> 需泰国律师审阅后正式启用 / Admin-only: requires review by a Thai lawyer before official activation
> Tax and accounting provisions (sections 7.3 and 8.7 to 8.10) additionally require verification by a licensed accountant/lawyer (需持牌会计师/律师核实)

Nexora AI Call Terms of Service for Consumers

Version 1.1.0 · Effective date: 1 December 2026

These Terms of Service ("**Terms**") are an agreement between you and [บริษัท สยามวอยซ์ เอไอ จำกัด / Siam Voice AI Co., Ltd.] ("**Nexora AI Call**", "**we**", "**us**"), Tax ID [เลขประจำตัวผู้เสียภาษี 13 หลัก], head office at [ที่อยู่สำนักงานใหญ่ / Head office address], Bangkok. They govern your use of the Nexora AI Call AI phone assistant, translation bridge calls, SMS, LINE Official Account messaging, document drafting, prepaid wallet and related websites and applications (the "**Service**") for personal, non-business purposes. If you sign up on behalf of a business, the Nexora AI Call Terms of Service for Business apply instead.

Please read these Terms together with the Privacy Policy, the Refund and Billing Policy, the Referral Program Terms (if you take part in the referral program), the Acceptable Use Policy, the Call Recording Notice and the Marketing Consent texts (together, the "**Policies**"), which are incorporated into these Terms.

1. Definitions

1.1 **Account**: the registered profile through which you use the Service.
1.2 **AI Call**: a telephone call placed or answered by an artificial-intelligence voice agent on your behalf, including a translation bridge call between Chinese and Thai (or other supported languages).
1.3 **Wallet Credit**: prepaid service credit held in your Account and used to pay for usage.
1.4 **Paid Credit** means Wallet Credit you purchased; **Promotional Credit** means Wallet Credit granted free of charge (including free-trial credit).
1.5 **Subscription**: a recurring monthly plan chosen by you.
1.6 **KYC Level**: the identity-verification tier assigned to your Account (L0 to L3) under section 4.
1.7 **Supplier**: licensed telecommunications operators and other third-party suppliers whose networks or services we resell or use to deliver the Service, including an affiliated supplier within our owner's group of companies.

2. Acceptance and eligibility

2.1 By ticking the acceptance box, creating an Account, topping up or using the Service you accept these Terms. We record your acceptance (document, version, content hash, time, IP address and device information) as evidence under the Electronic Transactions Act B.E. 2544 (2001).
2.2 You must be at least 20 years old, or a minor aged 15 or over who has the consent of a parent or legal guardian, or otherwise have legal capacity under Thai law. Persons under 15 may not open an Account. Where a guardian's consent is required, the guardian is responsible for the minor's use.

2.3 You must provide true, complete and current information and keep it updated. One person may hold one personal Account unless we agree otherwise.

3. The Service

3.1 The Service lets you instruct an AI voice agent to place and answer calls, translate in live calls, send SMS and LINE messages, rent a telephone number, and generate draft documents.
3.2 We resell telephony and SMS capacity sourced from licensed Suppliers. We are not the network licensee unless expressly stated; Suppliers are independent contractors. Call quality depends on networks outside our control.
3.3 We may add, change or discontinue features. Where a change materially and adversely affects a paid Subscription, section 17 applies.

4. Account security and KYC levels

4.1 We apply risk-based identity verification to protect users and the public against fraud:

- **L0 (unverified)**: free trial only; calls only to your own verified number.
- **L1 (phone and e-mail verified)**: basic use within low limits.
- **L2 (ID document or passport submitted and approved)**: higher spending and calling limits.
- **L3 (contract)**: reserved for enterprise customers.

4.2 Limits on daily spend, outbound calls per day and new numbers called per day vary by KYC Level and may be changed to manage risk.
4.3 We may ask for a copy of your Thai ID card or passport and a face-match or liveness check. Documents are processed under our Privacy Policy and kept for the duration of our relationship and five (5) years after termination for anti-fraud and legal-compliance purposes.
4.4 Keep your credentials confidential. You are responsible for activity under your Account unless you notify us promptly of unauthorised use at [support@example.co.th]. We may require multi-factor authentication. If we detect a login from a new device or an unusual location (based on IP geolocation/network and a device fingerprint) we may alert you and ask you to re-verify; we do this to protect your Account under our legitimate interest (see the Privacy Policy). Enable the two-factor authentication (TOTP) we offer and tell us at once about any security alert you do not recognise.

