

Legal & Compliance Framework Operated by  
Technology Group Ltd Gibraltar | Company No. 119378  
Website: friendsforlife.live

**By accessing this Website, you confirm that you are at least 18 years of age (or the legal age in your jurisdiction) and agree to be bound by our Terms of Use, Privacy Policy, and Cookie Policy.**

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# Terms of Use

## 1. Agreement

The terms of this agreement (the “Agreement”) govern the relationship between you (as a Guest and/or Member) and **Friends For Life**, which is owned and operated by Technology Group Ltd, a company incorporated in Gibraltar under company number 119378, with its registered office at Suite 4, 2nd Floor, Montarik House, 3 Bedlam Court, Gibraltar GX11 1AA (the “Website Operator”).

This Agreement applies to your access to, and use of the services provided via the website located at **friendsforlife.live** (the “Website”).

By accessing or using the Website, you agree to be bound by this Agreement. If you do not agree to these terms, you must not use the Website.

For the purposes of this Agreement, references to “Friends For Life” shall mean either the Website Operator or the Website, as operated by the Website Operator, depending on the context

## 2. Definitions

**Member** – Any individual who registers for an account on the Website and accesses its Services.

**Guest** – Any individual who accesses or uses the Website without registering an account.

**Service Provider** – A natural person aged 18 years or older (or 21 years where required by applicable law or jurisdiction) who provides interactive services, including chat, content, or other forms of engagement with Members and Guests via the Website.

**Services** – All features, functionalities, and offerings made available through the Website.

**Credits** – Virtual units purchased by Members via the Website to access paid or premium Services. Payments are securely processed by authorised third-party payment providers.

**Credit Balance** – The total number of unused Credits available in a Member’s account at any given time.

**Free Chat** – A feature that enables Members and/or Guests to communicate with Service Providers through text-based messaging at no cost.

**Private Chat** – A premium feature that enables Members to engage in one-to-one communication with Service Providers via text and/or voice interaction, separate from other users.

**Last updated April 2026**

### **3. Nature of Services and User Acknowledgement**

By accessing and/or registering on the Website, you acknowledge and agree to the following:

The Website, **friendsforlife.live**, operated by Technology Group Ltd (the “Website Operator”), is an interactive online platform that may include adult-oriented content. Access to the Website is strictly prohibited for individuals under the age of 18 (or 21 where required by applicable law).

If you are likely to be offended by or sensitive to such content, you are advised not to access or use the Website. Any access by such individuals is undertaken at their own discretion and risk.

The Services made available on the Website are provided by independent **Service Providers**, who are individuals aged 18 years or older (or 21 where required by applicable jurisdiction), located in various regions worldwide.

Service Providers may offer interactive features including live chat, messaging, and other forms of digital engagement. Members may choose to interact with Service Providers based on available profiles, live streams, images, or other content made available through the Website.

### **4. Content Categories and User Guidelines**

The Website may organise Services and Service Providers into various categories, which may be updated or modified from time to time.

Certain categories may have specific content guidelines.

While these may vary, the following general principles apply:

Content made available in publicly accessible areas of the Website must comply with applicable laws and platform standards.

Explicit or inappropriate material may be restricted in certain areas, including free or publicly accessible features.

Premium or private interactions may allow for broader forms of engagement, subject to the preferences and boundaries set by the individual Service Provider and applicable laws.

The Website Operator reserves the right to monitor and enforce compliance with these guidelines. Any breach may result in actions including, but not limited to, content removal, suspension of access, or adjustment of account balances where applicable.

**Last updated April 2026**

## **5. Privacy Features**

Service Providers may utilise available platform features to protect their privacy, including the option to limit the visibility of their identity during interactions.

## **6. Technology and User Experience**

The Website utilises industry-standard technologies to deliver a personalised and efficient user experience. The Website Operator aims to provide a high-quality, user-focused environment for all Members and Guests.

## **Record Keeping Requirements Compliance Statement**

All material, visual depictions, and images displayed on this website are exempt from the record-keeping requirements of 18 U.S.C. § 2257 and 28 C.F.R. Part 75 if they do not portray conduct specifically listed in 18 U.S.C. § 2257(2)(A) through (D). This includes but is not limited to depictions that consist entirely of non-sexually explicit nudity, simulated sexual conduct, or content produced prior to the applicable statutory dates.

With respect to any and all visual depictions displayed on this website that depict actual sexually explicit conduct (as defined by federal law), all models, actors, actresses, or other individuals appearing in such depictions were at least 18 years of age at the time the visual depictions were created.

The original age-verification records required pursuant to 18 U.S.C. § 2257 and 28 C.F.R. Part 75 regarding all non-exempt materials depicted on this website are maintained by the designated Custodian of Records.

**Last updated April 2026**

## **7. Services and Disclaimer of Warranties**

The Website provides a range of Services, which may include both free and paid features. The Website Operator may introduce, modify, or discontinue Services at any time in order to improve user experience and meet user requirements. Prior to using any paid Services, Members are responsible for reviewing the applicable content, pricing, and accepted payment methods relevant to their jurisdiction. This information is made available on the Website.

Content made available on the Website is provided by Service Providers or other third parties. The availability of such content does not imply endorsement, approval, or responsibility by the Website Operator.

To the fullest extent permitted by applicable law, the Website Operator makes no representations or warranties, whether express or implied, regarding the availability, accuracy, reliability, or quality of the Services, content, or any products provided through the Website. Use of the Website is at your own risk.

While the Website Operator aims to provide high-quality Services, it does not guarantee that the Services will be uninterrupted, error-free, or fit for any particular purpose. No warranty is given as to the accuracy, completeness, timeliness, or reliability of any content available through the Website.

To the fullest extent permitted by law, neither the Website Operator nor any of its affiliates, employees, contractors, or partners shall be liable for any direct, indirect, incidental, consequential, or punitive damages arising out of or related to:

- access to or use of the Website;

- inability to access or use the Website;

reliance on any content or Services provided through the Website. Where technical support is required, the Website Operator may, with the explicit consent of the Member (provided via email or through the Website), initiate a remote access session to assist in diagnosing or resolving technical issues.

By granting such consent, the Member acknowledges and agrees that the Website Operator shall not be liable for any claims arising directly from the remote support session, except in cases of gross negligence or wilful misconduct.

