

Outbehaving – Terms & Conditions

1. Introduction and Purpose of These Terms

1.1 These Terms and Conditions (“Terms”) govern your access to and use of the Outbehaving platform, including our website, mobile application, digital tools, services, and any related features or functionality (collectively, the “Platform”).

1.2 These Terms form a legally binding agreement between you and Outbehaving Ltd and set out:

- the basis on which you may access and use the Platform;
- how the Platform operates and the nature of the services provided;
- your rights and responsibilities as a user; and
- our rights and obligations in operating, maintaining, and developing the Platform.

1.3 These Terms should be read together with any additional policies, schedules, product-specific terms, or service-specific disclosures that may apply to particular features, services, membership tiers, or third-party offerings accessible via the Platform. In the event of any conflict, specific service terms may take precedence in relation to that service.

1.4 Outbehaving operates as a digital platform that facilitates access to tools, services, and third-party providers. Certain services available through the Platform may involve regulated activities carried out by authorised third parties. Unless explicitly stated otherwise, Outbehaving does not itself provide regulated financial, legal, or tax advice.

1.5 In these Terms:

- references to “Outbehaving”, “we”, “us” or “our” refer to Outbehaving Ltd; and
- references to “you” or “your” refer to the individual accessing or using the Platform.

1.6 Plain-English summary:

Outbehaving is a platform designed to help users improve everyday life and financial wellbeing by providing tools, insights, and access to in-house and third-party services. These Terms explain how the Platform works, the rules that apply, and what you can reasonably expect when using it.

2. Definitions

For the purposes of these Terms, the following definitions apply:

- **“Outbehaving”**: Outbehaving Ltd, a company registered in England and Wales (Company number: 16393573), with its registered office at 55 Stirrups Farm Road, Lowton, WA3 2SX, United Kingdom.
 - **“Platform”**: The Outbehaving website, application, systems, tools, and related services.
 - **“User”, “Member”, “Client”, or “Customer”**: Any individual who accesses or uses the Platform.
 - **“Partner”**: Any third-party business, organisation, or entity that offers products or services via or through the Platform.
 - **“Provider”**: A party responsible for supplying a product or service made available via the Platform.
 - **“Third-Party Provider”**: Any Partner or Provider that delivers services independently of Outbehaving.
 - **“Champion”**: A high-profile individual or entity collaborating with Outbehaving under a defined role or agreement.
 - **“Introducer”**: A party that facilitates introductions to products or services without providing the underlying service.
 - **“App”**: The mobile or web application interface used to access the Platform.
 - **“Tier”**: A level of membership or access that determines features, limits, and participation rights.
 - **“Impact Share”**: A participation-based unit linked to user engagement within the Platform, subject to separate rules and conditions.
 - **“Ownership Credit”**: Any internal or descriptive term relating to participation mechanisms connected to Impact Shares or similar constructs.
 - **“Reward”**: Any benefit, credit, recognition, or allocation granted through use of the Platform.
 - **“Service Schedule”**: Any additional terms that apply to a specific service category or feature.
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3. Acceptance of These Terms

3.1 By accessing, registering for, or using the Platform, you confirm that you have read, understood, and agree to be bound by these Terms.

3.2 You are deemed to have accepted these Terms when you:

- create an account;
- click to accept or agree to Terms & Conditions;
- access or use any part of the Platform; or
- receive any benefit from the Platform.

3.3 If you do not agree to these Terms, you must not access or use the Platform.

3.4 Where additional terms apply to specific services, features, membership tiers, or third-party products, those terms will form part of your agreement with Outbehaving and/or the relevant third-party provider. You are responsible for reviewing and understanding any such additional terms before using those services.

3.5 These Terms, together with any applicable additional terms and policies, constitute the entire agreement between you and Outbehaving in relation to your use of the Platform.

3.6 By accepting these Terms, you also agree:

- to receive communications from us electronically; and
 - that electronic records, communications, and notices may be used as evidence of your agreement and interactions with the Platform, where permitted by law.
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4. Who Can Use Outbehaving

4.1 To access and use the Platform, you must:

- be at least 18 years old;
- have the legal capacity to enter into a binding agreement; and
- not be prohibited from using the Platform under applicable laws or regulations in your jurisdiction.

4.2 You agree to use the Platform for lawful purposes only and in accordance with these Terms.

4.3 Access to certain features, services, membership tiers, or third-party offerings may be subject to eligibility requirements, which may include:

- geographic restrictions;
- identity or verification checks;
- regulatory or compliance requirements; and
- approval by Outbehaving or relevant third-party providers.

4.4 We reserve the right to refuse access, suspend access, or impose restrictions where:

- required to comply with legal or regulatory obligations;
- necessary to protect the security, integrity, or operation of the Platform;
- required to prevent fraud, misuse, or abuse; or
- eligibility or verification requirements are not satisfied.

4.5 You are responsible for ensuring that your use of the Platform complies with all applicable laws and regulations in your jurisdiction.

5. Account Creation and Verification

5.1 To access certain features of the Platform, you must create an account and provide accurate, complete, and up-to-date information.

5.2 You agree to:

- provide truthful and current information during registration and at all times thereafter;
- promptly update your account details if they change; and
- not create an account using false identity or impersonate any person or entity.

5.3 You are responsible for maintaining the confidentiality and security of your account credentials. You accept responsibility for all activities that occur under your account, whether authorised by you or not.

5.4 We may require identity verification and compliance checks, including but not limited to:

- Know Your Customer (KYC) checks;
- anti-money laundering (AML) checks;
- fraud prevention checks; and
- sanctions or regulatory screening.

5.5 These checks may be carried out by Outbehaving directly or through authorised third-party service providers.

5.6 We may:

- request additional information or documentation from you;
- delay, restrict, or condition access to parts of the Platform pending verification;
- refuse registration or suspend/terminate accounts where verification cannot be completed or where risks are identified.

5.7 You agree to cooperate fully with any reasonable verification or compliance requests. Failure to do so may result in limited access, suspension, or termination of your account or certain services.

5.8 We reserve the right to retain verification records where required to comply with legal, regulatory, or operational obligations.

6. How the Platform Works

6.1 The Platform provides access to a range of digital services and features which may include:

- tools, insights, and information designed to support user decision-making;
- access to third-party products and services;
- participation-based features, including Rewards and Impact Shares;
- membership tiers with varying levels of access and benefits; and
- community, content, or engagement-based functionality.

6.2 Services available through the Platform may be delivered:

- directly by Outbehaving; and/or
- by third-party Partners or Providers operating independently of Outbehaving.

6.3 Depending on the context, Outbehaving may act as:

- a platform provider facilitating access to services;
- an introducer or intermediary connecting users with third-party Providers;
- a facilitator of user engagement with services; and/or
- a commercial partner in certain arrangements.

6.4 The availability of specific services may depend on:

- your eligibility and account status;
- your membership tier;
- geographic or jurisdictional restrictions;
- completion of required verification or compliance checks; and
- the requirements of third-party Providers.

6.5 We reserve the right to:

- modify, update, enhance, or remove features or services;
- change how services are delivered;
- introduce new services, categories, or functionality; and
- discontinue services, subject to any applicable legal or regulatory obligations.

