

# VRAL.IO TERMS OF SERVICE

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## WELCOME TO VRAL.IO

Welcome to VRAL.IO, the revolutionary AI-powered creative platform that bridges the gap between businesses and creators through cutting-edge artificial intelligence and enterprise-grade infrastructure.

These Terms of Service (hereinafter referred to as the "Terms," "Agreement," or "Terms of Service") constitute a legally binding agreement between you, whether an individual or entity, and VRAL.IO, governing your access to and use of the VRAL.IO platform. The platform encompasses our website, mobile applications, AI-powered creation tools, business management features, payment processing systems, token-based economy, and all related services, features, content, and functionality, collectively referred to as the "Platform," "Services," or "VRAL.IO Services."

VRAL.IO provides a comprehensive ecosystem where creators can leverage AI avatars, generate professional digital content, manage customer relationships, process payments, and scale their businesses without ever revealing their physical identity. Our Platform integrates sophisticated AI technology with enterprise-level business tools, creating an unprecedented opportunity for talented individuals to build thriving creative businesses. Through our innovative approach, we enable creators to maintain complete anonymity while delivering high-quality services and building sustainable revenue streams.

To contact us regarding these Terms or any other matter, please email [hello@VRAL.IO.com](mailto:hello@VRAL.IO.com) or reach out through our Help Portal on the Platform. For legal matters, please direct all correspondence to [legal@VRAL.IO.com](mailto:legal@VRAL.IO.com). For urgent safety concerns that require immediate attention, please email [safety@VRAL.IO.com](mailto:safety@VRAL.IO.com).

## CRITICAL NOTICE: ACCEPTANCE OF TERMS

**PLEASE READ THESE TERMS CAREFULLY BEFORE ACCESSING OR USING THE VRAL.IO PLATFORM. BY CLICKING "I AGREE," CREATING AN ACCOUNT, ACCESSING, OR USING ANY PART OF THE VRAL.IO PLATFORM, YOU ACKNOWLEDGE THAT YOU HAVE READ, UNDERSTOOD, AND AGREE TO BE BOUND BY THESE TERMS OF SERVICE, INCLUDING ANY FUTURE MODIFICATIONS.**

**IF YOU DO NOT AGREE TO THESE TERMS IN THEIR ENTIRETY, YOU MUST IMMEDIATELY DISCONTINUE ALL USE OF THE PLATFORM AND MAY NOT ACCESS OR USE ANY OF OUR SERVICES.**

These Terms form a legally binding contract between you and VRAL.IO. By registering as a Creator, purchasing tokens, offering any products or services on the Platform, accessing your dashboard, or using any part of the Platform's tools or features, you confirm that you have read, understood, and agreed to be bound by these Terms. Your agreement extends to all applicable addenda, including but not limited to our Privacy Policy, our Content Guidelines, our Copyright Policy, Stripe's Terms of Service (available at <https://stripe.com/legal>), and any other policies or guidelines we may publish from time to time. Your continued use of the Platform constitutes ongoing acceptance of these Terms and any modifications thereto.

## **IMPORTANT NOTICE REGARDING DISPUTE RESOLUTION**

**THESE TERMS CONTAIN A BINDING ARBITRATION AGREEMENT AND A WAIVER OF CLASS ACTION RIGHTS IN SECTION 17. EXCEPT AS EXPRESSLY SET FORTH IN THE DISPUTE RESOLUTION SECTION BELOW, ANY DISPUTES BETWEEN YOU AND VRAL.IO MUST BE RESOLVED THROUGH FINAL, INDIVIDUAL ARBITRATION. YOU WAIVE YOUR RIGHT TO PARTICIPATE IN ANY CLASS OR COLLECTIVE ACTION. PLEASE REVIEW SECTION 17 CAREFULLY AS IT AFFECTS YOUR LEGAL RIGHTS.**

By continuing to access and use the Platform, you represent and warrant that you are authorized to use the Platform, you have the authority to bind yourself or your business or organization to these Terms, you are not accessing the Platform from a jurisdiction where such access is prohibited, and you will comply with all applicable laws and regulations in your use of the Platform.

## **SECTION 1 - DEFINITIONS AND INTERPRETATION**

### **1.1 Definitions**

For the purposes of these Terms, the following definitions shall apply throughout this Agreement. An "Account" means a registered user account on the VRAL.IO Platform, which serves as your unique identifier and gateway to our Services. An "AI Avatar" means the artificial intelligence-generated digital representation created through VRAL.IO's proprietary technology, which enables Creators to maintain anonymity while presenting a professional presence. "AI-Generated Content" encompasses any and all content, including but not limited to images, text, videos, or audio, created using VRAL.IO's artificial intelligence tools and technologies.

A "Buyer" or "Customer" refers to any User who purchases products, services, or tokens through the Platform, whether for personal or business use. A "Creator" means any User who

has successfully registered a Creator account to offer products, services, or content through the Platform and has completed our verification process. "Creator Content" includes all content, products, services, and materials that a Creator uploads, creates, generates, offers, or distributes through the Platform, regardless of whether such content is AI-generated or traditionally created.

"Illegal Content" means any content that violates applicable laws, regulations, or legal requirements in any jurisdiction where the Platform operates or where the content may be accessed. "Payment Processors" refers to Stripe and any other third-party payment service providers integrated with the Platform to facilitate financial transactions. "Priority Illegal Content" encompasses specific categories of illegal content that we prioritize for immediate review and action, as detailed comprehensively in Section 4 of these Terms.

"Prohibited Content" means content that violates these Terms or our Community Guidelines but may not necessarily be illegal under applicable law. The "Services" encompass all services, features, tools, and functionality provided by VRAL.IO through the Platform. A "Token" or "VRAL.IO Token" represents the platform's unit of value, where one Token equals one Creative Credit, used to access Services and facilitate transactions. A "User" means any person or entity that accesses or uses the Platform in any capacity, whether as a Creator, Customer, or visitor. "User Content" includes any and all content that Users submit, upload, or create through the Platform.

## **1.2 Interpretation**

The interpretation of these Terms shall be governed by the following principles. Headings and subheadings are included for convenience only and shall not affect the interpretation or construction of these Terms. The term "including" and its variations mean "including without limitation" and shall not be construed to limit any general statement that it follows to the specific or similar items or matters immediately following it. References to laws, statutes, regulations, or ordinances include any amendments, modifications, or successor legislation that may be enacted from time to time. Words expressed in the singular form include the plural and vice versa, and words expressed in one gender include all genders. Any reference to a "day" means a calendar day unless specifically stated as a business day.

# **SECTION 2 - PLATFORM ACCESS AND USER ACCOUNTS**

## **2.1 Account Eligibility and Registration Requirements**

To access certain features of the VRAL.IO Platform and to register for an account, you must meet specific eligibility requirements that we have established to ensure the safety, security, and integrity of our community. With respect to age requirements, YOU MUST BE AT LEAST EIGHTEEN (18) YEARS OLD OR THE AGE OF LEGAL MAJORITY IN YOUR JURISDICTION, WHICHEVER IS HIGHER, to create an account and use the Platform independently. If you are under eighteen (18) but at least thirteen (13) years old, you may only use the Platform with

explicit parental consent and supervision, and your parent or legal guardian must create and maintain the account on your behalf. NO PERSON UNDER THE AGE OF THIRTEEN (13) MAY USE THE PLATFORM UNDER ANY CIRCUMSTANCES, and we will immediately terminate any account discovered to belong to a person under this age threshold. We reserve the right to request proof of age at any time, and failure to provide satisfactory proof may result in immediate account suspension or termination.

When registering on behalf of a business or organization, you represent and warrant that you have full legal authority to bind such entity to these Terms. You further confirm that the business is validly existing and in good standing in its jurisdiction of incorporation or formation, and that you are not registering on behalf of any individual or entity that has been previously banned, suspended, or terminated from VRAL.IO or our Payment Processors. Your authority to act on behalf of the entity must be properly documented, and we may request corporate resolutions, powers of attorney, or other documentation to verify your authority.

During the registration process, you must provide complete, accurate, and current information. This includes your legal name or business entity name as it appears on official documents, a valid and actively monitored email address that you have exclusive access to, a physical address where you can receive mail (post office boxes are not accepted for payment processing purposes), a phone number where you can be reached directly, tax identification information for Creators including Social Security Numbers or Employer Identification Numbers, and any other information we reasonably request to verify your identity or comply with legal requirements.

Regarding account security, YOU ARE SOLELY RESPONSIBLE FOR MAINTAINING THE CONFIDENTIALITY OF YOUR LOGIN CREDENTIALS AND FOR ALL ACTIVITIES THAT OCCUR UNDER YOUR ACCOUNT. You must create a strong, unique password that contains a combination of uppercase and lowercase letters, numbers, and special characters, and that is not used for any other online service. You must immediately notify us at [security@VRAL.IO.com](mailto:security@VRAL.IO) of any unauthorized use of your account, any breach of security, or any other compromise of your account credentials. You accept full liability for all activities that occur under your account, whether or not such activities were authorized by you. You may not share, sell, transfer, or otherwise provide access to your account to any third party without our express written consent, which may be withheld in our sole discretion.

## **2.2 Account Types and Features**

The VRAL.IO Platform offers various account types, each with specific features and capabilities designed to meet different user needs. Creator Accounts provide comprehensive access to our AI avatar creation tools, enabling you to develop and maintain a consistent digital presence without revealing your physical identity. These accounts include the ability to generate AI content across multiple formats, access to our token-based pricing system that simplifies transactions and ensures transparent pricing, built-in Customer Relationship Management (CRM) and project management tools to help you organize and scale your business, full payment processing capabilities through our integrated payment partners, comprehensive analytics and reporting dashboards to track your performance and growth, and our quality

guarantee and revision protection features that ensure customer satisfaction while protecting you from unreasonable demands.

Customer Accounts are designed for those who wish to purchase services and products from Creators on our Platform. These accounts provide the ability to purchase tokens in various package sizes to suit your needs, access to the full marketplace of Creator services and products, complete order history and management tools to track your purchases and projects, direct communication channels with Creators while maintaining appropriate boundaries, and the ability to leave reviews and ratings that help other customers make informed decisions.

For larger organizations and high-volume users, we offer Enterprise Accounts that include all Creator features with additional benefits. These accounts receive priority support from our dedicated enterprise team, custom token packages tailored to your organization's specific needs, advanced analytics that provide deeper insights into performance and ROI, API access where available for integration with your existing systems, and dedicated account management to ensure your success on the Platform.

## **2.3 Account Verification and Ongoing Compliance**

To activate certain features, particularly payment processing and content creation tools, you must complete our comprehensive verification process. This process is designed to ensure the safety and integrity of our Platform while complying with legal and regulatory requirements. Identity Verification requires you to provide government-issued identification, which we verify through our secure verification system. This may include a driver's license, passport, or national identity card, and we may use facial recognition technology to confirm that the identification document belongs to you.

Business Verification is required for business accounts and involves providing proof of business registration such as articles of incorporation or business licenses, tax documentation including EIN letters or VAT registration certificates, and any industry-specific licenses or permits required for your type of business. We may also conduct corporate database searches to verify the information you provide.

For Creators, we require a Portfolio Review where you submit work samples or a portfolio demonstrating your skills and capabilities. This helps us maintain quality standards on the Platform and ensures that Creators can deliver the services they offer. Additionally, Creators must complete relevant skill assessments based on the services they intend to offer, which may include tests of technical proficiency, creative ability, or industry knowledge.

Payment Processor Onboarding is mandatory for all Creators and involves completing Stripe's verification requirements, which include additional identity verification, bank account verification, and compliance with Stripe's terms of service. This process is necessary to enable payment processing and ensure compliance with financial regulations.

Our verification process is ongoing, and we may periodically require re-verification or additional documentation to maintain compliance with evolving regulations. You must promptly respond to any verification requests within seven (7) business days of receiving such requests. Failure to maintain verification or provide requested documentation may result in feature restrictions, payment holds, or account suspension. We reserve the right to conduct background checks where permitted by law, and your use of the Platform constitutes consent to such checks.

## **2.4 Account Responsibilities**

As an account holder on VRAL.IO, you acknowledge and agree to certain fundamental responsibilities that are essential to maintaining the integrity and security of our Platform. YOU ACKNOWLEDGE AND AGREE THAT YOU WILL NOT CREATE MULTIPLE ACCOUNTS TO CIRCUMVENT RESTRICTIONS, BANS, OR PLATFORM LIMITATIONS. Each individual or entity is permitted only one account unless explicitly authorized by VRAL.IO in writing. You must keep all account information current and accurate, updating it promptly when any changes occur. This includes changes to your legal name, business structure, contact information, payment methods, or tax status.

You warrant that you will not impersonate any person or entity, or falsely state or otherwise misrepresent your affiliation with any person or entity. You will not use false or misleading information in your profile, listings, or any communications on the Platform. You understand that allowing others to use your account violates these Terms and may result in immediate termination. You are responsible for all applicable taxes related to your account activity, including income taxes, sales taxes, VAT, and any other taxes or duties imposed by your jurisdiction. You agree to comply with all applicable laws and regulations in your use of the Platform, including but not limited to consumer protection laws, data protection regulations, intellectual property laws, and financial regulations.

## **SECTION 3 - VRAL.IO'S RIGHTS OF EVALUATION, VERIFICATION, AND ONGOING OVERSIGHT**

### **3.1 Platform Oversight and Account Evaluation**

VRAL.IO RESERVES THE ABSOLUTE AND UNRESTRICTED RIGHT TO REVIEW, MONITOR, EVALUATE, AND AUDIT ANY USER ACCOUNT THROUGH ANY MEANS NECESSARY TO PRESERVE THE SECURITY, INTEGRITY, AND LAWFUL OPERATION OF THE PLATFORM. This comprehensive oversight is fundamental to our ability to provide a safe and trustworthy environment for all users. Our monitoring systems employ state-of-the-art artificial intelligence and machine learning technologies that continuously analyze content for policy violations, identify transaction patterns that may indicate fraudulent activity, conduct behavioral analysis to detect platform abuse, scan for copyright and trademark infringement, and perform quality assurance monitoring to ensure service delivery standards are maintained.

In addition to our automated systems, we maintain teams of human reviewers who conduct manual review processes. These professionals perform human review of content and accounts flagged by our automated systems, conduct periodic audits of high-volume or high-risk accounts to ensure ongoing compliance, investigate user reports and complaints with thoroughness and impartiality, perform quality control checks on AI-generated content to maintain our standards, and review Creator-Customer interactions to ensure professional conduct and platform policy compliance.

