

I. Subject and Scope

Article 1.

1. These Terms of Use govern the relationship between the service provider (hereinafter referred to as the “**Administrator**”) operating through the website **stojer.com** (hereinafter referred to as the “**Website**”) and any individual who visits the Website, registers a user account, or uses the services provided on the Website (hereinafter referred to as the “**User**” or “**Client**”).
2. By accessing and/or using the Website, including by registering or requesting a service, the User/Client confirms that they have read, understood, and agree to be bound by these Terms of Use.
3. These Terms apply to the conclusion of distance contracts between the Administrator and the User, within the meaning of Article 45 of the Bulgarian Consumer Protection Act.
4. They regulate the terms and conditions for registration, posting of content (Listings), purchase of Services and Service Packages, the right of withdrawal, complaints, as well as the rights, obligations, and responsibilities of both parties.
5. If you do not agree to these Terms, do not wish to use our services, provide personal data, or access the information published on this Website, you must discontinue your use and leave the Website immediately.

Article 2. Basic Information

1. The Website **stojer.com** is owned by **Stojer Group OOD**, Company ID (EIK): 208024701.
2. The Administrator of the services provided through the Website is **Stojer Group OOD**, registered in the Bulgarian Commercial Register under EIK: 208024701, with registered seat and address: 11 Trapezitsa Street, Novi Iskar 1280, Bulgaria.
Contact email: **office@stojer.com**

Article 3. Purpose of the Website

1. Stojer.com is an online platform designed for publishing, searching, and browsing property listings for sale and rent, as well as for providing supplementary services related to the process of buying, selling, and renting real estate. Listings may only be published by property owners or persons legally authorized to conduct property sales (e.g., bailiffs, insolvency trustees, etc.).
2. The Website does not accept Listings published by real-estate agents, intermediaries, agencies, or persons who charge a commission-based fee. For this reason, only buyers/tenants (individuals or legal entities), as well as brokers representing them, are welcome to use the

Website, provided that they DO NOT seek to collect a commission from the property sellers who have posted their Listings on the Platform.

3. Stojer.com does not perform intermediary (brokerage) activities within the meaning of the Consumer Protection Act or any other applicable legislation. All Listings are published directly by property owners, and the Platform does not participate in negotiations, contract conclusion, or contract performance between the parties.

II. Definitions

For the purposes of these Terms of Use, the following terms shall have the meanings set out below:

“User” – Any natural person acting outside the scope of their trade or professional activity, who agrees to these Terms of Use and accesses or uses the Website stojer.com, whether registered or not.

“Client” – Any legal entity that agrees to these Terms of Use and accesses or uses the Website stojer.com, whether registered or not.

“Seller” – A User or Client who publishes a Listing for the sale or rental of real estate through the Platform, including the property owner, their legal representative, or a person legally entitled to offer the property for sale or rent (e.g., bailiffs, insolvency trustees, etc.).

“Buyer” – A User or Client who uses the Platform with the purpose of searching for and potentially acquiring or renting a real estate property listed on the Website.

“Owner” – A natural or legal person holding ownership rights over real estate. In the case of co-ownership, “Owner” under these Terms shall mean any co-owner who has declared that they are using the Platform’s functionalities with the consent and on behalf of all co-owners.

“Services” – All functionalities and features provided through stojer.com, including but not limited to: publishing and managing Listings, photography and videography services, access to templates and guides, legal and consulting services, assistance with document preparation, customer support, and other related activities.

“Service Package” / “Packages” – A predefined set of Services offered by the Platform for a fixed price. A Service Package may include a combination of property Listings for a specified period and/or additional related services (e.g., photography, consultation), as described on the Website.

“Contract” – An agreement concluded in accordance with these Terms of Use, upon each successful order of a Service or Service Package between the User/Client and the Administrator.

“Platform” / “Website” – The website stojer.com, including all its subpages, modules, and functionalities through which Services are provided to Users.

“Listing” – Information published by a Seller on the Platform containing an offer for the sale or rental of specific real estate, including descriptions, images, location details, and/or documents.