6.6 Where third-party services are accessed via the Platform:

- separate terms and conditions may apply between you and the third-party Provider;
- the third-party Provider is solely responsible for the provision of their service; and
- Outbehaving does not control and is not responsible for the performance, delivery, or outcomes of third-party services, except where explicitly stated otherwise.

6.7 Any information, descriptions, or representations relating to third-party services are provided for convenience and informational purposes only and should not be relied upon as guarantees of performance, suitability, or outcome.

7. Our Role and What We Are Not Doing

7.1 Outbehaving operates as a digital platform that enables users to access tools, services, and third-party offerings in a unified environment.

7.2 Outbehaving's role may vary depending on the service, and may include acting as:

- a platform provider;
- an introducer or intermediary;
- a facilitator of access or engagement; and/or
- a commercial collaborator in certain contexts.

7.3 Outbehaving does not provide regulated financial, legal, tax, or investment advice unless explicitly stated in relation to a specific service delivered by an appropriately authorised entity.

7.4 Nothing on the Platform should be interpreted as:

- a recommendation to enter into any financial product or service;
- personalised financial, legal, or tax advice; or
- a guarantee of suitability for your individual circumstances.

7.5 Outbehaving does not:

- underwrite, issue, or control third-party financial products or services;
- act as a lender, insurer, broker, or financial adviser (unless explicitly stated for a specific regulated service); or
- guarantee approval, eligibility, pricing, or outcomes from third-party Providers.

7.6 Any decisions you make based on information provided through the Platform are made at your own discretion and risk. You should seek independent professional advice where appropriate.

8. Membership Tiers and Access Levels

8.1 The Platform may offer multiple membership tiers, which may include free and paid options.

8.2 Each membership tier may determine:

- access to specific features and services;
- usage limits or thresholds;
- eligibility for certain third-party offerings;
- participation levels in Rewards or Impact Shares; and
- additional benefits or privileges associated with the Platform.

8.3 Membership tiers and associated benefits may be subject to change over time, including:

- the introduction of new tiers;
- modification of existing tier features or limits;
- adjustment of pricing or eligibility criteria; and
- changes to benefits, rewards, or participation mechanics.

8.4 Access to certain tiers may require:

- eligibility assessment;
- identity or verification checks;
- compliance with internal policies; and
- approval by Outbehaving where applicable.

8.5 Participation in tiers or use of the Platform does not guarantee:

- any financial return;
- any specific level of access beyond what is stated; or
- any future entitlement to benefits, rewards, or Impact Shares beyond the applicable rules at the time.

8.6 We reserve the right to suspend, downgrade, or restrict access to a membership tier where:

- eligibility criteria are no longer satisfied;
- payment obligations are not met;
- misuse or breach of these Terms is identified; or
- required for legal, regulatory, or operational reasons.

9. Fees, Charges and Payments

9.1 Access to the Platform may include both free and paid services. Certain features, tiers, or services may require payment.

9.2 Where fees apply:

- they will be clearly disclosed prior to purchase or commitment;
- they may be structured as one-off payments, subscriptions, or usage-based charges; and
- applicable taxes may be added where required by law.

9.3 Payments may be processed through third-party payment service providers. By making a payment, you agree to the terms and conditions of those providers where applicable.

9.4 Where you subscribe to a recurring service, you authorise Outbehaving or its payment providers to:

- charge the applicable fees using your selected payment method; and
- automatically renew subscriptions unless cancelled in accordance with the applicable terms.

9.5 You are responsible for ensuring that your payment details are accurate, up to date, and that sufficient funds are available to complete any payments.

9.6 We reserve the right to:

- update pricing with reasonable prior notice where required;
- introduce new fees or charges; and
- modify or discontinue pricing structures.

9.7 Failure to make payment when due may result in:

- suspension or restriction of access to certain features or services; and/or
- termination of the relevant subscription, tier, or account.

9.8 Fees paid are generally non-refundable unless otherwise required by law or explicitly stated in the relevant service terms.

10. Content, Community and Conduct Rules

10.1 You agree to use the Platform in a lawful, responsible, and respectful manner at all times.

10.2 You must not:

- engage in fraudulent, abusive, or unlawful activity;
- upload, post, or share content that is false, misleading, defamatory, harmful, or unlawful;
- impersonate any person or entity or misrepresent your affiliation;
- interfere with or attempt to disrupt the operation, security, or integrity of the Platform;
- attempt unauthorised access to any systems, data, or accounts; or
- use the Platform in a way that could harm Outbehaving, other users, or third parties.

10.3 You are solely responsible for any content, data, or information you submit, share, or make available through the Platform.

10.4 By submitting content, you confirm that you have the necessary rights, permissions, and authority to do so.

10.5 We reserve the right to:

- monitor usage and content for compliance with these Terms;
- remove, restrict, or disable access to content that breaches these Terms or applicable law;
- suspend or terminate accounts where misuse or breaches are identified; and
- take any other reasonable action necessary to protect users, the Platform, and third parties.

10.6 We may implement moderation, reporting, or review mechanisms to support platform integrity. These mechanisms are designed to promote safe and compliant use but do not constitute an obligation to monitor all content at all times.

10.7 Additional acceptable use policies, community guidelines, or service-specific rules may apply and will form part of these Terms where referenced.

11. Ownership, Impact Shares and Participation Rights

11.1 Definition and purpose of Impact Shares

Impact Shares are non-financial participation units issued within the Outbehaving platform to recognise user engagement, contribution, and activity. They are designed to reflect participation within the ecosystem and do not constitute traditional equity, securities, or ownership rights in the Company unless explicitly and separately documented.

11.2 Nature of Impact Shares

Impact Shares:

- Do not represent shares in the legal sense unless expressly converted under a separate legal instrument
- Do not confer legal ownership, voting rights, or control of the Company
- Do not constitute a regulated investment unless and until formally designated as such
- Are issued and managed at the Company's discretion in accordance with these Terms

11.3 No guaranteed value, liquidity, or return

Impact Shares:

- Have no guaranteed monetary value
- Are not redeemable for cash
- Are not transferable unless expressly permitted
- Do not create any entitlement to profit, dividends, or distributions

11.4 No guarantee of conversion to equity

Where conversion mechanisms are referenced, any conversion of Impact Shares into equity or other instruments:

- Is not guaranteed
- Is subject to eligibility criteria, legal agreements, and applicable approvals
- May require separate contractual arrangements
- May be subject to regulatory, corporate, or commercial conditions

11.5 Rights attached

Unless explicitly stated in writing:

- Impact Shares do not carry voting rights
- Impact Shares do not carry dividend rights
- Impact Shares do not confer shareholder rights under company law

11.6 Personal and non-transferable nature

Impact Shares are:

- Personal to the account holder
- Non-transferable, non-assignable, and non-saleable
- Not capable of being pledged, charged, or used as collateral

11.7 How Impact Shares are earned

Impact Shares may be allocated through:

- User activity and engagement
- Participation in platform features
- Contribution to community or ecosystem outcomes
- Completion of defined milestones, referrals, or actions
- Allocation mechanisms may be conditional, time-based (vesting), or performance-based.