We also engage third-party services and assessments to enhance our oversight capabilities. These include payment processor risk evaluations conducted by our financial partners, external security audits performed by certified cybersecurity firms, regulatory compliance reviews to ensure adherence to evolving legal requirements, cooperation with law enforcement inquiries when legally required, and industry database checks for fraud or abuse patterns that may affect our Platform.

### **3.2 Risk Assessment and Scoring**

We continuously evaluate accounts based on multiple risk factors to maintain platform integrity and protect our community. Our comprehensive risk assessment system analyzes transaction metrics including chargeback rates and patterns that may indicate fraudulent activity or customer dissatisfaction, refund frequency and amounts that exceed normal business parameters, payment failure rates that suggest financial instability or attempted fraud, unusual transaction volumes or amounts that deviate significantly from established patterns, and geographic risk factors based on regulatory requirements and fraud prevalence in certain regions.

Our content and behavior analysis systems examine accounts for content policy violations that may harm our community or violate legal requirements, patterns of user complaints and reports that indicate problematic behavior, communication patterns suggesting harassment, abuse, or other violations of our community standards, attempts to circumvent platform rules through technical means or social engineering, and intellectual property disputes that may expose the Platform to legal liability.

We also consider reputational factors in our risk assessment, including external reports or media coverage that may affect the Platform's reputation, associations with previously banned or suspended accounts that suggest attempts to evade our policies, links to known fraudulent activities identified through industry databases or law enforcement notifications, and patterns of negative reviews or ratings that indicate systematic problems with service delivery or customer satisfaction.

### **3.3 Verification Requirements and Documentation**

AT ANY TIME, WE MAY REQUIRE YOU TO PROVIDE DOCUMENTATION TO VERIFY YOUR IDENTITY, BUSINESS OPERATIONS, OR COMPLIANCE WITH OUR TERMS. These requirements are not arbitrary but are necessary to maintain the security and legal compliance

of our Platform. Identity documentation requirements may include government-issued photo identification such as passports, driver's licenses, or national identity cards; proof of address through recent utility bills, bank statements, or government correspondence; selfie verification using our secure facial recognition system to confirm that you are the authorized account holder; business registration documents including articles of incorporation, partnership agreements, or sole proprietorship registrations; and tax identification numbers such as Social Security Numbers, Employer Identification Numbers, or VAT registration numbers.

Financial documentation may be required to verify your financial stability and compliance with anti-money laundering regulations. This may include bank account verification through micro-deposits or account statements, source of funds documentation for large transactions or unusual payment patterns, financial statements for high-volume accounts to assess business viability, and anti-money laundering (AML) compliance documents as required by financial regulations in your jurisdiction.

Operational documentation helps us verify that you can deliver the services you offer and that you operate in compliance with applicable regulations. This may include proof of product or service delivery through customer testimonials or portfolio examples, customer satisfaction evidence through reviews or survey results, licensing or certification for regulated services such as financial advice or medical consultations, and copyright or trademark ownership proof for intellectual property you claim to own.

**YOU MUST RESPOND TO VERIFICATION REQUESTS WITHIN SEVEN (7) BUSINESS DAYS OF RECEIVING SUCH REQUESTS.** Failure to provide requested documentation within this timeframe may result in immediate account suspension, restriction of platform features, or withholding of payments. All documents must be authentic, unaltered, and clearly legible. We may use third-party services to verify document authenticity, and submission of fraudulent documents will result in immediate and permanent account termination and may be reported to law enforcement authorities.

### **3.4 Enforcement Actions**

Based on our evaluation of your account and activities, we may take various enforcement actions to protect the Platform and our community. These actions may be taken without prior notice when necessary to prevent ongoing harm or comply with legal requirements. Immediate actions we may take include temporary or permanent account suspension when violations are severe or repeated, removal of specific content or listings that violate our policies or applicable laws, restriction of platform features to prevent further violations while investigation continues, withholding of pending payments to protect against potential chargebacks or fraud losses, and reporting to law enforcement or regulatory authorities when required by law or when criminal activity is suspected.

We may also implement progressive measures designed to educate and rehabilitate accounts that have committed minor violations. These measures include warning notifications that clearly explain the violation and required corrective actions, probationary periods with enhanced



monitoring to ensure compliance improvement, requirements for additional security deposits to offset increased risk, mandatory completion of educational modules to ensure understanding of our policies, and increased transaction fees or reserves to account for elevated risk levels.

### **3.5 No Obligation to Disclose**

VRAL.IO IS UNDER NO OBLIGATION TO DISCLOSE THE SPECIFIC REASONS FOR ANY EVALUATION OR ACTION TAKEN REGARDING YOUR ACCOUNT, except as required by applicable law. We are not required to reveal our monitoring methods or criteria, as doing so could enable bad actors to circumvent our security measures. We are not obligated to provide detailed evidence supporting our decisions, as this could compromise our investigation methods or reveal confidential information. We will not explain our risk assessment algorithms, as these are proprietary and confidential business information. We cannot share information from third-party sources that may be protected by confidentiality agreements or legal restrictions. By using the Platform, you expressly waive any right to such disclosures except where specifically required by applicable law, and you acknowledge that our decisions regarding account evaluation and enforcement are made in our sole discretion based on the information available to us.

## **SECTION 4 - CONTENT POLICIES, ILLEGAL CONTENT, AND PLATFORM SAFETY**

### **4.1 Priority Illegal Content - Zero Tolerance**

VRAL.IO MAINTAINS AN ABSOLUTE ZERO-TOLERANCE POLICY FOR PRIORITY ILLEGAL CONTENT. Our sophisticated internal AI tools and highly trained human moderation teams work around the clock to continuously monitor for and immediately act upon content that poses serious harm to individuals or society. We have identified specific categories of content that receive the highest priority for review and action, and any user found to be creating, distributing, or facilitating such content will face immediate and permanent termination from the Platform, along with reporting to appropriate law enforcement authorities.

Our first and most critical priority category concerns child safety. WE HAVE ZERO TOLERANCE FOR ANY CONTENT THAT EXPLOITS OR HARMS CHILDREN IN ANY WAY. This includes child sexual exploitation and abuse (CSEA) material of any kind, regardless of whether it involves real children or computer-generated imagery. We prohibit any grooming or solicitation of minors, including seemingly innocent communications that are intended to build trust for eventual exploitation. Content that sexualizes minors or appears to depict minors in sexual contexts, even if claimed to be artistic or educational, is strictly forbidden. The distribution of intimate images of minors, whether self-produced or otherwise obtained, is prohibited and will be reported to the National Center for Missing & Exploited Children and law enforcement. Any content that endangers child welfare, including content promoting dangerous challenges targeted at minors or content that bullies or harasses children, will result in immediate action.

Regarding terrorism and extremism, we prohibit all content that promotes, supports, or glorifies terrorism or violent extremist ideologies. This includes recruitment materials for terrorist organizations, whether designated by the United States, United Nations, or other governmental bodies. Instructions for terrorist activities, including bomb-making guides, attack planning resources, or tactical training materials, are strictly prohibited. Extremist propaganda or radicalization content designed to inspire violence or hatred against groups based on their religion, ethnicity, nationality, or other protected characteristics will result in immediate termination. Content from designated terrorist organizations, including their official statements, propaganda videos, or recruitment materials, is prohibited regardless of the context in which it is shared.

Violence and harm constitute another critical category where we maintain zero tolerance. Credible threats of violence against individuals or groups, whether explicit or implied through context, will result in immediate action and law enforcement notification. Content promoting self-harm or suicide, including instructions, encouragement, or glorification of these acts, is strictly prohibited, though we distinguish this from legitimate mental health resources and support. Instructions for creating weapons or explosives beyond legal and educational contexts are forbidden. Content coordinating or planning violent activities, including riots, violent protests, or attacks on individuals or institutions, will be immediately removed and reported. Graphic violence or gore intended to shock, disturb, or desensitize viewers is prohibited, though we may make exceptions for newsworthy content with appropriate warnings and age restrictions.

Human exploitation in all its forms is absolutely prohibited on our Platform. This includes any content related to human trafficking or smuggling, forced labor or modern slavery, and the exploitation of vulnerable individuals. Non-consensual intimate images, commonly known as "revenge porn," are strictly prohibited and will be removed immediately upon detection or report. Sextortion attempts or any form of sexual exploitation, including the use of intimate images or information to coerce individuals, will result in immediate termination and law enforcement referral. Any content coordinating or facilitating exploitation, including advertisements for illegal services or communications planning exploitative activities, is forbidden.

We maintain strict policies against hate and harassment that targets individuals or groups. Hate speech targeting protected characteristics including race, ethnicity, national origin, religious affiliation, sexual orientation, gender identity, disability status, or other protected categories is prohibited. Coordinated harassment campaigns, whether organized on or off our Platform, will result in immediate action against all participating accounts. Doxxing, the practice of publishing private information such as addresses, phone numbers, or financial information without consent, is strictly forbidden. Stalking or persistent unwanted contact that causes fear or distress, including creating multiple accounts to evade blocks, is prohibited. Discrimination or incitement to discrimination in the provision of services or opportunities based on protected characteristics violates our fundamental values and will not be tolerated.

Financial crimes and fraud pose serious risks to our users and the integrity of our Platform. Money laundering or terrorist financing activities, including structuring transactions to avoid reporting requirements or using the Platform to obscure the origins of funds, will result in

immediate termination and reporting to financial authorities. Investment fraud or Ponzi schemes that promise unrealistic returns or use new investor funds to pay earlier investors are strictly prohibited. Identity theft or impersonation for financial gain, including the use of stolen personal information to create accounts or conduct transactions, is forbidden. The creation or distribution of counterfeit currency or documents, including fake identification, certificates, or financial instruments, violates both our policies and federal law. Credit card fraud or payment manipulation, including the use of stolen payment information or attempts to manipulate our payment systems, will result in immediate action and prosecution.

## **4.2 Prohibited Content Categories**

Beyond illegal content, VRAL.IO maintains strict prohibitions on various categories of content that, while not necessarily illegal, violate our community standards and terms of service. Our policies regarding adult and sexual content are comprehensive and strictly enforced. We prohibit all pornography or sexually explicit material, regardless of whether it involves consenting adults or is claimed to be artistic in nature. Nudity, including artistic or educational contexts, is not permitted on our Platform, as we strive to maintain a professional environment suitable for all users. Sexual services or escort services, whether offered directly or through coded language, are strictly prohibited. Adult toys or sexual enhancement products cannot be marketed or sold through our Platform. Fetish or BDSM content, even if not explicitly sexual, creates an environment inconsistent with our Platform's purpose and is therefore prohibited. Links to adult websites or content, including seemingly innocent URLs that redirect to adult material, are forbidden. Any suggestive content involving minors, even if not explicitly sexual, will result in immediate and permanent termination.

The Platform prohibits all regulated and dangerous items that pose risks to public safety or require special licensing. Firearms, ammunition, or explosives of any kind, including components or instructions for assembly, cannot be sold or promoted through our Platform. Illegal drugs or controlled substances, including prescription medications offered without proper authorization, are strictly prohibited. Prescription medications or medical devices that require professional oversight or FDA approval cannot be sold through our Platform without proper licensing and verification. Tobacco, vaping products, or cannabis, even in jurisdictions where legal, are prohibited due to age verification complexities and varying legal standards. Alcohol sales are prohibited except where legally permitted with proper licensing, and even then require special approval from our compliance team. Hazardous materials or chemicals that pose safety risks or could be used for illegal purposes are forbidden. Items designed to bypass security measures, including lock picks, jamming devices, or surveillance equipment designed for illegal use, cannot be offered on our Platform.

Deceptive and misleading content undermines trust in our community and is therefore strictly prohibited. False or misleading information about products or services, including exaggerated claims, hidden fees, or misrepresentation of features, violates our standards. Impersonation of others or organizations, whether for financial gain or to cause confusion, is forbidden. Fake reviews or testimonials, whether positive or negative, distort the marketplace and will result in account termination. Pyramid schemes or multi-level marketing programs that primarily reward

recruitment over product sales are prohibited. Get-rich-quick schemes that promise unrealistic returns with little effort or risk are forbidden. Misleading AI-generated content presented as human-created without proper disclosure violates our transparency requirements. Deepfakes intended to deceive, particularly those depicting public figures or private individuals in compromising situations, are strictly prohibited.

Intellectual property violations harm creators and expose our Platform to legal liability. Copyright infringement, including the unauthorized use of images, text, music, or video belonging to others, is strictly prohibited. Trademark violations, whether through counterfeit goods or unauthorized use of brand names and logos, will result in immediate action. Pirated software or media, including cracked applications, unauthorized streaming links, or illegally obtained digital content, cannot be distributed through our Platform. Counterfeit goods that falsely claim to be genuine branded products are forbidden. Unauthorized use of others' creative works, even with minor modifications, violates our respect for intellectual property rights. Patent infringement, including the sale of products that violate existing patents, is prohibited.

Platform manipulation attempts undermine the integrity of our marketplace and are strictly forbidden. Creating fake accounts or personas to inflate metrics, manipulate reviews, or evade restrictions will result in permanent bans of all associated accounts. Artificially inflating metrics or engagement through bots, click farms, or coordinated inauthentic behavior distorts our marketplace and violates our Terms. Circumventing platform fees or systems through off-platform transactions or payment manipulation reduces our ability to provide services and protect users. Unauthorized automation or bots that interact with our Platform in ways not intended or permitted by our API terms are prohibited. Selling or buying accounts violates our Terms and poses security risks to all users. Coordinated inauthentic behavior, including review brigading, mass reporting, or coordinated harassment, will result in immediate action against all participating accounts.

### **4.3 Content Monitoring and Detection Systems**

Our content monitoring and detection systems represent a sophisticated multi-layered approach to platform safety that combines cutting-edge technology with human expertise. Our automated detection systems employ advanced image recognition algorithms that scan for prohibited visual content using both hash matching against known illegal content databases and novel detection methods for previously unseen violations. Natural language processing analyzes text content across multiple languages to identify policy violations, hate speech, and attempts to circumvent our filters through creative spelling or coded language. Pattern recognition systems identify behavioral anomalies that may indicate account compromise, coordinated inauthentic behavior, or emerging threats to platform safety. Hash matching technology allows us to instantly identify and block known illegal content that has been previously identified by law enforcement or child safety organizations. Metadata analysis examines hidden information in files and communications that may reveal violations not apparent in the surface content.