**Last updated April 2026**

Where a Service Provider is identified as “exclusive” to the Website, this indicates that the Service Provider has entered into a contractual arrangement (directly or indirectly) with the Website Operator. Such Service Providers may only be available via the Website or affiliated platforms authorised by the Website Operator.

**Last updated April 2026**

## **8. Platform Principles and Safeguarding**

The Website Operator is committed to maintaining a safe, lawful, and respectful environment for all users. The Website does not support or promote unlawful, exploitative, or harmful conduct of any kind.

The Website Operator maintains a strict policy regarding the protection of minors and vulnerable individuals and is committed to complying with all applicable laws and regulations in relevant jurisdictions.

Access to the Website and its Services is strictly limited to individuals aged 18 years or older (or 21 years where required by applicable law). The Website Operator implements appropriate measures to restrict access by underage individuals.

Individuals under the age of 18 (or 21 where required by law) are strictly prohibited from acting as Service Providers. The Website Operator requires all Service Providers to verify their age and identity prior to being permitted to offer Services on the Website.

All Service Providers must comply with the following onboarding and verification requirements:

- submission of accurate and complete personal information;
- provision of valid government-issued identification;
- submission of verification materials confirming identity, which may include photographic evidence as required.

The Website Operator reserves the right to suspend or permanently terminate any account that breaches these principles or fails to meet verification standards.

The Website maintains a zero-tolerance policy toward any form of exploitation of minors, including but not limited to illegal or inappropriate content. Any suspected violations will result in immediate account termination and may be reported to relevant law enforcement authorities.

**Last updated April 2026**

The Website Operator reviews and monitors submitted information and content and reserves the right to suspend or terminate accounts where:

- false or misleading information is provided;
- usernames or content are deemed offensive or inappropriate;
- there is any suspicion of unlawful activity.

The Website Operator maintains appropriate records and verification procedures to ensure compliance with applicable legal and regulatory requirements relating to age verification and content standards.

**Last updated April 2026**

## 9. Members

To register as a Member on the Website, you must be at least 18 years of age (or 21 where required by applicable law in your jurisdiction). By registering, you confirm that you meet this requirement.

By registering on the Website and accepting this Agreement, you expressly request and consent to the immediate provision of digital Services. You acknowledge that, to the extent permitted by applicable law, you may lose any statutory right of withdrawal or cancellation once the Services have commenced.

You agree to indemnify, defend, and hold harmless the Website Operator, its directors, officers, affiliates, employees, contractors, and agents from and against any and all claims, liabilities, damages, losses, and expenses (including reasonable legal fees) arising out of or in connection with:

- your use of the Website;
- your conduct or interactions on the Website;
- any breach of this Agreement; or
- any violation of applicable laws or regulations.

The Website Operator reserves the right, at its sole discretion, to suspend, restrict, or terminate your account without prior notice if:

- you breach any provision of this Agreement;
- you engage in unlawful, abusive, or inappropriate conduct;
- you fail to meet eligibility requirements; or
- there is reasonable suspicion of fraudulent or unauthorised activity.

In such cases, the Website Operator shall not be liable for any loss, including loss of Credits, and no refund shall be provided unless required by applicable law. The Website Operator may also take additional measures, including restricting or blocking associated payment methods where justified.

This Agreement becomes effective upon your first access to the Website as a Guest or upon registration as a Member and will remain in force until terminated in accordance with its terms.

**Last updated April 2026**



## **10. Integration with Third-Party Accounts**

The Website may allow you to register and log in using third-party account services (such as Google or other providers). By choosing to link such accounts, you agree to share certain information required to facilitate authentication and account access.

By linking a third-party account, you consent to the collection, use, and processing of relevant data in accordance with the Website's Privacy Policy. You are responsible for ensuring that your use of any third-party services complies with their respective terms and conditions.

**Last updated April 2026**

## **11. Fees, Credits, Refunds and Unlawful Conduct**

Members may purchase **Credits** to access paid Services available on the Website. Prior to purchasing Credits, Members are responsible for reviewing the applicable content, pricing, and accepted payment methods, as displayed on the Website.

Certain features of the Website may be available free of charge. Access to premium or private Services requires the use of Credits, which are deducted from the Member's Credit Balance based on usage, typically calculated on a time or interaction basis.

The Website may offer features that allow Members to purchase additional Credits during ongoing use of Services (e.g., during private interactions). By using such features, Members authorise immediate charges to their selected payment method.

The Website may also offer automated top-up functionality, enabling Credits to be added automatically when a Member's Credit Balance falls below a specified threshold. Members will be informed of such functionality and may manage or disable it within their account settings. Each automatic purchase may be confirmed via notification. If a payment transaction is declined or fails, any automated top-up functionality may be suspended until a successful transaction is completed.

All payments for Credits are charged using the Member's selected payment method. Members are responsible for ensuring that their payment details are accurate and authorised.

Pricing and billing may vary depending on the Member's location and applicable regulations. The Website Operator reserves the right to process payments directly or through affiliated entities or authorised payment processors, without affecting the Member's rights, access to Services, or Credit Balance.

**Last updated April 2026**

The Website Operator reserves the right to adjust pricing, including rounding to the nearest applicable unit, where necessary and in compliance with applicable laws.

For billing-related enquiries or support, Members should contact the Website Operator using the contact details provided on the Website.

The Website Operator is not responsible for any fees, charges, or costs imposed by third-party financial institutions, including banks or payment providers.

To the fullest extent permitted by law, all purchases of Credits are final and non-refundable, except where required by applicable law or in cases of verified technical error attributable to the Website Operator.

Any complaints relating to transactions or Services must be submitted to Customer Support within 24 hours of the relevant event. Complaints submitted after this period may not be considered, except in exceptional circumstances.

Any fraudulent, unlawful, or abusive use of the Website, including unauthorised payment activity or chargebacks, may result in immediate suspension or termination of the Member's account, forfeiture of any remaining Credits, and further action where appropriate.

The Website Operator reserves the right, where reasonably necessary, to investigate any reports, complaints, or irregular activity using all available information, systems, and tools at its disposal.

Where a Member has expressly requested and commenced the use of Services, any statutory right of withdrawal or cancellation may no longer apply, to the extent permitted by applicable law. Accordingly, once Credits have been used, refund requests may be limited.

