

TERMS OF USE

Our Service

Heartcredits is a service that helps people to trade with each other and build resilient heart-based community economies using a non-convertible, community-focused complementary currency called Heart Credits. Our intention is to provide a model for responsible accounting and trading that respects and nurtures communities and supports a more equal distribution of wealth. This service is also designed to build individual resourcefulness, entrepreneurship, and social capital, independent of the conventional money system.

Our Privacy Policy

We do not share your personal information with other parties, and all data on this platform is stored securely and web traffic is encrypted. The only personal information we are required to share with other Heartcredits members is your name and the town, region, and country you are located in. We do not expose any other personal information to members of this platform unless you choose to do so yourself, at your own risk, in your biography, descriptions and messages. We always respect your browsing privacy and we do not use tracking or third-party cookies, or any other kind of cookie.

When you delete content, it will no longer be visible to other members, but in some cases may continue to exist on our system for up to 90 days from the date you have deleted it. This is to ensure that any breaches of our Terms of Use can be investigated. If we are required to provide evidence to comply with legal obligations or law enforcement, your content may be

retained for longer than 90 days, but no longer than is necessary for this compliance to be fulfilled.

Your Agreements

1. You agree to provide accurate and truthful information when opening your account, and to continue to provide accurate, truthful, and up to date information about yourself, your location, and the services and products you wish to offer on this platform. This includes your agreement to use the name you are commonly known by.
2. You agree to keep your password and account confidential and to take full responsibility for the activities that occur under your account, notifying us immediately of any unauthorised use of your account.
3. You agree not to create more than one Heartcredits account.
4. You agree not to use anyone else's account at any time.
5. You agree to keep your Heartcredits transactions and your behaviour on the Heartcredits platform legal and lawful.
6. You agree to respect other Heartcredits members and to use positive and courteous dialogue with them, and you agree not to engage in or facilitate abuse, discrimination, defamation, harassment, or bullying on the Heartcredits platform.
7. You agree not to post any inappropriate, profane, or indecent content or information.
8. You agree not to post or trade anything that infringes any patent, trademark, or copyright.
9. You agree to use the reporting tool on the Heartcredits website to report any member that you believe is breaching these Terms of Use.
10. You agree not to attempt to gain any unauthorised access to the Heartcredits servers, databases, or website scripts, and not to sabotage or compromise the Heartcredits website.
11. You agree not to reproduce any part of the Heartcredits System Content, which is protected by United Kingdom and International copyright laws.

12. You agree for us to share openly with other Heartcredits members your Heartcredits Bio, Heartcredits Balance, Transaction Count, Peer Rating, Heartcredits Score, and the date that you began your Heartcredits membership.
13. You give us permission to share your name and the town, region, and country you are located in with other Heartcredits members in return for the service we provide. You agree that any other information you choose to share on the Heartcredits website is done so at your own risk and that doing so is your own responsibility. If you choose to share your full personal address or other contact details with other members on this platform, we would encourage you to think carefully about doing so and to only do so when you judge for yourself that it is safe for you to do so.
14. You agree to always endeavour to offer quality services and products and to be very clear about what you are providing to others so that their expectations of you will be as accurate as possible.
15. While transactions are not compulsory, you agree over time to increase your Heartcredits Transaction Count and to return your Heart Credits Balance towards zero. This helps to prevent excess negative or positive balances which distort the flow of currency and prevent the Heartcredits system from running efficiently.
16. You agree to provide a truthful Peer Rating of others after transacting with them to help build safety and trust in the Heartcredits community.
17. You recognise that the non-convertible currency of Heart Credits is designed to prevent the wealth represented by it from leaking out of the Heartcredits community, and you therefore agree not to exchange Heart Credits for money and not to back it with money.
18. If you choose to trade in instalments, you agree to do so at your own risk and to take full responsibility with the other party of the transaction to ensure a payment agreement is in place.
19. Heartcredits is a service intended for personal, non-commercial transactions, which are tax-exempt. This includes services or products that are traded as gifts or for non-profit. If you are a business owner and are trading in Heartcredits as a business, you agree to undertake

your liabilities to the state for all taxation where it is applicable for your business, accounting for any Heartcredits transactions in your tax reports.

20. Should you wish to close your account or no longer participate in the Heartcredits system, you agree to notify us of this through the website and to endeavour to balance your account so that your Heartcredits Balance is returned to zero before you leave.

These Terms of Use define the agreement between you and Heartcredits as the condition for your use of our Service. By using our Service, you acknowledge that you have read and understood these Terms of Use and that you accept and agree to be bound by them in full.

Should these Terms of Use require updating at any time, we will give you notice through the Website so that you can review the changes. After the Terms of Use are updated, your continued use of the Heartcredits Service will constitute acceptance of the updated Terms of Use. You are advised to read these Terms of Use often to stay informed of any changes that may affect you.

If we determine that you have breached our Terms of Use, or if we are required to do so for legal reasons, we may suspend or terminate your account at any time without notice. If we do so, you will have the opportunity to appeal should you think we have acted in mistake.

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