TERMS OF SERVICE

KSEFAPI.COM

Effective from: February 1, 2026

I. GENERAL INFORMATION

1. Service Owner

The website ksefapi.com (hereinafter: **Service**) is owned and operated by:

BIZNETO Sp. z o.o.

ul. Mieszka I 38, 35-308 Rzeszow, Poland

Tax ID (NIP): 8133793363, REGON: 381513359, KRS: 0000752177

E-mail: support@ksefapi.com

2. Purpose of Terms

These Terms of Service define the rules for using the Service, including the rights and obligations of Users and the Operator, the scope of services provided, payment terms, and complaint procedures. These Terms have been prepared in accordance with the Polish Act of July 18, 2002 on Providing Services by Electronic Means and Regulation (EU) 2016/679 (GDPR).

II. DEFINITIONS

Operator - BIZNETO Sp. z o.o. with its registered office in Rzeszow, owner and administrator of the Service.

Service - an online platform available at ksefapi.com, enabling integration with the Polish National e-Invoice System (KSeF) through a graphical user interface (GUI), REST API, programming libraries, and mobile applications.

User - a natural person, legal entity, or organizational unit without legal personality that uses the Service after creating an Account.

Account - an individual User account in the Service, protected by login credentials and password, enabling access to services.

KSeF - the Polish National e-Invoice System (Krajowy System e-Faktur) operated by the Ministry of Finance.

Package/Plan - a service variant selected by the User, defining the limit of operations, number of supported Tax IDs, or number of invoices per billing period.

REST API - a REST-type programming interface enabling automatic integration of external systems with the Service.

Programming Libraries - ready-made components in PHP, Java, and .NET (C#) languages provided by the Operator to simplify integration.

Test Environment - an environment integrated with the Ministry of Finance's test KSeF, used for testing integrations.

Production Environment - an environment integrated with the production KSeF, used for processing real invoices.

III. SCOPE OF SERVICES

1. Core Services - KSeF Invoice Handling

The Service provides comprehensive handling of structured invoices:

    a) Generating invoices in XML format compliant with the current KSeF XSD schema (FA(2))

    b) Validating invoice correctness before sending to KSeF

    c) Sending invoices to the National e-Invoice System in interactive session

    d) Batch sending of multiple invoices simultaneously

    e) Downloading Official Confirmation of Receipt (UPO)

    f) Searching and downloading purchase invoices from KSeF

    g) Searching and downloading sales invoices from KSeF

    h) Invoice visualization in PDF or HTML format with QR code

2. Integration Tools

The Operator provides the following integration tools:

    a) REST API with full documentation in OpenAPI/Swagger format

    b) Interactive Swagger UI interface for testing API operations

    c) Client library for PHP

    d) Client library for Java

    e) Client library for .NET (C#)

    f) Implementation examples and technical documentation

3. Working Environments

The Service provides two environments:

    a) Test environment - free, integrated with Ministry of Finance test KSeF

    b) Production environment - paid, integrated with Ministry of Finance production KSeF

4. Additional and Planned Services

The Operator plans to provide:

    a) Notifications about new purchase invoices received

    b) Mobile application for issuing invoices in the field

    c) Web application with graphical interface

    d) Docker container for on-premise deployments (locally at Client's site)

5. Access Channels

Services are available through: web interface (browser), REST API, programming libraries (PHP, Java, .NET), and in the future also through a mobile application.

IV. REGISTRATION AND USER ACCOUNT

1. Registration Process

Creating an Account requires providing an active email address and setting a password with a minimum length of 10 characters, containing at least one uppercase letter, digit, and special character. The User is obliged to provide true data. During the first login, an API identifier and key are automatically generated.

2. API Keys and KSeF Tokens

The User manages API keys and KSeF access tokens in the 'API Keys and KSeF Tokens' tab. To use the production environment, it is required to save a token generated in the production KSeF and activate access to this environment.

3. Account Security

The User is responsible for maintaining the confidentiality of access data, including API keys. Sharing passwords or API keys with third parties is prohibited. The Operator is not liable for consequences of unauthorized access resulting from the User's breach of this obligation.

4. Account Deactivation

The User may at any time submit a request to close the Account by sending a message to support@ksefapi.com. The effect takes place at the end of the billing period in which the request was submitted. The Operator reserves the right to suspend or close the Account in case of violation of these Terms.