A refund or credit adjustment may be considered only in the following circumstances:

where there is a verified technical malfunction of the Website resulting in an unintended loss of Credits; or

where a Service materially fails to be delivered as described.

All such requests must be supported by sufficient evidence and will be assessed by the Website Operator on a case-by-case basis.

**Last updated April 2026**

Refunds will not be granted where Services have been delivered in accordance with their description, including where the nature, style, or scope of interaction is subject to the discretion of the individual Service Provider.

Members acknowledge that certain Service Providers may choose to limit aspects of their interaction (including visual presentation or communication style). Such choices do not constitute grounds for a refund where the Service has otherwise been delivered.

Where a refund is approved:

**Cash refunds** will only be issued for unused Credits, and only where the full Credit package remains unused. Partial cash refunds are not available.

Where Credits have been partially used, any eligible refund will be provided in the form of Credits only, at the discretion of the Website Operator.

Approved cash refunds will be processed using the original payment method, where technically possible.

Certain payment methods or providers may not support refunds due to technical or regulatory limitations. In such cases, alternative compensation (such as Credits) may be offered where appropriate.

Charges for specific features and Services—including, but not limited to, premium content, tips, subscriptions, messaging features, or other one-off or consumable Services—are non-refundable once delivered or accessed.

Digital content made available to Members (including images, recordings, or other materials) will remain accessible in accordance with the availability of the relevant Service Provider and platform functionality. Access periods for certain promotional or free content may be time-limited.

**Last updated April 2026**

## **12. Liability, Acceptable Use, Promotions and Additional Features**

The Website Operator shall not be responsible for the conduct, whether defamatory, offensive, unlawful, or otherwise, of any Member, Guest, or Service Provider. Use of the Website is at your own risk.

To the fullest extent permitted by law, the Website Operator shall not be liable for any loss or damage arising from:

- errors, interruptions, delays, or system failures;
- unauthorised access to or alteration of data;
- loss of data or communications;
- theft, destruction, or misuse of information.

In any event, the total liability of the Website Operator shall not exceed the total amount paid by the Member for Services.

The Website must be used strictly for its intended purpose.

Any fraudulent, abusive, or dishonest behaviour—including attempts to circumvent platform rules—may result in immediate suspension or termination of the Member’s account.

The Website Operator reserves the right to take action based on reasonable evidence, including system monitoring and reported activity. This includes preventing abuse such as multiple account creation, manipulation of platform features, or unfair use of promotions.

In cases of suspected fraud or unlawful activity, the Website Operator may:

- investigate using available technical and account data (including IP address and usage activity);
- share relevant information with authorised third parties or law enforcement where required;
- recover any costs incurred as a result of such activity.

Members must only use payment methods that they are authorised to use. The Website Operator cooperates fully with financial institutions and law enforcement authorities in relation to fraudulent transactions.

### **13. Pricing, Promotions and Rewards**

The Website Operator may offer promotions, bonuses, or reward schemes from time to time. Such offers are subject to specific terms and may be limited to one per user, regardless of the number of accounts held.

Promotional Credits:

- are non-transferable and have no cash value;
- are not refundable under any circumstances;
- may be subject to eligibility restrictions based on payment method or region.

The Website Operator reserves the right to modify, suspend, or withdraw promotions at any time without prior notice.

Pricing for Credits may be adjusted from time to time, including to reflect currency fluctuations or market conditions.

### **14. Account Verification and Abuse Prevention**

The Website Operator may require payment method verification (including small validation transactions) to ensure security and prevent fraud.

Any abuse of verification systems, promotional offers, or account features may result in immediate termination of the Member's account.

### **15. Loyalty and Reward Programmes**

The Website may offer loyalty or reward programmes based on Member activity (including Credit usage).

Points, rankings, or rewards:

- are non-transferable;
- may expire or be adjusted over time;
- will be forfeited upon account closure.

The Website Operator reserves the right to modify or discontinue such programmes at any time.

### **16. Digital Content and Access**

Access to purchased or unlocked content may be time-limited and subject to the availability of the relevant Service Provider.

Content availability may change, including removal where a Service Provider account is closed or content is updated.

**Last updated April 2026**

## **17. Subscription Services**

The Website may offer subscription-based features, including access to enhanced content or benefits associated with specific Service Providers.

Subscriptions:

- are billed on a recurring basis (e.g., monthly);
- renew automatically unless cancelled before the end of the current billing period;
- are non-refundable once the billing period has commenced.

Members may cancel subscriptions at any time via their account settings. Cancellation will take effect at the end of the current billing period.

The Website Operator reserves the right to modify or discontinue subscription offerings at any time.

## **18. Referral Programmes**

The Website may offer referral programmes allowing Members to invite others to join the platform.

Referral rewards:

- are granted only where eligibility conditions are met (e.g., new user registration and qualifying purchase);
- are non-transferable and non-refundable.

Any misuse of referral programmes (including spam or self-referrals) may result in account suspension or termination.

## **19. Promotional Features**

From time to time, the Website Operator may offer promotional benefits such as free usage credits or limited-time access to certain features. These offers are subject to specific terms and conditions and may be withdrawn or modified at any time.

**Last updated April 2026**



## **20- Loyalty Programme (Club VIP)**

### **20.1 Eligibility**

By registering as a Member and accepting this Agreement, you may be automatically enrolled in the Website's loyalty programme (the "Club VIP").

Participation in the Club VIP is personal to the Member, and all associated benefits, rewards, and points are non-transferable, non-saleable, and may not be assigned to any other person or account.

### **20.2 Earning Points**

Members may earn loyalty points ("VIP Points") based on eligible Credit expenditure within a given period.

Details of VIP Points calculation, including applicable rates and multipliers, are made available within the Member's account.

The Website Operator may, at its sole discretion, offer promotions or events that increase the rate at which Elite Points are earned.

The total multiplier applicable to VIP Points (including any promotional increases) shall not exceed five (5) times the standard earning rate.

The Website Operator reserves the right to exclude certain transactions or activities from earning VIP Points.

### **20.3 Points Cap**

The total number of VIP Points a Member may hold is subject to a maximum cap, as determined by the Website Operator.

Once this cap is reached, no additional VIP Points will be accrued until the balance falls below the applicable limit.

The Website Operator reserves the right to adjust or apply such limits in order to maintain the integrity and fairness of the programme.