“Administrator” / “Platform Administrator” – The person or legal entity that operates and maintains stojer.com, sets the rules for its use, and has the right to take actions related to administration, moderation, or restriction of access to the Platform.

“Registration” – The process of creating a User account on stojer.com by filling out a form with personal or company details and agreeing to these Terms of Use.

“User Account” – An identification record in the system of stojer.com, created through Registration, which provides the User/Client with access to certain functionalities of the Platform (such as posting Listings, accessing Services, receiving messages, etc.).

“Violation” – Any action or omission by a User/Client that is contrary to these Terms of Use, applicable legislation, or good practices, including but not limited to: publishing false or misleading information, identity abuse, infringement of intellectual property rights, or intentional harm to the Platform’s reputation.

“Unregistered User” – A person who uses the Platform without creating a User Account. Access to certain Services and functionalities may be restricted for Unregistered Users.

“Moderation” – Actions performed by the Platform Administrator for the purpose of reviewing, editing, or removing content that does not comply with these Terms of Use, including in cases of suspected fraud or misleading information.

“Content” – All texts, images, videos, documents, messages, and other information published by Users/Clients on the Platform.

“Prices” / “Fees” – The amounts determined by the Administrator for the provision of certain Services and Service Packages through the Platform. Information on current prices is published on the Website and may be updated periodically.

III. Core Functionalities

Article 4. Registration and User Account

1. Access to certain functionalities of the Platform **stojer.com** requires registration and the creation of a User Account, with a chosen purpose – selling/leasing or buying/renting real estate.
2. Registration requires the submission of accurate and complete information, including name, valid email address, and other data marked as mandatory in the registration form, and is completed by filling in the electronic form available on the Website.
3. Before finalizing the registration, the User/Client has the opportunity to review and correct the information provided. Upon successful registration, the Administrator sends a confirmation email to the address provided by the User/Client. With the receipt of this confirmation, a

contract for the provision of services through the Website is deemed concluded between the Administrator and the User/Client.

4. Only individuals aged 18 or older may register. The Platform reserves the right to require confirmation of registration via email. Unconfirmed registrations may be deleted.
5. A legal entity may create an account through its representative, who declares that they are duly authorized to act on its behalf.
6. Each User/Client may create only one User Account with unique identification details (email address and phone number). The use of the same email address or phone number for more than one User Account is prohibited, regardless of purpose.
7. By registering and using the Platform, the User/Client agrees to provide accurate, current, and complete information in their profile, Listings, and communications with the Administrator and other Users/Clients. The User/Client is fully responsible for the accuracy of the data provided and undertakes to update it in case of changes.
8. The Administrator reserves the right to temporarily or permanently block or delete a User Account if it identifies a violation of these Terms, including but not limited to: impersonation, publishing false information, spamming, using the Platform for commercial purposes contrary to these Terms, or any breach of applicable law.
9. Usage rights for a User Account belong to the person who created it. Transfer of a User Account or granting access to third parties is only possible with the prior written consent of the originally registered User/Client.
10. The User/Client is responsible for safeguarding their password and for all actions carried out through their account.
11. The Platform is not liable for damages caused by unauthorized use of a User Account by third parties.
12. User Accounts that remain inactive for more than 12 months may be deleted. In such cases, the User/Client may regain access only by re-registering.

Article 5. Publishing Listings

1. Publishing Listings on **stojer.com** is a paid service and may only be carried out after purchasing the relevant Service Package. The terms and contents of the packages are determined by the Administrator and may be updated at any time.
2. Each Listing must refer to one specific property and may not combine several different properties, except in cases of identical properties within one building offered by a developer.

3. When publishing a Listing or other user content on the Website, the User/Client undertakes to comply with the following requirements:
 1. To publish Listings in good faith, providing accurate, truthful, and up-to-date information.
 2. To hold the necessary rights over the content of the Listing (text, images, etc.) and not infringe the intellectual property rights of third parties.
 3. Not to publish misleading, false, unlawful, discriminatory, threatening, or offensive information.
 4. Not to publish personal data of third parties without their consent, nor disclose personal or confidential information in Listings in violation of the law.
4. Before publication, each Listing is subject to prior review and approval by the Administrator. **stojer.com** reserves the right to return a Listing for revision or to refuse its publication at its sole discretion if its content is:
 - incorrect or misleading;
 - unethical, offensive, or contrary to good morals;
 - manipulative in nature;
 - infringing copyright or other rights;
 - intended to defraud or mislead other users.

