

Loorio Terms of Service

Last updated: July 2, 2026

1. Agreement to These Terms

These Terms of Service ("Terms") govern your access to and use of Loorio, including our mobile applications, websites, creator tools, video feeds, quizzes, learning materials, virtual currency features, and related services (collectively, the "Service").

The Service is operated by **Loorio, LLC**. ("Loorio," "we," "us," or "our").

By creating an account, accessing, or using the Service, you agree to these Terms and our **Privacy Policy** at <https://loorio.com/privacy>. If you do not agree, do not use the Service.

If you use the Service on behalf of a company, school, organization, or other entity, you represent that you have authority to bind that entity to these Terms.

2. Eligibility and Age Requirements

Loorio is intended for users who are at least 13 years old.

You may not create an account or use the Service if you are under 13.

If you are under the age of majority in your jurisdiction, you may use the Service only with permission and supervision of a parent or legal guardian. Your parent or legal guardian must agree to these Terms on your behalf.

By using the Service, you represent that:

- You are at least 13 years old;
- You have the legal right and capacity to agree to these Terms;
- All registration information you provide is accurate and current;
- You are not prohibited from using the Service under applicable law;
- If you are under the age of majority, you have permission from a parent or legal guardian.

We do not knowingly collect personal information from children under 13. If we learn that we have collected personal information from a child under 13 without legally valid parental consent, we will take reasonable steps to delete that information and terminate the account.

Parents or guardians who believe a child under 13 has provided personal information to Loorio should contact us at support@loorio.com.

3. Your Account

You are responsible for:

- Keeping your login credentials secure;
- All activity that occurs under your account;
- Providing accurate account information;
- Updating your account information when it changes;

- Not sharing, selling, renting, or transferring your account.

Notify us immediately at **support@loorio.com** if you believe your account has been accessed without authorization.

We may suspend, restrict, or terminate your account if we believe you violated these Terms, created risk for Loorio or others, infringed another person's rights, or used the Service in a harmful or unlawful way.

4. User Content

"User Content" means anything users upload, post, submit, create, publish, or otherwise make available through the Service, including videos, captions, comments, profile information, usernames, images, quiz responses, reports, and messages.

4.1 You Own Your Content

You retain ownership of your User Content. Uploading or posting User Content does not transfer ownership to Loorio.

4.2 License You Grant to Loorio

By submitting User Content, you grant Loorio a worldwide, non-exclusive, royalty-free, sublicensable, transferable license to host, store, upload, reproduce, modify, adapt, transcode, reformat, translate, display, perform, distribute, promote, process, analyze, and create derivative learning materials from your User Content for the purpose of operating, improving, securing, developing, marketing, and providing the Service.

This license includes the right to:

- Store and stream your videos;
- Transcode and re-encode videos for playback;
- Generate thumbnails, captions, transcripts, summaries, quizzes, flashcards, explanations, translations, and other learning materials;
- Display your User Content in feeds, search results, recommendations, profile pages, and promotional surfaces;
- Use your User Content for safety, moderation, analytics, ranking, personalization, and anti-abuse systems;
- Share your User Content with vendors and service providers who help us operate the Service.

This license ends when you delete your User Content or account, except that we may retain copies where reasonably necessary for backup, security, fraud prevention, legal compliance, moderation records, accounting, dispute resolution, or where other users have already interacted with, shared, saved, or reported the content.

4.3 Your Responsibilities

You represent that:

- You own your User Content or have all rights needed to upload and license it;
- Your User Content does not infringe copyright, trademark, privacy, publicity, contractual, or other rights;
- Your User Content does not violate any law or these Terms;
- Your User Content does not contain malware, spyware, or harmful code;
- Your User Content does not exploit, sexualize, endanger, harass, or target minors.

You are solely responsible for your User Content and the consequences of posting it.

5. AI-Generated Learning Features

Loorio may use automated systems, machine learning models, and third-party AI providers to generate or assist with quizzes, transcripts, captions, translations, summaries, explanations, hints, classifications, recommendations, and other learning material ("AI Content").