**Last updated April 2026**

## **20.4 Points Adjustment and Expiry**

VIP Points may be adjusted periodically, including through scheduled reductions or expirations based on programme rules.

Points exceeding the threshold required to maintain a given status level may be carried forward, subject to applicable programme conditions.

VIP Points may decrease over time based on activity levels or other criteria defined by the Website Operator.

## **20.5 Opt-Out**

Members may opt out of the Club VIP at any time by contacting Customer Support.

Upon opting out, all accumulated VIP Points will be forfeited, and the Member will no longer be eligible to participate in the programme.

## **20.6 Changes to the Programme**

The Website Operator reserves the right to modify, suspend, or discontinue the Club VIP programme, including any associated benefits, points structure, or eligibility criteria, at any time.

## **20.7 Suspension and Termination**

The Website Operator may suspend or terminate a Member's participation in the Club VIP programme in cases of:

- breach of this Agreement;
- suspected fraud or abuse; or
- misuse of the programme.

Upon termination, any remaining VIP Points will be forfeited.

## **20.8 Limitation of Liability**

To the fullest extent permitted by law, the Website Operator shall not be liable for any loss, damage, or disadvantage arising from participation in the Club VIP programme.

The Website Operator does not guarantee uninterrupted or error-free operation of the programme and shall not be responsible for any loss of points resulting from system errors, delays, or technical issues.

**Last updated April 2026**

## **21. Member and Guest Declarations**

By accessing or using the Website, you acknowledge and agree to the following:

You understand that the Website may include adult-oriented content and services.

You confirm that you are at least 18 years of age (or 21 where required by applicable law) and are legally permitted to access such content in your jurisdiction.

You confirm that you have the legal capacity to enter into this Agreement and to use the Website. You agree not to use the Website if your capacity to do so is impaired.

You confirm that the information you provide, including your country of residence, is accurate and up to date.

You agree to notify the Website Operator of any material changes where required.

You acknowledge that you are responsible for complying with all applicable local laws and regulations when accessing and using the Website.

You accept full responsibility for any false or misleading information provided by you, including but not limited to information relating to your identity or location.

You acknowledge that all content made available on the Website is intended for personal, lawful use only and is protected by applicable intellectual property laws. You agree not to copy, distribute, reproduce, or exploit such content without authorisation.

You understand and agree that the Website Operator may cooperate with law enforcement authorities where required by law, including in relation to fraud, unlawful conduct, or regulatory compliance.

You acknowledge that interactions with other users, including Service Providers, are undertaken at your own discretion and risk.

## **22. Acceptable Conduct and Legal Compliance**

You agree not to use the Website for any unlawful, harmful, abusive, or fraudulent purpose.

You must not:

- engage in illegal activity;
- attempt to exploit or harm others;
- use the Website in violation of applicable laws or regulations.

The Website maintains a strict zero-tolerance policy toward:

- exploitation of minors;
- human trafficking;
- abuse, coercion, or unlawful conduct of any kind.

The Website Operator reserves the right to suspend or terminate any account involved in such activity and may report such conduct to relevant authorities.

## **23. Reporting and Compliance**

The Website Operator provides a process for reporting suspected illegal or inappropriate content or behaviour. Reports may be submitted via the contact details provided on the Website and should include sufficient information to allow investigation.

The Website Operator will review reports and act as appropriate, which may include cooperation with law enforcement authorities.

The Website Operator is not obligated to disclose the outcome of any investigation.

Any misuse of the reporting system (including false or malicious complaints) may result in account suspension or termination.

**Last updated April 2026**

## **24. Intellectual Property and Content Rights**

All intellectual property rights on the Website and its content remain the property of the Website Operator or its licensors.

Members are granted a limited, non-exclusive, non-transferable licence to access and use the Website for personal use only.

Any content made available to you may not be copied, recorded, reproduced, distributed, or otherwise used without prior written consent.

To the extent that you submit or transmit content through the Website (including messages or other interactions), you grant the Website Operator a limited licence to use such content for the purpose of operating, maintaining, and improving the Services, in accordance with the Privacy Policy.

## **25. Platform Integrity and Restrictions**

You agree not to use the Website to promote competing services, products, or platforms.

Any attempt to misuse the Website for unauthorised commercial purposes, including promotion of third-party services, may result in immediate suspension or termination of your account.

The Website Operator reserves the right to monitor activity on the platform for the purposes of:

- ensuring compliance with this Agreement;
- preventing fraud or abuse; and
- maintaining service quality.

Such monitoring will be conducted in accordance with applicable data protection laws.

**Last updated April 2026**

## **26. Limitation of Liability**

To the fullest extent permitted by law, the Website Operator shall not be liable for:

- any indirect, incidental, or consequential damages;
- any loss arising from user interactions;
- any unauthorised use of the Website.

Nothing in this Agreement excludes liability where such exclusion is not permitted under applicable law.

## **27. Consumer Status**

You confirm that you are using the Website as a private individual for personal use only and not for business or professional purposes

**Last updated April 2026**

## **28. Member and Guest Responsibilities**

By using the Website, you agree to comply with the following obligations:

### **Use of Content**

You must not copy, reproduce, distribute, publish, transmit, or otherwise make available any content from the Website without prior written consent from the Website Operator.

### **Accuracy of Information**

You are responsible for ensuring that all information you provide is accurate and lawful. You accept full responsibility for any consequences arising from false, misleading, or unlawful disclosures.

### **Protection of Minors**

You agree to take all reasonable steps to prevent access to the Website by individuals under the age of 18 (or 21 where required by law). You are solely responsible for any access by minors through your account, devices, or payment methods.

### **Account Security**

You are responsible for maintaining the confidentiality and security of your account credentials and for all activity carried out under your account.

### **Prohibited Activities**

You agree not to:

- use the Website to promote or engage in unlawful services or activities;
- request, offer, or facilitate in-person meetings or offline contact with other users;
- share personal contact details or attempt to move interactions outside the Website.

### **User Conduct**

You must not engage in behaviour that is abusive, threatening, defamatory, discriminatory, or otherwise inappropriate toward other users, Service Providers, or Website staff.

## **29. Usernames and Communications**

You agree that any usernames, messages, or content you create or share:

- will not be offensive, misleading, or unlawful;
- will not reference minors, illegal activity, or prohibited content;
- will not contain personal information that could identify you or others.

