



Phone **eSIM** Telecom

**High-tech by design.
Human at heart.**

General Terms.

The Standard Form of Agreement for ZEN Phone **eSIM** service, websites, apps, account features, support, and related services.

We don't sell your data. Not to advertisers, not to brokers, not to anyone. We collect what's needed to keep you online and that's it — your trips are your business.

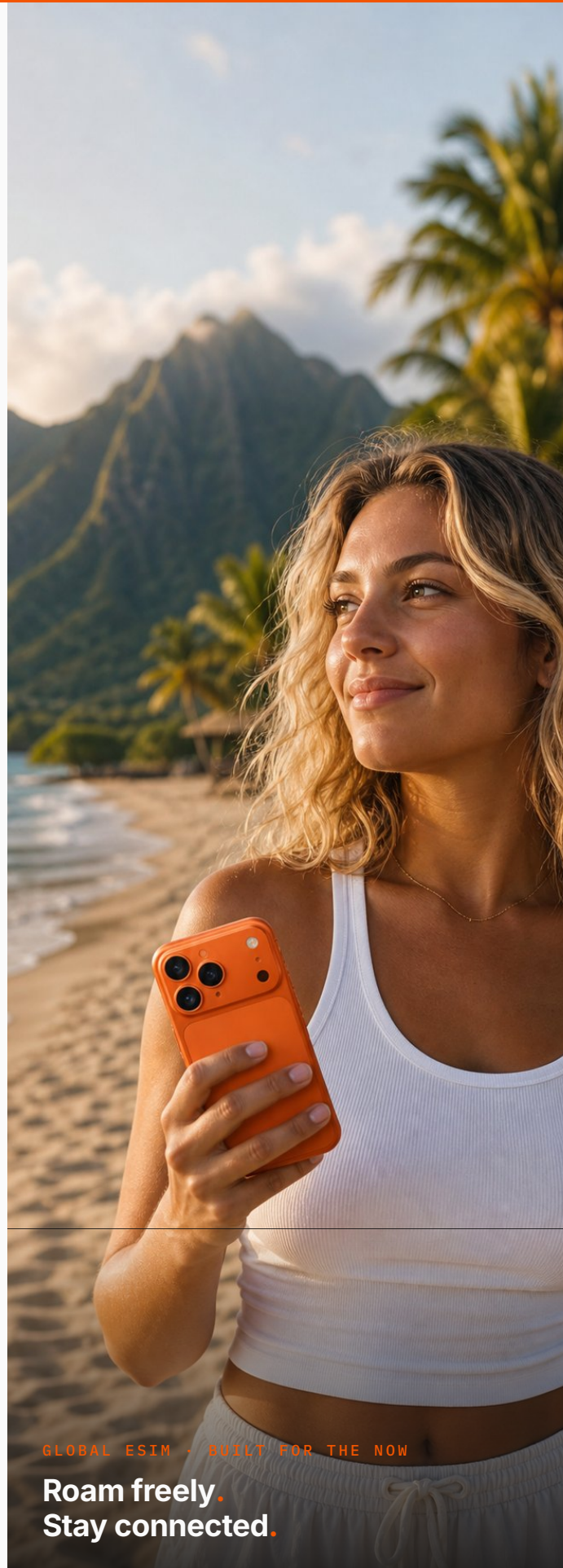
DOCUMENT
General Terms
v1.0

EFFECTIVE
May 8, 2026

OPERATOR
STEALTHCODE LLC
Wyoming, USA

GLOBAL ESIM · BUILT FOR THE NOW

**Roam freely.
Stay connected.**



What's inside.

Eighteen sections plus an appendix covering ZEN Phone's **eSIM service** and the websites, apps, account features, and support that surround it. Read the parts that apply to how you'll use ZEN Phone — the rest is here when you need it.

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BRAND

ZEN Phone

LEGAL ENTITY

STEALTHCODE LLC

GOVERNING LAW

Wyoming, USA

01 About these terms and the Agreement

FOUNDATIONS

This is the contract between you and the company behind ZEN Phone. It explains who we are, when the agreement begins, and who is responsible for use of your account.

