

Terms of Service

Effective Date: October 25, 2026

These Terms of Service ("Terms") are a legally binding agreement between you ("you" or "User") and Znapt LLC, a Georgia limited liability company ("Znapt," "Leapward," "we," "us," or "our"), governing your access to and use of the Leapward™ website located at leapward.report (the "Site") and any related tools, reports, or services we offer (collectively, the "Service").

BY ACCESSING OR USING THE SERVICE, INCLUDING BY SUBMITTING A PROFILE OR PURCHASING A REPORT, YOU AGREE TO BE BOUND BY THESE TERMS AND OUR PRIVACY POLICY, WHICH IS INCORPORATED HERE BY REFERENCE. IF YOU DO NOT AGREE, DO NOT USE THE SERVICE.

PLEASE NOTE: SECTION 14 CONTAINS A BINDING ARBITRATION AGREEMENT AND A CLASS ACTION WAIVER THAT AFFECT HOW DISPUTES BETWEEN YOU AND US ARE RESOLVED.

1. Description of the Service

Leapward is a data-driven relocation comparison tool. You provide information about your circumstances and priorities (a "Profile"), and the Service generates a custom report ranking and comparing possible relocation destinations against factors that may include, among others, visa and immigration pathways, path to residency, taxation, cost of living, healthcare access, safety, climate, housing, language, political stability, distance from the United States, and remote-work infrastructure (a "Report").

The Service is self-service. You create your own Report by entering your Profile directly on the Site and completing payment through our payment processor. After your payment is confirmed, our servers calculate your results, display them on the Site, and automatically email a PDF copy of your Report to the email address you provided. The way the Service is delivered may change over time.

Your results are displayed in your browser session after payment. We do not currently offer user accounts, so you may not be able to return to your on-screen results after you leave or refresh the page. Please download your Report or keep the emailed copy for your records.

2. Not Professional Advice. Please Read Carefully.

THE SERVICE, INCLUDING ALL REPORTS, CONTENT, DATA, AND OUTPUT, IS PROVIDED FOR GENERAL INFORMATIONAL AND PLANNING PURPOSES ONLY.

Leapward is not a law firm, immigration consultancy, accounting firm, financial advisory, medical practice, or real estate brokerage, and nothing in the Service constitutes:

- Legal or immigration advice;
- Tax advice or a substitute for consultation with a qualified accountant or tax professional;
- Financial or investment advice;
- Medical advice, diagnosis, or treatment recommendations of any kind; or
- A guarantee of visa eligibility, approval, tax treatment, safety, or any other outcome.

Visa requirements, tax rules, cost-of-living figures, healthcare systems, safety conditions, and other information referenced in the Service change frequently and may be inaccurate, incomplete, or out of date at the time you view them. You are solely responsible for independently verifying all information with the relevant government agency, consulate, licensed immigration attorney, tax professional, physician, or other qualified professional before making any relocation, financial, legal, medical, or immigration decision. Your reliance on any information provided through the Service is entirely at your own risk.

This section survives any termination of these Terms and applies with full force regardless of how the Service evolves over time.

3. Eligibility

You must be at least 18 years old and have the legal capacity to enter into a binding contract to use the Service. By using the Service, you represent and warrant that you meet these requirements. The Service is not directed to, and should not be used by, anyone under 18. The Service is designed for U.S. citizens, including those who live abroad. The visa, entry, and tax information in your Report assumes you hold a U.S. passport and is not intended for citizens of any other country.

4. Your Profile and Submitted Information

You are solely responsible for the accuracy of the information you submit in your Profile, We do not independently verify, audit, or fact-check anything you submit, and your Report is only as accurate as the information you provide.

You grant us a limited license to use the information in your Profile solely to generate and deliver your Report, to provide customer support, and as otherwise described in our [Privacy Policy](#). Do not submit another person's personal information without their knowledge and consent.

Do not submit any information that is unlawful, fraudulent, or that infringes any third party's rights.

5. Payments, Pricing, and Refunds

Reports are sold on a one-time, per-report basis at a single price; the Service does not currently involve a recurring subscription. Your payment covers your complete Report, which includes every destination the Service currently covers. The number of destinations the Service covers may change over time. Your Report ranks all of them, and both the on-screen results and the downloadable and emailed PDF versions of your Report include all destinations. Pricing is displayed at checkout and may change at any time for future purchases; changes will not affect an order you have already completed.

