

Doera

Terms of Service

Legal Agreement Between Doera and Its Users

Effective Date: 26 February 2026 | Version 1.0 | Governing Law: Luxembourg

■ **IMPORTANT — PLEASE READ CAREFULLY BEFORE USING DOERA** ■ By creating an account or using this platform, you acknowledge that you have read, understood, and agree to be legally bound by these Terms. If you do not agree, do not use Doera.

1. Nature of the Platform and Relationship of Parties

1.1 Independent Marketplace. Doera operates exclusively as a neutral, technology-enabled marketplace platform that facilitates connections between independent Helpers and Homeowners (collectively "Users"). Doera does not provide, supervise, direct, control, or perform any services listed or transacted on the platform.

1.2 No Employment Relationship. Helpers are not employees, agents, contractors, or representatives of Doera in any capacity. No employment, partnership, joint venture, or agency relationship is created between Doera and any User by virtue of these Terms or use of the platform.

1.3 Direct Contractual Relationship. All service agreements, contractual obligations, and legal relationships are formed exclusively and directly between the Homeowner and the Helper. Doera is not a party to any such agreement and accepts no obligations arising therefrom.

2. Assumption of Risk and Full Release of Liability

■ **CRITICAL CLAUSE — FULL ASSUMPTION OF RISK** ■ By agreeing to these Terms, both Helpers and Homeowners expressly acknowledge, accept, and assume ALL risks associated with any job, task, or service performed through this platform. Doera bears ZERO liability for any injury, accident, or damage that occurs.

2.1 Express Assumption of All Risk. Each User — whether acting as a Helper performing services or as a Homeowner receiving services — hereby expressly, knowingly, and voluntarily assumes full and complete responsibility for all risks of physical injury, bodily harm, death, property damage, financial loss, emotional distress, or any other harm whatsoever that may arise in connection with any task, service, or interaction facilitated through the Doera platform, including but not limited to risks arising from:

- (a) the performance of any physical task, labour, or service by a Helper at a Homeowner's premises or elsewhere;
- (b) the presence of a Helper at a Homeowner's property or any third-party location;

- (c) the use of tools, equipment, machinery, chemicals, or materials in connection with any job;
- (d) the condition, safety, or suitability of the Homeowner's premises, property, or assets;
- (e) any act, omission, negligence, or misconduct of any User, including the other party to a job;
- (f) unforeseen accidents, environmental hazards, or circumstances beyond either party's control.

2.2 Full and Unconditional Release of Doera. To the maximum extent permitted under applicable Luxembourg law and European Union law, each User hereby fully, finally, and irrevocably releases, discharges, and holds harmless Doera S.A., its directors, officers, employees, affiliates, shareholders, agents, successors, and assigns (collectively "Doera Parties") from any and all claims, demands, actions, suits, proceedings, liabilities, obligations, losses, damages, costs, or expenses of any nature whatsoever — whether known or unknown, foreseen or unforeseen, present or future — arising from or related to:

- (a) any personal injury, bodily harm, disability, or death sustained by either User during or in connection with the performance of a job;
- (b) any damage to, destruction of, or loss of real or personal property;
- (c) any financial loss, lost income, or consequential economic damage;
- (d) any dispute, disagreement, or conflict between a Helper and a Homeowner;
- (e) any fraudulent, negligent, reckless, or criminal act or omission by another User;
- (f) any failure by a User to carry adequate personal insurance, liability insurance, or professional indemnity insurance.

2.3 No Warranty of User Suitability. Doera does not warrant, guarantee, or represent the competence, qualifications, fitness, character, background, or suitability of any Helper or Homeowner. Whilst Doera may conduct identity verifications as a courtesy, such verification does not constitute an endorsement or guarantee of any User's reliability or safety.

2.4 User Responsibility for Insurance. Each User is strongly advised and solely responsible for obtaining and maintaining adequate insurance coverage appropriate to their activities on the platform, including but not limited to public liability insurance, personal accident insurance, and property insurance. Doera does not provide insurance to any User.

2.5 Homeowner Premises Responsibility. Homeowners expressly represent and warrant that their premises are in a reasonably safe condition for the performance of requested services, and that they have disclosed any known hazards to the Helper prior to commencement of work. Homeowners assume full liability for any harm caused by dangerous or undisclosed conditions on their property.

3. User Eligibility and Account Obligations

3.1 Minimum Age. Users must be at least eighteen (18) years of age to create an account and use the platform. Minors aged 13–17 may only use the platform with verified parental or guardian consent, and their accounts must be supervised by a responsible adult.