Human review provides the crucial context and nuance that automated systems cannot fully replicate. All AI-flagged content undergoes human review by trained moderators who

understand cultural context and can identify edge cases. We conduct random sampling of content for quality assurance to ensure our automated systems are functioning correctly and to identify new patterns of violation. Specialized teams with specific expertise handle sensitive content categories, including child safety specialists, counterterrorism experts, and financial crime analysts. Cultural and contextual assessment ensures that our policies are applied fairly across different communities and that legitimate content is not incorrectly removed. Our appeals process includes review by senior moderators who can overturn initial decisions and provide guidance for policy refinement.

Our proactive measures go beyond reactive content moderation to prevent harmful content from ever reaching our Platform. Pre-upload scanning checks content against databases of known illegal material before it becomes visible to other users. Real-time monitoring of live interactions, including video streams and chat sessions, allows us to intervene immediately when violations occur. Behavioral analysis identifies early warning signs of potential violations, allowing us to provide warnings or restrictions before serious harm occurs. We cross-reference with industry databases maintained by organizations like the National Center for Missing & Exploited Children, the Global Internet Forum to Counter Terrorism, and financial crime prevention networks. Our collaboration with law enforcement and NGOs ensures we stay current with emerging threats and can respond quickly to new patterns of harmful behavior.

## **4.4 Reporting Illegal or Prohibited Content**

We have established multiple channels for reporting content to ensure that all users can easily and safely report violations they encounter. Our in-platform reporting system allows users to click the "Report" button on any content, select the appropriate violation category from a comprehensive list, provide additional details that may assist our review team, and submit reports with or without identifying information to protect reporter privacy. This system is designed to be intuitive and accessible, requiring minimal steps to complete a report while gathering sufficient information for our moderation team to take appropriate action.

Email reporting provides an alternative channel for users who prefer to provide more detailed information or who encounter issues with the in-platform reporting system. Reports sent to [safety@VRAL.IO.com](mailto:safety@VRAL.IO.com) should include the URL or specific location of the content within the Platform, the type of violation based on our published policies, a clear explanation of your concern and why you believe the content violates our policies, screenshots if they can be captured safely without exposing you to additional harmful content, and your contact information if you wish to receive updates on the report's status. Our safety team monitors this email address continuously and prioritizes reports based on severity and potential harm.

For immediate safety concerns that require urgent intervention, we maintain an emergency reporting system at [emergency@VRAL.IO.com](mailto:emergency@VRAL.IO.com). These reports are responded to within two hours at any time of day or night, with direct escalation to our senior safety team who have authority to take immediate action. When necessary, we coordinate with law enforcement to ensure rapid response to imminent threats. This emergency channel should be reserved for

situations involving immediate risk of physical harm, active child exploitation, credible terrorist threats, or other time-sensitive safety issues.

We are committed to protecting reporters from retaliation and ensuring that the reporting process itself does not cause additional harm. Reporter identity is kept strictly confidential unless we are legally required to disclose it through valid legal process. We have systems in place to protect against retaliation, including monitoring for retaliatory behavior and taking swift action against users who attempt to intimidate or harm reporters. There is no penalty for good-faith reports that prove unfounded after investigation, as we prefer to err on the side of safety. We offer anonymous reporting options for users who wish to report violations without creating an account or revealing any identifying information.

## **4.5 Our Response to Illegal Content Reports**

When we receive reports of illegal or prohibited content, we follow a structured response protocol designed to ensure swift action while maintaining fairness and accuracy. Within twenty-four hours of receiving a report, we provide acknowledgment of receipt to let the reporter know their concern has been received and is being addressed. Our team conducts an initial content review and risk assessment to determine the severity of the potential violation and the appropriate response team. If there is immediate danger present, we implement temporary restrictions on the content or account while the full investigation proceeds. Priority Illegal Content is immediately escalated to specialized teams with expertise in the specific violation category and direct connections to law enforcement when required.

Our investigation process is thorough and designed to ensure accurate outcomes while minimizing harm. Trained moderators conduct comprehensive reviews of reported content, examining not just the specific item reported but also surrounding context that may affect the determination. We evaluate context and intent to distinguish between violations and legitimate content that may superficially appear similar. When necessary, our moderation team consults with our legal department to ensure our actions comply with applicable laws and to determine whether law enforcement notification is required. Every decision is documented with clear rationale to ensure consistency and enable meaningful appeals.

Based on our investigation findings, we take appropriate enforcement actions calibrated to the severity and nature of the violation. These actions include content removal or restriction with varying levels of visibility reduction, account warnings or strikes that accumulate toward suspension thresholds, temporary suspensions ranging from twenty-four hours to thirty days depending on severity, permanent account termination for severe or repeated violations, law enforcement referral when criminal activity is identified, payment withholding to protect against fraud or to preserve evidence, and IP address blocking to prevent banned users from creating new accounts.

Following any enforcement action, we provide clear notification to affected parties while maintaining appropriate confidentiality. Content creators receive written notification specifying the exact policy violated, the specific action taken against their account or content, detailed

information about our appeals process including timelines and requirements, and the timeline for appeal submission, typically fourteen days from the date of notification. Reporters receive confirmation that action has been taken on their report without revealing specific enforcement details that could compromise privacy or safety. This balanced approach ensures transparency while protecting the privacy and safety of all parties involved.

## **4.6 Appeals and Reinstatement Process**

We recognize that our moderation systems, while sophisticated, are not infallible, and we maintain a robust appeals process to ensure that users have recourse when they believe our enforcement actions were taken in error. To file an appeal, users must submit their request within fourteen days of the enforcement action to [appeals@VRAL.IO.com](mailto:appeals@VRAL.IO.com). The appeal must include the original case number provided in the enforcement notification, any additional context or evidence that was not available during the initial review, and a clear explanation of why the decision should be reconsidered. We encourage users to be specific and provide concrete information rather than simply disagreeing with the outcome.

Appeal reviews are conducted by different moderators than those who made the original decision to ensure fresh perspective and minimize bias. Reviews are completed within seven business days of receipt, though complex cases may require additional time. During the review process, we may request additional information from the appellant to better understand the context or to verify claims made in the appeal. Once the review is complete, the final decision is communicated in writing with clear explanation of the reasoning and any conditions for reinstatement if the appeal is successful.

When appeals are granted, reinstatement may be subject to certain conditions designed to prevent future violations and ensure understanding of our policies. These conditions may include acknowledgment of policy understanding through a written statement or completion of a comprehension quiz, completion of a policy education module tailored to the specific violation category, agreement to enhanced monitoring for a specified period to ensure compliance, posting of a security deposit that may be forfeited in case of future violations, and a probationary period with restrictions on certain platform features or transaction volumes.

## **4.7 Complaints About Content Moderation**

Beyond the appeals process for specific enforcement actions, users may file general complaints about our content moderation practices. These complaints may address concerns such as incorrect content removal where legitimate content was mistakenly identified as violating, failure to remove violating content that clearly breaches our policies, disproportionate enforcement where similar content is treated differently, discrimination in moderation based on user characteristics or content viewpoints, and technical errors in automated systems that result in incorrect enforcement actions.

To file a moderation complaint, users should email [complaints@VRAL.IO.com](mailto:complaints@VRAL.IO.com) with "Moderation Complaint" in the subject line. The complaint should include detailed case information including

URLs, dates, and case numbers where applicable, specific examples of the moderation issue being raised, and the desired outcome or resolution being sought. We commit to providing a response within ten business days of receiving the complaint, though complex issues may require additional investigation time. If the initial response does not resolve the concern, users may request escalation to senior management for further review.

## **4.8 Transparency and Reporting**

We believe in transparency about our content moderation practices and their outcomes. We publish quarterly transparency reports that include comprehensive statistics about the number of content removals broken down by violation category, account actions taken including warnings, suspensions, and terminations, appeal statistics showing the number of appeals received and their outcomes, average response times for different types of reports and appeals, and accuracy rates of our automated systems based on appeal outcomes and quality assurance reviews.

Our regulatory compliance efforts include full cooperation with valid law enforcement requests while protecting user privacy to the maximum extent permitted by law. We comply with court orders and subpoenas after verifying their validity and scope. We report to relevant authorities as required by law, including reports to the National Center for Missing & Exploited Children for child safety issues. We actively participate in industry safety initiatives to share best practices and improve platform safety across the technology sector.

# **SECTION 5 - CREATOR RESPONSIBILITIES AND PLATFORM USE RESTRICTIONS**

## **5.1 Creator Obligations and Responsibilities**

AS A CREATOR ON VRAL.IO, YOU ACKNOWLEDGE AND ACCEPT FULL AND COMPLETE RESPONSIBILITY FOR ALL ASPECTS OF YOUR BUSINESS OPERATIONS CONDUCTED THROUGH OUR PLATFORM. This comprehensive responsibility extends to every facet of your professional presence and activities on VRAL.IO. You are solely responsible for setting and clearly communicating your terms of service for your offerings, ensuring that customers understand exactly what they are purchasing and what they can expect from you. You must provide accurate representation of your skills, experience, and capabilities, avoiding any exaggeration or misrepresentation that could mislead customers. Timely and professional communication with customers is essential, and you commit to maintaining high standards of responsiveness and courtesy in all interactions. You are responsible for maintaining all appropriate business licenses and permits required in your jurisdiction for the services you offer. Your compliance with all applicable laws and regulations in your jurisdiction is mandatory and non-negotiable.



Regarding content and deliverables, you bear complete responsibility for the quality and accuracy of all Creator Content you produce or distribute through the Platform. This includes ensuring timely delivery of promised products or services according to the timelines you establish with customers. The authenticity of your portfolio and work samples must be genuine, and you may not present others' work as your own or exaggerate your involvement in collaborative projects. When using AI-generated content, you must provide proper disclosure to customers so they understand the nature of what they are receiving. You are responsible for obtaining all necessary rights and permissions for any content you use, including music, images, text, or other creative works. All content you create or distribute must meet both our platform standards and all applicable legal requirements in your jurisdiction and your customers' jurisdictions.

Your financial responsibilities as a Creator are extensive and critical to maintaining trust in our marketplace. You must set fair and transparent pricing that accurately reflects the value of your services without hidden fees or unexpected charges. Your descriptions of what's included in each service must be accurate and complete, leaving no room for misunderstanding about deliverables. Once you have quoted prices and terms to a customer, you must honor those commitments unless the customer agrees to modifications. You are responsible for processing refunds when appropriate according to your stated policies and our platform requirements. Maintaining accurate financial records for tax and legal compliance purposes is your sole responsibility. You must pay all applicable taxes and fees related to your earnings on the Platform, and VRAL.IO bears no responsibility for your tax obligations.

Customer relations represent a critical aspect of your Creator responsibilities. You commit to providing excellent customer service that meets or exceeds the standards expected in your industry. You must respond to customer inquiries within forty-eight hours, even if only to acknowledge receipt and provide a timeline for a fuller response. When disputes arise, you must work to resolve them professionally and in good faith, seeking mutually acceptable solutions whenever possible. You must maintain strict confidentiality of customer information, using it only for the purposes of providing requested services and never sharing it with third parties without explicit consent. You commit to delivering services as promised or providing appropriate remedies when circumstances prevent delivery, which may include refunds, replacements, or make-good services. Keeping customers informed of any delays or issues that may affect delivery is essential to maintaining trust and professional relationships.

## **5.2 Prohibited Uses and Restrictions**

THE PLATFORM MAY NOT BE USED FOR ANY ILLEGAL ACTIVITIES OR PURPOSES THAT VIOLATE LOCAL, STATE, FEDERAL, OR INTERNATIONAL LAW. This absolute prohibition extends to all aspects of Platform use and includes but is not limited to money laundering or financing of illegal activities through the use of our payment systems or token economy. Tax evasion or fraud, including failure to report income or misrepresentation of business expenses, is strictly prohibited and may result in reporting to tax authorities. Trafficking in controlled substances, whether directly or through coded language, will result in immediate termination and law enforcement referral. Illegal gambling or gaming operations that violate applicable laws

in any relevant jurisdiction are forbidden. Violation of export controls or sanctions, including providing services to prohibited countries or individuals, is strictly prohibited and monitored.

Harmful content and activities that pose risks to individuals or the Platform community are strictly forbidden. Creating, distributing, or linking to malware or viruses that could harm users' devices or compromise their security will result in immediate termination and potential legal action. Phishing, spoofing, or identity theft attempts, whether targeting Platform users or external parties, are prohibited and will be reported to appropriate authorities. Harassment, bullying, or stalking of any individual, whether on or off the Platform, violates our commitment to user safety and will not be tolerated. Hate speech or discrimination based on protected characteristics undermines our inclusive community and is strictly forbidden. Threats of violence or harm, whether explicit or implied, will result in immediate action and law enforcement notification where appropriate. Doxxing or publishing private information about individuals without their consent poses serious safety risks and is absolutely prohibited.

Platform abuse that undermines the integrity of our systems or community is strictly prohibited. Creating multiple accounts to evade restrictions, manipulate metrics, or circumvent our policies will result in permanent banning of all associated accounts. Using bots or automation without explicit written permission from VRAL.IO violates our Terms and may result in immediate termination. Scraping or harvesting data from the Platform for any purpose, including competitive intelligence or marketing, is forbidden and may result in legal action. Reverse engineering our technology, including our AI systems, algorithms, or security measures, violates our intellectual property rights and is strictly prohibited. Circumventing security measures designed to protect the Platform and its users will result in immediate termination and potential criminal prosecution. Manipulating the token system through any means, including creating artificial transactions or exploiting system vulnerabilities, is forbidden and will be prosecuted to the fullest extent of the law.

Deceptive practices that mislead or harm other users are antithetical to our values and strictly prohibited. False advertising or misleading claims about your services, qualifications, or deliverables undermine trust in our marketplace. Bait-and-switch tactics where advertised services are replaced with different or inferior alternatives are forbidden. Hidden fees or charges that are not clearly disclosed upfront violate our transparency requirements. Creating or soliciting fake reviews or testimonials, whether positive for yourself or negative for competitors, distorts our marketplace and will result in immediate termination. Impersonation of others, whether individuals or organizations, for any purpose is strictly prohibited. Plagiarism or passing off others' work as your own violates both our policies and intellectual property laws.

Unfair business practices that harm competition or exploit users are prohibited on our Platform. Price fixing or collusion with other Creators to set prices or divide markets violates antitrust laws and our policies. Predatory pricing intended to drive out competition before raising prices is forbidden. Exclusive dealing arrangements that harm competition or limit customer choice without legitimate business justification are prohibited. Tying arrangements that require customers to purchase unwanted services to obtain desired ones are forbidden. Discriminatory practices in service provision based on protected characteristics violate both our policies and

various laws. Any violation of consumer protection laws, including false advertising, unfair trade practices, or deceptive business conduct, is strictly prohibited.

