

Terms of Service & Security Policy

Last updated: 9 February 2026

1. Contract Formation

1. By accessing or using any website, subdomain, mobile application, API, or service under the Millylearn brand (collectively, the "Platform"), you ("User") acknowledge and agree to be legally bound by these Terms of Use, forming a binding agreement between you and Millylearn, a company incorporated and headquartered in Petah Tikva, Israel ("Company", "we," "us," "our" or "Milly").
2. If you do not agree to these Terms, you must not access or use the Platform.
3. These Terms are drafted in general commercial language and are governed exclusively by the laws of the State of Israel. In the event of any inconsistency or conflict between these Terms and applicable Israeli law, Israeli law shall prevail.
4. Nothing in these Terms shall derogate from any non-waivable statutory rights afforded to you under applicable law. If any provision is held to be invalid or unenforceable, the remaining provisions shall remain valid and enforceable.
5. A Hebrew-language master version of these Terms is available. In the event of any discrepancy between the English and Hebrew versions, the Hebrew version shall prevail.
6. Click-wrap acceptance of these Terms constitutes a valid written signature under the Israeli Electronic Signature Law, 2001.

2. Global Reach & Governing Law

1. The Platform is operated and controlled from Israel and is intended for use worldwide, subject to applicable local laws. These Terms, and any dispute arising from or relating to them or the use of the Platform, shall be governed exclusively by the substantive laws of the State of Israel, without regard to conflict of law principles.

2. Exclusive jurisdiction is vested in the competent courts of Tel Aviv-Jaffa, except where mandatory statutory forums (such as consumer protection tribunals or small-claims courts) apply under local law and cannot be waived.

3. Service Scope & Future Expansion

The Platform currently provides access to educational content including, but not limited to, Psychometry, Bagrut, and other academic or general knowledge subjects. We reserve the right to add, modify, or remove services, features, or domains at any time without prior notice.

These Terms automatically extend to all current and future services, content domains, subdomains, and any additional distribution channels or delivery mechanisms we may introduce.

4A. Accounts, Eligibility & Child Users

Millylearn is available to users of all ages for educational use. If you are under the age of digital consent as defined by your local laws, a parent, guardian, or authorized school must provide or confirm consent.

Children under 18 may use the Platform with appropriate consent. In some jurisdictions (e.g., Israel), this may be provided electronically or by continued use under school authorization. We may request verification where required by law.

By creating or using an account, you confirm that any required consent has been obtained and that the information you provide is accurate and complete.

4B. Marketing Communications

1. By registering an account or providing contact information, you agree that we may send you service-related notifications, as well as marketing communications about Platform features, updates, promotions, and new offerings via email, SMS, or in-app messages.
2. You may opt out of marketing communications at any time by using the unsubscribe link in our messages or by updating your preferences in the Platform settings.

3. For details on how we process your personal data for marketing purposes, see our Privacy Policy.

5. Pricing & Commercial Activity

1. Price Variability.

All prices for subscriptions, digital content, services, or physical goods are subject to change at any time. Posting a price does not constitute a contractual obligation to maintain that price in the future.

2. Right to Market & Sell.

We reserve the right to offer, modify, discontinue, license, or sell any product or service-educational or otherwise-at our sole discretion and without prior notice.

3. Cancellations & Refund Policy.

(a) Nature of the Product: The User acknowledges that the services and content on the Platform (courses, practice units, exams) constitute "Information" as defined in the Computers Law, 5755-1995, and "Recordable Goods" as defined in the Consumer Protection Law, 5741-1981.

(b) Waiver of Cancellation Rights: In accordance with the Consumer Protection Regulations (Cancellation of a Transaction), 5771-2010, the right to cancel a transaction due to regret (cooling-off period) does not apply to the purchase of digital courses or information content once access has been granted to the User.

(c) Execution of Purchase: By completing the purchase and gaining access to the content (e.g., by receiving login credentials or clicking "Start Learning"), the User expressly waives the right to cancel the transaction or receive a refund for any reason related to suitability of the content or a change of mind.

6. Content & Intellectual Property

1. Ownership.

All components of the Platform-including but not limited to software, source code, user interface designs, learning logic, question banks, databases, animations, and underlying infrastructure-are the exclusive property of Millylearn. All rights not expressly granted are reserved.