Article 6. Verification and Compliance Rules

1. **stojer.com** performs verification of the Seller's right to offer for sale or rent each property included in a submitted Listing.
2. Publication is permitted only after confirmation by the Administrator or its authorized representatives that the Seller has provided **evidence proving their right to offer the property for sale or rent**, either as the Owner or as a person legally authorized to act on behalf of the Owner.
3. Publishing Listings on behalf of third parties, other than the property Owner, is allowed only with evidence of lawful authorization to represent the Owner.
4. The Administrator may request the original of the relevant document in cases of doubt regarding the right to publish.
5. If the property is co-owned, the Seller must declare that the other co-owners have agreed to list the property for sale or rent through the Platform.

6. Listings may not be published by intermediaries or agencies that carry out real estate transactions professionally and charge brokerage fees, or by persons seeking to earn remuneration/commission from the sale or rental of a property listed on the Website. Violation of this condition results in deletion of the Listing and deactivation of the account.
7. Reuse of identical photo or video materials in more than one Listing is not permitted, except in the case of identical properties within one building offered by a developer.
8. The Seller who has ordered the Services and provided the information for publication bears full responsibility for the accuracy and validity of the Listings.

Article 7. Listing Duration

1. Listings remain valid for the duration of the package selected by the Seller. After the expiration of this period, the Listing is automatically deactivated unless renewed.
2. Listings may be assigned a “VIP” status, which grants visual and positional advantages over other Listings on the Website for a specified period.
3. A Seller may edit a Listing at any time, but changes become effective only after review and approval by the Administrator, within up to 48 hours.
4. Each Listing on the Platform may have one of the following statuses:
 - **Active** – visible to all Users and reflecting a property currently available on the market;
 - **Inactive** – under review, temporarily suspended, or in breach of the Terms of Use; visible only to the Seller who published it;
 - **Sold** – indicates that the property is no longer available for sale; the Listing remains visible but does not allow contact with the Seller and does not disclose personal information;
 - **Rented** – indicates that the property is no longer available for rent; the Listing remains visible but does not allow contact with the Seller and does not disclose personal information.
5. Sellers are obliged to update the status of their Listings. Within 48 hours after a sale, withdrawal from the market, or rental, they must mark the Listing as “Sold,” “Rented,” or delete it.
6. Once the status of a Listing is changed to “Sold” or “Rented,” it remains visible on the Platform, with personal and/or sensitive data of the Seller removed, for a period of 14 days, after which the Listing is automatically deleted.
7. Listings deleted for other reasons are removed from the Platform immediately.
8. Listings may only be deleted through the User Account from which they were published.

IV. Prices, Payments, and Orders

Art. 8. Prices

(1) The prices of the Services and Packages offered are clearly indicated on the respective pages of the Platform and may be updated by the Administrator at any time without prior notice to the Users/Clients. Changes do not affect Services already ordered and paid for.

(2) In cases where additional costs may apply and cannot be calculated in advance, the User will be clearly informed before confirming the order.

(3) All prices are stated in Bulgarian leva (BGN) and euros, inclusive of VAT, unless expressly stated otherwise.

Art. 9. Ordering and Payment

(1) The order of a paid Service and/or Service Package is carried out through the functionalities of the Website, whereby the User must select the desired Service or Package, provide the necessary details, and confirm the order.

(2) Before finalizing the order, the User has the opportunity to review the entered information (e.g., invoicing details, service specifications) and correct any errors. If, after successfully placing an order, the User discovers an error, they must immediately contact the Administrator through the contact details provided on the Website.

(3) Certain Services such as drone video shooting, legal consultation, 3D virtual tours, etc., may be requested individually or added to already purchased Packages. When added to a Package, the prices are listed on the relevant pages of the Platform. When requested individually, prices are subject to individual agreement.