11.8 Clawback, removal and expiry

The Company reserves the right to:

- Remove or adjust Impact Shares where allocated in error
- Apply clawback where abuse, fraud, or manipulation is identified
- Expire Impact Shares after defined inactivity periods or programme-specific rules
- Adjust balances where required to maintain system integrity

11.9 Inactivity, breach and closure

Impact Shares may be reduced, suspended, or removed where:

- Accounts become inactive beyond defined thresholds
- Terms are breached
- Accounts are suspended or terminated

- Fraud, misuse, or misconduct is identified

11.10 Death or account termination

Upon death or account closure:

- Impact Shares are non-transferable unless expressly provided under a separate legal arrangement
- Any treatment of balances will follow internal policy and applicable law
- The Company may require verification and supporting documentation

11.11 Error correction

The Company may correct:

- Administrative errors
- System inaccuracies
- Allocation or calculation mistakes at any time, with or without notice where necessary.

11.12 Programme modification or termination

The Company reserves the right to:

- Modify, suspend, or terminate the Impact Share programme
- Change allocation methods, eligibility criteria, or mechanics
- Introduce new conditions or remove existing features

11.13 Anti-abuse protections

The Company may monitor and act upon:

- Suspicious activity
- Exploitative behaviour
- Artificial engagement or manipulation
- Actions may include removal of Impact Shares, account restriction, or termination.

11.14 No reliance for financial decision-making

Users must not rely on Impact Shares as:

- A financial instrument
- A guaranteed asset
- A basis for financial planning or investment decisions

11.15 No expectation of liquidity events

There is no guarantee that:

- Any liquidity event will occur
- Any market for Impact Shares will develop
- Any conversion, exit, or monetisation opportunity will arise

11.16 Future ownership structure, allocation framework and conversion intent

11.16.1 The Company's long-term vision includes the potential development of an ecosystem in which ownership participation may, over time, be distributed across different categories of contributors through structured mechanisms linked to Impact Shares and/or other systems introduced by the Company.

11.16.2 As part of this vision, the Company has considered a provisional allocation framework for any future ownership-related structures. This framework reflects current intent only and may include indicative categories such as:

- (a) a community or societal participation pool;
- (b) cultural contributors, creators, or public figures;
- (c) Champions, partners, and ecosystem participants;
- (d) founders and early contributors; and
- (e) such other categories as the Company may determine from time to time.

11.16.3 The Company has also considered indicative proportions for such categories (for example, allocations such as 50% for community or societal participation, 10% for Cultural Icons, 7.5% for Champions, 5% for Founders Circle leaders, and other allocations for additional categories). These figures are illustrative of current intent only and do not constitute:

- (a) fixed or guaranteed allocations;
- (b) contractual entitlements; or
- (c) binding commitments of any kind.

11.16.4 Any ownership allocation framework, including any pools, categories, or proportions, may be modified, restructured, replaced, or not implemented at all at the Company's sole discretion, subject to legal, regulatory, tax, and commercial considerations.

11.16.5 The Company may, but is not obliged to, establish legal structures such as special purpose vehicles (SPVs), holding entities, or similar arrangements in connection with any future ownership participation mechanisms. The use, structure, and timing of any such arrangements will be determined by the Company in its sole discretion.

11.16.6 Any participation in ownership, where offered, would occur only through separate mechanisms introduced by the Company at a later date. Impact Shares do not themselves confer ownership and do not entitle users to any portion of the allocation framework described in this clause unless and until:

- (a) a conversion or participation mechanism is formally introduced; and
- (b) the user elects to participate in accordance with applicable terms; and
- (c) any required legal documentation is executed.

11.16.7 The introduction of any ownership-related mechanisms, including conversion windows, is not guaranteed. Where such mechanisms are introduced, they may:

- (a) be offered on a limited or time-bound basis;
- (b) vary between users;
- (c) include eligibility criteria; and
- (d) differ from any previously described or anticipated structure.

11.16.8 Users acknowledge that:

- (a) the allocation framework described in this clause reflects current intentions only;
- (b) no ownership rights arise from this clause alone;
- (c) no entitlement exists to any allocation, pool, or category; and
- (d) reliance should not be placed on the existence, size, or implementation of any ownership structure when deciding to use the platform.

11.16.9 Nothing in these Terms constitutes a guarantee that:

- (a) any ownership structure will be implemented;
 - (b) any conversion mechanism will be offered;
 - (c) any specific allocation percentages will apply; or
 - (d) any user will receive ownership, equity, or economic rights.
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12. Future Changes to Reward and Ownership Mechanics

12.1 Right to change mechanics

The Company reserves the right to modify:

- Reward structures
- Allocation models
- Participation criteria
- Ownership-related mechanics

12.2 Adjustments to thresholds and tiers

Eligibility thresholds, tiers, qualification levels, and reward criteria may be adjusted to reflect:

- Platform growth
- Risk management
- Commercial considerations
- Regulatory requirements

12.3 Prospective application

Changes will generally apply prospectively unless:

- Required to apply retrospectively for legal, compliance, or operational reasons

- Necessary to correct errors or abuse

12.4 Version control and notice

Where practicable:

- Material changes will be communicated in advance
- Updated versions of these Terms will be published
- Continued use of the platform constitutes acceptance of changes

12.5 Grandfathering

The Company may, at its discretion:

- Preserve existing rights or benefits for certain users
- Apply transitional or phased changes
- Protect previously earned entitlements under defined conditions

12.6 Transitional arrangements

Where changes materially affect users:

- Transitional provisions may apply
 - Users may be given a defined period to adjust
 - Alternative pathways may be introduced where appropriate
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13. Partnerships, Champions, Providers and Third Parties

13.1 Roles and definitions

The platform may include:

- Partners
- Champions
- Cultural Icons
- Introducers
- Third-party service providers

Each may operate under separate agreements and obligations.

13.2 Scope of permitted activity

Third parties may:

- Promote services

- Introduce users
- Provide services through the platform
- Engage in approved commercial activity

All activity must remain within agreed scope and applicable law.

13.3 Conduct and compliance requirements

Third parties must:

- Act in accordance with these Terms
- Comply with applicable laws and regulations
- Maintain fair, transparent, and non-misleading conduct
- Avoid any behaviour that could harm users or the platform

13.4 Responsibility for third-party behaviour

Third-party services are provided independently. The Company:

- Does not control all third-party actions
- Is not responsible for third-party outcomes beyond its legal obligations
- May remove or restrict access to third parties where necessary

13.5 Withdrawal or changes to partner offers

Partner services and offers:

- May change or be withdrawn at any time
- Are subject to availability and commercial agreements
- May be modified without notice where necessary

13.6 Partner exit implications

Where a partner exits:

- Users may lose access to associated services
- Alternative providers may be introduced where possible
- Existing arrangements may continue subject to transition terms

13.7 Oversight and appointed representatives

Where applicable:

- Certain partners may act as appointed representatives under authorised firms
- The Company may impose oversight, monitoring, and reporting requirements
- Compliance with FCA rules will be required where regulated activities are involved

13.8 Monitoring and control obligations

The Company may:

- Monitor third-party activity

- Implement controls and safeguards
 - Require audits, reporting, or compliance checks
 - Suspend or terminate relationships where standards are not met
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14. Financial Services, Regulated Activity and Promotions

14.1 Identification of regulated vs unregulated services

Some services offered via the platform may be regulated financial activities, while others are not. Users will be informed where services are provided by authorised entities.