V. PACKAGES AND PAYMENT TERMS

1. Licensing Models

The Service offers three flexible licensing models:

    a) License based on number of queries (business operations) per month

    b) License based on number of sales invoices per month

    c) License based on number of supported Tax IDs (Clients)

2. Available Packages

Detailed package specifications and current prices are available at ksefapi.com/pricing. Each package defines limits according to the selected licensing model. Custom packages are also available for demanding Clients.

3. Free Period

Using the test environment is free and does not require purchasing a package. This allows full testing of all functionalities before making a purchase decision.

4. Billing Model

The Service uses two billing models:

    a) Prepaid - payment before starting to use services

    b) Subscription (post-paid) - payment after the end of the billing period

5. Invoices and Payment Terms

The billing period is a calendar month. VAT invoices are issued electronically and made available in the User Panel in the 'Invoices' tab. Payment term is 14 days from the invoice date. Payment delay exceeding 10 days entitles the Operator to suspend access to services.

VI. AVAILABILITY GUARANTEE

The Operator commits to ensuring Service availability at a minimum level of 99% per year (SLA 99%), operating 24/7/365. Planned technical maintenance is performed during night hours (22:00-6:00) and does not exceed 6 hours. Users are notified of planned maintenance exceeding 6 hours

with a minimum of 72 hours advance notice. The guarantee does not cover external systems (KSeF, Ministry of Finance systems). Failures are resolved within a maximum of 4 hours. In case of downtime exceeding 8 hours, the User is entitled to a reduction of the monthly fee.

VII. LIABILITY OF PARTIES

1. Operator's Liability

The Operator exercises due diligence in providing services, but is not liable for: content of data transmitted by the User, unavailability of external systems (KSeF MF), damages resulting from force majeure, improper use of API or libraries by the User. The Operator stores KSeF operation logs and makes them available to the User free of charge upon request for evidentiary purposes.

2. User's Obligations

The User commits to: using the Service in accordance with the law and these Terms, not taking actions that may disrupt the Service operation (including attacks, malicious code, data caching), promptly reporting observed irregularities, timely payment of fees, not sharing API keys with third parties.

VIII. COMPLAINTS

Complaints should be submitted electronically to support@ksefapi.com within 30 days of the event. The complaint should include data identifying the User and a detailed description of the problem. Complaints are processed within 14 business days. Complaints are accepted in Polish and English. Complaints cannot concern events during planned technical maintenance. Only Users without payment arrears are entitled to submit complaints.

IX. PERSONAL DATA PROTECTION

The data controller is BIZNETO Sp. z o.o. Data is processed for the purpose of providing services (Art. 6(1)(b) GDPR) and fulfilling legal obligations (Art. 6(1)(c) GDPR). Detailed information is contained in the Privacy Policy available in the Service at ksefapi.com/privacy. The User has the rights to: access data, rectification, erasure, restriction of processing, data portability, and lodging a complaint with the supervisory authority.

X. INTELLECTUAL PROPERTY

All rights to the Service, including source code, API, programming libraries, documentation, graphics, and trademarks, belong to the Operator. Copying, modifying, selling, or paid sharing of any elements of the Service, including libraries and applications, without written consent is prohibited. The User receives a non-exclusive, non-transferable license to use the Service and libraries only to the extent necessary to use services according to the selected Package.

XI. FORCE MAJEURE

The Operator is not liable for non-performance or improper performance of obligations caused by circumstances beyond the parties' control, such as: natural disasters, wars, strikes, failures of telecommunications, energy, or hosting infrastructure, Internet provider failures, decisions of state authorities. In such cases, service provision is suspended for the duration of the obstacle.

XII. FINAL PROVISIONS

1. The Operator reserves the right to change these Terms and the Service's appearance and functionality. Users will be notified of significant changes to the Terms with 14 days advance notice.

2. In matters not regulated herein, Polish law shall apply, in particular the Civil Code and the Act on Providing Services by Electronic Means.

3. Disputes shall be resolved by the court having jurisdiction over the Operator's registered office.

4. All User events and actions are recorded in system event logs. Detected attack attempts and actions harmful to the Service will be reported to the appropriate law enforcement authorities.

5. These Terms of Service come into effect on February 1, 2026.

BIZNETO Sp. z o.o.