(4) Payments on the Platform may be made using the following methods:

- electronically, via the integrated payment operator ePay;
- direct bank transfer to the company's account;
- at an EasyPay cash desk – within 48 hours after ordering the Service or Package.

(5) All payments are processed through reliable payment service providers, and the Administrator does not store Users'/Clients' payment instrument details.

(6) Upon successful payment, the Administrator issues a payment document in compliance with the applicable accounting and tax legislation.

(7) For every successful payment, the User/Client is entitled to receive a tax invoice. Valid invoicing details (company name, UIC/Personal ID, address, etc.) must be provided when placing the order.

(8) Invoices are issued in electronic format and sent to the User's/Client's email address provided.

(9) A Service or Service Package is considered ordered upon finalization of the order.

(10) Upon receipt of the order and payment, the Administrator sends a confirmation by email without undue delay, whereby the contract with the User/Client is deemed concluded and the Service and/or Package activated.

(11) In case of unsuccessful or delayed payment, the Administrator reserves the right to cancel the order without incurring liability.

(12) The User/Client is responsible for the accuracy of the data provided when making a payment. In case of incorrectly entered details, Stojer.com shall not be liable for delays or failed transactions.

(13) In case of duplicate payments or unauthorized charges, the User/Client must contact the Administrator via the telephone number, official email, or contact form provided on the Platform.

(14) The Administrator stores data regarding the Services used in accordance with the Privacy Policy.

V. Services and Packages

Art. 10. Request and Consent

(1) By requesting a Service or Service Package, the User/Client is deemed to have read and accepted these Terms and Conditions, including the prices and description of the Services published on the Stojer.com Platform.

(2) The User may purchase paid Services or Service Packages offered by the Administrator of the Website by placing an electronic order. The order is completed through the following steps:

¹ Selection of Service or Service Package – The User selects the desired Service or Package from the options provided on the Website and reviews its characteristics and Price.

² Adding to Cart/Order – The User adds the selected Service or Package to their virtual cart or proceeds directly to order by following the interface instructions.

³ Entering Order Details – The User provides the necessary order details (e.g., invoicing information, if required) and chooses a payment method from the available options.

⁴ Review and Correction – Before finalizing the order, the User has the opportunity to review the entered information, the selected Service, and the total price, and to correct any errors or changes.

⁵ Confirmation – The User must explicitly confirm the order by clicking the “Proceed to Payment” button. By confirming the order, the User makes a declaration of intent to conclude a distance contract with the Administrator for the selected Service or Service Package.

⁶ Consent – By confirming the order, the User requests and expressly consents that the performance of the Service shall commence immediately, and acknowledges that by doing so:

^{6.1} they will lose their right of withdrawal within 14 days in cases where the Service is fully provided and delivered on a tangible medium;

^{6.2} they will lose their right of withdrawal within 14 days in cases where performance of the Service has begun in the form of digital content without being provided on a tangible medium.

⁷ Administrator Confirmation – Upon receipt of the order and payment of the Price, the Administrator shall immediately send confirmation to the User by electronic means. The contract for the provision of the ordered Service is deemed concluded upon receipt of such confirmation by the User.

(3) The Administrator stores the concluded contract in its system in electronic format. Information about orders placed is available in the User’s account. Upon request by the User, the Administrator may provide a copy of the contract or related information on a durable medium.

Art. 11. Reservations and Service Provision

(1) Reservations for legal consultation, customer support, filming, or other specialized services are made through the reservation forms in the User Account or by telephone, within the Platform’s working hours.

(2) Packages include valuation and filming of the following types of real estate: residential property (apartment, maisonette, triplex, villa, or house up to three floors), agricultural land, regulated land plot (UPI), and garage/parking space.

(3) In cases involving commercial properties, buildings, or other properties whose assessment by nature and scope requires additional time, expertise, or resources, prices are subject to individual agreement.

(4) The Platform reserves the right to refuse performance or to request additional payment where it is established that the ordered Service relates to a property falling outside the above-mentioned scope.