14.2 Role of authorised partners

Where regulated services are provided:

- They are delivered by appropriately authorised and regulated partners
- The Company may act as an introducer, facilitator, or intermediary where permitted
- Users contract directly with the authorised provider where applicable

14.3 No misleading impression of authorisation

Nothing on the platform should be interpreted as:

- The Company being authorised where it is not
- The Company providing regulated advice unless explicitly stated
- Any suggestion of regulatory status beyond what is disclosed

14.4 Product-specific disclosures

Relevant disclosures will be provided for each product or service, including:

- Key features
- Risks
- Costs and fees
- Eligibility criteria
- Terms of the provider

14.5 Financial promotions standards

All financial promotions will aim to be:

- Fair
- Clear
- Not misleading

Promotions will comply with applicable FCA rules and guidance.

14.6 No guarantees of outcomes

The Company does not guarantee:

- Eligibility for any financial product
- Acceptance by providers
- Approval of applications
- Financial outcomes or benefits

14.7 Risk warnings

Where required, appropriate risk warnings will be displayed to ensure users understand potential downsides.

14.8 Marketing, endorsements and social promotion

Any marketing or endorsements must:

- Be clearly identifiable as promotional content where applicable
- Reflect genuine opinions where stated
- Not mislead users regarding outcomes or affiliations

14.9 Compliance with FCA guidance

The platform and its partners will seek to comply with:

- FCA Principles for Businesses
 - Financial Promotions rules
 - Consumer Duty expectations where applicable
 - Any relevant guidance or updates issued by the FCA
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15. Product and Service Categories

The platform may offer or facilitate access to a range of product categories. Each category is subject to the following general framework:

15.1 Insurance

- Provided by authorised insurers or intermediaries
- Subject to underwriting and eligibility criteria
- Users must review policy documents carefully
- Claims outcomes are determined by the insurer

15.2 Utilities

- Provided by third-party suppliers
- Subject to supply agreements and pricing structures
- Availability and pricing may vary

15.3 Banking

- Provided by regulated banking partners or intermediaries
- Subject to account approval and regulatory requirements
- Deposits may be protected under applicable schemes where offered

15.4 Savings

- Offered through authorised providers or intermediaries
- Interest rates and returns are not guaranteed unless stated
- Subject to provider terms and market conditions

15.5 Mortgages

- Provided by regulated lenders or intermediaries
- Subject to affordability checks, credit assessments, and valuation
- Property value and lending terms carry risk

15.6 Pensions

- Provided by regulated pension providers or intermediaries
- Long-term investments subject to market risk
- Access restrictions may apply

15.7 Credit or borrowing products

- Provided by regulated lenders or credit brokers where applicable
- Subject to affordability and creditworthiness assessments
- May affect credit scores
- Interest, fees, and repayment obligations apply
- Users should consider their ability to repay before entering into any agreement

15.8 Subscriptions and consumer services

- May include platform services and third-party subscriptions
- Terms, billing cycles, and cancellation policies apply
- Users are responsible for managing active subscriptions

15.9 Future service categories

The Company may introduce additional categories over time. Each new category will:

- Be clearly disclosed
- Include relevant risks and provider information
- Be subject to applicable legal and regulatory requirements

15.10 General provisions across all categories

For all product categories:

- Providers are responsible for the delivery of their services
 - Outbehaving acts as a platform provider, introducer, or facilitator unless expressly stated otherwise
 - Regulatory status will be disclosed where applicable
 - Users should review all key information before engaging
 - The Company may act as an introducer or facilitator where permitted
 - All services are subject to change, availability, and provider discretion
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16. Service Availability and Changes

16.1 Right to modify, pause, or withdraw services

The Company reserves the right to:

- Modify, suspend, or discontinue any part of the platform
- Add, remove, or replace features, tools, or services
- Restrict access to certain services at its discretion

This may occur with or without notice where reasonably necessary.

16.2 Maintenance and downtime

- The platform may be unavailable from time to time due to maintenance, updates, upgrades, or technical issues
- The Company does not guarantee uninterrupted access

- Reasonable efforts will be made to minimise disruption

16.3 Geographic restrictions

Access to certain features or services may:

- Be restricted by jurisdiction
- Depend on regulatory requirements
- Vary based on location

Users are responsible for ensuring their use of the platform complies with local laws.

16.4 Beta and pilot features

Certain features may be released as:

- Beta
- Pilot
- Experimental

Such features:

- May be incomplete or subject to change
- Are provided on an “as is” basis
- May be modified or withdrawn at any time

16.5 Trial services

Where trial services are offered:

- They may be time-limited or restricted in scope
- Continuation may require subscription or qualification
- Terms of the trial will be clearly communicated

16.6 Notice of material changes

Where reasonably practicable:

- Material changes to services will be communicated in advance
- Continued use of the platform constitutes acceptance of updated services

16.7 Platform evolution rights

The Company may evolve the platform over time to:

- Improve functionality
- Respond to user needs
- Meet regulatory requirements
- Support commercial sustainability

Such evolution may include structural, functional, or operational changes.

17. Complaints, Disputes and Support

17.1 Complaints process

Users may submit complaints through the designated support channels provided on the platform or by email to complaints@Outbehaving.co.uk.

17.2 Acknowledgement and investigation timelines

- Complaints will be acknowledged promptly, typically within 3 business days of receipt
- Each complaint will be reviewed and investigated in a fair, proportionate, and timely manner
- Where applicable, the Company will aim to provide a final response within 8 weeks of receiving the complaint
- If a final response cannot be provided within this timeframe, users will be informed of the reasons for the delay and, where appropriate, given an indication of when a response is expected
- Updates may be provided during the investigation process where appropriate

17.3 Escalation routes

If a user is not satisfied with the initial response:

- Complaints may be escalated internally
- Further review will be conducted by a senior or independent team where appropriate

17.4 Resolution and redress

Where a complaint is upheld, the Company or relevant provider may:

- Offer an explanation
- Provide corrective action
- Issue refunds, adjustments, or other remedies where appropriate

17.5 External escalation

Where applicable and depending on the nature of the complaint:

- Users may have the right to refer matters to external dispute resolution bodies
- This may include Financial Ombudsman Service or other relevant schemes for regulated services

Details will be provided where relevant to the specific service or provider.

17.6 Contact channels

Complaints and support requests may be submitted via:

- In-platform support tools
- Email or designated contact addresses
- Any additional channels communicated by the Company

17.7 Compliance with complaints handling standards

The Company will seek to comply with:

- Applicable FCA complaints handling rules where regulated activities are involved
 - Consumer protection standards
 - Internal policies designed to ensure fair treatment of users
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18. Refunds, Reversals and Adjustments

18.1 Refund eligibility

Refunds, where applicable, may be granted:

- In accordance with specific product or service terms
- Where services have not been delivered as described
- At the discretion of the Company or relevant provider

Eligibility will vary depending on the nature of the service.