2. Bagrut Vocabulary Licensing.

The Bagrut word lists incorporated in the Platform are derived from official content of the Israeli Ministry of Education and are used with written authorization from the Director of the Department of Languages, Ministry of Education, Israel.

3. Prohibited Activities.

You agree not to:

- (a) scrape, crawl, index, mirror, archive, or bulk-download any part of the Platform;
- (b) use Platform content or data-including user interactions or metadata-for training any AI/ML models or LLMs;
- (c) reverse-engineer, decompile, or attempt to extract the source code or internal mechanisms;
- (d) remove, obscure, or modify any copyright, trademark, or proprietary notices.

4. User Content License.

- a. By submitting, uploading, or generating content on the Platform, you grant Millylearn a perpetual, irrevocable, worldwide, royalty-free, sublicensable license to store, display, adapt, translate, analyze, aggregate, commercialize, anonymize, and otherwise use such content for any lawful purpose, subject to our Privacy Policy.
- b. Any data you submit or generate may be irreversibly transformed, aggregated, or anonymized for model training or commercial use. Deletion of your account will not affect derived or anonymized datasets.

5. Liquidated Damages.

Engaging in prohibited scraping, data harvesting, AI training, or unauthorized copying constitutes a material breach. You agree to liquidated damages of ₪50,000 per violation, without prejudice to our right to seek additional legal or equitable remedies, including injunctive relief and actual damages.

6. Content Access & Licensing.

- a. When you purchase a course or other one-time digital product, you receive a limited, non-exclusive, non-transferable license to view the content for personal, educational, non-commercial use through the Millylearn platform.

- b. “Lifetime access” means access for as long as the course remains hosted on Millylearn. We reserve the right to remove any course at our discretion or due to legal obligations, instructor decisions, or policy violations. If a course is removed, students will lose access even if it was previously purchased.

7. Instructors & Creator

1. Instructor Content Licensing

- a. By submitting a course to the Platform, you grant Millylearn a worldwide, royalty-free, perpetual, sublicensable license to host, display, promote, adapt, and distribute your course to students via the Platform and affiliated channels.
- b. You retain full ownership of your content. However, Milly may market, adapt, translate, or feature your content as needed for educational delivery, compliance, and user engagement.
- c. You may request course removal, which we will process within a reasonable timeframe. Milly also reserves the right to remove or disable content at its discretion or due to legal, ethical, or technical concerns.

2. Course End-of-Life (EOL)

- a. Milly reserves the right to discontinue, remove, or restrict access to any course at its sole discretion or upon instructor request. Access is granted only for as long as the course is hosted on the platform. Removal of a course does not entitle users to a refund.
- b. Instructors may request the removal of their courses; however, Milly may delay or refuse removal to comply with legal obligations or fraud investigations

3. Instructor Payments

- a. Revenue earned from paid courses is shared between Millylearn and the instructor according to the terms agreed at onboarding. Milly will issue payouts monthly, subject to minimum thresholds and applicable taxes or withholding obligations.
- b. Milly reserves the right to delay or withhold payments in the event of refund activity, fraud investigation, or policy violations.
- c. Refunds issued to students will be deducted from instructor revenue. Milly may also issue refunds in cases of fraud, abuse, or legal

takedown. Instructors agree to these terms upon uploading their course.

8. Data Commercialization

4. We may aggregate, anonymize, and analyze user data—such as engagement metrics, usage patterns, or behavioral trends—for research, product improvement, and commercial purposes, including sale or licensing to third parties, at our sole discretion.
5. In the case of data derived from minors, we will only commercialize fully de-identified or aggregated data, unless explicit parental or guardian consent has been obtained to authorize broader use.

9. Acceptable Use & Ban Rights

1. You agree not to, directly or indirectly:
 - a. Post, transmit, or distribute any content containing profanity, hate speech, threats, or unlawful material;
 - b. Disrupt, overload, or spam Platform services or servers;
 - c. Attempt unauthorized access, penetration testing, reverse-engineering, or security probing of the Platform or its infrastructure.
2. We reserve the right to suspend or permanently terminate any account, without notice, in response to:
 - a. Material breach of these Terms;
 - b. Security threats;
 - c. Abusive, harassing, or unlawful behavior;
 - d. Any activity deemed harmful to the Platform or its users.
3. Refund Waiver.