1.1 General Terms and the Standard Form of Agreement

- These General Terms form part of the ZEN Phone Standard Form of Agreement, together with your order or application, the service description shown at checkout, the applicable price table, the refund policy, the privacy policy, and any product-specific terms presented before purchase.
- In these terms, **ZEN Phone** means the customer-facing brand. **STEALTHCODE LLC** means the legal entity that operates the service and contracts with you.
- If there is an inconsistency between these documents, the document that is more specific to the product or purchase will apply to that inconsistency, unless applicable law requires a different result.

1.2 When the Agreement starts and finishes

- By creating an account, submitting an order, clicking an acceptance checkbox, installing an eSIM, or using the Service, you enter into an agreement with STEALTHCODE LLC under these terms.
- The Agreement starts when we accept your order or activate, provision, or deliver the Service to you. It continues until cancelled, expired, or terminated and all remaining obligations are met.

1.3 Responsibility for other users

You are responsible for use of the Service by anyone you allow to access your account, device, eSIM profile, QR code, installation link, or login credentials, except to the extent the use results from our negligence, fraud, or willful misconduct.

02 Changing the Agreement

UPDATES

2.1 Changes we will tell you about

- If we make a change to the Agreement that is likely to be detrimental to you or materially affect your use of the Service, we will give reasonable advance notice by email, in-app notice, website notice, or another reasonable channel.
- If a change has more than a minor adverse impact, you may be entitled to cancel the affected Service before the change takes effect, subject to any amounts already owed and any applicable product terms.

2.2 Changes that may not require advance notice

We may make changes without advance notice where the change is beneficial, administrative, required by law, required by a network or platform partner, needed for security or fraud prevention, or does not materially interfere with your use of the Service.

03 Personal information and account identity

PRIVACY BY DESIGN

BRAND PROMISE

Your data is yours. Always has been. We collect what's needed to deliver the Service, and nothing we don't need to keep you connected and protected.

3.1 Identification and account accuracy

- We may ask you to provide accurate contact, account, device, destination, payment, or identity information where needed to provide the Service, prevent fraud, comply with law, or satisfy requirements from network, payment, or platform partners.
- You must keep account information accurate and up to date. If you provide false, incomplete, or outdated information, we may be unable to provide the Service or may suspend access while the issue is resolved.

3.2 Collection and use of personal information

- We collect and use personal information in accordance with the ZEN Phone Privacy Policy. This may include account details, payment references, device information, order history, activation details, service usage, support messages, and online identifiers.
- We may share information with service providers, network partners, payment processors, fraud-prevention vendors, customer support vendors, and legal or regulatory authorities where needed to operate the Service, comply with law, or protect customers and the network.

3.3 Marketing opt-out

You may opt out of marketing messages where required by law or where we provide an opt-out mechanism. Even if you opt out, we may still send transactional, legal, safety, security, billing, and service-related messages.

04 Purchases, invoices, and payment

BILLING

4.1 Orders and receipts

- Prices, taxes, plan inclusions, destination coverage, validity periods, currencies, and any recurring or one-time charges will be shown at checkout or in the applicable product description.
- For travel eSIMs, payment is generally charged upfront at purchase. We may provide receipts, invoices, or order confirmations by email, account dashboard, app, or another common digital format.

4.2 Payment obligations

- You must pay all amounts due for Services you purchase or use. We may charge approved payment methods such as credit card, debit card, Apple Pay, Google Pay, or other methods made available at checkout.
- If a payment fails, is reversed, disputed, or appears fraudulent, we may suspend, restrict, or cancel the Service and may require an alternative payment method.

4.3 Taxes and government charges

Unless stated otherwise, displayed prices include applicable taxes only where required or configured for the transaction. You are responsible for any taxes, duties, or charges that apply to your purchase or use of the Service.

05 Payment methods

FLEXIBILITY

5.1 Changes to payment method

- You may update approved payment methods through the website, app, checkout provider, or support process we make available.
- We may limit payment methods for fraud prevention, risk management, payment processor rules, or operational reasons.