18.2 Reward reversals

The Company reserves the right to:

- Reverse or adjust rewards or Impact Shares where errors occur
- Remove rewards obtained through misuse, fraud, or breach of terms
- Correct allocations to maintain system and company integrity

18.3 Corrections of errors

Administrative or system errors may be corrected at any time, including:

- Incorrect crediting of accounts
- Miscalculations
- Duplicate allocations

18.4 Chargebacks and disputes

Where payments are reversed through chargebacks or payment disputes:

- Associated services, rewards, or benefits may be suspended or reversed
- Accounts may be reviewed for compliance
- Additional verification may be required before reinstatement

18.5 Adjustments for mistaken credits or system errors

The Company may, where applicable:

- Adjust account balances
- Recover mistakenly issued credits
- Rectify discrepancies arising from technical or operational issues

Where possible, users will be notified of material adjustments.

19. Data Protection and Privacy

19.1 Reference to Privacy Notice

The handling of personal data is governed by the Company's Privacy Notice, which forms part of these Terms.

19.2 Data collected and purpose

The Company may collect and process personal data including:

- Identity and contact details
- Usage and behavioural data
- Financial or transactional data (where applicable)

Such data is used to:

- Provide and improve services
- Personalise user experience
- Meet legal and regulatory obligations
- Prevent fraud and abuse

19.3 Lawful basis for processing

Data will be processed under lawful bases including:

- Contractual necessity
- Legitimate interests
- Legal obligations
- Consent (where required)

19.4 Data sharing

Personal data may be shared with:

- Authorised service providers
- Regulatory bodies where required
- Third-party partners involved in delivering services

All sharing will be conducted in accordance with applicable data protection laws.

19.5 Retention periods

Data will be retained only for as long as necessary:

- To fulfil the purposes outlined
- To comply with legal obligations
- To resolve disputes and enforce agreements

19.6 User rights

Users may have rights under UK GDPR, including:

- Access to personal data
- Correction of inaccurate data
- Deletion of data (where applicable)
- Restriction or objection to processing
- Data portability

19.7 Marketing preferences

Users can manage preferences for:

- Marketing communications
- Personalised content
- Promotional messaging

Consent can be withdrawn at any time where applicable.

19.8 Complaint mechanisms

Users may raise concerns regarding data protection via:

- The Company's support channels
- Internal escalation processes

Users also have the right to complain to the Information Commissioner's Office (ICO).

19.9 Compliance with UK GDPR and ICO guidance

The Company will process personal data in accordance with:

- UK GDPR
- Data Protection Act 2018
- ICO guidance and applicable best practices

20. Cookies, Tracking and Digital Tools

20.1 Use of cookies and tracking technologies

The platform uses cookies and similar technologies to:

- Enable core functionality
- Improve performance and user experience
- Analyse usage patterns
- Support security and fraud prevention

20.2 Analytics and personalisation

Tracking technologies may be used to:

- Understand how users interact with the platform
- Improve features and services
- Provide personalised experiences and recommendations

20.3 Consent mechanisms

Where required:

- Users will be asked to provide consent for non-essential cookies
- Consent will be obtained through a cookie banner or preference centre

20.4 Cookie preference controls

Users can manage cookie preferences by:

- Accepting or rejecting specific categories of cookies
- Adjusting settings through platform controls

20.5 Withdrawal of consent

Where consent has been given:

- Users may withdraw or modify consent at any time
- Withdrawal will not affect the lawfulness of prior processing

20.6 Device and usage tracking disclosures

The platform may collect information relating to:

- Device type and identifiers
- IP address
- Browser type and settings
- Usage behaviour and interaction patterns

This information is used to:

- Operate and secure the platform
- Improve functionality
- Ensure compliance and detect misuse

21. Intellectual Property

21.1 Ownership of platform content and systems

All intellectual property rights in the platform, including but not limited to:

- Software, code, algorithms, and systems
- Design, layout, user interface, and functionality
- Branding, logos, trademarks, and trade names
- Content created or provided by the Company

are owned by or licensed to the Company and are protected under applicable intellectual property laws.

21.2 User licence to access and use

Subject to these Terms, users are granted a limited, non-exclusive, non-transferable, revocable licence to:

- Access and use the platform for personal or internal business purposes
- Interact with features in accordance with permitted use

This licence does not grant any ownership rights.

21.3 Restrictions on copying, scraping, or reuse

Users must not:

- Copy, reproduce, modify, distribute, or create derivative works from the platform
- Scrape, data-mine, extract, or systematically retrieve content without permission
- Reverse engineer, decompile, or attempt to access underlying source code
- Use automated tools or bots to access the platform without authorisation

21.4 Protection of branding and trade marks

All trade marks, service marks, logos, and branding associated with the Company are protected.

Users must not:

- Use branding in a way that implies endorsement or affiliation without permission
- Reproduce or misuse branding in any unauthorised manner

21.5 Handling of infringements

The Company reserves the right to:

- Investigate alleged intellectual property infringements
- Remove or restrict access to infringing material

- Suspend or terminate accounts involved in infringement
 - Take legal action where necessary to protect its rights
-

22. User-Generated Content and Submissions

22.1 Ownership of user content

Users retain ownership of content they submit or upload to the platform, subject to the rights granted under these Terms.

22.2 Licence granted to Outbehaving

By submitting content, users grant the Company a:

- Worldwide, non-exclusive, royalty-free, transferable licence
- Right to use, host, store, reproduce, distribute, adapt, display, and communicate such content
- Licence for the purposes of operating, improving, and promoting the platform

22.3 Moderation and removal rights

The Company reserves the right to:

- Monitor user-generated content
- Remove or restrict access to content at its discretion
- Edit or refuse content that breaches these Terms or applicable law

22.4 Reporting of unlawful content

Users are encouraged to report content that:

- Is unlawful
- Violates rights of others
- Breaches these Terms

The Company will take appropriate action following review.

22.5 Prohibited submissions

Users must not upload, post, or share content that:

- Is illegal, defamatory, offensive, or misleading
- Contains viruses, malware, or harmful code
- Infringes intellectual property or privacy rights
- Promotes fraud, abuse, or harmful activity

- Violates applicable laws or regulations
-

23. Security, Fraud and Misuse

23.1 Prohibition on hacking, bypassing, or misuse

Users must not:

- Attempt to gain unauthorised access to the platform or other accounts
- Circumvent security measures or access controls
- Interfere with the integrity or performance of the platform
- Exploit vulnerabilities or engage in unauthorised testing

23.2 Fraud monitoring and detection

The Company may implement:

- Automated and manual fraud detection systems
- Monitoring tools to identify suspicious behaviour
- Risk-based controls to protect users and the platform

23.3 Suspicious activity controls

Where suspicious activity is identified, the Company may:

- Request additional verification
- Temporarily restrict account functionality
- Flag or review transactions or actions
- Escalate to appropriate authorities where required

23.4 Account restrictions or freezes

The Company reserves the right to:

- Suspend, restrict, or freeze accounts
- Limit access to features or services
- Withhold or reverse rewards or benefits where fraud, misuse, or risk is suspected.