(5) For Services relating to the determination of the market value of real estate, Stojer.com cooperates with licensed appraisers who will conduct an inspection and prepare an independent valuation only after a physical on-site inspection. Requests for valuation without access to the property are not accepted and are not subject to refund or rescheduling.

(6) All legal consultations are conducted remotely – by telephone or via online platforms such as Zoom, Viber, or Google Meet – according to a schedule agreed in advance between the User/Client and the Stojer team.

(7) Legal consultations, as well as consultations with professional appraisers provided through the Platform, relate exclusively to the specific property for which a valuation is being prepared or for which a Listing is being published on Stojer.com.

(8) Any questions concerning other real estate, as well as topics and issues unrelated to legal fields and/or legislation applicable to the purchase and sale, verification of ownership, and/or rental relations of the specific real estate for which a valuation is being prepared or a Listing published, are excluded from the scope of the Services provided.

(9) Each legal consultation has a predefined duration of 60 minutes and may be conducted within one or two separate remote sessions.

(10) If conducted over two sessions, the duration of each session is up to 30 minutes or until the User's/Client's questions are addressed.

(11) Any delay by the User/Client shall be deducted from the total consultation time.

(12) If all questions cannot be addressed within the allocated consultation time, the User/Client may request an additional consultation under the conditions and prices determined by the Platform.

(13) If a consultation or property valuation cannot be conducted due to the fault of the User/Client (including delay, no-show, or lack of connection), the Service shall be deemed provided and is not subject to rescheduling or refund.

Art. 12. Performance of Services

(1) The Administrator commences the performance of the Services after sending confirmation to the User/Client of a successfully ordered and paid Service and/or Service Package.

(2) If due to technical or other issues beyond the Administrator's control there is a delay in performance, the Administrator shall inform the User/Client and make reasonable efforts to commence performance as soon as possible.

(3) The term for provision of the Service and/or Service Package is specified in its description on the respective webpage of the Website. The Administrator shall perform the Services diligently and in accordance with their description.

(4) The User/Client undertakes to provide the necessary cooperation for the performance of the Service, if such is required.

(5) The User has the right to file a claim regarding a Service where the service does not conform to the contract. Claims must be submitted to the Administrator through one of the contact methods provided on the Website.

(6) Claims shall be reviewed by the Administrator in accordance with the procedures established by law.

VI. Withdrawal from Services and Refunds

Article 13. Right of Withdrawal

The User shall have the right to withdraw from Services paid for—whether ordered individually or as part of a Service Package—without owing compensation, penalties, or any costs other than those expressly provided by law, within 14 (fourteen) days from the date of conclusion of the Agreement with the Administrator.

Article 14. Exceptions

(1) Pursuant to Article 57 of the Consumer Protection Act, the provisions of Articles 50–56 regarding the consumer’s right of withdrawal from a distance contract or an off-premises contract shall not apply to agreements:

For the provision of services that have been fully performed, where the contract requires the consumer to pay, and performance has commenced with the consumer’s express prior consent and acknowledgment that they lose their right of withdrawal once the contract is fully performed by the trader;

For the supply of digital content not provided on a tangible medium, where performance has begun and the contract obliges the User to pay, provided that:

- a) the User has given express prior consent for the performance to commence during the withdrawal period;
- b) the User has acknowledged that, by doing so, they lose their right of withdrawal;
- c) the trader has provided confirmation in accordance with Article 48(2) or Article 49(8) of the Consumer Protection Act.

(2) The performance of a Service shall be deemed to have commenced from the moment the Administrator or its subcontractor has allocated time, resources, or undertaken actions aimed at fulfilling the specific Service.

(3) In the cases referred to in paragraph (1), the Administrator shall not be obliged to refund any amounts paid by the User for Services ordered individually or as part of a Service Package.

(4) Where a Service Package includes Services that do not fall within the exceptions under paragraph (1), the Administrator shall refund only the price of those specific Services. The value of each individual Service shall be determined according to the prices published on the Service Package page on the Website.

(5) The right of withdrawal under this Section applies exclusively to Users who are natural persons (consumers within the meaning of the Consumer Protection Act) and does not apply to Clients (legal entities).

