono.com](#), [df.tools](#), [berkbg.com](#), [potiolab.com](#), and [bgdreamfactory.com](#).

By registering an account, purchasing a SaaS subscription, or otherwise using our Services, you actively acknowledge and agree to these Terms via a clear clickwrap mechanism during the checkout or registration process.

2. Applicable Law and Consumer Protection (Rome I Regulation)

These Terms shall be governed by the laws of England and Wales (for contracts with BGS DREAM FACTORY LTD) and the laws of Estonia (for contracts with BGS DREAM FACTORY OÜ).

Consumer Protection Exception (Rome I Regulation Article 6(2)): If you qualify as a Consumer, you will continue to benefit from the protection afforded to you by the mandatory provisions of the law of the country in which you have your habitual residence. The choice of law in this agreement does not, and cannot, deprive you of the fundamental consumer rights granted by your local jurisdiction.

3. User Accounts, Age Requirements, and Terms of Use

To access our SaaS platforms and digital services, you are required to register a User account.

- You must provide complete, accurate, and truthful information.
- You are solely responsible for maintaining the confidentiality of your login credentials.
- Accounts registered by bots or automated methods are strictly prohibited.
- Age Requirement for Purchases: While our platforms may serve a diverse demographic, any User under the age of 18 (a minor) may only make purchases, enter into subscription contracts, or conduct financial transactions under the direct supervision, involvement, and explicit consent of a parent or legal guardian.
- We reserve the right to suspend or terminate accounts that violate these Terms, infringe upon third-party rights, or engage in fraudulent activities, without prior notice.

4. In-App Points and Gamification Systems

Certain platforms within our ecosystem (such as Meriono) may utilize internal point systems, badges, or rewards to enhance user engagement and gamification.

Please note that these points or rewards are strictly for in-platform use. They cannot be purchased with real money, cannot be traded, transferred, or sold to other users, and hold absolutely no fiat or monetary cash value. They do not constitute a "Virtual Currency" under financial regulations. We reserve the right to modify, expire, or remove these engagement points at our sole discretion without compensation.

5. User Reviews and Content (DMCCA 2024 Compliance)

If you submit reviews, comments, or other user-generated content on our platforms, you grant us a non-exclusive, royalty-free license to use, display, and process such content.

Authenticity of Reviews: In strict compliance with the UK Digital Markets, Competition and Consumers Act 2024 (DMCCA), BG's Dream Factory strictly prohibits the posting of fake, misleading, or incentivized manipulative reviews. We take reasonable and proportionate steps to verify that reviews published on our platforms reflect genuine consumer experiences. We reserve the absolute right to investigate, refuse, or permanently delete any reviews that are suspected to be fake or manipulative.

6. Terms of Sale, SaaS Subscriptions, and the Ban on "Drip Pricing"

The purchasing process for our SaaS products is designed to be transparent, fair, and legally binding upon our acceptance of your order.

Transparent Pricing: In compliance with the UK DMCCA 2024 and EU consumer laws, the practice of "drip pricing" is strictly prohibited. We guarantee that all prices displayed for our SaaS subscriptions or digital content at the beginning of the purchasing journey are the final prices. All displayed prices inherently include applicable taxes (e.g., VAT). There are no hidden costs added at checkout.

7. Subscriptions and Automatic Renewals (DMCCA 2024 Rules)

For any SaaS platforms offered on a recurring subscription basis, the following strict regulations apply:

- **Renewal Reminders:** Before your subscription is automatically renewed (especially following a free trial period or for extended subscription periods), you will receive a clear, written "Renewal Reminder" via email, detailing the upcoming charge and your right to cancel.
- **The 14-Day Renewal Cooling-Off Period (UK Consumers):** In strict compliance with the UK DMCCA 2024, if you transition from a free trial to a paid subscription, or if your auto-renewing subscription of 12 months or longer automatically renews, you are legally granted a new 14-day "Renewal Cooling-Off Period" to cancel the renewed contract and receive a refund.
- **Easy Cancellation:** You have the right to terminate your subscription at any time. We guarantee that canceling your subscription is just as easy as signing up. You can terminate your subscription via a simple online process through your account settings.

8. Right of Withdrawal and the Digital Content Waiver

As a Consumer, you have fundamental rights to cancel your contract with us within 14 days under the EU Consumer Rights Directive (CRD) and UK regulations.

Right of Withdrawal for SaaS and Cancellation Process: Unlike single-download digital content, our SaaS platforms are provided as continuous digital services. To cancel your subscription, you must initiate the cancellation process directly from your DF account panel. If you exercise your 14-day right to cancel and wish to receive a "Proportionate Refund" for the remaining days, you must simply contact us at support@df.limited after canceling via the panel. Your refund request will be processed based on the exact time your email reaches us. If you do not contact us via email to claim your refund, the system will automatically terminate your subscription at the end of your current billing cycle without issuing a refund.

9. Legal Guarantees and The Consumer Rights Act 2015 (CRA)

We are under a legal duty to supply digital content and SaaS that are in conformity with this contract.

Statutory Standards: Under the UK Consumer Rights Act 2015 (CRA) and equivalent EU laws, any digital product or service you purchase from BG's Dream Factory must be:

- Of "Satisfactory Quality".
- "Fit for Purpose".
- "As Described".

If defective digital content provided by us damages your device or other digital content, and this is caused by our failure to use reasonable care and skill, you are legally entitled to compensation or a repair. EU Consumers benefit from a minimum 2-year statutory guarantee of conformity for digital products, and Brazilian Consumers benefit from a 30-day/90-day legal guarantee under the LGPD/Consumer Protection Code.

10. Limitation of Liability

THIS SECTION CONTAINS IMPORTANT LIMITATIONS OF OUR LIABILITY AND DOES NOT AFFECT YOUR STATUTORY CONSUMER RIGHTS.

To the maximum extent permitted by applicable law, the Owner shall not be liable for indirect, incidental, or consequential damages, including loss of data or business interruption, arising out of the use of our SaaS platforms.

HOWEVER, NOTHING IN THESE TERMS SHALL LIMIT OR EXCLUDE OUR LIABILITY FOR:

- DEATH OR PERSONAL INJURY CAUSED BY OUR NEGLIGENCE.
- FRAUD OR FRAUDULENT MISREPRESENTATION.
- ANY BREACH OF YOUR STATUTORY CONSUMER RIGHTS.

Any clause attempting to restrict your fundamental legal rights as a Consumer shall be deemed an "unfair term" and will be strictly void and unenforceable.

11. Amendments to These Terms

We reserve the right to amend these Terms at any time. We will provide you with advance written notice (via email or a prominent platform notification) of any material changes, particularly those relating to price increases or subscription modifications, at least 30 days before they take effect. Your continued use of the platforms following the notice period signifies your acceptance of the revised Terms.

12. Dispute Resolution and Contact Information

We aim to resolve any disputes amicably and efficiently. If you have a complaint regarding a SaaS subscription, the platform, or these Terms, please contact our support team without delay.

- Group Communications Personnel: Berk Behcet Gerek
- Email for Support & Dispute Resolution: support@df.limited

While the EU Online Dispute Resolution (ODR) platform has been officially discontinued as of 2026, we remain fully committed to handling your consumer complaints directly, fairly, and in accordance with the highest statutory standards of your jurisdiction.