All payments are processed by our third-party payment processor, currently Stripe, Inc. We do not receive or store your full payment card details. By submitting payment, you also agree to Stripe's applicable terms.

Refund policy: Because Reports are digital goods generated and delivered immediately after payment, all sales are final and non-refundable once your Report has been generated, except where required by applicable law or where a technical error on our part prevented delivery of your Report. In that case, contact us at support@leapward.report and we will re-deliver your Report or refund your purchase.

From time to time we may offer free or discounted Reports, for example through promotional codes issued to a limited number of participants. Promotional codes are personal to the recipient, single-use unless stated otherwise, have no cash value, may not be sold or transferred, and may be limited, modified, or discontinued at our discretion.

6. Intellectual Property

The Site, the Service, and all content, features, and functionality, including but not limited to the Leapward name, logo, tagline, visual design, destination data, scoring methodology, weighting logic, software, and text, are and remain the exclusive property of Znapt LLC and its licensors and are protected by copyright, trademark, trade secret, and other intellectual property laws. Nothing in these Terms grants you any right, title, or interest in our intellectual property except the limited right to use the Service for its intended personal purpose.

You may not, and may not permit any third party to:

- Copy, reproduce, republish, or create derivative works from the Service, our destination data, or our scoring methodology;
- Reverse engineer, decompile, or attempt to extract the underlying logic, algorithms, or source code of the Service;
- Scrape, harvest, or systematically extract data from the Service by automated means, including bots, crawlers, or scripts;
- Use the Service, your Report, or our data to build a competing product or service; or
- Resell, sublicense, or commercially redistribute Reports or Service output, except under a separate written white-label or licensing agreement with us.

Your Report is licensed to you for your own personal, non-commercial use in evaluating relocation options.

7. Acceptable Use

You agree not to: (a) use the Service for any unlawful purpose; (b) interfere with or disrupt the Service, its servers, or networks; (c) attempt to gain unauthorized access to any part of the Service, other users' data, or our systems; (d) attempt to bypass payment, including by accessing results without completing checkout; (e) use the Service to transmit malicious code; or (f) misrepresent your identity or provide false information to get around pricing, promotional, or eligibility restrictions.

8. Third-Party Services and Links

The Service relies on third-party providers, which currently include Stripe (payment processing), Supabase (backend processing and data storage), Cloudflare (website hosting, content delivery, and email routing), Brevo (email delivery and contact management), and Rewardful (affiliate referral tracking). Your use of the Service may also be subject to those providers' own terms and privacy practices. The Service may reference or link to third-party websites, such as government or consulate sites. We do not control and are not responsible for the content, accuracy, or availability of any third-party site.

9. Disclaimer of Warranties

THE SERVICE AND ALL REPORTS ARE PROVIDED "AS IS" AND "AS AVAILABLE," WITHOUT WARRANTIES OF ANY KIND, WHETHER EXPRESS, IMPLIED, OR STATUTORY, INCLUDING BUT NOT LIMITED TO IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, TITLE, AND NON-INFRINGEMENT. WE DO NOT WARRANT THAT THE SERVICE WILL BE UNINTERRUPTED, ERROR-FREE, OR SECURE, OR THAT ANY INFORMATION PROVIDED THROUGH THE SERVICE IS ACCURATE, COMPLETE, OR CURRENT.

10. Limitation of Liability

TO THE FULLEST EXTENT PERMITTED BY APPLICABLE LAW, IN NO EVENT WILL ZNAPT LLC OR ITS FOUNDER, OFFICERS, EMPLOYEES, OR AGENTS BE LIABLE FOR ANY INDIRECT, INCIDENTAL, SPECIAL, CONSEQUENTIAL, OR PUNITIVE DAMAGES, OR ANY LOSS OF PROFITS, DATA, GOODWILL, OR OTHER INTANGIBLE LOSSES, ARISING OUT OF OR RELATED TO YOUR USE OF, OR INABILITY TO USE, THE SERVICE, INCLUDING ANY DECISION YOU MAKE BASED ON A REPORT, REGARDLESS OF THE THEORY OF LIABILITY AND EVEN IF WE HAVE BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES.