3.2 Accurate Information. Users covenant to provide accurate, current, and complete information during registration and throughout their use of the platform. Users shall promptly update any information that becomes inaccurate or outdated. Providing false or misleading information is grounds for immediate account termination.

3.3 Account Security. Users are solely responsible for maintaining the confidentiality of their account credentials and for all activities conducted under their account. Users shall immediately notify Doera of any

suspected unauthorised access or security breach.

4. Prohibited Conduct

Users shall not engage in any of the following prohibited activities:

- circumventing the platform's payment system or engaging in off-platform transactions to avoid service fees;
- providing false, misleading, or fraudulent information in profiles, job posts, or reviews;
- engaging in harassment, threats, abusive language, or discriminatory conduct toward any User;
- using the platform for any illegal purpose, including services that violate applicable law;
- soliciting personal contact information for the purpose of bypassing the platform;
- posting or transmitting any content that is defamatory, obscene, or violates third-party rights;
- creating multiple accounts or impersonating any person or entity.

5. Escrow Payment System and Service Fees

5.1 Escrow Mechanism. All payments for services facilitated through the platform are processed through Doera's secure escrow payment system. Homeowners authorise payment prior to commencement of a job. Funds are held in escrow and released to the Helper upon job completion and confirmation by the Homeowner, or upon resolution of any dispute.

5.2 Platform Service Fee. Doera retains a platform service fee of fifteen percent (15%) of each transaction as consideration for the use of the marketplace platform, payment processing infrastructure, dispute assistance services, and ongoing platform maintenance. This fee is non-refundable except as expressly provided herein.

5.3 Helper Earnings. Helpers shall receive eighty-five percent (85%) of the agreed service fee, net of the platform service fee, following successful job completion.

5.4 Refund Policy. Refunds shall be issued at Doera's sole discretion in cases of non-performance, material breach by the Helper, or verified fraudulent activity. Doera's decision regarding escrow releases shall be final, subject to applicable consumer protection laws.

6. Dispute Resolution Between Users

6.1 Doera may, at its sole and absolute discretion, offer informal mediation assistance to Users involved in a dispute. Such assistance does not constitute a legal obligation on Doera's part, and Doera shall not be deemed an arbitrator or mediator.

6.2 Users agree to attempt good-faith resolution of disputes directly between themselves before requesting platform intervention. Any unresolved disputes between Users shall be subject to the jurisdiction of the competent courts of Luxembourg.

7. Limitation of Liability

This Section constitutes a material limitation on Doera's financial exposure. Users should read this clause carefully before agreeing to these Terms.

7.1 To the fullest extent permitted by applicable law, Doera's aggregate liability to any User arising out of or in connection with these Terms or use of the platform shall not exceed the total platform service fees paid by or on behalf of the relevant User to Doera in the six (6) calendar months immediately preceding the event giving rise to the claim.

7.2 In no event shall Doera be liable for any indirect, incidental, special, consequential, punitive, or exemplary damages, including but not limited to loss of profits, loss of data, loss of goodwill, personal injury, property damage, or any other intangible loss, regardless of whether Doera has been advised of the possibility of such damages.

8. Intellectual Property

All content, trademarks, logos, software, interfaces, and materials on the Doera platform are the exclusive intellectual property of Doera S.A. or its licensors. Users are granted a limited, non-exclusive, non-transferable, revocable licence to use the platform solely for its intended purpose. No rights are transferred to Users beyond what is expressly stated herein.

9. Termination

Doera reserves the right to suspend or permanently terminate any User's account at its sole discretion, with or without notice, for violation of these Terms, fraudulent activity, or conduct deemed harmful to the platform community. Users may delete their account at any time through the platform settings. Termination does not extinguish obligations that accrued prior to the termination date.

10. Amendments and Governing Law

10.1 Doera reserves the right to amend these Terms at any time. Material changes will be communicated to Users via email or in-platform notification at least thirty (30) days prior to taking effect. Continued use of the platform after the effective date constitutes acceptance of the amended Terms.

10.2 These Terms of Service are governed by and construed in accordance with the laws of the Grand Duchy of Luxembourg, without regard to its conflict of law provisions. The competent courts of Luxembourg City shall have exclusive jurisdiction over any dispute arising hereunder.

By creating a Doera account, you confirm that you are 18 years of age or older (or have parental consent), that you have read and understood these Terms in their entirety, and that you voluntarily and knowingly agree to be legally bound by them, including the full assumption of risk and release of liability in Section 2.