You acknowledge that you are solely responsible for any information you choose to disclose.

### **Compliance with Laws and Standards**

You agree not to use language, content, or behaviour that violates applicable laws, regulations, or generally accepted standards of conduct.

### **Reporting Obligations**

You agree to promptly report any suspected unlawful activity, misuse of the Website, or infringement of intellectual property rights via the Website's reporting or support channels.

**Last updated April 2026**

## **30. Tips, Gifts and Promotional Features**

### **30.1 Tips and Digital Gifts**

As part of the Services, Members may send Credits to Service Providers as voluntary payments (e.g. “Tips” or similar features).

All such payments are discretionary, non-refundable, and do not guarantee any specific response, content, or outcome from the Service Provider.

### **30.2 Physical Gift Services**

The Website may offer the ability for Members to purchase and send physical gift items (“Gifts”) to Service Providers.

Gift availability may vary and not all Service Providers may participate in this feature. Members may only select from the items made available on the platform.

The Website Operator will arrange delivery of Gifts. Prices displayed for Gifts are inclusive of applicable taxes, handling, and delivery costs.

Gifts must be accepted by the intended Service Provider. If a Gift is:

- rejected; or

- not accepted within a reasonable period (e.g. 7 days), the Member may receive a refund in the form of Credits.

Once a Gift has been accepted, it is considered fulfilled and is non-refundable.

**Last updated April 2026**

### **30.3 Pooled Gift Features (e.g. “Goodies Basket”)**

The Website may offer pooled contribution features, whereby Members collectively contribute Credits toward a shared goal associated with a Service Provider.

If the specified contribution goal is reached within the applicable period, the relevant reward (e.g. a bundle of Gifts or equivalent benefit) will be provided to the Service Provider.

If the goal is not reached:

- contributions may still be allocated toward alternative rewards or benefits;

- no refunds will be provided to contributing Members.

Contributions exceeding the target goal may be applied toward additional benefits at the discretion of the Website Operator.

All contributions to pooled features are voluntary and non-refundable.

### **30.4 Local Highlights Feature**

The Website may offer a feature that displays Service Providers based on geographic indicators (“Local Highlights”).

Such features may rely on:

- Member-provided account information; and/or technical indicators such as IP-based geolocation.

Geographic indicators (including country names or flags) are provided for general informational purposes only and:

- may not be accurate or up to date;

- do not constitute a guarantee of location, nationality, or identity.

Service Providers may control the visibility of their geographic information and apply restrictions where available.

Members may, where functionality allows, disable such features via their account settings.

Members must not use geographic or profile information to engage in harassment, discrimination, or unlawful conduct. Any such behaviour may result in account suspension or termination.

**Last updated April 2026**

## **31. Account Cancellation and Termination**

### **Member Cancellation**

Members may terminate their account and discontinue use of the Services at any time through the account settings available on the Website.

### **Account Deletion and Data Handling**

Where a Member requests account deletion (for example, via the “Forget My Data” or equivalent feature), the Website Operator will process the request and delete or anonymise personal data in accordance with applicable data protection laws and the Website’s Privacy Policy.

Certain information may be retained where required for:

- legal or regulatory compliance;
- fraud prevention and security purposes; or
- legitimate business interests, as permitted by law.

### **Effect of Cancellation**

Upon cancellation:

- access to the account and Services will be terminated;
- any unused Credits, subscriptions, or benefits may be forfeited, subject to applicable law;
- no refunds will be issued except where required by law.

### **Termination by the Website Operator**

The Website Operator reserves the right to suspend or terminate any account, without prior notice, where:

- there is a breach of this Agreement;
- unlawful, fraudulent, or abusive activity is suspected; or
- action is required to comply with legal or regulatory obligations.

### **Cooperation with Authorities**

The Website Operator may cooperate with law enforcement or regulatory authorities and may report suspected unlawful activity where required or appropriate under applicable law.

**Last updated April 2026**

## 32. Personal Data and Privacy

### **Collection and Use of Personal Data**

When you access the Website, register as a Member, or use its Services, the Website Operator may collect and process personal data relating to you.

Details regarding how personal data is collected, used, stored, and shared—including your rights and choices—are set out in the Website's Privacy Policy. You are encouraged to review the Privacy Policy carefully before using the Services.

### **Accuracy of Information**

You agree to provide accurate, complete, and up-to-date information when using the Website.

The Website Operator reserves the right to suspend or terminate accounts where false, misleading, or fraudulent information is provided or reasonably suspected.

### **Payment Security**

The Website Operator implements industry-standard security measures to protect payment transactions and personal data. Where applicable, payment processing systems comply with recognised standards such as the **Payment Card Industry Data Security Standard (PCI DSS)**.

### **Confidentiality and Access Control**

Access to personal data is restricted to authorised personnel who require such access for the performance of their duties. All such personnel are subject to confidentiality obligations and data protection requirements.

### **Data Protection Compliance**

The Website Operator processes personal data in accordance with applicable data protection laws, including relevant UK and Gibraltar legislation. Appropriate technical and organisational measures are implemented to safeguard personal data against unauthorised access, loss, or misuse.

**Last updated April 2026**

## **33. Platform Functionality and Security**

### **Technical Functionality**

For optimal performance of the Website, Members may be required to enable certain browser features (such as cookies or similar technologies). Further details are provided in the Website's Cookie Policy.

### **Content Monitoring and Moderation**

The Website Operator implements moderation and monitoring processes designed to maintain compliance with this Agreement and applicable laws.

This may include:

- review of content made available on the platform;
- monitoring of interactions and communications, where permitted by law; and
- removal of content that violates platform policies or legal requirements.

### **Security Measures**

The Website Operator applies appropriate technical and organisational measures to protect the Website and user data against unauthorised access, loss, misuse, or alteration.

While the Website Operator takes reasonable steps to maintain a secure environment, no system can be guaranteed to be completely secure or free from vulnerabilities.

### **Service Availability**

The Website Operator endeavours to ensure that the Website operates reliably and without interruption. However, access to the Website may be temporarily unavailable due to maintenance, updates, technical issues, or factors beyond the Website Operator's control.

### **User Responsibility**

Members are responsible for maintaining the security of their devices, internet connection, and account credentials when accessing the Website.