06 Using the Service

ACCEPTABLE USE

6.1 Acceptable use

- You must use the Service lawfully, comply with reasonable directions from us, and comply with any applicable network, device, platform, payment, export-control, sanctions, and telecommunications rules.
- You must not use the Service to infringe rights, transmit unlawful or abusive material, damage or interfere with networks, operate a carrier or resale service without written approval, commit fraud, harass others, or expose us or our suppliers to liability.

6.2 High, unusual, or suspicious use

For your protection and to protect the Service, we may contact you, require verification, restrict use, or suspend the Service if we detect unusual, excessive, suspicious, automated, abusive, or potentially fraudulent activity.

6.3 Devices and equipment

- You are responsible for using a compatible, unlocked, lawful, and properly configured device. eSIM support varies by manufacturer, model, operating system, carrier lock status, and region.
- We may ask you to complete troubleshooting steps, provide screenshots, or test settings when investigating a reported fault.

6.4 Intellectual property

ZEN Phone names, designs, copy, software, documentation, websites, apps, trademarks, and related materials are owned by STEALTHCODE LLC or its licensors. You may not copy, publish, resell, frame, scrape, or exploit them without written permission except as allowed by law.

07 Your rights and our limitations

LIABILITY

7.1 Non-excludable rights

Nothing in these terms limits rights that cannot legally be excluded. Where a law gives you mandatory consumer rights, those rights continue to apply.

7.2 Service dependencies

- The Service depends on third-party networks, roaming partners, device manufacturers, app stores, payment providers, internet providers, and other suppliers. We do not control all parts of that chain.
- To the maximum extent permitted by law, STEALTHCODE LLC is not liable for indirect, consequential, special, incidental, or third-party losses, including lost profits, lost revenue, missed travel, lost savings, or losses caused by events outside our reasonable control.

08 Suspending the Service

SERVICE CONTROLS

8.1 When we may suspend or restrict Service

- We may suspend, restrict, throttle, or block Service where required by law, directed by an authority, needed for emergency reasons, needed for maintenance or security, requested by a network partner, linked to failed payment, linked to suspected fraud, or linked to misuse or breach of these terms.
- Where reasonable and lawful, we will try to notify you of the reason and steps needed to restore Service.

8.2 Customer-requested suspension

If your device, account, QR code, installation link, or eSIM profile is lost, stolen, compromised, or used without authorization, contact us promptly so we can help restrict or replace access where available.

09 Fraudulent or unauthorized use

PROTECTION

9.1 Reporting fraud

- You must notify us promptly if you become aware of stolen, compromised, unauthorized, or fraudulent use of the Service. Delay may increase your responsibility for resulting charges or losses, except to the extent caused by our negligence, fraud, or willful misconduct.
- We may suspend, cancel, refuse refund, or take recovery action where Service is obtained or used fraudulently, abusively, or in breach of these terms.

10 Cancellation and termination

ENDING THE SERVICE

10.1 Cancellation by you

- You may cancel eligible Services through the app, website, account tools, or support channels we make available. For fixed-validity travel eSIMs, cancellation and refund eligibility are governed by the Refund Policy and product-specific terms.
- Cancellation does not remove your responsibility for amounts already owed or for usage that occurred before cancellation.

10.2 Cancellation by us

- We may cancel the Service if required by law, directed by an authority, necessary for emergency or network protection, linked to failed payment, linked to fraud or misuse, caused by a material breach, or if providing the Service becomes impracticable.
- If we cancel for your misconduct, abuse, fraud, or material breach, unused credits or data may be forfeited to the maximum extent permitted by law.

10.3 Consequences of termination

After termination, you may lose access to the Service, account features, eSIM profiles, remaining data, and related support features, subject to applicable law and product-specific refund rights.

11 Transfer of this Agreement

ASSIGNMENT

11.1 Assignment and novation

- We may assign or transfer our rights and obligations under this Agreement to an affiliate, successor, purchaser, service provider, or other third party, provided the transfer does not materially reduce your rights under the Agreement unless permitted by law.
- You may not assign or transfer your rights or obligations under this Agreement without our written consent, except where law gives you that right.