5. Free trial

5.1 A new, verified Account may receive free-trial credit of THB 20, usable for up to three (3) calls of not more than three (3) minutes each, and only to your own verified number or a number we have approved.
5.2 The trial is limited to one per verified phone number, device fingerprint and IP address, and disposable e-mail addresses are not accepted. We may refuse, withdraw or reverse trial credit where we suspect abuse, multiple accounts or evasion. Trial credit is Promotional Credit: it has no cash value, cannot be refunded or transferred, and expires under section 8.2.

6. Subscriptions

6.1 Current consumer plans (prices in THB per month, VAT inclusive): Life Phone THB 199; Sino-Thai Business Secretary THB 599. Included allowances and conditions are shown at purchase.
6.2 Subscriptions renew monthly automatically until cancelled. You may cancel at any time in the application; cancellation takes effect at the end of the paid period and no further charge is made. We do not refund a partial month unless required by law or stated in the Refund and Billing Policy.
6.3 Usage beyond a plan's allowance is charged from Wallet Credit at the then-current rates.
6.4 We will notify you at least thirty (30) days before any price increase for a Subscription. If you do not agree, you may cancel before the new price applies.

7. Usage charges

7.1 Indicative usage rates (VAT inclusive for consumers): outbound AI call THB 3.00 per minute; inbound AI answering THB 2.00 per minute; translation bridge THB 4.00 per minute; Thai SMS THB 0.75 per segment; number rental THB 150 per month; document pack THB 49 per document.
7.2 Calls are billed per started billing unit (6, 30 or 60 seconds, as shown to you before use). The price list displayed at the time of use prevails.
7.3 We issue electronic receipts and tax documents as described in section 8.7.

8. Wallet Credit

8.1 Wallet Credit is prepaid **service credit**. It is not electronic money, a deposit or a payment account, bears no interest, cannot be withdrawn or paid out in cash, cannot be transferred to another account, tenant or person, and may be used only to pay for our own services. The only way to recover money is a refund under section 8.4, paid to the original payment method.
8.2 Paid Credit expires twenty-four (24) months after your most recent top-up. Promotional Credit (including trial credit) expires as stated in the offer and, by default, thirty (30) days after it is issued. We will warn you thirty (30) days before expiry. Promotional Credit is used first for the products it is valid for. Expired credit is forfeited, has no cash value and is not refundable (we account for it as breakage). Promotional Credit can never be refunded or paid out as cash. These periods are our current defaults and may be changed for future credit on notice under section 17.
8.3 Credit is deducted as usage occurs. Where a call or message fails because of our or a Supplier's fault, the credit is automatically returned.
8.4 Refunds: unused Paid Credit may be refunded in full, less payment-gateway and bank fees, if requested within fourteen (14) days of the top-up. After that, unused Paid Credit is refundable on closure of your Account less fees and a handling charge not exceeding actual cost (and not more than 3%). Credit already used is non-refundable. Refunds are made to the original payment method (PromptPay or card) within 7 to 14 business days. Refund requests are handled under the Refund and Billing Policy. Refunds are never paid in cash or to a different account or person. Payment-gateway fees are not refundable unless the law requires. Expired credit is not refundable (section 8.2).
8.5 We may hold or deduct credit where fraud, chargeback abuse or breach of the Acceptable Use Policy is

reasonably suspected, pending investigation.
8.6 Payments are processed by a Thai payment gateway (currently Opn Payments / Omise). We do not store full card numbers.
8.7 **Taxes, invoices and issuing entity.** (a) Prices shown to consumers include VAT at 7% (or the rate required by law). VAT arises when we receive your payment (top-up or subscription), not when credit is later used. (b) For every successful payment we automatically issue an electronic e-Receipt and, for individuals, an abbreviated tax invoice or receipt; if you are a juristic person or request it with a valid tax ID and branch, we issue a full tax invoice. Documents can be downloaded on the wallet/billing page. (c) On a refund or cancellation we issue a credit note. (d) Each document names the legal entity that issued it: our platform company for software and platform services, and our telecom licensee [ชื่อบริษัทผู้รับใบอนุญาตโทรคมนาคม / telecom licensee name] for resold voice and SMS capacity where applicable, each with its own running numbers. (e) Individuals are normally not required to withhold tax from payments to us; withholding-tax mechanics are available only under the Terms of Service for Business.
8.8 **Coupons and promotions.** Coupons may give a percentage discount, a fixed discount or free credit. Each offer states its limits, validity period and any plan or product restriction. Unless the offer says otherwise, one coupon may be redeemed per verified phone number and device, coupons cannot be combined, and they have no cash value and cannot be transferred. If a purchase made with a coupon is refunded, the discount is reversed and the refund is limited to the amount actually paid. We may revoke a coupon or claw back credit obtained through abuse (including multiple accounts, automation or fake referrals) and may suspend the Account. We may withdraw an offer for the future at any time.
8.9 **Chargebacks.** If you dispute a payment with your card issuer or bank, we reverse the credit bought with that payment. If your balance is insufficient it becomes negative and we may suspend the Account until the amount is settled. Please contact us first; we will help resolve genuine errors quickly. Abusive chargebacks are a ground for termination under section 19.
8.10 **Foreign-currency payments.** Where we accept a foreign card or currency, the amount is converted into Thai baht at a rate locked at checkout plus a conversion fee, both shown before you pay. Your Wallet Credit always stays in THB. Your bank may charge further fees. Refunds are made in THB on the same basis and we do not compensate exchange-rate differences.
8.11 **Referral program.** If you take part, the Referral Program Terms apply. In summary: a referrer may earn a commission (rate set in those terms) on the referred user's paid top-ups for twelve (12) months; Promotional Credit earns no commission; commission is clawed back if the underlying payment is refunded; referring yourself is prohibited; payouts are subject to review and approval.