23.5 Recovery of losses caused by misuse

Where permitted by law, the Company may seek to:

- Recover losses arising from fraudulent or abusive activity
 - Offset losses against account balances or entitlements
 - Pursue legal remedies where appropriate
-

24. Liability and Disclaimers

24.1 Limits on liability

To the maximum extent permitted by law, the Company shall not be liable for:

- Indirect, incidental, special, or consequential losses
- Loss of profits, revenue, data, goodwill, or business opportunities
- Losses arising from reliance on platform information

24.2 No guarantee of uninterrupted service

The Company does not guarantee that:

- The platform will be available at all times
- Access will be uninterrupted, timely, or error-free
- Defects will always be corrected immediately

24.3 No guarantee of outcomes

The Company does not guarantee:

- Financial outcomes, savings, or returns
- Approval or acceptance of any application
- Eligibility for any product or service
- Success of any user actions or participation

24.4 Third-party liability exclusions

Where services are provided by third parties:

- The Company is not responsible for third-party performance, acts, or omissions
- Any contractual relationship for such services is between the user and the third party

24.5 Consumer rights carve-out

Nothing in these Terms excludes or limits liability for:

- Death or personal injury caused by negligence
- Fraud or fraudulent misrepresentation
- Any liability that cannot be excluded under applicable law

24.6 Reasonable liability caps

Where liability cannot be excluded, it may be limited to:

- The amount paid by the user for the relevant service, where applicable
- A reasonable and proportionate cap in line with applicable law

24.7 Technology and data accuracy disclaimers

The Company does not warrant that:

- Data, analytics, or outputs are always accurate or complete
- Technical systems will be free from errors or omissions
- Any recommendations or insights are suitable for individual circumstances

24.8 User responsibility for decisions

Users are responsible for:

- Their own decisions and actions taken on the platform
 - Evaluating whether products or services meet their needs
 - Seeking independent advice where appropriate
-

25. Indemnity

25.1 User responsibility

Users agree to indemnify and hold harmless the Company, its affiliates, directors, employees, and partners from and against any claims, liabilities, damages, losses, and expenses arising from:

- **25.1.1 Breach of Terms**
Any breach or violation of these Terms by the user
- **25.1.2 Unlawful activity**
Any unlawful, fraudulent, or illegal activity conducted through the platform
- **25.1.3 False or misleading information**
Any inaccurate, incomplete, or misleading information provided by the user
- **25.1.4 Misuse of the platform**
Any improper use of the platform, including unauthorised access, interference, or exploitation
- **25.1.5 Harm caused by user conduct or content**
Any harm, loss, or damage caused to third parties arising from user-generated content or actions

25.2 Scope of indemnity

This indemnity includes:

- Legal costs on a reasonable basis
- Claims from third parties
- Regulatory or enforcement actions arising from user conduct where applicable

25.3 Survival

This indemnity survives termination or suspension of the user's account and continues to apply after cessation of use of the platform.

26. Suspension, Restriction and Termination

26.1 Immediate suspension rights

The Company reserves the right to suspend or restrict access to all or part of a user's account immediately and without prior notice where:

- There is suspected fraud, misuse, or security risk
- Required to comply with legal or regulatory obligations
- Necessary to protect the integrity of the platform or other users
- There is a breach or suspected breach of these Terms

26.2 Termination for breach or risk

The Company may terminate a user's account where:

- These Terms are materially breached
- Continued use poses legal, regulatory, or operational risk
- Required to comply with applicable law or regulatory guidance

26.3 Fraud, abuse, or legal triggers

Immediate suspension or termination may occur where:

- Fraudulent, unlawful, or abusive behaviour is identified
- There is evidence of manipulation, circumvention, or exploitation of the platform
- Regulatory or law enforcement intervention is required or advised

26.4 Shadow restrictions

The Company may apply non-public or partial restrictions (sometimes referred to as shadow restrictions), including:

- Limiting visibility, access, or functionality
 - Restricting participation in certain features
 - Adjusting account capabilities without full suspension
- These measures may be applied where necessary to manage risk, prevent abuse, or maintain platform integrity.

26.5 Refusal of re-registration

The Company reserves the right to refuse:

- Re-registration of previously terminated accounts

- Creation of new accounts linked to users previously restricted or terminated
This may be applied where justified by risk, compliance, or prior misuse.

26.6 Post-termination handling of data

Following termination:

- Personal data will be retained, processed, or deleted in accordance with the Privacy Notice and applicable law
- Certain records may be retained for legal, regulatory, audit, or dispute resolution purposes

26.7 Post-termination handling of rewards

Upon termination:

- Any unvested, conditional, or improperly obtained rewards may be removed or forfeited
- The Company reserves the right to reverse or adjust rewards linked to breaches, fraud, or error

26.8 Post-termination handling of Impact Shares

Impact Shares:

- May be suspended, removed, or treated in accordance with applicable programme rules
- Are not transferable upon termination unless otherwise expressly agreed in writing
- May be forfeited where termination results from breach, misuse, or abuse

26.9 Account access after termination

Upon termination:

- Access to the platform will be revoked
- Users may lose access to account features, data, or services
- Certain limited access may remain available where required for legal or administrative purposes

26.10 Ongoing obligations after termination

Termination does not affect:

- Accrued rights and obligations prior to termination
- Clauses intended to survive termination, including indemnity, liability limitations, and intellectual property provisions
- Any obligations that by their nature are intended to continue

27. Changes to the Terms

27.1 Right to amend Terms

The Company reserves the right to update, amend, or replace these Terms at any time to:

- Reflect changes in services, operations, or business model
- Address legal, regulatory, or compliance requirements
- Improve clarity or user protection

27.2 Notice of changes

Where practicable and appropriate:

- Users will be notified of material changes via the platform or associated communication channels
- The Company may provide advance notice for significant updates

27.3 Effective dates

Updated Terms will become effective:

- On the date specified in the updated version
- Or upon continued use of the platform following publication, where no specific effective date is provided

27.4 Version history

The Company may maintain version control of the Terms, which may include:

- Date of last update
- Summary of material changes
- Archival of prior versions where appropriate

27.5 Acceptance of updated Terms

Continued access to or use of the platform following changes constitutes:

- Acceptance of the updated Terms
- Agreement to be bound by the revised version

If a user does not agree to the updated Terms, they should cease use of the platform and, where applicable, close their account.

28. Notices and Communications

28.1 Methods of communication

The Company may communicate with users via:

- Email

- In-app notifications
- Platform messages
- Push notifications
- Other electronic communication methods made available on the platform

28.2 Push notifications

Where enabled:

- Users may receive push notifications related to account activity, updates, or service communications
- Users may manage notification preferences through device or platform settings

28.3 Responsibility to maintain contact details

Users are responsible for:

- Ensuring their contact details are accurate and up to date
- Maintaining access to their registered email and communication channels

Failure to maintain accurate contact details may affect the delivery of important notices.

28.4 Timing and effectiveness of notices

Notices are deemed received:

- At the time they are sent via email or platform communication
- At the time they are displayed within the platform
- Or at the time of successful delivery to the user's registered contact method, where applicable

The Company is not responsible for delays or failures caused by user systems, providers, or incorrect contact details.

29. Transfer, Assignment and Business Changes

29.1 Right to assign or transfer rights and obligations

The Company may assign, transfer, or subcontract its rights and obligations under these Terms to:

- Affiliates or group companies
- Successors in title
- Third parties in connection with business operations

Users may not assign or transfer their rights or obligations without prior written consent from the Company.