AI Content may be generated from videos, captions, transcripts, user interactions, quiz responses, and other content available through the Service.

You understand that:

- AI Content may contain errors, omissions, hallucinations, or outdated information;
- AI Content is provided for learning, practice, discovery, and entertainment purposes only;
- AI Content should not be treated as authoritative, professional, academic, medical, legal, financial, tax, immigration, or test-prep advice;
- Loorio does not guarantee that AI Content is accurate, complete, suitable for any exam, aligned with any curriculum, or appropriate for your needs;
- You are responsible for independently verifying important information before relying on it.

Loorio may review, modify, remove, regenerate, or restrict AI Content at any time.

6. Educational Content Disclaimer

Loorio is a learning and content discovery platform. Unless we expressly state otherwise in writing, we are not a school, university, tutoring provider, testing authority, certification body, or professional advisor.

We do not guarantee improved grades, exam scores, academic credit, admission outcomes, certification results, career outcomes, or the accuracy of any user-uploaded or AI-generated educational content.

Content on Loorio may be incomplete, user-generated, AI-generated, opinion-based, or incorrect. Use judgment and verify important information through reliable sources.

7. Acceptable Use

You agree not to use the Service to upload, post, share, promote, encourage, or engage in content or behavior that:

- Is illegal, fraudulent, misleading, deceptive, or harmful;
- Infringes intellectual property rights or other rights;
- Is defamatory, harassing, abusive, threatening, hateful, discriminatory, or bullying;
- Promotes violence, self-harm, eating disorders, dangerous behavior, or criminal activity;
- Contains sexually explicit material or nudity not permitted by our rules;
- Sexualizes, exploits, grooms, targets, endangers, or harms minors in any way;
- Reveals private information about another person without permission;
- Impersonates another person or misrepresents identity or affiliation;
- Contains spam, scams, phishing, malware, spyware, or malicious code;
- Manipulates likes, follows, gifts, rankings, quiz results, engagement metrics, or platform systems;
- Scrapes, harvests, indexes, or extracts data from the Service without permission;
- Uses bots, scripts, automation, or unauthorized third-party tools;
- Attempts to bypass security, rate limits, access controls, moderation systems, or payment systems;
- Interferes with the Service, servers, networks, or other users;
- Uses the Service for unauthorized advertising, solicitation, or commercial activity;

- Violates any applicable law, regulation, or third-party right.

We may remove content, limit distribution, disable features, restrict accounts, or terminate accounts that violate this section.

8. User-Generated Content Safety, Reporting, and Blocking

Loorio allows users to upload and interact with content. We reserve the right to enforce safety rules to protect users and the platform.

We may provide tools that allow users to:

- Report content or accounts;
- Block or restrict other users;
- Hide, mute, or limit unwanted interactions;
- Contact Loorio about safety, abuse, copyright, or privacy concerns.

You may report content or accounts using in-app reporting tools or by contacting support@loorio.com.

We may review reported content using automated systems, human review, or both. We may remove content, reduce distribution, add warnings, age-restrict content, suspend features, terminate accounts, or report activity to law enforcement when appropriate.

We are not required to monitor all User Content, but we reserve the right to do so. Publication of User Content does not mean Loorio endorses it.

8.1 Zero Tolerance for Objectionable Content and Abusive Behavior

As a condition of using the Service, you agree that there is no tolerance for objectionable content or abusive behavior on Loorio. Objectionable content includes content that is illegal, harassing, threatening, defamatory, hateful, sexually explicit, or that exploits, sexualizes, or endangers minors. You must agree to these Terms and our Community Guidelines before you can create an account or post User Content.

We provide tools to filter and moderate content, to report objectionable content and abusive users, and to block abusive users. When we receive a report of objectionable content or abusive behavior, we will act on it within 24 hours, which may include removing the content and suspending or ejecting the user who provided it.

You can report objectionable content using the in-app report tool available on videos, comments, and profiles, and you can block another user from their profile or from any content they post. We also review content proactively using a combination of automated systems and human review.