9. AI Calls and AI disclosure

9.1 **AI disclosure.** At the start of every AI Call the agent states that it is an AI assistant, and, when calling for a business, names the business on whose behalf it calls. This disclosure cannot be disabled and you must not instruct the AI to deny being an AI.
9.2 You authorise the AI to speak and act within the instructions you give. You are responsible for your instructions and for ensuring that you have the right to contact the person called.
9.3 AI may misunderstand, mis-speak or act unexpectedly. Do not rely on an AI Call for matters where error would cause serious harm without checking the transcript and outcome.

9.4 The AI does not give legal, medical, financial or tax advice and cannot enter into commitments beyond those you authorise.

10. Call recording and transcripts

10.1 Calls are recorded or transcribed only after the other party has been told of it (and where required, has consented) at the start of the call. If the other party objects, recording stops where technically feasible.
10.2 By enabling recording you confirm that you have the right to do so. Do not use recordings for unlawful purposes or publish them without a lawful basis.
10.3 Default retention: call recordings 90 days; transcripts one (1) year; billing and accounting records ten (10) years; audit logs five (5) years; support tickets three (3) years. Details are in the Privacy Policy.
10.4 We do not use your call content to train AI models unless you opt in through a separate checkbox, and our AI vendors are contractually prohibited from training on your data.

11. Translation and output accuracy disclaimer

11.1 Machine translation, speech recognition, summaries and AI-drafted documents may contain errors, omissions or mistranslations, particularly with names, numbers, dialects, noise, legal or technical terms.
11.2 They are provided as an aid, not as certified translation or professional advice. You must verify important content (amounts, dates, addresses, legal commitments) before relying on it. To the extent permitted by law we are not liable for loss arising from reliance on unverified output.

12. Emergency calls not supported

12.1 The Service is not a replacement for ordinary telephone service. **You cannot call or rely on the Service for emergency services** (191, 1669, 199 or similar), and the AI will not place such calls. Use your mobile or fixed-line operator in an emergency.
12.2 We do not guarantee availability during power, network or internet failure.

13. Your duties and acceptable use

13.1 You must comply with the Acceptable Use Policy and applicable law, including the Personal Data Protection Act B.E. 2562 (2019), the Computer Crime Act B.E. 2550 (2007) and telecommunications regulations.
13.2 You must not: use the Service for scams, impersonation, harassment, unlawful gambling or unlawful marketing; spoof caller ID; call numbers on do-not-call lists; send marketing without consent; probe or disrupt the Service; resell it without our written agreement; or let others use your Account.
13.3 Caller ID must be a number you own, rent from us or have verified by one-time password. We reject numbers you cannot verify.
13.4 We may sample and review outbound call and SMS content for fraud prevention, subject to the Privacy Policy.

13.5 We may suspend or restrict the Account immediately to prevent fraud or harm, and may report suspected crime to the police, the NBTC, the Technology Crime Suppression Division or other competent authorities and cooperate with lawful requests.
13.6 **Destination controls.** By default the Service can call only Thai destinations (+66 mobile and fixed-line numbers). International, premium-rate and special numbers (for example 1900, 1xxx service numbers and satellite) are blocked and can be enabled only if we approve your request. We apply limits on concurrent calls, daily minutes and daily spend, and may automatically cut off or review unusual activity, including overnight activity (22:00 to 07:00 Bangkok time). Details are in the Acceptable Use Policy.