29.2 Mergers, acquisitions, or restructuring

In the event of:

- Merger
- Acquisition
- Corporate restructuring
- Sale of assets or business units

the Company may transfer user accounts, data, and associated rights to a successor entity, subject to applicable law and safeguards.

29.3 Sale of business or platform

If the platform or business is sold or transferred:

- User accounts and associated rights may be transferred to the acquiring entity
- Users will be notified where required by law or regulation
- The acquiring entity will assume responsibility for ongoing services, subject to the Terms

29.4 Continuity of user rights

Any transfer or assignment:

- Will not materially reduce user rights without appropriate notice and legal basis
- Will aim to preserve continuity of services where reasonably practicable
- Will comply with applicable data protection and regulatory requirements

30. Governing Law and Jurisdiction

30.1 Governing law

These Terms, and any non-contractual obligations arising out of or in connection with them, are governed by the laws of England and Wales.

30.2 Jurisdiction of courts

The courts of England and Wales shall have exclusive jurisdiction to settle any disputes arising out of or in connection with these Terms.

30.3 Entire agreement

These Terms, together with any referenced policies (including the Privacy Notice), constitute the entire agreement between the user and the Company in relation to the platform and supersede any prior agreements, understandings, or representations, whether written or oral.

30.4 Severability

If any provision of these Terms is found to be invalid, unlawful, or unenforceable:

- That provision shall be deemed modified to the minimum extent necessary to make it valid and enforceable, or
- If not possible, it shall be severed without affecting the validity of the remaining provisions

30.5 Waiver

Failure or delay by the Company to enforce any right or provision under these Terms shall not constitute a waiver of that right or provision.

30.6 Third-party rights

Unless expressly stated otherwise:

- A person who is not a party to these Terms shall have no rights under the Contracts (Rights of Third Parties) Act 1999 to enforce any term
- This does not affect any rights of permitted third-party providers where separately contracted

30.7 Survival of key provisions

The following provisions shall survive termination of these Terms:

- Intellectual property
 - Liability and indemnity
 - Data protection obligations
 - Dispute resolution and governing law
 - Any provisions which by their nature are intended to survive
-

31. Contact Details

31.1 General support

Users may contact the Company for general support via the in-platform help centre or designated support channels communicated on the platform.

31.2 Complaints contact

Complaints should be submitted through the dedicated complaints channels set out in Section 17 or via any contact details published within the platform or email

Complaints@Outbehaving.co.uk.

31.3 Legal enquiries

Legal notices, formal correspondence, or legal enquiries should be directed to the Company using the official legal contact details published on the platform or in these Terms.

31.4 Privacy contact

Enquiries relating to data protection, privacy, or personal data rights should be directed to the contact details provided in the Privacy Notice or email Privacy@Outbehaving.co.uk.

31.5 Accessibility support

Users requiring accessibility support may contact the Company via the support channels provided. The Company will make reasonable efforts to accommodate accessibility needs in accordance with applicable obligations.

32. Electronic Execution and Records

32.1 Electronic acceptance is legally binding

By accessing, registering for, or using the platform, users acknowledge and agree that acceptance of these Terms and related agreements may be completed electronically and shall have the same legal effect as a handwritten signature.

32.2 No requirement for physical signatures

No physical signature is required to form a binding agreement between the user and the Company. Electronic acceptance mechanisms, including click-through acceptance, shall constitute valid consent.

32.3 Electronic records as evidence

Records maintained electronically by the Company, including logs of acceptance, account activity, and communications, may be used as evidence of:

- Agreement to these Terms
- User actions and interactions
- Communications and notices

Such records shall be admissible to the fullest extent permitted by law.

32.4 Consent to digital communication

Users consent to receive communications electronically, including:

- Notices
- Agreements
- Disclosures
- Updates and information relating to the platform

Electronic communication shall satisfy any legal requirement for written communication where permitted by applicable law.

33. Identity Verification, AML and Compliance

33.1 KYC and AML checks

The Company and its partners may be required to conduct identity verification and anti-money laundering (AML) checks on users. This may include:

- Collection of identification documents
- Verification of personal and financial information
- Screening against relevant databases and sanctions lists

33.2 Ongoing monitoring

The Company may conduct ongoing monitoring of user activity to:

- Detect and prevent fraud, money laundering, or financial crime
- Maintain compliance with legal and regulatory obligations
- Ensure platform integrity and user safety

33.3 Use of third-party verification providers

The Company may use third-party service providers to perform identity verification, fraud detection, and compliance checks. These providers will process personal data in accordance with applicable data protection laws.

33.4 Right to request documents

The Company reserves the right to request additional documentation or information at any time, including:

- Proof of identity
- Proof of address
- Source of funds or wealth information (where applicable)
- Any other information reasonably required for compliance purposes

33.5 Right to restrict or suspend access if checks fail

If a user:

- Fails to provide requested information
- Provides incomplete or unsatisfactory information
- Fails verification or compliance checks

the Company may:

- Restrict access to certain features
 - Suspend or delay account functionality
 - Decline or terminate access to the platform
in accordance with applicable legal and regulatory requirements.
-

34. Tax Responsibility

34.1 Users responsible for their own tax obligations

Users are solely responsible for determining and fulfilling any tax obligations arising from their use of the platform, including any income, gains, or benefits received.

34.2 Potential tax treatment of rewards, credits, or benefits

Depending on jurisdiction and individual circumstances, rewards, credits, Impact Shares, or other benefits may have tax implications. Users should seek independent tax advice where necessary.

34.3 No tax advice provided

The Company does not provide tax, accounting, or financial advice. Any information provided on the platform is for general informational purposes only and should not be relied upon as professional advice.

34.4 No withholding unless required by law

The Company will not withhold taxes unless required to do so by applicable law or regulation. Where withholding is required, the Company may deduct such amounts and remit them to the relevant authority.

35. Independent Relationship

35.1 No partnership or joint venture

Nothing in these Terms creates a partnership, joint venture, or similar relationship between the user and the Company. Users engage with the platform as independent parties.

35.2 No employment relationship

Use of the platform does not create any employment, agency, or contractor relationship between users and the Company.

35.3 No agency authority granted

Users are not authorised to act as agents of the Company. Users must not represent themselves as having authority to bind the Company in any way.

35.4 No ability to bind Outbehaving

Users have no power or authority to:

- Enter into contracts on behalf of the Company
- Make representations or commitments on behalf of the Company
- Create obligations for the Company

Any attempt to do so shall be void and of no effect.

36. Force Majeure

36.1 Events outside reasonable control

The Company shall not be liable for any failure or delay in performing its obligations where such failure or delay arises from events outside its reasonable control, including but not limited to:

- Natural disasters (including floods, earthquakes, storms)
- War, terrorism, civil unrest, or government action
- Industrial disputes or labour disruptions
- Failures of telecommunications, internet, or infrastructure
- Power outages or utility failures
- Cyberattacks, security breaches, or malicious interference
- Acts or omissions of third parties outside the Company's control

36.2 Suspension of obligations

During any force majeure event:

- The Company's obligations shall be suspended for the duration of the event
- Time for performance of obligations shall be extended accordingly
- The Company will use reasonable efforts to mitigate the impact where practicable

Where the force majeure event continues for an extended period, the Company may take further action, including modification or suspension of affected services.