Article 14a. Exercising the Right of Withdrawal

(1) To exercise their right of withdrawal, the User must notify the Administrator electronically by completing the standard withdrawal form available on the Website or by submitting another unequivocal statement to the Administrator through the contact methods specified on the Website.

(2) Upon receipt of the withdrawal notice, the Administrator shall send confirmation to the User.

(3) In the event of a valid withdrawal from a Service, the amount paid shall be refunded using the same payment method employed by the User for the original transaction, unless the User has expressly agreed to another payment method, within 14 (fourteen) business days. Actual costs incurred, including bank transfer fees where applicable, may be deducted from the refunded amount.

Article 15. Responsibilities and Refusal of Performance

(1) The User/Client shall be responsible for the accuracy of the information provided for the performance of the Services.

(2) The Administrator reserves the right to refuse or reschedule the provision of a Service in the event of objective impossibility, lack of cooperation by the User/Client, or force majeure circumstances, of which the User/Client shall be duly notified.

Article 16. Expansion of Services

Stojer.com reserves the right to introduce additional Services in the future that are not expressly provided for in these Terms and Conditions but will be clearly described on the Platform. Such Services shall be subject to these Terms and Conditions unless otherwise specified.

VII. Services Provided Through Subcontractors

Art. 17.

1. The Stojer.com platform cooperates with external specialists (subcontractors) to provide additional services related to the rental, sale, and purchase of real estate, including, but not limited to:
 - Photography and video services;
 - Legal consultations and document reviews;
 - Real estate market valuations.
2. Subcontractors may be employees of the company or independent contractors with whom Stojer.com has partnership or cooperation agreements.

3. Users/Clients have no direct financial obligation towards subcontractors. Payment for these services is made to the Platform.
4. Stojer.com coordinates the provision of the services and facilitates communication between the User/Client and the subcontractor. Responsibility for the actual execution of the service (quality, timelines, accuracy of information, etc.) rests with the subcontractor and the Administrator.
5. If the provision of services requires personal data (e.g., addresses, contacts, property descriptions), the User/Client agrees that the Administrator may provide this information to the relevant subcontractor only to the necessary extent and in accordance with the Administrator's Privacy Policy.
6. For legal consultations, which require submission of documents and/or sensitive information (e.g., notarial deeds, contracts), the data is provided directly by the User/Client to the lawyer, without mediation by the Platform.
7. In the event that a User cancels a requested service, including one provided through a subcontractor, the terms set out in Section VI of these Terms and Conditions apply.
8. The Administrator makes efforts to select reliable subcontractors and will assist the User in case of disputes.
9. All complaints submitted by Users are handled by the Platform in accordance with these Terms and Conditions and the applicable law.
10. By confirming an order for a service provided by a subcontractor, the User/Client agrees to these terms and acknowledges that contractual relations regarding the substance of the service also arise between them and the respective subcontractor.

VIII. Incorrectly Published Listings and Violations

Art. 18. Violations and reporting

1. Any published listing can be reported for irregularities by a registered User/Client through the designated reporting functionality. Reports are reviewed by the Administrator's team within a reasonable timeframe.
2. The Administrator reserves the right to edit, temporarily deactivate, or remove any listing that:
 - Violates the legislation of the Republic of Bulgaria;
 - Contravenes these Terms and Conditions;
 - Contains false, misleading, incomplete, or inappropriate information;

- Harms the reputation of the Platform or the rights of third parties;
 - Contains any information or data about prohibited products or services;
 - Contains listings from intermediaries, agency representatives, or individuals seeking to obtain remuneration/commission from the sale or rental of the property.
3. The Administrator has the right to impose restrictions or prohibit the publication of listings from specific email addresses, phone numbers, or IP addresses in cases of systematic or severe violations, particularly in cases of:
- Repeated posting of misleading listings;
 - Using images or content of others without permission;
 - Attempts to defraud or misuse the Platform system.