### **5.3 Specific Restrictions for AI-Generated Content**

THE USE OF AI-GENERATED CONTENT ON OUR PLATFORM COMES WITH SPECIFIC RESPONSIBILITIES AND RESTRICTIONS DESIGNED TO ENSURE TRANSPARENCY, QUALITY, AND ETHICAL USE. When using VRAL.IO's AI tools or any other AI generation systems, you must adhere to strict disclosure requirements. You must clearly indicate when content is AI-generated through prominent disclosures that customers cannot reasonably miss. You may not present AI content as human-created without disclosure, as this constitutes deceptive practice. You must include appropriate disclaimers about AI limitations, including potential inaccuracies, biases, or unsuitability for certain purposes. Customers must be warned about potential AI biases or errors that could affect the usefulness or appropriateness of the content for their specific needs.

Quality control for AI-generated content is entirely your responsibility as the Creator. You must review all AI-generated content before delivery to ensure it meets quality standards and customer requirements. Verification of accuracy and appropriateness is essential, particularly for factual claims or sensitive topics. You must edit and refine AI output as necessary to meet professional standards and customer expectations. You take complete responsibility for the final output delivered to customers, regardless of how much was AI-generated. You cannot rely solely on AI for critical decisions that could significantly impact customers' businesses or personal situations without appropriate human oversight and verification.

Ethical use of AI technology is paramount to maintaining trust and safety on our Platform. You must not use AI to create deceptive deepfakes that could mislead viewers about real events or individuals' actions or statements. You must avoid generating content that violates others' rights, including personality rights, privacy rights, or intellectual property rights. You may not use AI to impersonate real individuals, whether public figures or private citizens, without explicit consent. You must respect AI content generation limits imposed by our Platform or third-party services you use. You commit to following responsible AI practices, including considering the societal impact of content you create and refusing requests for harmful content generation.

### **5.4 Intellectual Property Obligations**

RESPECT FOR INTELLECTUAL PROPERTY RIGHTS IS FUNDAMENTAL TO OUR PLATFORM'S OPERATION AND YOUR SUCCESS AS A CREATOR. You must not upload or use copyrighted material without proper permission or licensing from the rights holder. This includes images, music, video, text, software, or any other creative works protected by copyright. You must respect trademarks and brand identities, avoiding any use that could cause confusion about endorsement or affiliation. Patent infringement through the sale or distribution of products that violate existing patents is prohibited and may result in legal action. You must honor all licensing agreements you enter into, including restrictions on use, attribution requirements, and payment obligations. When using others' work with permission, you must

credit sources appropriately according to the requirements specified by the rights holder or applicable licenses.

Your representations and warranties regarding intellectual property are binding and essential to our ability to operate the Platform. You represent and warrant that you own or have all necessary rights to all content you upload to the Platform. Your content must not infringe upon others' intellectual property rights, privacy rights, publicity rights, or any other legal rights. Where your content includes recognizable individuals, you warrant that you have obtained appropriate model releases. For content including music or audio, you warrant that you have cleared all necessary rights including synchronization, performance, and mechanical rights. You warrant that you have the legal authority to grant us the licenses necessary to operate the Platform as described in these Terms.

## **5.5 Data Protection and Privacy Obligations**

AS A CREATOR, YOU HAVE SIGNIFICANT RESPONSIBILITIES REGARDING THE PROTECTION OF PERSONAL DATA YOU ENCOUNTER THROUGH YOUR USE OF THE PLATFORM. You must comply with all applicable data protection laws, including but not limited to the General Data Protection Regulation (GDPR) for European Union residents, the California Consumer Privacy Act (CCPA) for California residents, and any other relevant privacy legislation in your jurisdiction or your customers' jurisdictions. You may only collect customer information that is necessary for providing your services, and you must not engage in excessive or unnecessary data collection. You must protect customer data with appropriate security measures, including encryption, access controls, and secure storage practices. You are prohibited from selling or sharing customer data without explicit, informed consent from the data subject. You must delete customer data upon request unless retention is required by law, and you must have processes in place to respond to such requests promptly. Any data breaches involving customer information must be reported immediately to both VRAL.IO and affected customers as required by applicable law.

Prohibited data practices that violate privacy principles or legal requirements include collecting sensitive information such as health data, financial account numbers, or government identification numbers without explicit consent and appropriate security measures. Using customer data for purposes beyond those for which it was collected without obtaining additional consent is forbidden. Failing to secure customer information with industry-standard security measures constitutes negligence and may result in liability. Transferring data to non-compliant third parties who cannot provide adequate protection for personal information is prohibited. Retaining data longer than necessary for the purposes for which it was collected violates data minimization principles. Ignoring data subject rights requests, including requests for access, correction, deletion, or portability, violates both our policies and applicable laws.

## **5.6 Payment Processing Compliance**

YOUR USE OF PAYMENT PROCESSING SERVICES THROUGH OUR PLATFORM REQUIRES STRICT COMPLIANCE WITH FINANCIAL REGULATIONS AND PAYMENT

PROCESSOR REQUIREMENTS. You must comply with all Stripe terms and policies, available at <https://stripe.com/legal>, which are incorporated into these Terms by reference. Adherence to Payment Card Industry (PCI) standards is mandatory for any handling of payment card information. You must comply with anti-money laundering (AML) regulations, including monitoring for suspicious transactions and reporting requirements. Know Your Customer (KYC) requirements must be fulfilled, including identity verification and ongoing monitoring obligations. Compliance with sanctions and export control laws is essential, and you must not process payments for or from prohibited individuals or jurisdictions.

Prohibited payment activities that violate financial regulations or payment processor terms include processing payments outside the Platform, which circumvents our security measures and violates our Terms. Sharing payment processor accounts or credentials compromises security and violates both our Terms and payment processor agreements. Structuring transactions to avoid detection or reporting thresholds constitutes money laundering and will be reported to authorities. Processing payments for prohibited items or services listed in these Terms or payment processor policies is forbidden. Facilitating money laundering through any means, including accepting payments from illegitimate sources or layering transactions, is strictly prohibited. Creating artificial transactions to manipulate metrics, test stolen payment methods, or for any other improper purpose is forbidden.

## **5.7 Consequences of Violations**

WE MAINTAIN A PROGRESSIVE DISCIPLINE SYSTEM FOR MOST VIOLATIONS, THOUGH SEVERE VIOLATIONS MAY RESULT IN IMMEDIATE TERMINATION. Our warning system is designed to educate and correct behavior before more serious consequences become necessary. A first violation typically results in a written warning that clearly explains the violation and required corrective actions, along with educational resources to prevent recurrence. A second violation results in temporary suspension ranging from one to seven days, during which you cannot access Platform features or process transactions. A third violation leads to extended suspension of thirty days, providing time for you to demonstrate understanding and commitment to compliance. A fourth violation results in permanent termination of your account and prohibition from creating new accounts.

Certain violations are so severe that they result in immediate termination without prior warning. These include any Priority Illegal Content, particularly content that harms children or promotes terrorism. Fraud or financial crimes, including payment fraud, money laundering, or identity theft, result in immediate termination and law enforcement referral. Child safety violations of any kind receive our harshest response with immediate termination, law enforcement notification, and reporting to appropriate child protection agencies. Actions causing serious harm to others, whether physical, financial, or severe emotional harm, result in immediate termination. Repeated violations after receiving warnings demonstrate an unwillingness to comply with our Terms and result in permanent banning. Attempts to circumvent previous sanctions through creating new accounts or using others' accounts result in permanent prohibition from the Platform.

Additional consequences beyond account actions may include forfeiture of pending payments to cover potential liabilities or chargebacks. You may be held liable for damages and costs incurred by VRAL.IO as a result of your violations, including legal fees, fines, and reputational harm. Serious violations will be reported to law enforcement authorities as required by law or when criminal activity is suspected. Your information may be added to industry ban lists shared among platforms to prevent known bad actors from migrating between services. We reserve the right to pursue legal action for damages resulting from your violations of these Terms. Where permitted by law and necessary for public safety, we may make public disclosures about serious violations.

## **SECTION 6 - FEES, PAYMENTS, AND FINANCIAL TERMS**

### **6.1 Token System and Pricing**

THE VRAL.IO PLATFORM OPERATES ON A TOKEN-BASED ECONOMY DESIGNED TO SIMPLIFY TRANSACTIONS AND PROVIDE TRANSPARENT, PREDICTABLE PRICING FOR ALL USERS. Each Token represents one Creative Credit, serving as the universal currency within the VRAL.IO ecosystem. Tokens are non-transferable between users to prevent unauthorized resale and maintain pricing integrity. Tokens have no cash redemption value and cannot be converted back to traditional currency once purchased. Once purchased, tokens never expire, allowing users to buy in bulk and use them according to their needs without time pressure. ALL TOKEN SALES ARE FINAL AND NON-REFUNDABLE, reflecting the immediate value and access they provide upon purchase.

Our token packages are structured to provide increasing value for larger purchases, rewarding users who commit to greater usage of our Platform. The Starter Pack, priced at \$9.99, provides 10 Tokens at \$0.99 per token, perfect for users testing the platform or requiring only one to two basic content pieces. This package includes email support and a thirty-day validity period for first project booking, making it ideal for single projects or trial runs. The Creator Pack, our most popular option at \$24.99, delivers 30 Tokens at \$0.83 per token, suitable for users needing three to six standard content pieces. This package includes priority support and a sixty-day validity period for first project booking, serving users with weekly content needs effectively.

The Professional Pack, priced at \$49.99, offers 75 Tokens at \$0.67 per token, ideal for growing brands requiring seven to fifteen content pieces. This tier includes dedicated account manager support and a ninety-day validity period for first project booking, making it perfect for monthly campaign management. The Business Pack, our premium offering at \$99.99, provides 200 Tokens at \$0.50 per token, offering maximum value for enterprise needs. This package supports twenty to forty content pieces with white-glove support and a one-hundred-eighty-day validity period for first project booking, designed for organizations with substantial content requirements.

### **6.2 Platform Fees and Charges**

OUR FEE STRUCTURE IS DESIGNED TO BE TRANSPARENT AND SUSTAINABLE, ENSURING WE CAN CONTINUE TO PROVIDE HIGH-QUALITY SERVICES WHILE OFFERING FAIR VALUE TO OUR USERS. Transaction fees are applied to all transactions processed through the Platform. Our platform fee ranges from one to five percent of transaction value depending on your subscription level. Payment processing through Stripe incurs an additional 2.9% plus \$0.30 per transaction, which is passed through directly from our payment processor. Currency conversion, when necessary, is processed at market rate plus a two percent fee to cover conversion costs and currency risk. Chargebacks incur an \$85 fee per incident to cover the administrative costs and risks associated with disputed transactions. NSF or failed payment attempts result in a \$35 fee per occurrence to cover banking fees and administrative overhead.

We offer subscription options that can significantly reduce your platform fees for high-volume users. The Basic tier, which is free, includes our standard five percent platform fee on all transactions. The Pro tier, at \$29 per month, reduces the platform fee to three percent, providing savings for users processing more than \$1,450 in monthly transactions. The Enterprise tier, at \$99 per month, reduces the platform fee to just one percent, ideal for high-volume users processing more than \$2,475 monthly. Custom pricing is available for exceptionally high-volume accounts, negotiated based on specific needs and transaction volumes.

Additional fees apply for premium services and features that go beyond standard Platform functionality. Rush processing commands a fifty percent premium on standard rates to account for the expedited handling and priority attention required. Revisions beyond those included in your service package are charged at 10 tokens each to fairly compensate Creators for additional work. Portfolio featuring at \$19.99 per month provides enhanced visibility in our marketplace. API access at \$49.99 per month enables integration with external systems and automation capabilities. Advanced analytics at \$29.99 per month provides detailed insights into performance and customer behavior. Custom integrations are priced on a quote basis depending on complexity and requirements.

### **6.3 Payment Processing and Settlement**

WE SUPPORT A VARIETY OF PAYMENT METHODS TO ACCOMMODATE USERS WORLDWIDE AND ENSURE CONVENIENT TRANSACTION PROCESSING. Credit cards from all major networks including Visa, Mastercard, American Express, and Discover are accepted and processed securely through our payment partners. Debit cards with credit card network logos are also accepted, providing immediate payment processing. Bank transfers via ACH or wire transfer are available for larger transactions or users preferring direct bank payments. Digital wallets including Apple Pay and Google Pay provide convenient one-touch payment options for mobile users. Cryptocurrency payments for selected currencies are coming soon, reflecting our commitment to innovation and meeting evolving user preferences.

Settlement timelines vary based on several factors but are designed to balance security with prompt payment delivery. Standard processing typically completes within three to five business days from transaction completion. Express processing, available for an additional fee, reduces

settlement time to one to two business days for users requiring faster access to funds. First payouts for new accounts may take up to fourteen days to complete necessary verification procedures and establish banking relationships. This extended timeline for initial payments helps prevent fraud and ensures compliance with financial regulations.

Payment holds may be implemented in certain circumstances to protect against fraud and ensure Platform integrity. New accounts may experience holds for the first thirty days as we establish trust and verify business operations. High-risk transactions, as determined by our risk assessment algorithms or manual review, may be held for up to 180 days to protect against chargebacks and fraud. Disputed transactions are held until resolution is achieved through our dispute process or payment processor procedures. Suspicious activity triggers holds pending investigation to protect both the Platform and innocent users from potential fraud. Compliance reviews required by law or payment processor policies may result in temporary holds while necessary verification is completed.

## **6.4 Billing and Invoicing**

AUTOMATIC BILLING SYSTEMS ENSURE SEAMLESS SERVICE CONTINUATION AND REDUCE ADMINISTRATIVE BURDEN FOR SUBSCRIPTION SERVICES. Subscriptions renew automatically on their monthly or annual anniversary date unless cancelled prior to renewal. Payment cards are charged on the scheduled renewal date, with failed payments triggering our retry system. Failed payment attempts are retried after three, five, and seven days to account for temporary insufficient funds or card issues. Service suspension occurs after ten days of non-payment to prevent accumulation of unpaid charges while allowing time for payment resolution. Account termination follows after thirty days of non-payment, at which point all account data may be permanently deleted.

Invoice requirements ensure proper documentation for tax and accounting purposes. Invoices are automatically generated for all transactions and include all required information for tax compliance in relevant jurisdictions. All invoices are available for download through your dashboard in PDF format for easy record-keeping. Invoice records are retained for seven years to meet legal requirements in most jurisdictions. Our invoicing system is VAT/GST compliant where applicable, automatically calculating and displaying required tax information for covered transactions.