9. Community Guidelines

Your use of Loorio is also subject to our Community Guidelines at <https://loorio.com/community-guidelines>.

The Community Guidelines may explain platform rules in more detail, including rules for educational content, video uploads, comments, harassment, bullying, minor safety, misinformation, copyright, spam, scams, gifts, monetization, and creator behavior.

If there is a conflict between these Terms and the Community Guidelines, these Terms control unless we expressly say otherwise.

10. Content Moderation

We may review, screen, approve, reject, label, rank, demote, restrict, or remove User Content before or after it is published.

We may use automated tools, AI systems, user reports, trusted reviewers, human moderators, third-party vendors, or other methods to enforce these Terms.

We may take action against content or accounts for reasons including violation of these Terms, violation of Community Guidelines, legal risk, safety concerns, copyright or trademark complaints, platform abuse, fraudulent engagement, monetization abuse, or risk to minors.

We are not required to provide a detailed explanation for every moderation decision. Where appropriate, we may provide a way to appeal or request review of certain decisions.

11. Intellectual Property Rights

The Service, including the Loorio name, logos, trademarks, software, design, interface, features, ranking systems, AI-generated feature workflows, the "Lore" feature, visual assets, and related technology, is owned by Loorio or its licensors and protected by intellectual property and other laws.

Subject to your compliance with these Terms, we grant you a limited, personal, revocable, non-exclusive, non-transferable, non-sublicensable license to access and use the Service for personal, non-commercial use, unless we separately authorize commercial use in writing.

You may not copy, modify, distribute, sell, lease, reverse engineer, decompile, create derivative works from, remove proprietary notices from, or use the Service to build a competing product or dataset without permission.

12. Copyright and DMCA Policy

Loorio respects intellectual property rights and expects users to do the same.

If you believe content on Loorio infringes your copyright, send a DMCA notice to:

support@loorio.com

Your notice should include:

- Your physical or electronic signature;
- Identification of the copyrighted work you claim has been infringed;
- Identification of the material you claim is infringing and information reasonably sufficient to locate it;
- Your contact information;
- A statement that you have a good-faith belief that the disputed use is not authorized by the copyright owner, its agent, or the law;
- A statement, under penalty of perjury, that the information in the notice is accurate and that you are the copyright owner or authorized to act for the owner.

We may remove or disable access to allegedly infringing content and may terminate repeat infringers.

If your content was removed because of a copyright complaint and you believe it was removed by mistake or misidentification, you may send a counter-notification to **support@loorio.com**. We may restore the content where permitted by law.

Do not submit false copyright notices or counter-notices. You may be liable for damages if you knowingly misrepresent that content is infringing or was removed by mistake.

13. Third-Party Services

The Service may rely on third-party services, including cloud hosting, video storage, content delivery networks, analytics, crash reporting, AI providers, payment processors, identity providers, app stores, moderation vendors, and communication tools.

Your use of the Service may also be subject to third-party terms, policies, fees, and data practices. We are not responsible for third-party services, and we do not control their content, policies, or practices.

14. Virtual Currency, Gifts, and Digital Items

Loorio may offer virtual coins, credits, gifts, points, badges, rewards, or other digital items (collectively, "Virtual Items").

Virtual Items are not money, legal tender, bank deposits, stored value, securities, cryptocurrency, or property. Virtual Items have no cash value except where we expressly state otherwise in writing.

You understand and agree that:

- Virtual Items are licensed, not sold;
- Virtual Items may be used only inside the Service;
- Virtual Items may not be sold, transferred, exchanged, redeemed, or withdrawn outside the Service unless we expressly allow it;
- We may modify, limit, suspend, revoke, or discontinue Virtual Items at any time where permitted by law;
- We may refuse, reverse, or cancel transactions that are fraudulent, abusive, mistaken, unauthorized, or violate these Terms;
- Purchases are final and non-refundable except where required by law or applicable app store rules;
- App store providers may process payments and apply their own terms and refund policies.