If your account is suspended or terminated due to a material breach of these Terms—including abusive conduct, illegal activity, or security violations—you will not be entitled to any refund or credit for fees paid, including for unused portions of subscriptions or digital items.

10. Security Stack Disclosure

1. We maintain a multi-layered defense-in-depth security architecture, informed by international standards such as ISO/IEC 27001, and aligned with Israeli Protection of Privacy (Data Security) Regulations, 2017. While we implement industry-standard measures, we do not warrant or guarantee absolute security, and acknowledge that no system is impervious to all threats.
2. No Guarantee.
Nothing in these Terms constitutes a representation, warranty, or guarantee of uninterrupted or breach-proof security. Any liability arising from security incidents is limited as defined in Section 11 (Liability & Limitations).
3. Breach Notification.
In the event of a severe security incident involving personal data, we will notify the Israeli Privacy Protection Authority (PPA) and any affected users within 72 hours of becoming aware, in accordance with the Data Security Regulations, 2017.

11. Warranty Disclaimer

1. The Platform—including all content, units, quizzes, analytics, and features—is provided strictly "as is" and "as available", without any warranties or guarantees of any kind, whether express, implied, or statutory.
2. Millylearn makes no representations or warranties, including without limitation:
 - a. Fitness for a particular purpose
 - b. Accuracy or completeness of content
 - c. Merchantability
 - d. Non-infringement
 - e. Availability, uptime, or uninterrupted functionality
 - f. That the Platform will be free from errors, bugs, delays, or inaccuracies, or that it will meet your individual expectations.
3. You are solely responsible for verifying the accuracy, completeness, and applicability of any data, learning units, quizzes, or recommendations presented. We do not guarantee that any educational content is correct, current, pedagogically sound, or examination-ready.

12. Limitation of Liability

1. To the maximum extent permitted under Israeli law, Millylearn, its shareholders, affiliates, employees, contractors, and service providers shall bear no liability whatsoever for any direct, indirect, incidental, consequential, special, exemplary, or punitive damages arising from or related to your access to or use of the Platform—including, without limitation, any errors, inaccuracies, data loss, service interruptions, or reliance on educational content or outcomes.
2. You acknowledge that you are solely responsible for verifying the accuracy, applicability, and relevance of any content, data, exercises, or study units provided through the Platform. We make no guarantees that any material is correct, up to date, or aligned with any school curriculum, examination format, or educational standard.
3. **Waiver of Claims.**
For the avoidance of doubt, and without derogating from the generality of the foregoing, you hereby irrevocably waive any right to claim damages or compensation from Millylearn, including any statutory compensation under consumer protection laws, tort law, or other applicable legal theories, to the fullest extent permitted by law.

13. Indemnification

You agree to indemnify, defend, and hold harmless Millylearn, its officers, directors, employees, affiliates, and service providers from and against any and all claims, damages, losses, liabilities, judgments, costs, or expenses (including reasonable attorneys' fees) arising out of or related to:

- (a) your breach of these Terms;
- (b) your misuse or unauthorized use of the Platform; or
- (c) your violation of any applicable law or third-party right, including intellectual property or privacy rights.

14. Termination

1. We reserve the right to suspend or terminate your access to the Platform, in whole or in part, at any time and without prior notice, for any conduct that

we, in our sole discretion, consider a violation of these Terms, a risk to Platform integrity, or unlawful.

2. Upon termination:

All licenses and rights granted to you under these Terms will immediately cease.

Sections 5 through 15 shall survive termination, including all provisions relating to intellectual property, disclaimers, limitation of liability, dispute resolution, and indemnification.

15. Changes to Terms

1. We may update these Terms at any time by posting a revised version to the Platform and updating the "Last updated" date.
2. Unless otherwise required by law, such changes become effective immediately upon posting.
3. Your continued use of the Platform after the effective date constitutes your binding acceptance of the updated Terms.

16. Contact

Legal notices: legal@Millylearn.com

Registered address: 6 Brandeis Street, Petah Tikva 4929451, Israel.