## **6.5 Refunds and Cancellations**

OUR REFUND POLICY BALANCES CUSTOMER PROTECTION WITH CREATOR SUSTAINABILITY WHILE MAINTAINING PLATFORM INTEGRITY. Token purchases are subject to our strict no-refund policy, as tokens provide immediate value and access upon purchase. All token purchases are final regardless of whether tokens are ultimately used. No refunds are provided for price changes that may occur after purchase. Tokens cannot be transferred or gifted to other users to maintain pricing integrity and prevent unauthorized resale. The only exception to our no-refund policy for tokens is when technical errors on our part prevent proper crediting or use of purchased tokens.



Service refunds may be requested by customers under specific circumstances that indicate failure to deliver promised value. Non-delivery of services within agreed timeframes without acceptable explanation warrants refund consideration. Significant deviation from description that materially affects the value or usefulness of delivered services may justify refunds. Technical issues on our Platform that prevent service delivery despite good faith efforts by Creators may result in refunds. Duplicate charges resulting from system errors are always refunded promptly upon verification. Unauthorized transactions, once verified through our security procedures, are reversed to protect users from fraud.

Our refund process is designed to be fair and efficient while providing opportunity for resolution between parties. Customers must initiate refund requests within thirty days of the transaction to ensure timely resolution while evidence is still available. Creators have forty-eight hours to respond to refund requests with their perspective and any relevant documentation. If parties cannot reach agreement, VRAL.IO mediates the dispute using our established criteria and precedents. Decisions are typically reached within seven business days of escalation to VRAL.IO mediation. Approved refunds are processed within five to ten business days depending on the payment method and banking systems involved.

Cancellation policies vary based on the type of service or subscription being cancelled. Monthly subscriptions may be cancelled at any time with cancellation taking effect at the end of the current billing period. Annual subscriptions provide no refund for partial periods, reflecting the discounted rate provided for annual commitment. Service cancellations are governed by each Creator's stated policy, which must be clearly communicated before purchase. Custom work typically requires a fifty percent non-refundable deposit to compensate Creators for time invested in project initiation and planning.

## **6.6 Chargebacks and Disputes**

CHARGEBACK MANAGEMENT IS CRITICAL TO PLATFORM SUSTAINABILITY AND REQUIRES COOPERATION FROM ALL PARTIES. Each chargeback incurs a \$25 fee regardless of outcome to cover the administrative costs of responding to and managing the dispute. Creators must respond to chargeback notifications within forty-eight hours to ensure timely submission of compelling evidence to payment processors. All supporting documentation including delivery confirmation, communication records, and service agreements must be provided to support the dispute response. VRAL.IO assists with dispute response by providing platform records and supporting documentation to strengthen the case. Excessive chargebacks threaten platform stability and trigger review procedures that may result in account restrictions or termination.

We maintain strict chargeback thresholds to identify and address problematic accounts before they threaten Platform integrity. A warning is issued when chargebacks exceed one percent of transaction volume, alerting Creators to potential issues requiring attention. Account review is triggered at two percent, involving detailed analysis of transaction patterns and customer complaints to identify root causes. Suspension occurs at three percent while remediation measures are implemented to address systematic issues. Termination becomes necessary at

five percent to protect the Platform and other users from the risks associated with high-chargeback accounts.

Our dispute resolution process provides alternatives to chargebacks while ensuring fair outcomes for all parties. Internal resolution is attempted first, with a five-day period for parties to reach agreement through direct communication. VRAL.IO mediation follows if internal resolution fails, with our team reviewing evidence and making determinations within ten days. Binding arbitration is available for unresolved disputes as specified in our dispute resolution provisions. Class actions are not permitted under our Terms, ensuring disputes are resolved individually and efficiently.

## **6.7 Reserves and Security**

WE MAY ESTABLISH RESERVES TO PROTECT AGAINST FINANCIAL RISKS AND ENSURE PLATFORM STABILITY. Reserve requirements vary based on risk assessment and account history. New accounts may have ten percent of transactions reserved for the first ninety days while payment patterns are established. High-risk categories, as determined by industry standards and our risk assessment, may have reserves up to thirty percent of transaction volume. Seasonal businesses may have variable reserves based on historical patterns to account for refund timing differences. Accounts with excessive refunds or chargebacks may have one hundred percent reserves to protect against future losses.

Reserve terms are designed to balance risk management with Creator cash flow needs. Reserved funds are held in segregated accounts to ensure availability for their intended purpose. No interest is paid on reserves as they are held for risk management rather than investment purposes. Reserves are released on a rolling basis as the risk period for associated transactions passes. Reserved funds may be used to cover refunds, chargebacks, or other legitimate claims against the account. Reserve percentages are subject to change with notice based on evolving risk assessments or regulatory requirements.

Security deposits may be required in certain circumstances to provide additional protection against potential losses. Previously terminated accounts seeking reinstatement must post security deposits to demonstrate commitment to compliance. High-risk business models as identified through our risk assessment may require deposits before accessing certain features. Custom payment terms negotiated outside our standard structures may require security deposits. Large transaction volumes that exceed normal parameters may trigger security deposit requirements to protect against potential large-scale losses.

## **6.8 Tax Obligations**

YOU ARE SOLELY AND EXCLUSIVELY RESPONSIBLE FOR ALL TAX OBLIGATIONS ARISING FROM YOUR ACTIVITIES ON THE VRAL.IO PLATFORM. This absolute responsibility cannot be delegated or transferred to VRAL.IO under any circumstances. Your income tax obligations include federal income tax on all earnings generated through the Platform, state and local income taxes as applicable in your jurisdiction, self-employment tax for

US-based independent contractors, estimated quarterly tax payments to avoid underpayment penalties, foreign income tax if you are subject to taxation in multiple jurisdictions, corporate or business taxes if operating through an entity structure, capital gains tax on any digital assets received or appreciated, and alternative minimum tax calculations where applicable.

Transaction taxes represent a complex and evolving area of tax law that requires your careful attention. Sales tax collection and remittance obligations vary significantly by jurisdiction and transaction type. Value Added Tax (VAT) applies in many countries and requires registration, collection, and remittance procedures. Goods and Services Tax (GST) in countries like Australia and Canada has specific thresholds and requirements. Provincial Sales Tax (PST) and Harmonized Sales Tax (HST) add layers of complexity in certain jurisdictions. Digital services taxes are emerging in many jurisdictions specifically targeting online transactions. Marketplace facilitator taxes may apply depending on how tax authorities classify our Platform. Cross-border transaction taxes require understanding of international tax treaties and withholding requirements.

Business taxes beyond income and transaction taxes may apply to your Creator activities. Business license taxes in your local jurisdiction may be required regardless of where your customers are located. Gross receipts taxes in certain jurisdictions tax total revenue regardless of profitability. Franchise taxes may apply if you operate through certain entity structures. Excise taxes may apply to specific types of goods or services you offer. Property taxes on business assets used in your Creator activities may be assessed by local authorities. Payroll taxes become your responsibility if you hire employees or contractors to assist with your Creator business. Workers' compensation and unemployment insurance obligations arise with employee relationships.

VRAL.IO'S ROLE IN TAXATION IS STRICTLY LIMITED TO LEGAL REQUIREMENTS AND DOES NOT INCLUDE TAX ADVICE OR SERVICES. What VRAL.IO does includes providing transaction records via your dashboard for use in tax preparation, issuing tax forms as legally mandated such as 1099-K forms in the United States, collecting tax identification numbers as required by law for reporting purposes, reporting to tax authorities as required by law including annual information returns, and withholding taxes only when legally obligated by law or valid tax treaties.

What VRAL.IO explicitly does NOT do includes calculating your tax liability under any circumstances, determining applicable tax rates or rules for your specific situation, collecting or remitting sales tax on your behalf unless legally required as a marketplace facilitator, filing tax returns for you or on your behalf, providing tax advice or tax planning services, acting as your tax representative in any capacity, storing tax payments for future remittance, or guaranteeing the accuracy of any tax calculations you perform.

## **6.9 Tax Information Collection and Reporting**

WE ARE REQUIRED BY LAW TO COLLECT CERTAIN TAX INFORMATION FROM ALL CREATORS. This requirement is non-negotiable and failure to provide required information will

result in account restrictions. For all Creators, we must collect your legal name or business name exactly as it appears on tax documents, your Taxpayer Identification Number (TIN) or Employer Identification Number (EIN), completion of appropriate tax forms such as W-9 for US persons or W-8 for foreign persons, your address for tax purposes which may differ from your business address, your business structure type to determine appropriate reporting, state tax registration numbers where applicable, and backup withholding certification to avoid automatic withholding requirements.

Consequences of non-compliance with tax information requirements are severe and automatic. Account features will be restricted until all required information is provided and verified. Payments will be withheld indefinitely until tax compliance is achieved. Backup withholding at twenty-four percent will be automatically applied to US persons who fail to provide proper certification. Foreign withholding at thirty percent will be applied to non-US persons without proper treaty documentation. Account suspension is possible for continued non-compliance with tax information requirements. All failures to provide required information will be reported to tax authorities as required by law.

## **SECTION 7 - PAYMENT PROCESSOR TERMS AND THIRD-PARTY SERVICES**

### **7.1 Integration with Payment Processors**

THE VRAL.IO PLATFORM INTEGRATES SEAMLESSLY WITH LEADING PAYMENT PROCESSORS TO FACILITATE SECURE AND EFFICIENT FINANCIAL TRANSACTIONS. Our primary payment partner, Stripe, serves as the backbone of our payment infrastructure, handling all card transactions with industry-leading security and reliability. Stripe manages our subscription billing systems, ensuring automatic renewals and consistent service delivery. International payments are processed through Stripe's global network, providing currency conversion and cross-border transaction capabilities. Stripe's sophisticated fraud detection systems protect both Creators and Customers from unauthorized transactions and payment fraud. Complete terms for Stripe services are available at <https://stripe.com/legal>, and their restricted businesses list at <https://stripe.com/legal/restricted-businesses> details activities that cannot be processed through their systems.

BY USING THE VRAL.IO PLATFORM, YOU EXPLICITLY AGREE TO BE BOUND BY THE TERMS AND CONDITIONS OF OUR INTEGRATED PAYMENT PROCESSORS. This agreement is separate from but incorporated into your agreement with VRAL.IO. You authorize these processors to handle your payments according to their established procedures and security protocols. You agree to provide accurate and complete information to payment processors as required for verification and compliance purposes. You accept and will comply with their acceptable use policies, which may be more restrictive than VRAL.IO's policies in certain areas. You consent to allow payment processors to perform credit checks and verification procedures necessary for risk assessment and regulatory compliance.

## 7.2 Payment Processor Prohibited Activities

YOU ARE STRICTLY PROHIBITED FROM USING OUR PAYMENT PROCESSORS FOR CERTAIN CATEGORIES OF BUSINESS THAT VIOLATE THEIR TERMS OR POSE EXCESSIVE RISK. Stripe's prohibited businesses include investment and credit services that require specific financial licensing, money transmission or currency exchanges without appropriate regulatory approval, virtual currency or cryptocurrency transactions except those specifically approved by Stripe, pyramid schemes or ponzi schemes that defraud participants, any illegal products or services regardless of local jurisdiction, counterfeit or unauthorized goods that infringe on intellectual property rights, regulated products without proper licensing such as pharmaceuticals or firearms, high-risk securities trading or forex platforms, pseudo-pharmaceuticals or supplements making unsubstantiated health claims, adult content or services of any nature, gambling operations except those properly licensed and approved, substances designed to mimic illegal drugs, white supremacist or hate group content or fundraising, and firearms and weapons of any type.

## 7.3 Payment Data Handling

THE SECURITY AND PRIVACY OF PAYMENT DATA IS PARAMOUNT TO MAINTAINING TRUST IN OUR PLATFORM. Data shared with payment processors includes comprehensive information necessary for transaction processing and risk assessment. This includes your full legal name and address as they appear on official documents, email address and phone number for communication and verification purposes, detailed transaction information including amounts, dates, and item descriptions, IP address and device information for fraud prevention and security purposes, business information for Creators including business structure and registration details, tax identification numbers for regulatory reporting requirements, and bank account details for payment disbursements and settlements.

Payment data protection measures meet or exceed industry standards for financial information security. We maintain PCI DSS Level 1 compliance, the highest level of payment card industry security standards. End-to-end encryption protects payment data during transmission between all parties. Tokenization replaces sensitive payment information with secure tokens that cannot be reverse-engineered. VRAL.IO servers never store actual credit card details, instead relying on secure tokens provided by payment processors. Secure transmission protocols including TLS 1.3 ensure data cannot be intercepted during transmission. Regular security audits by independent third parties verify our ongoing compliance with security standards.

Payment processors retain certain rights regarding transaction processing and data handling. They may decline or reverse transactions based on risk assessment or compliance requirements. Funds may be held or frozen pending investigation of suspicious activity or compliance reviews. Additional verification may be requested at any time to maintain account security and regulatory compliance. Suspicious activity must be reported to appropriate authorities as required by law. Data may be shared with law enforcement agencies in response to valid legal requests or court orders. Processing services may be terminated if terms are violated or excessive risk is identified.

# **SECTION 8 - INTELLECTUAL PROPERTY RIGHTS**

## **8.1 VRAL.IO's Intellectual Property**

ALL RIGHTS, TITLE, AND INTEREST IN AND TO THE VRAL.IO PLATFORM AND ITS ASSOCIATED TECHNOLOGIES, CONTENT, AND MATERIALS ARE AND SHALL REMAIN THE EXCLUSIVE PROPERTY OF VRAL.IO. Our intellectual property portfolio encompasses the entire VRAL.IO platform including its underlying architecture and infrastructure, our proprietary AI models and algorithms that power content generation and platform features, the VRAL.IO trademark, logos, and all associated branding elements, the platform's design, layout, and user interface including all visual elements and user experience flows, all content, documentation, and materials we create or commission, our APIs, SDKs, and technical infrastructure that enable platform functionality, our unique business methods and processes that differentiate our platform, and all marketing materials and campaigns we develop to promote the platform.

Our intellectual property is protected by multiple forms of legal protection including copyright in our code, content, and creative works, which provides exclusive rights to reproduction and distribution. Our trademarks in VRAL.IO and associated marks are protected through registration and common law rights. Trade secrets in our algorithms and methods are protected through confidentiality measures and restricted access. Patents pending on our innovative technologies will provide additional protection once granted. Database rights protect our compilations of information and user-generated content. Moral rights, where applicable under local law, protect the integrity and attribution of our creative works.