**Last updated April 2026**

## **34. Anti-Spam and Communications Policy**

### **No Spam Policy**

The Website Operator maintains a strict zero-tolerance policy toward spam and unsolicited communications. The Website must not be used to send or facilitate spam of any kind.

### **Prohibited Activities**

The following activities are strictly prohibited and may result in account suspension or termination:

- sending unsolicited or unauthorised promotional messages, including advertisements or links;
- manipulating or falsifying message headers or sender information;
- using third-party systems or servers without proper authorisation;
- transmitting misleading, deceptive, or harmful communications;
- repeatedly posting identical or substantially similar messages (flooding);
- disrupting normal interactions through excessive messaging or abusive communication behaviour.

### **Platform Integrity**

Any use of the Website that interferes with normal user experience or the proper functioning of communication features is prohibited.

### **Enforcement**

The Website Operator reserves the right to take appropriate action against spam or abusive behaviour, including:

- removal of content;
- suspension or termination of accounts;
- legal action where necessary.

**Last updated April 2026**

## **Marketing Communications**

The Website Operator may send:

**service-related communications** (e.g. account notifications, transactional messages), which are necessary for the operation of the Services; and **marketing communications**, only where the Member has provided appropriate consent, in accordance with applicable laws.

All marketing communications will include a clear option to unsubscribe.

### **Opt-Out and Preferences**

Members may opt out of marketing communications at any time via their account settings or by using the unsubscribe link provided in communications.

### **Reporting Spam**

Members are encouraged to report any suspected spam or misuse of the Website via the support channels provided. The Website Operator will review and investigate such reports and act as appropriate.

**Last updated April 2026**

## **35. Miscellaneous**

### **Entire Agreement**

This Agreement constitutes the entire agreement between you and the Website Operator in relation to your use of the Website and supersedes all prior agreements, understandings, or arrangements, whether written or oral.

### **Survival**

Any provisions of this Agreement which by their nature should survive termination shall remain in full force and effect following termination.

### **Severability**

If any provision of this Agreement is found to be invalid, unlawful, or unenforceable by a court of competent jurisdiction, such provision shall be severed, and the remaining provisions shall remain valid and enforceable.

### **Changes to the Agreement**

The Website Operator reserves the right to amend or update this Agreement at any time. Updated terms will be made available on the Website and, where appropriate, notified to Members.

Continued use of the Website following any changes constitutes acceptance of the updated Agreement. If you do not agree to the changes, you must cease using the Website and may terminate your account.

**Last updated April 2026**

### **Assignment**

You may not assign, transfer, or otherwise dispose of your rights or obligations under this Agreement without prior written consent from the Website Operator.

The Website Operator may assign or transfer its rights and obligations under this Agreement without restriction, including as part of a business transfer or restructuring.

### **Language**

This Agreement is drafted in the English language, which shall prevail in the event of any inconsistency with translated versions.

### **Governing Law**

This Agreement and any disputes arising out of or in connection with it shall be governed by and construed in accordance with the laws of Gibraltar.

### **Jurisdiction**

The parties agree to attempt to resolve any disputes amicably. Where this is not possible, disputes shall be subject to the exclusive jurisdiction of the courts of Gibraltar.

**Last updated April 2026**

## **36. Digital Services Act (DSA) Compliance**

### **36.1 Illegal Content Reporting and Removal**

The Website Operator is committed to identifying and removing illegal or unauthorised content in accordance with applicable laws, including **Digital Services Act (“DSA”)**.

The Website provides mechanisms that allow users to report suspected illegal content, services, or activities. The Website Operator also cooperates, where applicable, with recognised “trusted flaggers” and relevant authorities.

Illegal or prohibited content may include, but is not limited to:

- exploitation or abuse of minors;
- terrorist or extremist content;
- hate speech or harassment;
- fraud or other criminal activity;
- infringement of intellectual property or image rights;
- any other content in breach of applicable law.

Reported content will be reviewed and, where appropriate, removed or restricted without undue delay.

### **36.2 Content Moderation**

The Website Operator implements content moderation measures designed to ensure compliance with this Agreement and applicable laws. These measures may include:

- automated detection tools;
- manual review by trained personnel; and
- user reporting systems.

Content that is found to violate this Agreement or applicable law may be removed, restricted, or subject to further action. While reasonable efforts are made to maintain effective moderation, the Website Operator does not guarantee that all unlawful or inappropriate content will be identified or removed immediately.

**Last updated April 2026**

### **36.3 Misuse Prevention and Enforcement**

The Website Operator is committed to maintaining a safe and lawful environment and will take appropriate action in response to misuse of the Website.

Misuse may include, but is not limited to:

- submitting false, misleading, or abusive reports;
- repeatedly submitting complaints without reasonable basis;
- sharing or promoting illegal content;
- engaging in harassment, abuse, or harmful conduct;
- attempting to bypass platform restrictions or safeguards.

Where misuse is identified, the Website Operator may take proportionate action, including:

- issuing warnings;
- restricting or suspending access;
- permanently terminating accounts.

Decisions are made on a case-by-case basis, taking into account:

- the severity and nature of the conduct;
- frequency and intent;
- potential harm to other users or the platform.

The Website Operator may notify users of enforcement actions where required by law.

### **36.4 Complaint Handling**

The Website Operator maintains a process for handling complaints relating to content moderation and enforcement decisions.

Users may submit complaints via the support channels provided on the Website. Each complaint will be reviewed in accordance with applicable legal requirements.

The Website Operator reserves the right to reject complaints that are manifestly unfounded, abusive, or submitted in bad Faith.

All Complaints reported to the company will be reviewed and resolved within 7 working days of the date of complaint

**Last updated April 2026**

### **36.5 Recommender Systems Transparency**

The Website may use recommendation systems to present content or profiles to users.

Such recommendations may be based on factors including:

- user preferences and activity;
- previous interactions;
- content relevance and popularity.

The Website Operator does not guarantee the accuracy or suitability of recommendations for any individual user.

### **36.6 Contact Point**

The Website Operator provides a single point of contact for users, authorities, and other relevant parties in relation to DSA matters.

Users may contact the Website Operator via the contact details provided on the Website. Communications may be made in English.

**Last updated April 2026**

## **37. Use of Artificial Intelligence**

### **Use of AI Technologies**

The Website may utilise artificial intelligence (“AI”) technologies to support and enhance its Services. This may include, but is not limited to:

- content moderation and safety measures;
- search and recommendations;
- translations and user assistance;
- fraud and abuse detection; and
- customer support functionality.