TO THE FULLEST EXTENT PERMITTED BY APPLICABLE LAW, OUR TOTAL AGGREGATE LIABILITY TO YOU FOR ANY CLAIM ARISING OUT OF OR RELATING TO THE SERVICE WILL NOT EXCEED THE AMOUNT YOU ACTUALLY PAID US IN THE TWELVE (12) MONTHS PRECEDING THE EVENT GIVING RISE TO THE CLAIM.

Some jurisdictions do not allow the exclusion or limitation of certain damages, so some of the above limitations may not apply to you.

11. Indemnification

You agree to indemnify, defend, and hold harmless Znapt LLC and its founder, officers, employees, and agents from and against any claims, liabilities, damages, losses, and expenses (including reasonable attorneys' fees) arising out of or in any way connected with: (a) your use of the Service; (b) your violation of these Terms; (c) your violation of any third party's rights; or (d) any decision or action you take based on a Report or other content from the Service.

12. Termination

We may suspend or terminate your access to the Service at any time, with or without notice, for conduct that we believe violates these Terms or is otherwise harmful to other users, us, or third parties. You may stop using the Service at any time. Sections of these Terms that by their nature should survive termination (including Sections 2, 6, 9, 10, and 11) will survive.

13. Changes to the Service or These Terms

We may modify, suspend, or discontinue the Service, or any part of it, at any time. We may also update these Terms from time to time; the "Effective Date" above will reflect the most recent revision. Where reasonably practicable, we will communicate material changes by posting notice on the Site or by emailing customers. Your continued use of the Service after changes take effect constitutes acceptance of the revised Terms.

14. Governing Law, Binding Arbitration, and Class Action Waiver

These Terms are governed by the laws of the State of Georgia, USA, without regard to its conflict-of-laws principles.

Informal resolution first. Before starting arbitration, you agree to contact us at support@leapward.report with a description of your dispute, and we agree to try in good faith to resolve it informally within 30 days.

Binding arbitration. If a dispute is not resolved informally, you and Znapt LLC agree that any dispute, claim, or controversy arising out of or relating to these Terms or the Service will be resolved by final and binding individual arbitration, rather than in court. The arbitration will be administered, at your choice, by either the American Arbitration

Association (AAA) under its Consumer Arbitration Rules or JAMS under its rules and procedures for consumer arbitrations, as in effect when the arbitration is filed. If the provider you choose is unavailable or declines to administer the arbitration, the other provider will administer it. Payment of filing, administrative, and arbitrator fees will be governed by those consumer rules. The arbitration will be conducted by a single neutral arbitrator and will take place in Atlanta, Georgia, or, at your election, by video conference or on written submissions. Judgment on the arbitrator's award may be entered in any court with jurisdiction.

Class action waiver. YOU AND ZNAPT LLC AGREE THAT EACH MAY BRING CLAIMS AGAINST THE OTHER ONLY IN AN INDIVIDUAL CAPACITY, AND NOT AS A PLAINTIFF OR CLASS MEMBER IN ANY PURPORTED CLASS, COLLECTIVE, OR REPRESENTATIVE PROCEEDING. The arbitrator may not consolidate more than one person's claims or preside over any form of class or representative proceeding.

Exceptions. Either party may bring an individual claim in small claims court in Fulton County, Georgia, or the small claims court where you live, if the claim qualifies. Either party may also seek relief in court to protect its intellectual property rights.

If any part of this Section 14 is found unenforceable, the rest of it remains in effect, except that if the class action waiver is found unenforceable for any claim, that claim will proceed in the state or federal courts located in Fulton County, Georgia, and not in arbitration.

15. Miscellaneous

If you participate in the Leapward Affiliate Program, your participation is governed by the separate Leapward Affiliate Program Terms, which control over these Terms with respect to the Affiliate Program.

If any provision of these Terms is found unenforceable, the remaining provisions will remain in full effect. These Terms, together with our Privacy Policy, constitute the entire agreement between you and us regarding the Service and supersede any prior agreements. Our failure to enforce any right or provision will not be deemed a waiver of that right or provision. You may not assign these Terms without our prior written consent; we may assign these Terms without restriction, including in connection with a merger, acquisition, or sale of assets.

16. Contact Us

Questions about these Terms can be sent to:

Email: support@leapward.report

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