WE GRANT YOU A LIMITED, NON-EXCLUSIVE, NON-TRANSFERABLE, REVOCABLE LICENSE TO USE OUR INTELLECTUAL PROPERTY SOLELY AS NECESSARY FOR YOUR AUTHORIZED USE OF THE PLATFORM. This license permits you to access and use the Platform according to these Terms and for its intended purposes. You may download our mobile applications for personal use on devices you own or control. You may use our AI tools in accordance with these Terms and applicable feature limitations. You may display our badges according to our brand guidelines to indicate your participation on the platform. You may reference VRAL.IO in approved ways for marketing your services on the platform.

This license explicitly does NOT permit you to copy, modify, or create derivative works based on our intellectual property. You may not reverse engineer or decompile our technology to understand or replicate its functionality. You must not remove copyright notices or other proprietary markings from any materials. You cannot use our marks without explicit written permission from our legal department. You are prohibited from scraping, mining, or extracting data from the platform for any purpose. You cannot sublicense or transfer any rights granted under this license to third parties. You may not use our intellectual property for competitive purposes or to create competing services.

## **8.2 User Content Ownership and Licensing**

YOU RETAIN FULL OWNERSHIP OF ALL ORIGINAL CONTENT YOU CREATE AND UPLOAD TO THE VRAL.IO PLATFORM. This includes all original content you upload to the platform, your business information and branding elements, customer data you collect in accordance with applicable laws, creative works you produce using our tools or independently, and your trade secrets and proprietary methods. Your ownership rights are not transferred to VRAL.IO through your use of the platform, and you remain free to use your content elsewhere.

However, BY UPLOADING CONTENT TO THE PLATFORM, YOU GRANT VRAL.IO A WORLDWIDE, NON-EXCLUSIVE, ROYALTY-FREE, PERPETUAL, IRREVOCABLE, SUBLICENSABLE, TRANSFERABLE LICENSE TO USE YOUR CONTENT AS NECESSARY FOR PLATFORM OPERATIONS. This comprehensive license is essential for us to provide our services effectively. For operational uses, we require the right to host, store, and backup your content across our global infrastructure, display content to users to enable the services you've requested, process content through our AI systems for enhancement and analysis, create cached or compressed versions for efficient delivery, distribute content via CDN networks for optimal performance, and include your content in search results to help customers find your services.

For promotional uses, with your permission, we may feature your content in marketing materials to showcase platform capabilities, include success stories in case studies or testimonials with appropriate attribution, display exemplary work in platform galleries to inspire other users, use anonymized metrics in investor presentations to demonstrate platform growth, reference our relationship in press releases with your prior approval, and include aggregated data in statistical analyses for business intelligence purposes.

For technical uses essential to platform improvement, we may use your content to train and improve our AI models while respecting your ownership rights, develop new features and services based on usage patterns and content types, conduct research and analytics to understand user needs and platform performance, ensure platform security through content scanning and threat detection, comply with legal obligations including court orders and regulatory requirements, and create anonymized datasets for research and development purposes.

### **8.3 AI-Generated Content Rights**

THE OWNERSHIP AND RIGHTS STRUCTURE FOR AI-GENERATED CONTENT REFLECTS THE COLLABORATIVE NATURE OF AI-ASSISTED CREATION. Input content remains owned by the original rights holder who provides it to the AI system. The AI processing technology and algorithms remain the exclusive property of VRAL.IO. Output content created through AI processing grants Creators comprehensive usage rights for commercial purposes. Combined works that integrate AI-generated and human-created elements involve shared attribution between the Creator and the platform.

As a Creator using AI-generated content, you receive extensive commercial usage rights that enable full business utilization. These rights include the right to use AI-generated content for

commercial purposes without additional licensing fees, modify and adapt the content to meet specific client needs or creative visions, create derivative works based on the AI-generated content, distribute the content through any medium or channel you choose, display and perform the content publicly as needed for your business, and sublicense the content to your clients with appropriate restrictions to protect platform interests.

Important limitations apply to AI-generated content that Creators must understand and accept. You cannot claim exclusive ownership of AI-generated content as others may generate similar outputs. You cannot prevent parallel creation by other users who may independently generate similar content. Copyright registration for AI-generated content may not be possible in many jurisdictions. The content remains subject to any third-party rights in training data or input materials. Content may contain non-protectable elements such as facts, ideas, or common expressions.

YOUR WARRANTIES REGARDING AI-GENERATED CONTENT ARE CRITICAL TO PLATFORM INTEGRITY. You warrant that all input content you provide doesn't infringe on others' intellectual property rights. You have obtained all necessary permissions for any third-party content included in inputs. Output will be thoroughly reviewed before delivery to ensure quality and appropriateness. You will comply with all attribution requirements for incorporated third-party elements. You will not misrepresent AI content as entirely human-created when disclosure is required.

## **SECTION 9 - DATA PROTECTION AND PRIVACY**

### **9.1 Data Controller Responsibilities**

THE COMPLEX DATA PROTECTION LANDSCAPE REQUIRES CLEAR DELINEATION OF RESPONSIBILITIES BETWEEN VRAL.IO AND CREATORS. VRAL.IO acts as the data controller for platform operations, assuming responsibility for account registration information including names, emails, and verification data; platform usage data that helps us improve services and user experience; payment and billing information necessary for transaction processing; all communications between users and VRAL.IO support or administration; security and fraud prevention data that protects the platform and users; and analytics and performance metrics that guide platform development.

Creators function as independent data controllers for their business operations, maintaining separate responsibility for all customer personal information collected through their services; transaction-specific data related to individual projects or services; direct communications with customers outside platform messaging systems; customer preferences and history that inform service delivery; any data collected outside the VRAL.IO platform for business purposes; and marketing and promotional data used for customer outreach.

These shared responsibilities require both parties to maintain independent compliance with applicable data protection laws. Each party must maintain independent privacy policies that



accurately describe data handling practices. Separate data breach procedures must be established and tested regularly. Individual compliance obligations cannot be delegated to the other party. No joint controller relationship is established through platform use, maintaining clear separation of responsibilities.

## **9.2 Data Protection Compliance**

WE MAINTAIN COMPREHENSIVE COMPLIANCE WITH MAJOR DATA PROTECTION REGULATIONS WORLDWIDE. Our compliance framework addresses the General Data Protection Regulation (GDPR) for European Union and European Economic Area residents, providing full rights and protections required under this comprehensive legislation. The California Consumer Privacy Act (CCPA) requirements for California residents are fully implemented in our systems and processes. The Personal Information Protection and Electronic Documents Act (PIPEDA) compliance ensures Canadian users receive appropriate protections. Privacy Act 1988 requirements for Australian users are incorporated into our data handling practices. The UK Data Protection Act 2018 post-Brexit requirements are maintained for UK users. Other local privacy laws are addressed as applicable based on user location and applicable jurisdiction.

Our compliance measures incorporate privacy by design principles into all platform development and operations. Data minimization practices ensure we collect only information necessary for specified purposes. Purpose limitation controls prevent mission creep in data usage beyond stated purposes. Consent management systems provide granular control over data collection and use. Data retention policies ensure information is not kept longer than necessary. Security safeguards protect personal data from unauthorized access or breach.

## **9.3 Personal Data Collection and Use**

THE PLATFORM COLLECTS VARIOUS CATEGORIES OF PERSONAL DATA NECESSARY FOR SERVICE DELIVERY AND PLATFORM OPERATIONS. Account information includes name and username for identification purposes, email address for communication and account recovery, phone number for security verification and urgent communications, physical address for payment processing and tax compliance, date of birth for age verification and legal compliance, government ID for identity verification and fraud prevention, and tax information for regulatory reporting requirements.

Transaction data encompasses all payment methods used on the platform for processing and security, complete purchase history for customer service and dispute resolution, detailed transaction amounts for accounting and reporting, billing addresses for payment verification and fraud prevention, and comprehensive invoice details for tax and accounting purposes.

Usage information collected includes IP addresses for security and geographic customization, device information for compatibility and security purposes, browser details for troubleshooting and optimization, detailed access logs for security monitoring and investigation, feature usage

patterns for product development and improvement, and performance metrics for platform optimization and user experience enhancement.

All communications are retained for quality assurance and dispute resolution, including support tickets for customer service improvement and issue tracking, messages between users for dispute resolution and safety monitoring, feedback and reviews for platform improvement and trust building, email correspondence for legal compliance and customer service, and chat transcripts for training and quality assurance purposes.

WE USE PERSONAL DATA ONLY FOR SPECIFIED, LEGITIMATE PURPOSES INCLUDING providing and improving services through personalization and optimization; processing transactions securely and efficiently; verifying identity and preventing fraud through sophisticated risk assessment; communicating with users about their accounts, transactions, and platform updates; complying with legal obligations including tax reporting and law enforcement requests; enforcing our Terms through investigation and action on violations; analyzing and improving platform functionality and user experience; and marketing with explicit consent through targeted communications about relevant services.

## **9.4 Data Subject Rights**

YOU HAVE COMPREHENSIVE RIGHTS REGARDING YOUR PERSONAL DATA THAT WE ARE COMMITTED TO UPHOLDING. Access rights enable you to request a complete copy of all personal data we hold about you, understand how we use your data for various purposes, know who we share data with and for what purposes, and receive your data in a portable format for transfer to other services.

Correction rights allow you to update inaccurate information in your account or records, complete incomplete data that affects service delivery or compliance, and annotate disputed information while resolution is pending.

Deletion rights, also known as the right to be forgotten, permit you to request erasure of personal data when no longer needed, with exceptions for legal requirements such as tax records or ongoing disputes, and retention for legitimate interests such as fraud prevention or security.

Control rights provide you with the ability to object to certain processing activities, restrict processing while disputes are resolved, withdraw consent for consent-based processing activities, opt-out of marketing communications at any time, and control automated decision-making that significantly affects you.

TO EXERCISE YOUR RIGHTS, CONTACT US AT [PRIVACY@VRAL.IO.COM](mailto:PRIVACY@VRAL.IO.COM) WITH YOUR SPECIFIC REQUEST. We will respond within thirty days as required by applicable law. We may request identity verification to protect against unauthorized disclosure. These services are provided free of charge unless requests are excessive or manifestly unfounded. An appeals process is available if you disagree with our initial response to your request.

## **9.5 Data Security Measures**

WE IMPLEMENT COMPREHENSIVE TECHNICAL SAFEGUARDS TO PROTECT PERSONAL DATA FROM UNAUTHORIZED ACCESS OR BREACH. AES-256 encryption protects all data at rest in our storage systems. TLS 1.3 encryption secures all data in transit between users and our servers. Multi-factor authentication adds an extra layer of security for account access. Regular security audits by independent firms verify our security posture. Penetration testing identifies and addresses potential vulnerabilities before they can be exploited. Vulnerability scanning continuously monitors for new security threats. Intrusion detection systems alert us to potential security breaches in real-time. DDoS protection ensures platform availability despite attack attempts.

Organizational measures complement our technical safeguards to create comprehensive data protection. Limited access controls ensure only authorized personnel can access personal data. Regular employee training keeps our team current on security best practices and threats. Confidentiality agreements bind all employees and contractors to protect user data. Vendor assessments ensure third parties meet our security standards. Our incident response plan enables rapid reaction to potential breaches. Business continuity planning ensures service availability despite disruptions. Regular policy reviews keep our practices current with evolving threats and regulations. Security awareness programs maintain a culture of security throughout the organization.

Physical security measures protect the infrastructure housing user data. Secured data centers with multiple layers of physical access control house our servers. Twenty-four hour monitoring detects and responds to physical security threats. Biometric access controls prevent unauthorized entry to sensitive areas. Environmental controls protect against fire, flood, and other physical threats. Redundant systems ensure continuity despite hardware failures. Regular backup procedures protect against data loss. Disaster recovery capabilities enable rapid restoration of services after major incidents.

## **SECTION 10 - TERMINATION AND SUSPENSION**

### **10.1 Termination by VRAL.IO**

WE RESERVE THE ABSOLUTE RIGHT TO TERMINATE YOUR ACCOUNT IMMEDIATELY, WITHOUT PRIOR NOTICE, FOR SEVERE VIOLATIONS THAT THREATEN PLATFORM INTEGRITY OR USER SAFETY. Severe violations warranting immediate termination include any Priority Illegal Content, particularly content that exploits or harms children; child safety violations of any nature regardless of severity; terrorism or violent extremism content or support; fraud or financial crimes including payment manipulation or money laundering; actions causing significant harm to other users or the platform; compliance with law enforcement requests or court orders requiring account termination.

Platform abuse that undermines system integrity also justifies immediate termination, including hacking attempts or successful security breaches that compromise user data or platform operations; severe harassment or credible threats against other users or VRAL.IO staff; repeated copyright infringement after warnings demonstrating willful disregard for intellectual property rights; payment fraud or manipulation that threatens financial system integrity; identity theft or impersonation that harms others or enables fraud; and systematic platform manipulation through technical exploits or social engineering.

Business risks that threaten platform sustainability may trigger immediate termination, including excessive chargebacks exceeding five percent of transaction volume; repeated payment failures indicating financial instability or fraud; clear indicators of money laundering such as structuring or layering transactions; violations of economic sanctions that expose the platform to regulatory action; and actions causing significant reputational damage to VRAL.IO that threaten our ability to serve other users.

We may also terminate accounts with thirty days advance notice for less severe violations or business reasons, including non-severe breaches of Terms that don't warrant immediate action; account inactivity exceeding twelve months indicating abandonment; business decisions to discontinue certain services or features; changes in legal requirements that prohibit continued service; or planned discontinuation of features or services you primarily use.

## **10.2 Termination by User**

YOU MAY TERMINATE YOUR ACCOUNT AT ANY TIME THROUGH SEVERAL AVAILABLE METHODS. Submit a termination request via email to [account@VRAL.IO.com](mailto:account@VRAL.IO.com) including your account details and termination preferences. Use the in-app deletion option available in account settings for immediate processing. Submit a support ticket through our help system for assisted termination. You must clear all outstanding obligations before termination can be processed. Specify your preferences for data handling including deletion or export options.

The effective date of termination varies based on account type and obligations. Free accounts terminate immediately upon request confirmation. Subscription accounts terminate at the end of the current billing period to honor prepayment. Pending orders must be fulfilled or properly cancelled before termination. Open disputes must be resolved to protect all parties' interests. Financial settlement of all outstanding amounts must be completed.

Pre-termination requirements protect your interests and ensure smooth transition. Download all your data using our export tools before termination. Complete all pending transactions to avoid disputes or losses. Resolve any open disputes to prevent ongoing obligations. Pay all outstanding fees to avoid collection actions. Transfer or properly conclude all active services with customers. Remove third-party integrations to prevent unauthorized access after termination.