Art. 19. Administrator's Rights in Case of Violations

1. In case of violations, the Administrator may immediately deactivate the listing without prior notice. The Seller will be informed by email of the specific reason and will have the right to correct the violation within 14 calendar days.
2. If no corrective actions are taken within this period, the listing will be permanently removed.
3. The Platform may impose additional sanctions, including temporary or permanent access restrictions, in cases of:
 - Systematic violations of the usage rules;
 - Malicious behaviour such as spam, insults, discriminatory language, attempts at falsification, or copyright infringement;
 - Unethical conduct toward other Users/Clients or Platform staff.
4. If the Seller fails to correct the situation within the given period, the contract with the Administrator is considered terminated. In this case, the Administrator is entitled to a penalty payment for termination equal to the Price paid by the Seller for the Service and/or Service Package, which is retained by the Administrator and is non-refundable.
5. Any administrative action can be appealed by the User/Client by submitting a written request to the Administrator's team via the email address provided in the "Contact" section. Complaints are reviewed within 14 calendar days.

IX. Rights and Responsibilities

Art. 19. Each Seller bears full responsibility for the content of the listings they publish and for any communication conducted through the Platform.

Art. 20. Rules for Using the Platform

1. It is prohibited to publish false, misleading, illegal, or unethical information, as well as content that infringes the rights of third parties, including copyright and personal rights.
2. The Platform may not be used for commercial purposes on behalf of real estate agencies or brokers offering intermediary services for remuneration.
3. Each registered User/Client is responsible for maintaining the confidentiality of their account access data and must not share it with third parties. In case of suspected unauthorized access, the User/Client must immediately take steps to change their password and notify the Administrator.
4. The use of automated tools (bots, scripts, etc.) to access, extract data, or publish content on the Platform is prohibited without prior written consent from the Administrator.
5. Users/Clients must not obstruct or endanger the normal operation, security, or accessibility of the Platform, including through attempts at intrusion, spreading malicious code, or misuse of functions.
6. Users/Clients may only use purchased Packages or Services for publishing or facilitating actual real estate transactions as described in the Listings. Transferring purchased Services to third parties without the Administrator's consent is prohibited.

Art. 21. Disputes between Users/Clients

1. Any User/Client has the right to submit a complaint or report regarding unlawful actions of other Users/Clients through the contact channels provided on the Platform.
2. All disputes should be resolved by mutual agreement; if that is not possible, they will be resolved by the competent Bulgarian court under the applicable laws of the Republic of Bulgaria.
3. In case of a dispute with the Administrator that cannot be resolved by mutual agreement, the User may also contact the Commission for Consumer Protection or use the European Online Dispute Resolution (ODR) platform.

X. Intellectual Property and Content Rights

Art. 22. Published Content

1. All materials published on the Stojer.com Platform that result from creative activity, including photographs and video materials, are protected under the Copyright and Related Rights Act.

2. Content published on the Site is the exclusive property of Stojer.com, unless explicitly stated otherwise. The Platform owns all copyright and related rights to all content created, published, or prepared by its team or on its behalf. This includes, but is not limited to, design, text, logos, color schemes, visual elements, and site structure.
3. All published Listings, including their text, images, and videos, are intended solely for use within the Stojer.com Platform. Copying, distributing, or using the content for marketing, commercial, or advertising purposes, outside the Platform is prohibited without the Administrator's explicit written consent.
4. Copying, reproducing, distributing, publicly displaying, republishing, or using Listings or parts thereof on other websites, social media, media, or platforms without the Administrator's explicit written permission is strictly prohibited. This applies both to content created by the Stojer team and to content provided and/or published by Users/Clients.
5. When a Seller publishes photos, videos, text, or other content on the Platform, they retain all copyright over that content. By publishing, the Seller grants the Administrator a non-exclusive, free, and limited license to use, reproduce, modify, adapt, publicly display, and distribute this content solely in connection with the operation, promotion, and development of the Platform and the services offered through it.
6. The rights granted under the previous paragraph last for the duration of the content's publication on the Platform and for an additional period of up to 12 months for archiving, rights verification, and compliance with legal obligations. Technical processing (compression, formatting, cropping, watermarks, previews) that does not distort the content or harm the legal interests/reputation of the author is permitted.
7. The Seller expressly confirms that they hold the necessary rights to provide this content and that its use by the Platform will not infringe the rights of third parties.
8. The Stojer.com logo, colors, name, and visual identity constitute a registered trademark and/or protected trade elements and are subject to protection under applicable law. They may not be used without the Administrator's explicit permission.