12 Disputes, complaints, support, and faults

RESOLUTION

12.1 Complaints and disputes

- If you wish to dispute a charge, complain about Service, or report a support issue, contact us through the ZEN Phone contact page or support email shown in the app or website.
- We will review complaints in good faith and may ask for order details, screenshots, device model, destination, timing, and troubleshooting results.

12.2 Fault reporting

Report connection issues during your trip where possible. We may be unable to verify or resolve network issues after a trip has ended or after relevant diagnostic information is no longer available.

13 General legal terms

LEGAL FRAMEWORK

13.1 Governing law

These terms are governed by the laws of the State of Wyoming and applicable United States federal law, without regard to conflict-of-law rules, except where mandatory consumer law requires another jurisdiction.

13.2 Waiver and severability

If we do not exercise a right, we do not waive that right. If any term is invalid or unenforceable, the remaining terms continue to apply to the maximum extent permitted by law.

13.3 Events outside our control

We are not responsible for failure or delay caused by events outside our reasonable control, including natural disasters, outages, war, civil unrest, labor disputes, supplier failures, government actions, pandemics, or network partner disruptions.

14 Commissions and partner referrals

PARTNERS

14.1 Referrals

We may pay commissions, referral fees, affiliate payments, discounts, or other incentives to partners, creators, agents, or platforms that introduce customers to ZEN Phone.

15 Contacting us

SUPPORT

15.1 Support channels

- Contact us through the ZEN Phone website contact page, in-app support, or the support email address shown on your order confirmation. **Do not send sensitive payment details by email.**
- Because ZEN Phone is online-first, support hours and channels may vary by product, destination, and launch phase.

16 Network coverage and performance

COVERAGE

16.1 Coverage

- Coverage, speed, latency, availability, technology type, carrier selection, tethering support, and quality vary by country, local carrier, geography, buildings, congestion, device, settings, and roaming controls.
- Coverage maps and destination lists are estimates and are not guarantees of service at a specific place or time.

17 International travel eSIM service

17.1 Travel eSIM nature of service

- Travel eSIMs are primarily data services unless a plan description clearly states that voice, SMS, or other features are included. Some apps or websites may require your primary phone number or separate authentication method.
- Travel eSIMs may be restricted to supported countries or regions. Attempting to use them outside supported areas may fail, consume data unexpectedly, or result in suspension without refund where permitted by law.

18 Travel eSIM activation, validity, usage, and refunds

ESIM LIFECYCLE

18.1 Activation and validity

- Unless stated otherwise, a travel eSIM is delivered after purchase and activates when installed and connected to a supported destination network, or as otherwise described in the selected plan.
- Activation must occur within the period stated at checkout or in the plan description. If no period is stated, activation should occur within **12 months** of purchase.
- Each travel eSIM has a validity period measured from activation or another date stated in the plan. Unused data expires at the end of the validity period.

18.2 Data allowance and usage

Plans include the data allowance, daily limit, speed policy, and supported countries shown at checkout or in the plan description. You are responsible for monitoring usage and device settings such as data roaming, background data, hotspot, and line selection.

18.3 Refunds

Refund eligibility is governed by the ZEN Phone Refund Policy. In general, refunds may depend on whether the eSIM was installed, activated, used, reported during the trip, affected by verified technical failure, duplicated by mistake, or purchased for an incompatible or locked device.

18.4 Fraud and misuse

Travel eSIMs are for personal or authorized business use and must not be resold, redistributed, abused, reverse engineered, or used for unlawful activity. We may deactivate any travel eSIM used fraudulently or in violation of these terms.

A Appendix A — Current static price table

PRICING REFERENCE

Dynamic destination, region, and pricing pages are not yet included in the app. Until those pages are implemented, prices and plan details are controlled by checkout, order confirmation, or the applicable plan description shown to you before purchase.

ITEM	PRICE	DETAILS
Travel eSIM plan	Shown at checkout	Data allowance, destination, validity, and supported networks vary by selected plan.
eSIM replacement	Shown in app or support flow	Fees may vary depending on product, device transfer, fraud review, or replacement reason.
Late payment fee	N/A unless disclosed	We may suspend or cancel unpaid services where permitted by these terms.



END OF GENERAL TERMS · V1.0 · STEALTHCODE LLC