## **10.3 Effects of Termination or Suspension**

TERMINATION OR SUSPENSION HAS IMMEDIATE AND SIGNIFICANT EFFECTS ON YOUR PLATFORM ACCESS AND CAPABILITIES. Access restrictions are implemented immediately upon termination or suspension, preventing login to your account, access to your dashboard and tools, creation of new content using platform features, processing of new transactions through our payment systems, communication with other users through platform channels, and use of AI tools and other platform features.

Content handling policies balance user rights with platform protection needs. Public content may be removed or hidden from marketplace visibility. Private data is preserved temporarily for legal compliance and dispute resolution. Pending transactions are either cancelled with refunds or completed based on circumstances. Active services are concluded with appropriate customer notification or refunded. Reviews and ratings are typically preserved for marketplace integrity. URLs are redirected or disabled to prevent confusion or unauthorized access.

Financial impacts of termination require careful consideration and planning. Pending payments are held for review periods up to 180 days for risk assessment. Reserves may be established to cover potential chargebacks or disputes. Refunds may be issued to customers for unfulfilled services. Outstanding fees remain owed and subject to collection. Chargeback responsibility continues for historical transactions. Negative balances must be resolved before any funds can be released.

## **SECTION 11 - WARRANTIES, DISCLAIMERS, AND LIMITATIONS OF LIABILITY**

### **11.1 Service Disclaimers**

THE VRAL.IO PLATFORM, INCLUDING ALL SOFTWARE, SERVICES, FEATURES, FUNCTIONS, MATERIALS, CONTENT, AI TOOLS, AND INFORMATION MADE AVAILABLE ON OR ACCESSED THROUGH THE PLATFORM, IS PROVIDED STRICTLY ON AN "AS IS," "AS AVAILABLE," AND "WITH ALL FAULTS" BASIS WITHOUT WARRANTIES OF ANY KIND.

TO THE FULLEST EXTENT PERMISSIBLE UNDER APPLICABLE LAW, VRAL.IO MAKES ABSOLUTELY NO REPRESENTATIONS OR WARRANTIES OF ANY KIND WHATSOEVER, WHETHER EXPRESS OR IMPLIED, REGARDING ANY ASPECT OF THE PLATFORM OR SERVICES. We do not warrant uninterrupted or error-free operation of the platform at any time. We cannot guarantee availability at any particular time or for any specific duration. We make no promises about compatibility with all systems, devices, or browsers. We cannot ensure the platform will meet your specific requirements or expectations. We do not warrant the accuracy of AI-generated content or any other platform output. We make no guarantees about the quality of outputs, results, or services you may receive or provide through the platform.

### **11.2 No Warranties**

WE EXPLICITLY DISCLAIM ALL WARRANTIES, INCLUDING WITHOUT LIMITATION ALL IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, TITLE AND NON-INFRINGEMENT, QUIET ENJOYMENT, ACCURACY OF INFORMATION, AND SYSTEM INTEGRATION. We also disclaim any express warranties not explicitly stated in these Terms, including any promises not contained in this agreement, verbal assurances from any party, representations in marketing materials, statements by third parties including users or media, user testimonials or success stories, and case studies or examples of other users' experiences.

### **11.3 Limitation of Liability**

IN NO EVENT SHALL VRAL.IO'S AGGREGATE LIABILITY TO YOU EXCEED THE GREATER OF THE AMOUNT YOU ACTUALLY PAID US IN THE TWELVE MONTHS IMMEDIATELY PRECEDING THE EVENT GIVING RISE TO THE CLAIM OR ONE HUNDRED DOLLARS (\$100 USD), WHICHEVER IS GREATER.

THIS LIMITATION APPLIES TO ALL CLAIMS REGARDLESS OF THEIR NATURE, WHETHER BASED ON WARRANTY, CONTRACT, TORT (INCLUDING NEGLIGENCE), STRICT LIABILITY, OR ANY OTHER LEGAL THEORY, AND WHETHER OR NOT VRAL.IO HAS BEEN INFORMED OF THE POSSIBILITY OF SUCH DAMAGES.

### **11.4 Excluded Damages**

UNDER NO CIRCUMSTANCES SHALL VRAL.IO BE LIABLE FOR ANY INDIRECT, INCIDENTAL, SPECIAL, CONSEQUENTIAL, OR PUNITIVE DAMAGES, INCLUDING WITHOUT LIMITATION LOST PROFITS OR REVENUE, LOST BUSINESS OPPORTUNITIES, LOSS OF GOODWILL OR REPUTATION, BUSINESS INTERRUPTION, LOSS OF DATA OR DATA USE, COST OF COVER OR REPLACEMENT SERVICES, REPUTATIONAL DAMAGE, OR EMOTIONAL DISTRESS, REGARDLESS OF THE LEGAL THEORY UNDER WHICH SUCH DAMAGES ARE SOUGHT AND EVEN IF VRAL.IO HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES.

### **11.5 User Indemnification**

YOU AGREE TO DEFEND, INDEMNIFY, AND HOLD HARMLESS VRAL.IO, ITS AFFILIATES, AND THEIR RESPECTIVE OFFICERS, DIRECTORS, EMPLOYEES, AGENTS, LICENSORS, AND SUPPLIERS FROM AND AGAINST ANY AND ALL CLAIMS, DAMAGES, OBLIGATIONS, LOSSES, LIABILITIES, COSTS, AND EXPENSES (INCLUDING BUT NOT LIMITED TO ATTORNEY'S FEES) ARISING FROM OR RELATED TO your breach of these Terms including any violation of restrictions or obligations; your violation of any applicable laws or regulations; any infringement of intellectual property or other rights of third parties by you or your content; your unauthorized use of the platform or services; any misrepresentations you make; your negligent or intentional acts that cause harm; intellectual property infringement claims related to your content; defamation claims arising from your statements or content; privacy violations

including unauthorized disclosure of personal information; misleading or deceptive content you create or distribute; harmful content that causes damage to others; illegal content you upload or distribute; customer disputes related to your services or products; product liability claims for items you sell; service failures in your delivery to customers; refund claims from your customers; tax obligations you fail to meet; and regulatory violations in your business operations.

## **SECTION 12 - DISPUTE RESOLUTION**

### **12.1 Informal Resolution Required First**

BEFORE INITIATING ANY FORMAL DISPUTE RESOLUTION PROCEEDINGS, YOU MUST FIRST ATTEMPT TO RESOLVE ANY DISPUTE INFORMALLY THROUGH A STRUCTURED PROCESS DESIGNED TO ACHIEVE QUICK AND AMICABLE RESOLUTION. The first step requires direct communication with VRAL.IO support within thirty days of the issue arising. You must explain the issue in detail with specific facts and circumstances, provide all relevant documentation supporting your position, allow reasonable response time for our team to investigate and respond, attempt good faith resolution through collaborative problem-solving, and document all communications for potential future reference.

If direct communication does not resolve the issue, you must send formal written notice to [legal@VRAL.IO.com](mailto:legal@VRAL.IO.com) between days thirty-one and sixty. This notice must include your complete name and account details for identification, a comprehensive description of the dispute with all relevant facts, the specific relief sought with justification for your request, all supporting documentation organized and clearly labeled, and documentation of previous communication attempts showing good faith efforts. You must then allow thirty days for our legal team to respond with a proposed resolution.

If the dispute remains unresolved after formal notice, either party may request mediation between days sixty-one and ninety. The mediator must be selected jointly by both parties from a list of qualified professionals. Mediation costs are split equally between the parties regardless of outcome. Mediation should be conducted remotely to minimize costs and logistics. The mediation process is non-binding but conducted in good faith. The goal is to complete mediation within thirty days of commencement.

### **12.2 Binding Arbitration Agreement**

YOU AND VRAL.IO MUTUALLY AGREE THAT ANY DISPUTE, CLAIM, OR CONTROVERSY ARISING OUT OF OR RELATING TO THESE TERMS OR THE BREACH, TERMINATION, ENFORCEMENT, INTERPRETATION, OR VALIDITY THEREOF, OR YOUR USE OF THE PLATFORM, SHALL BE SETTLED BY BINDING INDIVIDUAL ARBITRATION, EXCEPT AS OTHERWISE PROVIDED HEREIN.

THE ARBITRATION SHALL BE CONDUCTED UNDER THE JAMS STREAMLINED ARBITRATION RULES OR AAA CONSUMER ARBITRATION RULES, AS MODIFIED BY

THESE TERMS. The arbitration will be decided by a single arbitrator selected according to the applicable rules. The arbitration proceedings and all related documents shall be in English. Documentary hearings are preferred to minimize costs and expedite resolution. The arbitration shall be conducted in [Your City, State] for any required in-person proceedings, though remote or virtual proceedings are strongly preferred for efficiency and cost reduction. Consumers may elect to conduct arbitration in their home location if more convenient. Telephone appearances are allowed for all parties to reduce travel costs and time. Written submissions are acceptable and encouraged for most matters.

### **12.3 Class Action Waiver**

YOU AND VRAL.IO AGREE THAT EACH MAY BRING CLAIMS AGAINST THE OTHER ONLY IN YOUR OR ITS INDIVIDUAL CAPACITY, AND NOT AS A PLAINTIFF OR CLASS MEMBER IN ANY PURPORTED CLASS, COLLECTIVE, CONSOLIDATED, PRIVATE ATTORNEY GENERAL, OR REPRESENTATIVE ACTION OR PROCEEDING.

THE ARBITRATOR MAY NOT CONSOLIDATE MORE THAN ONE PERSON'S CLAIMS, AND MAY NOT OTHERWISE PRESIDE OVER ANY FORM OF REPRESENTATIVE OR CLASS PROCEEDING. If this class action waiver is found to be unenforceable for any reason, then the entire arbitration agreement shall be null and void, and the parties shall proceed with litigation in court under the terms specified in these Terms, but still only on an individual basis with no class or representative actions permitted.

### **12.4 30-Day Opt-Out Right**

YOU HAVE THE RIGHT TO OPT OUT OF THIS ARBITRATION AGREEMENT BY SENDING WRITTEN NOTICE OF YOUR DECISION TO OPT OUT WITHIN THIRTY (30) DAYS OF FIRST ACCEPTING THESE TERMS. The opt-out notice must be sent to [arbitration-optout@VRAL.IO.com](mailto:arbitration-optout@VRAL.IO.com) and must include your full legal name, the email address associated with your account, your account username, your complete mailing address, and a clear statement that you wish to opt out of the arbitration agreement. The notice must be dated and signed (electronic signature is acceptable).

If you properly and timely opt out of arbitration, disputes will be resolved in court under the litigation terms specified in these Terms. All other Terms remain in full force and effect regardless of your opt-out decision. VRAL.IO will not retaliate against you for exercising your opt-out right. Service will continue normally for users who opt out. However, only individual actions are permitted even if you opt out of arbitration. The governing law provisions continue to apply to any court proceedings.

## **SECTION 13 - GENERAL PROVISIONS**

### **13.1 Entire Agreement**



THESE TERMS OF SERVICE, TOGETHER WITH OUR PRIVACY POLICY, COMMUNITY GUIDELINES, AND ANY OTHER POLICIES REFERENCED HEREIN, CONSTITUTE THE ENTIRE AGREEMENT BETWEEN YOU AND VRAL.IO REGARDING YOUR USE OF THE PLATFORM. This comprehensive agreement supersedes all prior or contemporaneous oral agreements, written agreements, understandings, communications, representations, and marketing materials relating to the subject matter of these Terms. No employee or representative of VRAL.IO has authority to make any representation or commitment that modifies these Terms unless such modification is in writing and signed by an authorized officer of VRAL.IO.

### **13.2 Amendments and Modifications**

WE RESERVE THE RIGHT TO MODIFY THESE TERMS AT ANY TIME, AND SUCH MODIFICATIONS SHALL BE EFFECTIVE IMMEDIATELY UPON POSTING OF THE MODIFIED TERMS ON THE PLATFORM. We will notify you of material changes through prominent notice on the Platform, email to your registered address, or platform notifications. Your continued use of the Platform following the posting of modified Terms constitutes your acceptance of such modifications. If you do not agree to any modifications, your sole remedy is to discontinue use of the Platform and terminate your account according to the termination procedures specified in these Terms.

### **13.3 Severability**

IF ANY PROVISION OF THESE TERMS IS HELD TO BE INVALID, ILLEGAL, OR UNENFORCEABLE UNDER APPLICABLE LAW, SUCH PROVISION SHALL BE STRUCK AND THE REMAINING PROVISIONS SHALL CONTINUE IN FULL FORCE AND EFFECT. Where possible, the invalid or unenforceable provision shall be replaced with a valid and enforceable provision that comes closest to achieving the economic and practical effect of the original provision. The invalidity or unenforceability of any provision in one jurisdiction shall not affect the validity or enforceability of such provision in any other jurisdiction.

### **13.4 Waiver**

NO WAIVER OF ANY TERM OR CONDITION OF THESE TERMS SHALL BE DEEMED A FURTHER OR CONTINUING WAIVER OF SUCH TERM OR CONDITION OR ANY OTHER TERM OR CONDITION. Any failure by VRAL.IO to assert a right or provision under these Terms shall not constitute a waiver of such right or provision. A waiver must be in writing and signed by an authorized representative of VRAL.IO to be valid. Any waiver granted is specific to the particular instance and does not constitute a general waiver or modification of these Terms.

### **13.5 Assignment**

YOU MAY NOT ASSIGN OR TRANSFER THESE TERMS, BY OPERATION OF LAW OR OTHERWISE, WITHOUT VRAL.IO'S PRIOR WRITTEN CONSENT. Any attempt by you to

assign or transfer these Terms without such consent shall be null and void. VRAL.IO may freely assign or transfer these Terms without restriction or notice to you. Subject to the foregoing, these Terms will bind and insure to the benefit of the parties, their successors, and permitted assigns.

### **13.6 Force Majeure**

NEITHER PARTY SHALL BE LIABLE FOR ANY FAILURE OR DELAY IN PERFORMANCE UNDER THESE TERMS WHICH IS DUE TO ACTS OF GOD, NATURAL DISASTERS, WAR, TERRORISM, PANDEMIC, GOVERNMENT ACTIONS, LABOR DISPUTES, INTERNET DISRUPTIONS, POWER FAILURES, OR ANY OTHER CAUSE THAT IS BEYOND THE REASONABLE CONTROL OF SUCH PARTY, PROVIDED THAT SUCH PARTY PROMPTLY NOTIFIES THE OTHER PARTY AND USES ITS BEST EFFORTS TO REMEDY THE SITUATION.