### **Purpose and Safeguards**

AI systems are used to improve user experience, maintain platform integrity, and support compliance with applicable laws and regulations, including data protection requirements.

The Website Operator implements appropriate safeguards, including human oversight where necessary, to promote fairness, accuracy, and accountability.

### **Automated Moderation**

Content and user activity may be subject to automated review using AI systems. Where content is restricted or action is taken based on such systems, users may request a review through the Website’s support channels.

**Last updated April 2026**

## **Accuracy and Limitations**

AI systems are designed to assist decision-making but may not always be fully accurate or complete. Users should not rely solely on AI-generated outputs or recommendations.

## **User Responsibility**

Users remain responsible for their use of the Website and any reliance placed on AI-assisted features.

## **Limitation of Liability**

To the fullest extent permitted by law, the Website Operator shall not be liable for any loss or damage arising from:

- inaccuracies or limitations of AI systems;
- automated decisions or recommendations;
- temporary unavailability of AI-supported features; or
- reliance on AI-generated content or interactions.

## **Regulatory Compliance**

The Website Operator seeks to operate AI systems in accordance with applicable legal and regulatory frameworks, including data protection laws and relevant AI regulations where applicable.

**Last updated April 2026**

# Privacy Policy

## 1. Introduction

This Privacy Policy explains how **Friends For Life**, operated by Technology Group Ltd (Company No. 119378), with its registered office at Suite 4, 2nd Floor, Montarik House, 3 Bedlam Court, Gibraltar GX11 1AA (the “Company”, “we”, “us”, or “our”), collects, uses, and protects your personal data.

This Policy applies to your use of the website **friendsforlife.live** (the “Website”) and associated services. We are committed to protecting your privacy and handling your personal data in accordance with applicable data protection laws, including the UK GDPR, Gibraltar Data Protection Act, and where applicable, the EU General Data Protection Regulation (GDPR).

## 2. Data We Collect

We may collect and process the following categories of personal data:

### 2.1 Information You Provide

Name, username, email address  
Date of birth / age verification information  
Payment and billing details  
Account preferences and settings  
Communications with customer support

### 2.2 Automatically Collected Data

IP address and device information  
Browser type and operating system  
Usage data (pages visited, interactions, session duration)  
Cookies and similar technologies

### 2.3 Transaction Data

Credit purchases and usage  
Payment history (processed via third-party providers)

### 2.4 Content and Communications

Messages and interactions on the platform (where necessary for moderation, compliance, and support)

**Last updated April 2026**

### **3. How We Use Your Data**

We use your personal data for the following purposes:

To provide and operate the Website and Services

To process payments and manage accounts

To personalise your experience and recommendations

To ensure safety, security, and fraud prevention

To comply with legal and regulatory obligations

To provide customer support

To send service-related communications

Where you have given consent, we may also use your data to send marketing communications.

### **4. Legal Basis for Processing**

We process your personal data based on the following legal grounds:

**Contractual necessity** – to provide Services to you

**Legal obligation** – to comply with laws and regulations

**Legitimate interests** – to improve services, ensure security, and prevent fraud

**Consent** – for marketing communications and certain optional features

### **5. Sharing of Data**

We may share your personal data with:

**Payment processors** and financial institutions

**Technology providers** (hosting, analytics, security)

**Customer support providers**

**Legal and regulatory authorities**, where required

**Affiliated companies or partners**, where necessary to provide services

We do not sell your personal data.

**Last updated April 2026**

## **6. International Data Transfers**

Your data may be transferred to and processed outside Gibraltar/UK/EEA. Where this occurs, we ensure appropriate safeguards are in place, such as:

- Standard Contractual Clauses (SCCs)
- Adequacy decisions
- Other legally recognised safeguards

## **7. Data Retention**

We retain personal data only for as long as necessary to:

- provide our Services;
- comply with legal obligations;
- resolve disputes;
- prevent fraud and abuse.

When data is no longer required, it will be securely deleted or anonymised.

## **8. Your Rights**

You have the following rights under applicable data protection laws:

**Right of access** – request a copy of your data

**Right to rectification** – correct inaccurate data

**Right to erasure** (“right to be forgotten”)

**Right to restrict processing**

**Right to data portability**

**Right to object** to processing

**Right to withdraw consent** (where applicable)

You may exercise these rights by contacting us using the details below.

**Last updated April 2026**

## **9. Cookies and Tracking Technologies**

We use cookies and similar technologies to:

enable Website functionality;  
analyse usage and performance;  
personalise content and services.

You can manage cookie preferences through your browser settings. For more details, please refer to our Cookie Policy.

## **10. Security**

We implement appropriate technical and organisational measures to protect your personal data, including:

encryption and secure data storage;  
restricted access to authorised personnel;  
compliance with recognised security standards (e.g. PCI DSS for payments).

However, no system is completely secure, and we cannot guarantee absolute security.

## **11. Third-Party Links**

The Website may contain links to third-party websites. We are not responsible for the privacy practices or content of such external sites.

## **12. Children**

The Website is not intended for individuals under the age of 18 (or 21 where required by law). We do not knowingly collect personal data from minors.

**Last updated April 2026**

### **13. Changes to This Privacy Policy**

We may update this Privacy Policy from time to time. Any changes will be posted on the Website, and where appropriate, notified to you.

### **14. Contact Us**

If you have any questions about this Privacy Policy or wish to exercise your rights, please contact us at:

**Email:** [support@friendsforlife.live](mailto:support@friendsforlife.live)

**Address:** Technology Group Ltd, Suite 4, 2nd Floor,  
Montarik House, 3 Bedlam Court, Gibraltar GX11 1AA

### **15. Complaints**

If you are not satisfied with how we handle your personal data, you have the right to lodge a complaint with your local data protection authority.

**Last updated April 2026**

# Cookie Policy

## 1. Introduction

This Cookie Policy explains how **Friends For Life**, operated by Technology Group Ltd (Company No. 119378), with its registered office at Suite 4, 2nd Floor, Montarik House, 3 Bedlam Court, Gibraltar GX11 1AA (“Company”, “we”, “us”, or “our”), uses cookies and similar technologies on the website **friendsforlife.live** (the “Website”).

