

Terms of Service

Effective Date: [October 1, 2026]

These General Terms and Conditions ("Terms", or "GTC") govern your use of the website located at pennystock-marketwatch.com and the subscription services provided by the Service Provider. By registering an account and purchasing a subscription, you enter into a legally binding electronic contract with the Service Provider.

1. SERVICE PROVIDER DETAILS

Provider's Name:	Gál Attila Imre (ev.)
Registered Seat:	7761,Kozármisleny, Öregszőlő dűlő 8.
Registration Number (EVNY)	62898193
Tax Number:	HU92432765 (92432765-1-22)
Email Address:	info@pennystock-marketwatch.com
Hosting Provider:	Sybell Informatika Kft. Office: 1138 Budapest, Tomori street 34. 2.floor

2. FINANCIAL DISCLAIMER AND LIMITATION OF LIABILITY

Pennystock Marketwatch does not offer financial advice, and takes no responsibility for the user's stock trading actions based on our collected data.

Pennystock Marketwatch collects, organizes, and analyzes publicly available information (such as general press releases, financial reports, share ownership and ownership change data, business events, presentations, meetings, product and service development updates, and operational insights) of companies that are listed, or in a minority of cases were listed, on various stock exchanges (NYSE, LSE etc..)

Stock price movements are influenced by many factors. Public reports are one of them, but individual analysis must be performed considering other details, such as market sentiment, the company's historical decisions, financial situation, macroeconomic context, and political context.

AI Overview & Accuracy:

We strive for accuracy; however, we cannot fully guarantee the total factual correctness of our AI overview feature, daily market events summaries, predictions, and assessments. Users should verify any critical data independently before making investment decisions.

3. SERVICE SCOPE AND CONTRACTING PROCESS

The Contract: The contract between the Service Provider and the user is concluded electronically, in the English language. It does not qualify as a written contract and is not filed in a physical registry, but the financial transaction and account status are digitally recorded.

Steps of the Contracting Process:

- The user registers an account on pennystock-marketwatch.com.
- A verification email will be sent, the user clicks on it and gets redirected to the payment gate page
- On the payment gate page the user can decide to delete their account without payment or proceed.
- If the user clicks on the payment button they will be redirected to Stripe checkout
- The user enters their billing details and payment card information securely via Stripe.

- By clicking the "Subscribe" (or equivalent payment) button, the user makes a binding offer to purchase the subscription.
- The Service Provider automatically confirms the receipt of the order and activates the account access immediately upon successful payment clearance (but no later than 24 hours).

Correction of Input Errors: Before finalizing the payment, the user can modify their billing details and account information through the standard browser interface and payment portal. If an error is noticed after payment, the user must contact us immediately at: info@pennystock-marketwatch.com

4. PRICING, PAYMENT, AND SUBSCRIPTION TERMS

Subscription Tier: We offer one unified subscription tier that gives full access to all functions of Pennystock Marketwatch.

Pricing: The subscription fee is **5 USD per month**. The stated price is gross and includes all applicable taxes (such as VAT) as required by European and Hungarian tax regulations. There are no hidden shipping or delivery costs for this digital service.

Recurring Billing: By purchasing a subscription, each payment grants access to our services for a period of one month. By accepting these terms and conditions, you agree to be charged on a recurring monthly basis.

Invoicing: A legally compliant electronic invoice for each transaction is automatically generated and issued via our invoicing provider, Billingo.

5. STANDARD CANCELLATION POLICY

You may cancel your recurring subscription at any time on our account settings page. If you cancel your subscription, you will not be billed for any subsequent months. However, you will still be able to access our premium services until your currently paid billing period ends. The user may also completely delete their account at any time by contacting us at info@pennystock-marketwatch.com or by using the interface on the settings page before the first payment or at the end of the paid billing period.

6. STATUTORY 14-DAY RIGHT OF WITHDRAWAL

In compliance with Hungarian Government Decree 45/2014 (II. 26.) and European Consumer Rights Directives, consumers (natural persons acting outside their trade, business, or profession) are entitled to a 14-day right of withdrawal.

Right of Termination: Because our subscription provides immediate access to digital content and ongoing services, and you consent to the performance beginning immediately upon payment, your standard "right of withdrawal" transforms into a "right of termination" (felmondási jog) for the first 14 days of your initial subscription.

Fractional Refund: If you choose to terminate the subscription within 14 days of the initial purchase and do not wish to continue using our services until the end of the current billing period, you are entitled to a fractional (pro-rata) refund. The Service Provider will retain an amount proportionate to the services provided up to the time you communicated your termination, and refund the remainder of the 5 USD monthly fee.

How to exercise this right: The user should contact us at info@pennystock-marketwatch.com to resolve the transaction. You may use the standard withdrawal form template provided in Annex 1 at the end of this document, or simply send an email stating your clear intention to terminate within 14 days.

Refund method: Refunds will be issued using the same payment method used for the initial transaction (Stripe), without undue delay and no later than 14 days after we receive your termination notice.

7. WARRANTY (LIABILITY FOR DEFECTS)

Under the Hungarian Civil Code (Ptk.), we provide statutory warranty regarding our services (Kellékszavatosság).

Below is the mandatory information required by Hungarian law:

What are your rights? In the event of defective performance by the Service Provider (e.g., the platform is inaccessible or fundamentally broken), you have a claim for liability for defects. As this is a continuous digital service, you may primarily request the correction of the defect so that the service functions properly.

If we cannot or refuse to fix the defect within a reasonable time, you may demand a proportionate reduction of the subscription fee, or you may terminate the contract.

Deadlines: You must notify us of the defect immediately after its discovery. A consumer claim for liability for defects lapses after two years from the date of performance.

Burden of Proof: Within one year of the service commencement, it is presumed that the defect existed at the time of commencement, unless this is incompatible with the nature of the digital service or the defect. In this case, you only need to prove that you are an active subscriber. After one year, the burden of proof shifts to you to prove the defect existed at the time of performance.

8. CUSTOMER SUPPORT AND COMPLAINT HANDLING

If you experience any issues or have complaints regarding the service, payment, or platform access, please contact us directly:

Email: info@pennystock-marketwatch.com

Response Time: We will evaluate and respond to all inquiries and complaints as soon as possible or within a maximum of 30 days.

9. DISPUTE RESOLUTION OPTIONS

If a consumer dispute between the Service Provider and the consumer cannot be resolved through direct negotiation, the following enforcement options are available to the consumer:

Arbitration Board (Békéltető Testület): Consumers residing in Hungary can initiate proceedings at the Arbitration Board competent for their place of residence. The Service Provider is obligated to cooperate in the Arbitration Board proceedings. The Arbitration Board competent for the Service Provider's registered seat is:

Baranya Vármegyei Békéltető Testület
Address: 7625 Pécs, Majorossy Imre u. 36.
Email: info@baranyabekeltetes.hu

Online Dispute Resolution (ODR) Platform: Consumers residing in the EU may use the online dispute resolution platform established by the European Commission to resolve disputes arising from online sales or service contracts. The platform is available at:
<https://ec.europa.eu/consumers/odr>

Annex 1: Standard Withdrawal / Termination Form Template

(Please copy, fill out, and return this form ONLY if you wish to terminate your contract within the 14-day statutory timeframe for a pro-rata refund.)

I hereby give notice that I withdraw from my contract
for the provision of the following digital service:

Pennystock Marketwatch Monthly Subscription

Name of Consumer: [Your Name]

Email address associated with the account: [Your Email]

Address of Consumer(s): [Your Address]

Date: [Current Date]