Art. 23. Enforcement

In case of infringement, the Administrator reserves the right to take all legally permissible actions, including, but not limited to: filing a report with competent authorities; initiating claims for damages; submitting complaints to hosting providers, search engines, or social networks to protect its rights and interests, as well as the interests of its Users/Clients.

Art. 24. Platform Modifications

The Administrator's team may at any time change the design, structure, content, technical parameters, and functionalities of the Site without prior notice, whenever necessary to improve the Services or protect the interests of the Platform and its Users/Clients.

XI. Disclaimer

Art. 25. The Platform does not assume responsibility for the accuracy, completeness, timeliness, or reliability of content published by Users/Clients, nor for any actions or transactions arising from interactions between them.

Art. 26. All negotiations, agreements, contracts, payments, or other interactions between Users/Clients through the Platform are conducted entirely at the personal risk and responsibility of the parties involved.

Art. 27. Users/Clients must act with due diligence and attention when establishing contact and concluding transactions.

Art. 28. The Administrator does not act as an intermediary in real estate transactions and does not collect commissions from the parties involved in such transactions.

Art. 29. The Platform serves as a technological tool for publishing information and a facilitator by providing additional services (such as consultations, photography, etc.), but it does not enter into contractual relationships related to the purchase, sale, or rental of real estate between Users/Clients.

Art. 30. The Administrator's team does not guarantee uninterrupted or error-free access to the Platform.

Art. 31. The Administrator is not responsible for temporary outages, data loss, technical errors, viruses, hacker attacks, or other external events that may affect the functionality or security of the Services.

Art. 32. The Administrator is not liable for non-performance or delays in fulfilling obligations due to force majeure events, including but not limited to natural disasters, epidemics, military actions, government acts, interruptions in electricity supply, internet connectivity, or third-party activities beyond its control.

Art. 33. All consultancy, legal services, or advice provided through the Platform or the Administrator's partners are purely informational. They do not constitute a legal commitment, official opinion, or guarantee of success, and cannot be used as the sole basis for making legal or financial decisions.

XII. Other Provisions

Art. 34. Data Protection (GDPR)

The Platform Stojer.com processes personal data in accordance with its Privacy Policy, which is also available on the website.

Art. 35. Amendments to the Terms and Conditions

1. The Administrator reserves the right to amend these Terms and Conditions at any time as necessary, in view of updates to the Platform, the services offered, legislation, or other circumstances.
2. All changes take effect upon their publication on the Site, unless otherwise explicitly stated. Users are advised to regularly review the "Terms and Conditions" section to stay informed of any updates.
3. In the case of a substantial changes, the Administrator will notify Users immediately via email or an in-profile notification (when applicable), but is not responsible if the User has not reviewed the changes despite being notified.
4. Continued use of the Platform after the publication of amendments is considered confirmation that the User/Client is aware of and accepts the new terms.

Art. 36. Contract with Users/Clients

The contract concluded with a User/Client under these Terms and Conditions will not be stored as a signed individual document but will be accessible in an up-to-date version on the Site. Data regarding specific orders will be stored in the Administrator's system and/or sent to the User/Client by email.

Art. 37. Contact Information

For questions and notifications: office@stojer.com

Art. 38. Competent Supervisory Authorities:

- **Commission for Consumer Protection (CCP)** – Address: Sofia 1000, Slavykov Square No. 4A, 3rd, 4th, and 6th floor, Hotline: 0700 111 22, Website: www.kzp.bg
- **Commission for Personal Data Protection (CPDP)** – Address: Sofia 1592, Prof. Tsvetan Lazarov Blvd. No. 2, Tel.: 02/91-53-518, Website: www.cdpd.bg
- **Commission for Protection of Competition (CPC)** – Address: Sofia 1000, Vitosha Blvd. No. 18, Tel.: 02/935-61-13, Website: www.cpc.bg