### **13.7 Governing Law**

THESE TERMS AND ANY DISPUTE ARISING OUT OF OR RELATED TO THESE TERMS OR YOUR USE OF THE PLATFORM SHALL BE GOVERNED BY AND CONSTRUED IN ACCORDANCE WITH THE LAWS OF [YOUR STATE], WITHOUT REGARD TO ITS CONFLICT OF LAW PROVISIONS. You agree to submit to the personal and exclusive jurisdiction of the courts located within [Your County, State] for the resolution of any disputes not subject to arbitration.

### **13.8 Survival**

THE PROVISIONS OF THESE TERMS THAT BY THEIR NATURE SHOULD SURVIVE TERMINATION SHALL SURVIVE ANY TERMINATION OF THESE TERMS, INCLUDING WITHOUT LIMITATION PROVISIONS REGARDING INTELLECTUAL PROPERTY, INDEMNIFICATION, WARRANTY DISCLAIMERS, LIMITATIONS OF LIABILITY, DISPUTE RESOLUTION, AND GENERAL PROVISIONS.

## **SECTION 14 - COMMUNICATIONS AND NOTICES**

### **14.1 Electronic Communications Consent**

BY USING THE VRAL.IO PLATFORM, YOU EXPRESSLY CONSENT TO RECEIVE ALL COMMUNICATIONS FROM US ELECTRONICALLY, AND YOU AGREE THAT SUCH ELECTRONIC COMMUNICATIONS SATISFY ANY LEGAL REQUIREMENT THAT COMMUNICATIONS BE IN WRITING. This consent applies to all forms of communication including but not limited to account notifications regarding security, access, and changes to your account status; security alerts about potential breaches, unauthorized access attempts, or suspicious activity; service updates including new features, maintenance schedules, and platform changes; marketing messages for which you have provided separate consent; legal

notices including Terms updates and policy changes; billing statements and payment confirmations; transaction confirmations and receipts; and all other communications related to your use of the Platform.

Electronic communications may be delivered through various methods including email to your registered email address, which you must keep current and actively monitor; platform notifications displayed in your dashboard or account interface; SMS or text messages to your registered mobile number where you have provided consent; push notifications through our mobile applications if you have enabled them; in-app messages displayed during your use of the Platform; dashboard alerts highlighting important information or required actions; and website banners for critical platform-wide announcements.

Your electronic signature, provided through various means, is legally binding and enforceable. Click-through agreements where you click "I Agree" or similar buttons constitute valid acceptance. Digital signatures using approved signature services are fully binding. Your typed name in designated signature fields constitutes a valid electronic signature. We record your IP address and timestamp for all electronic signatures as evidence of agreement. All electronic signatures are legally binding to the same extent as handwritten signatures.

## **14.2 Required Notices to VRAL.IO**

ALL LEGAL NOTICES TO VRAL.IO MUST BE DELIVERED IN WRITING TO THE APPROPRIATE DESIGNATED ADDRESS OR EMAIL. For general legal matters, send notices to [legal@VRAL.IO.com](mailto:legal@VRAL.IO.com). DMCA copyright infringement notices must be sent to [dmca@VRAL.IO.com](mailto:dmca@VRAL.IO.com) with all required elements. Privacy-related requests and concerns should be directed to [privacy@VRAL.IO.com](mailto:privacy@VRAL.IO.com). Arbitration opt-out notices must be sent to [arbitration-optout@VRAL.IO.com](mailto:arbitration-optout@VRAL.IO.com) within the specified timeframe. Appeals of platform decisions should be sent to [appeals@VRAL.IO.com](mailto:appeals@VRAL.IO.com) with relevant case information.

Physical mail, while accepted, may result in delayed response times. Send physical notices to VRAL.IO Legal Department at [Your Company Address], [City, State ZIP]. All notices must be in written form with no exceptions for verbal communications. English language is required for all notices to ensure proper processing. Clear subject lines or reference numbers must be included for efficient routing. Complete account information must be provided for identification and verification. Current contact details must be included for our response. Signatures, whether physical or electronic, are required for all formal notices.

## **14.3 Notice Periods and Effectiveness**

NOTICES ARE DEEMED EFFECTIVE AT DIFFERENT TIMES DEPENDING ON THE METHOD OF DELIVERY AND THE RECIPIENT. Notices from VRAL.IO to you are effective immediately when sent via email to your registered address, when posted to your platform account or dashboard, when sent via SMS to your registered number, three business days after mailing via first-class mail, and immediately when published on our website for general announcements.

Notices from you to VRAL.IO are effective only when actually received by us via email, when received via physical mail at our designated address, when properly submitted through designated portal systems, but never through phone calls which are not considered formal notice, and never through social media which is not a valid notice channel.

Required notice periods for various changes ensure you have adequate time to respond. Terms changes typically require thirty days advance notice unless required sooner by law. Price changes require thirty days advance notice before taking effect. Service discontinuation requires ninety days notice except in cases of low usage features. Privacy policy changes may be effective immediately for legal compliance or with thirty days notice for other changes. Security issues require immediate notification when user action is needed.

## **SECTION 15 - CONTACT INFORMATION AND SUPPORT**

### **15.1 How to Contact VRAL.IO**

WE PROVIDE MULTIPLE CHANNELS FOR CONTACTING VRAL.IO, EACH DESIGNED FOR SPECIFIC TYPES OF INQUIRIES TO ENSURE EFFICIENT AND APPROPRIATE HANDLING. Our Customer Support team, reachable at [support@VRAL.IO.com](mailto:support@VRAL.IO.com), handles general platform questions, technical issues, and account assistance. Response times are typically twenty-four to forty-eight hours during business days. Support is available Monday through Friday, 9 AM to 6 PM Pacific Standard Time, with holiday schedules posted annually on our website. We use a ticket system for tracking all support requests to ensure no inquiry is lost. Priority support is available for Pro and Enterprise tier subscribers with faster response times.

The Legal Department at [legal@VRAL.IO.com](mailto:legal@VRAL.IO.com) handles legal notices, subpoenas, law enforcement requests, and questions about these Terms. Response time for legal matters is typically five to seven business days due to the complexity of legal review required. All legal communications must be in writing with no exceptions.

Our Safety and Trust Team monitors [safety@VRAL.IO.com](mailto:safety@VRAL.IO.com) for reports of illegal content, safety concerns, and platform abuse. For emergency situations requiring immediate attention, contact [emergency@VRAL.IO.com](mailto:emergency@VRAL.IO.com). Emergency reports are responded to within two hours at any time, with direct escalation to senior safety team members who have authority to take immediate action including account suspension and law enforcement contact.

Specialized departments handle specific types of inquiries to ensure expert handling. Privacy matters should be directed to [privacy@VRAL.IO.com](mailto:privacy@VRAL.IO.com) for data protection questions and rights requests. DMCA copyright notices go to [dmca@VRAL.IO.com](mailto:dmca@VRAL.IO.com) for proper legal processing. Appeals of moderation decisions should be sent to [appeals@VRAL.IO.com](mailto:appeals@VRAL.IO.com) with case references. General complaints about platform operations go to [complaints@VRAL.IO.com](mailto:complaints@VRAL.IO.com). Press inquiries should be directed to [press@VRAL.IO.com](mailto:press@VRAL.IO.com) for media relations. Partnership opportunities can be sent to [partners@VRAL.IO.com](mailto:partners@VRAL.IO.com) for business development consideration.

## **15.2 Support Scope and Limitations**

OUR SUPPORT TEAM IS EQUIPPED TO HELP WITH A WIDE RANGE OF PLATFORM-RELATED ISSUES BUT CANNOT PROVIDE CERTAIN TYPES OF PROFESSIONAL ADVICE. We can help with account issues including password resets, verification problems, and access restoration; technical problems such as bugs, errors, or platform functionality issues; billing questions about charges, refunds, and payment methods; platform features including how to use tools and maximize your success; policy clarifications to help you understand and comply with our Terms; and bug reports which help us improve the platform for all users.

We cannot and will not provide legal advice about your specific situation or obligations; tax advice regarding your tax obligations or planning; business consulting about how to run your creative business; content creation services or assistance beyond platform tools; dispute mediation beyond our platform's built-in resolution processes; or support for third-party services not directly integrated with our platform.

## **15.3 Feedback and Suggestions**

WE WELCOME AND ENCOURAGE FEEDBACK FROM OUR USERS TO CONTINUOUSLY IMPROVE THE PLATFORM. Feedback can be provided through email to [feedback@VRAL.IO.com](mailto:feedback@VRAL.IO.com), our in-app feedback tool accessible from your dashboard, periodic user surveys we conduct for specific insights, our beta testing program for users interested in early access to new features, community forums where ideas can be discussed with other users, and product roadmap voting where you can influence our development priorities.

When you provide feedback, we acknowledge receipt within forty-eight hours to confirm we've received your input. All feedback is reviewed by our product team for potential implementation. Feedback is considered for our product roadmap based on user demand and technical feasibility. We make no guarantee that any specific feedback will be implemented. We may contact you for clarification or additional details about your suggestions. ALL FEEDBACK BECOMES THE PROPERTY OF VRAL.IO AND MAY BE USED WITHOUT COMPENSATION OR ATTRIBUTION.

# **SECTION 16 - ACKNOWLEDGMENT AND ACCEPTANCE**

BY CLICKING "I AGREE," CREATING AN ACCOUNT, OR USING THE VRAL.IO PLATFORM IN ANY WAY, YOU ACKNOWLEDGE THAT YOU HAVE READ AND UNDERSTOOD THESE TERMS OF SERVICE IN THEIR ENTIRETY AND AGREE TO BE BOUND BY ALL PROVISIONS CONTAINED HEREIN.

YOU SPECIFICALLY ACKNOWLEDGE AND AGREE THAT you understand and accept the binding arbitration requirement and class action waiver that limits your ability to pursue claims in court or as part of a class action. You accept all limitations of liability and warranty disclaimers

that limit VRAL.IO's responsibility for various types of damages. You will comply with all applicable laws and regulations in your use of the Platform and your business operations. You meet all age and eligibility requirements for Platform use. You have full authority to enter into these Terms on behalf of yourself or your organization. You understand that these Terms may be updated from time to time and your continued use constitutes acceptance. You agree to receive electronic communications from VRAL.IO as described in these Terms. You understand and accept your responsibilities as a Creator or User of the Platform.

YOU FURTHER ACKNOWLEDGE THAT you understand token purchases are final and non-refundable with no exceptions for unused tokens. You understand we use AI technology and you must review all AI-generated content before use or distribution. You are solely responsible for all your tax obligations and VRAL.IO provides no tax advice or services. You understand most disputes must go to binding individual arbitration rather than court proceedings. You understand our liability is strictly limited to the greater of what you paid us in the past twelve months or \$100. You understand content moderation decisions may be made by AI systems and human reviewers using their judgment. You understand we can suspend or terminate accounts for violations of these Terms. You confirm you are at least eighteen years old, or thirteen years old with verifiable parental consent. You understand payment processing is handled by Stripe subject to their additional terms. You acknowledge these Terms are governed by law regardless of your location.

## IMPORTANT FINAL REMINDERS

BEFORE USING THE VRAL.IO PLATFORM, PLEASE ENSURE YOU FULLY UNDERSTAND THESE CRITICAL POINTS THAT SIGNIFICANTLY AFFECT YOUR RIGHTS AND OBLIGATIONS:

**Financial Considerations:** All token purchases are absolutely final with no refunds under any circumstances, even if you don't use the tokens. Platform fees range from 1-5% plus payment processing fees depending on your subscription tier. You are solely responsible for all taxes - we do not calculate, collect, or remit taxes on your behalf. Chargebacks and failed payments incur significant fees that you must pay. We may hold reserves against your account for risk management purposes.

**Content and Intellectual Property:** AI-generated content must always be reviewed and may contain errors or biases. You must properly disclose when content is AI-generated rather than human-created. You retain ownership of your original content but grant us broad licenses to operate the platform. You cannot claim exclusive ownership of AI-generated content as others may generate similar outputs. Respect for intellectual property is mandatory - violations result in immediate termination.

**Privacy and Security:** We collect and process personal data as described in our Privacy Policy. You are responsible for protecting customer data you collect through the Platform. Data breaches must be reported immediately to us and affected parties. Your account security is your

responsibility - we are not liable for unauthorized access. International data transfers occur as part of normal platform operations.

**Dispute Resolution:** Most disputes must be resolved through binding individual arbitration, not courts. Class actions and collective proceedings are expressly waived and prohibited. You have only 30 days from account creation to opt out of arbitration if desired. The arbitration agreement survives termination of your account. Legal proceedings are governed by [Your State] law exclusively.

**Platform Operations:** We can modify these Terms at any time with notice to you. The platform is provided "as is" without any warranties expressed or implied. Our maximum liability is limited to \$100 or your past year's payments, whichever is greater. We can suspend or terminate accounts immediately for severe violations. Platform features may be discontinued or modified without liability.

**Creator Responsibilities:** Creators are independent businesses responsible for their own operations. You must comply with all applicable laws in your jurisdiction and your customers' jurisdictions. Customer service, delivery, and satisfaction are entirely your responsibility. You must maintain appropriate business licenses and registrations. Fair and transparent business practices are mandatory.

**Prohibited Activities:** Zero tolerance for content that harms children or promotes violence. No illegal activities of any kind are permitted on the Platform. Fraud, harassment, or harm to others results in immediate termination. Platform manipulation or abuse will result in permanent banning. Deceptive practices including fake reviews are strictly forbidden.

## CONCLUSION

These Terms of Service represent a comprehensive agreement governing your relationship with VRAL.IO. They are designed to create a safe, trustworthy, and sustainable platform for all users while clearly defining rights, responsibilities, and limitations. By using the VRAL.IO Platform, you enter into a binding legal agreement with significant implications for your rights and obligations.

We encourage you to read these Terms carefully and completely before using the Platform. If you have questions about any provision, please contact our Legal Department at [legal@VRAL.IO.com](mailto:legal@VRAL.IO.com) before proceeding. Your understanding and compliance with these Terms is essential for maintaining the integrity and value of the VRAL.IO Platform for our entire community.

Remember that these Terms may be updated from time to time as our Platform evolves and legal requirements change. We will notify you of material changes, but it remains your responsibility to stay informed about the current Terms governing your use of the Platform. Continued use after changes constitutes acceptance of modified Terms.

Thank you for choosing VRAL.IO as your creative platform. We are committed to providing innovative tools and services that enable creators to build successful businesses while maintaining their privacy and creative freedom. These Terms ensure we can continue to provide these valuable services while protecting the interests of all stakeholders in the VRAL.IO ecosystem.

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**For questions about these Terms of Service, contact [legal@VRAL.IO.com](mailto:legal@VRAL.IO.com)**

**VRAL.IO Legal Department**

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**END OF TERMS OF SERVICE**