For MVP, Loorio may provide free, test, promotional, or fake coins. Those coins may have no monetary value, may not be redeemable, and may be reset, removed, or changed at any time.

15. Creator Monetization and Payouts

Loorio may allow eligible creators to receive gifts, rewards, earnings, payouts, or other monetization benefits.

Eligibility is not guaranteed. We may require creators to meet criteria such as account age, follower count, content quality, identity verification, tax forms, payment processor onboarding, compliance review, no policy violations, geographic eligibility, or other requirements.

We may deny, suspend, delay, reverse, withhold, or cancel monetization or payouts if we believe there is fraud, abuse, policy violation, legal risk, chargeback risk, suspicious activity, payment processor restriction, or inaccurate account information.

Creators are responsible for all taxes, reporting obligations, and legal duties related to money, gifts, payouts, or benefits they receive through the Service.

Loorio may set minimum payout thresholds, payout schedules, transaction fees, platform fees, processing fees, and currency conversion rules. We may change monetization rules where permitted by law.

No creator has a guaranteed right to monetize, receive gifts, or receive payouts unless expressly stated in a separate written agreement.

16. Purchases and App Stores

If you purchase Virtual Items, subscriptions, or paid features through Apple, Google, or another app store, the purchase may be processed by that app store and subject to its terms, payment rules, refund policies, and family sharing rules.

We are not responsible for app store payment processing errors, declined payments, chargebacks, or refund decisions controlled by the app store.

17. Privacy

Our collection, use, storage, and sharing of personal information is described in our Privacy Policy at <https://loorio.com/privacy>.

By using the Service, you acknowledge that we may process information as described in the Privacy Policy, including account information, profile information, content, device information, usage data, analytics, safety reports, quiz activity, and information processed by third-party service providers.

Do not publish sensitive personal information about yourself or others through the Service.

18. Account and Content Deletion

You may stop using the Service at any time. You can delete your account and associated personal information directly in the app through your account settings, and you may delete individual pieces of your User Content at any time. You may also request account deletion by contacting support@loorio.com.

When you delete content or your account, we will take reasonable steps to remove it from active display. However, deleted content may persist for a limited time in backups, logs, caches, moderation records, legal records, analytics, or where retention is required for safety, fraud prevention, dispute resolution, or legal compliance.

Deletion may not remove content that other users have lawfully saved, shared, reported, quoted, or otherwise interacted with before deletion.

19. Service Changes and Availability

We may change, suspend, discontinue, limit, or remove any part of the Service at any time, including features, feeds, quizzes, AI systems, Virtual Items, monetization tools, creator eligibility rules, or content availability.

We do not guarantee that the Service will be uninterrupted, secure, error-free, available in every location, or compatible with every device.

20. Termination

You may stop using the Service at any time.

We may suspend, restrict, or terminate your access to the Service at any time, with or without notice, if we believe you violated these Terms, created risk or legal exposure, infringed rights, abused platform systems, engaged in fraud, or used the Service unlawfully or harmfully.

Sections that by their nature should survive termination will survive, including user content licenses, intellectual property rights, disclaimers, limitation of liability, indemnity, dispute terms, payment obligations, and legal compliance provisions.

21. Disclaimers

The Service is provided "**as is**" and "**as available**" without warranties of any kind, express or implied.

To the maximum extent permitted by law, Loorio disclaims all warranties, including merchantability, fitness for a particular purpose, title, non-infringement, accuracy, reliability, availability, security, and uninterrupted operation.

We do not warrant that:

- The Service will be accurate, secure, uninterrupted, or error-free;
- User Content or AI Content will be reliable or appropriate;
- Videos, quizzes, recommendations, or learning materials will meet your needs;
- Any bugs, errors, or harmful components will be corrected;
- The Service will produce any academic, professional, financial, or personal outcome.

22. Limitation of Liability

To the maximum extent permitted by law, **Loorio, LLC.**, its affiliates, officers, directors, employees, contractors, agents, licensors, and service providers will not be liable for indirect, incidental, special, consequential, exemplary, or punitive damages, or any loss of profits, revenue, data, goodwill, content, account access, business opportunity, or reputation arising from or related to your use of the Service.