This Policy should be read alongside our Privacy Policy.

## 2. What Are Cookies?

Cookies are small text files placed on your device (computer, smartphone, or tablet) when you visit a website. They are widely used to make websites work efficiently and to improve user experience.

Cookies may be:

**Session cookies** – deleted when you close your browser

**Persistent cookies** – stored on your device for a defined period

## 3. Types of Cookies We Use

### 3.1 Strictly Necessary Cookies

These cookies are essential for the Website to function properly and cannot be disabled.

They are used for:

account login and authentication

security and fraud prevention

session management

### 3.2 Performance and Analytics Cookies

These cookies help us understand how users interact with the Website by collecting anonymised information.

They are used for:

measuring traffic and usage

improving performance and functionality

**Last updated April 2026**

### **3.3 Functionality Cookies**

These cookies allow the Website to remember your preferences and settings.

They are used for:

language and region preferences  
personalised features

### **3.4 Marketing and Advertising Cookies**

Where applicable and with your consent, these cookies may be used to:

deliver relevant advertisements  
measure advertising effectiveness  
personalise content

## **4. Third-Party Cookies**

We may allow third-party service providers (such as analytics or payment providers) to place cookies on your device. These third parties have their own privacy and cookie policies.

We do not control these cookies directly.

## **5. Legal Basis for Using Cookies**

We use cookies in accordance with applicable laws, including the UK GDPR and Privacy and Electronic Communications Regulations (PECR):

**Strictly necessary cookies** – used on the basis of legitimate interest

**All other cookies** – used only with your consent

## **6. Managing Cookies**

You can control and manage cookies in several ways:

through your browser settings (block or delete cookies);

through the cookie consent banner on our Website;

Please note that disabling certain cookies may affect the functionality of the Website.

**Last updated April 2026**

## **7. Cookie Retention**

Cookies are stored for varying periods depending on their purpose:

session cookies expire when you close your browser;

persistent cookies remain until they expire or are deleted manually.

## **8. Changes to This Policy**

We may update this Cookie Policy from time to time. Any changes will be posted on the Website.

## **9. Contact Us**

If you have any questions about this Cookie Policy, please contact:

**Email:** support@friendsforlife.live

**Address:** Technology Group Ltd, Suite 4, 2nd Floor,  
Montarik House, 3 Bedlam Court, Gibraltar GX11 1AA

**Last Updated: April 2026**

## **Content Moderation Policy**

### **1. Purpose**

The purpose of this policy is to ensure that **Friends for Life** provides a safe, respectful, and legally compliant environment for creators and users while supporting consensual adult content.

Reporting procedure, contact :

**moderator@friendsforlife.live**

### **2. Core Principles**

**Consent is mandatory** – all participants must be verified adults (18+)

**Safety over virality** – harmful or exploitative content is not tolerated

**Transparency** – clear rules, fair enforcement

**Zero tolerance** for illegal or abusive material

### **3. Allowed Content**

Content is permitted if it meets all the following:

Features **consenting adults (18+)**

Is **legally compliant** in the jurisdiction of operation

Is **clearly categorized** and age-restricted

Does **not involve coercion, exploitation, or deception**

Examples:

Adult livestreams

Consensual explicit performances

Interactive adult content (chat, tipping, etc.)

## **Prohibited Content (Zero Tolerance)**

### **4.1 Illegal Content**

Any content involving **minors** (real or simulated)  
Human trafficking or exploitation  
Non-consensual acts (including “revenge” content)  
Bestiality  
Extreme violence or rape depiction

### **4.2 Non-Consensual or Harmful Content**

Hidden camera footage  
Content uploaded without all participants’ consent  
Coercion, manipulation, or intoxication-based participation

### **4.3 Dangerous or Exploitative Content**

Self-harm or encouragement of harm  
Content involving **drugs used to impair consent**  
Financial exploitation or scams

### **4.4 Restricted Adult Content**

(Allowed only under strict moderation or may be banned depending on strategy)  
CNC (consensual non-consent) themes  
Extreme fetish content  
Degrading or abusive language targeted at protected groups

## **5. Creator Verification**

All creators must:

Provide **government-issued ID**

Pass **facial verification/liveness checks**

Confirm **age (18+)**

Sign **digital consent agreements**

Verify identity of *all participants* in content

## **6. Moderation System**

### **6.1 AI-Assisted Moderation**

Real-time detection of:

- Minors

- Violence

- Prohibited acts

Flagging system for human review

### **6.2 Human Moderation**

24/7 trained moderation team

Tiered escalation:

- Flag → Review → Action → Appeal

### **6.3 Community Reporting**

One-click reporting tools

Anonymous reporting option

Fast-track review for serious allegations

## **7. Enforcement Actions**

Violations may result in:

- Content removal

- Temporary suspension

- Permanent account ban

- Reporting to law enforcement (where required)

- Repeat or severe violations → **immediate termination**

## **8. User Safety Features**

- Block and mute functions

- Creator control over chat and interactions

- Spending limits for users

- Anti-harassment filters

## **9. Privacy & Data Protection**

- GDPR-compliant data handling

- No storage of sensitive biometric data beyond verification

- Secure payment and identity systems

## **10. Transparency & Appeals**

- Clear explanation for moderation decisions

- Right to appeal within a defined timeframe

- Independent review for disputed cases

## **11. Ongoing Compliance**

Regular policy updates based on:

- Legal changes

- Industry best practices

- Platform data insights

**Last updated April 2026**

## **Host payout module**

### **1. Payout setup & onboarding**

Once a host creates their account, they will be taken straight into a **Payout Setup** step before the account is marked fully active.

#### **Onboarding flow:**

- Create account
- Verify email / phone
- Complete profile

#### **Set up payout details**

- Accept payout terms
- Access dashboard

#### **Payout setup includes:**

- Account holder name
- Bank account details or connected payment account
- ID verification
- Confirmation checkbox for payout terms

#### **Payout status: Active / Pending verification / Action required**

- Total earnings
- Available for payout
- Pending earnings
- Paid out to date
- Last payout date
- Next eligible payout date
- Also include a transaction table:
  - Date
  - Source
  - Description
  - Amount
  - Status
  - Example statuses:
    - Pending
    - Available
    - Requested
    - Processing
    - Paid
    - Failed

**Last Updated April 2026**