14. Intellectual property

14.1 We and our licensors own the Service, software, brands and documentation. You receive a personal, non-exclusive, non-transferable, revocable licence to use the Service in accordance with these Terms.
14.2 You keep your rights in content you supply. You grant us a limited licence to process it to provide the Service, including through sub-processors listed in the Privacy Policy.
14.3 Do not copy, reverse engineer or scrape the Service except as the law permits.

15. Personal data

We process personal data under the Personal Data Protection Act B.E. 2562 (2019) as described in the Privacy Policy. You may exercise your rights of access, copy, portability, objection, erasure, restriction, rectification and withdrawal of consent by contacting [dpo@example.co.th]. We respond within thirty (30) days. You may complain to the Personal Data Protection Committee Office (PDPC). Cross-border transfers (for example to AI, cloud or messaging providers outside Thailand) are made under PDPA sections 28 and 29.

16. Consumer rights

16.1 Nothing in these Terms excludes or limits rights you have under the Consumer Protection Act B.E. 2522 (1979), the Unfair Contract Terms Act B.E. 2540 (1997) or other mandatory law. Where a term is unfair under such law it is enforceable only to the extent permitted.
16.2 We will respond to complaints within the times set in our Complaint Handling Procedure. Contact [support@example.co.th] or [เบอร์โทรศัพท์]. Support priorities and target response times are published in the help centre.

17. Changes to the Terms and the Service

17.1 We may amend these Terms. For material changes we will give at least thirty (30) days' notice by e-mail, in-app notice or SMS before they take effect. Changes required by law or to stop abuse may take effect sooner.

17.2 If you do not accept a change, you may stop using the Service and close your Account, and request a refund of unused Paid Credit under section 8.4. Continued use after the effective date means acceptance.

18. Disclaimer and limitation of liability

18.1 The Service is provided on an "as available" basis. We do not warrant uninterrupted, error-free service, or that calls will be connected, answered or understood.
18.2 To the extent permitted by law, we are not liable for indirect or consequential loss, loss of profit, opportunity or data, or for acts of Suppliers, networks, call recipients or third-party AI providers beyond our reasonable control.
18.3 Our total liability to you for any claim arising from the Service is limited to the greater of the amount you paid us in the three (3) months before the event and THB 1,000, except for fraud, wilful misconduct, gross negligence, death or personal injury, or any liability that cannot be limited by law.
18.4 You are liable for loss we suffer through your breach of these Terms or unlawful use of the Service, including third-party claims and regulator penalties caused by your instructions.

19. Suspension and termination

19.1 You may close your Account at any time in the application or by contacting support. Refund of unused Paid Credit follows section 8.4.
19.2 We may suspend or terminate your Account on notice if you materially breach these Terms or the Acceptable Use Policy, if required by law or a competent authority, if we reasonably suspect fraud, or if the Account has been inactive for more than twenty-four (24) months. In urgent cases we may suspend without prior notice and will explain afterwards unless prohibited by law.
19.3 On termination your right to use the Service ends; sections that by nature should survive (including payment, liability, IP and disputes) survive. Data is deleted or anonymised according to retention periods.

20. Force majeure

Neither party is liable for failure caused by events beyond reasonable control, including natural disaster, epidemic, war, riot, government order, power or telecom network failure, or supplier outage, for as long as the event continues.

21. Notices

We may give notice by e-mail, SMS, in-app message or LINE message to the contact details in your Account. You may contact us at [support@example.co.th], [legal@example.co.th] or [ที่อยู่สำนักงานใหญ่ / Head office address], Bangkok.

22. General

22.1 These Terms, with the Policies, are the entire agreement on the Service. If they conflict, the order of precedence is: (1) mandatory law, (2) these Terms, (3) the other Policies, (4) in-app notices.
22.2 If any provision is unenforceable the rest remain in force. Our failure to enforce a right is not a waiver. You may not assign the Terms without our consent; we may assign to an affiliate or successor on notice.

23. Governing law, language and disputes

23.1 These Terms are governed by the laws of Thailand.
23.2 The courts in Bangkok have jurisdiction, without prejudice to your statutory right as a consumer to bring proceedings in the court of your domicile. We encourage you to contact us first to resolve disputes amicably.
23.3 These Terms exist in Thai, Chinese and English. **The Thai version governs in case of discrepancy.**

[บริษัท สยามวอยซ์ เอไอ จำกัด / Siam Voice AI Co., Ltd.]
Authorised director: [ชื่อกรรมการผู้มีอำนาจ] Date: [วันที่]