To the maximum extent permitted by law, our total liability for any claim arising from or related to the Service or these Terms will not exceed the greater of:

- The amount you paid to Loorio, excluding app store fees and third-party fees, in the 12 months before the event giving rise to the claim.

Some jurisdictions do not allow certain limitations of liability, so some of these limitations may not apply to you.

23. Indemnification

You agree to defend, indemnify, and hold harmless **Loorio, LLC.**, its affiliates, officers, directors, employees, contractors, agents, licensors, and service providers from and against any claims, damages, liabilities, losses, costs, and expenses, including reasonable attorneys' fees, arising from or related to:

- Your User Content;
- Your use or misuse of the Service;
- Your violation of these Terms;
- Your violation of law;
- Your violation of any third-party right;
- Your monetization activity, gifts, payouts, tax obligations, or creator activity;
- Your fraud, abuse, or manipulation of platform systems.

We may assume exclusive control of any matter subject to indemnification, and you agree to cooperate with our defense.

24. Changes to These Terms

We may update these Terms from time to time.

If we make material changes, we may notify you by email, in-app notice, website notice, or other reasonable method. The updated Terms will be effective when posted unless we state otherwise.

Your continued use of the Service after updated Terms take effect means you accept the updated Terms. If you do not agree, you must stop using the Service.

25. Governing Law and Venue

These Terms are governed by the laws of **Delaware**, without regard to conflict-of-law principles.

Subject to any arbitration clause or dispute process you adopt, you agree that any lawsuit or court proceeding will be brought exclusively in the state or federal courts located in **New Castle County, Delaware**, and you consent to jurisdiction and venue there.

26. Apple App Store Terms

This Section 26 applies when you access Loorio through an app downloaded from the Apple App Store. Apple and Apple's subsidiaries are third-party beneficiaries of these Terms, and Apple may enforce these Terms against you as a third-party beneficiary.

Acknowledgment. These Terms are between you and Loorio only, not with Apple. Apple is not responsible for the Service or its content.

Scope of License. The license granted to you for the app is a non-transferable license to use the app on any Apple-branded products that you own or control, as permitted by the Usage Rules in the Apple App Store Terms of Service, except that the app may be accessed and used by other accounts associated with you through Family Sharing or volume purchasing where applicable.

Maintenance and Support. Loorio is solely responsible for providing any maintenance and support for the app. Apple has no obligation to furnish any maintenance or support services for the app.

Warranty. Loorio is solely responsible for any product warranties, whether express or implied by law, to the extent not effectively disclaimed. If the app fails to conform to any applicable warranty, you may notify Apple, and Apple may refund the purchase price of the app to you, if any. To the maximum extent permitted by applicable law, Apple has no other warranty obligation with respect to the app, and any other claims, losses, liabilities, damages, costs, or expenses attributable to a failure to conform to any warranty are Loorio's sole responsibility.

Product Claims. Loorio, not Apple, is responsible for addressing any claims by you or a third party relating to the app or your possession and use of the app, including product liability claims, any claim that the app fails to conform to any applicable legal or regulatory requirement, and claims arising under consumer protection, privacy, or similar legislation.

Intellectual Property Claims. In the event of any third-party claim that the app or your possession and use of the app infringes that third party's intellectual property rights, Loorio, not Apple, is solely responsible for the investigation, defense, settlement, and discharge of any such claim.

Legal Compliance. You represent and warrant that you are not located in a country that is subject to a U.S. Government embargo or that has been designated by the U.S. Government as a "terrorist supporting" country, and that you are not listed on any U.S. Government list of prohibited or restricted parties.

Developer Contact. Questions, complaints, or claims about the app may be directed to Loorio at support@loorio.com.

27. Contact

Questions, support requests, legal notices, safety reports, or complaints may be sent to:

Loorio, LLC.

Email: support@loorio.com

For copyright notices, use the DMCA contact listed in Section 12.