37. Beta and Experimental Features

37.1 Nature of beta features

From time to time, the Company may offer beta, pilot, experimental, or early-access features. These features are provided to test functionality, gather feedback, and improve services.

37.2 Incomplete and evolving functionality

Beta features:

- May be incomplete, unstable, or subject to change
- May contain errors, bugs, or inaccuracies
- May be modified, restricted, or withdrawn at any time without notice

37.3 No guarantees of accuracy or availability

The Company does not guarantee that beta features will:

- Be accurate, reliable, or available at all times
- Meet user expectations or requirements
- Function without interruption or defects

37.4 Use at user's own discretion

Users access and use beta features entirely at their own discretion and risk. Beta features are not guaranteed to meet production-level standards.

37.5 Feedback and usage rights

By using beta features, users acknowledge that:

- The Company may collect feedback, usage data, and insights
- Such feedback may be used without restriction, royalty, or compensation
- The Company may incorporate feedback into current or future products and services

38. Artificial Intelligence and Automated Systems

38.1 Use of AI-driven tools and outputs

The platform may incorporate artificial intelligence, machine learning, or automated systems to:

- Generate insights, recommendations, or outputs
- Assist in user experience and decision support
- Automate processes or workflows

38.2 No guarantee of accuracy or suitability

AI-generated outputs:

- Are provided for informational and assistance purposes only
- May contain inaccuracies, omissions, or errors
- Are not guaranteed to be complete, current, or suitable for any specific purpose

38.3 Outputs should not be solely relied upon

Users must not rely solely on AI-generated outputs when making decisions, particularly in relation to:

- Financial matters
- Legal matters
- Tax matters
- Health or personal wellbeing

Independent verification or professional advice should be sought where appropriate.

38.4 Limited or no human oversight

Some AI or automated processes may operate with:

- Limited human oversight
- Fully automated decision-making mechanisms

Where required by law, appropriate safeguards will be implemented in relation to automated processing.

38.5 User responsibility for decisions

Users remain fully responsible for:

- Any decisions made based on platform outputs
- Any actions taken in reliance on AI or automated systems
- Evaluating the suitability of information provided

39. Third-Party Platforms and Integrations

39.1 Open Banking, APIs, and external services

The platform may integrate with third-party services, including:

- Open Banking providers
- Financial institutions
- Payment processors
- Data aggregators
- External APIs and service providers

39.2 Dependency on third-party systems

Certain features and services depend on third-party systems. Availability, functionality, and performance may therefore be affected by third-party reliability and operational status.

39.3 No liability for third-party outages or errors

The Company is not responsible for:

- Interruptions, delays, or failures of third-party services
- Errors, inaccuracies, or omissions originating from third-party systems
- Losses arising from third-party outages or service disruptions

39.4 User consent for data sharing with integrations

Where users connect third-party services:

- Users consent to the sharing of relevant data necessary to enable integration
- Data will be shared in accordance with the Privacy Notice and applicable law
- Users are responsible for reviewing and accepting the terms of any third-party provider

39.5 Third-party terms

Use of third-party services may be subject to separate terms and conditions. Users are responsible for complying with those terms in addition to these Terms.

40. Marketing, Referrals and Incentives

40.1 Referral schemes and eligibility

The Company may operate referral programmes that allow users to:

- Invite others to join the platform
- Earn rewards, benefits, or credits subject to eligibility criteria

Participation in referral schemes is subject to specific terms communicated within the platform.

40.2 Incentive structures

Incentives may include:

- Credits
- Rewards
- Access to features
- Other benefits as determined by the Company

All incentives are subject to conditions, including verification, eligibility, monthly tier limits and compliance with these Terms.

40.3 Anti-abuse and anti-gaming rules

Users must not:

- Exploit, manipulate, or game referral or incentive systems
- Create multiple accounts to gain unfair advantage
- Engage in fraudulent or artificial activity to obtain rewards
- Misrepresent identity, relationships, or activity to qualify for incentives

The Company may investigate and take action where abuse is suspected.

40.4 Right to amend or withdraw campaigns

The Company reserves the right to:

- Modify, suspend, or terminate referral schemes or incentive campaigns at any time
- Change eligibility criteria, reward structures, or conditions
- Withdraw offers where necessary for legal, regulatory, or operational reasons

40.5 Conditions for participation

Participation in referral schemes or incentive programmes may be subject to:

- Verification of accounts and identity
- Compliance with these Terms
- Completion of qualifying actions within specified timeframes
- Additional criteria communicated for each specific campaign

The Company may withhold or reverse rewards where conditions are not satisfied or where misuse is identified.

Schedule 1: Behavioural Tier System

1. Nature and purpose of tiers

1.1. Outbehaving operates a **behavioural tier system** designed to reflect a user's participation, contribution, consistency, engagement, and overall progression within the Outbehaving ecosystem.

1.2. Tiers are **earned**, not purchased, and are not financial products.

1.3. Tiers may determine:

- (a) the maximum number of Impact Shares a user may generate within a defined period;
- (b) access to features, services, rewards, and opportunities;

- (c) eligibility for certain platform mechanics, campaigns, and experiences; and
- (d) prioritisation, recognition, or visibility within the ecosystem.

1.4. Tiers are designed to reward meaningful contribution, encourage positive behaviour, recognise early adopters, and scale responsibly as the platform grows.

2. Tier structure

Tier	Description	Monthly Impact Share Limit
Starter	Entry-level tier upon joining and verification	50
Bronze	Early active participation and contribution	100
Silver	Consistent engagement across multiple activities	200
Gold	High-value contributor with sustained activity	300
Platinum	Advanced contributor with strong ecosystem impact	400
Diamond	Top-tier contributors demonstrating exceptional engagement and influence	500

3. Tier progression

3.1. Progression through tiers is based on completion of participation requirements, which may include:

- (a) verified referrals;
- (b) platform engagement and active usage;
- (c) completion of onboarding and profile steps;
- (d) use of services within the ecosystem;
- (e) participation in community activities;
- (f) consistency of activity over time; and
- (g) any other criteria determined by Outbehaving.

3.2. Progression will usually require completion of a combination of activities, rather than a single metric.

3.3. Outbehaving may apply a multi-condition requirement model, including “complete X out of Y requirements”.

3.4. All progression criteria are subject to verification, anti-fraud controls, quality thresholds, and platform rules.

4. Early growth acceleration

4.1. During early-stage and pre-scale phases, Outbehaving may reduce tier progression requirements, increase weighting of early contributions, accelerate progression pathways, or offer additional incentives to early adopters.

4.2. This reflects the greater relative impact of early participation.

4.3. As the platform grows, progression may become more difficult in order to preserve fairness, maintain long-term scarcity, and ensure meaningful differentiation between tiers.

5. Activity rollover

5.1. Where a user exceeds a requirement before reaching the next tier, excess progress may roll forward and count toward future tier requirements.

5.2. Rollover rules may vary by activity type and may be capped or adjusted at our discretion.

6. Bypass tokens

6.1. Outbehaving may issue Bypass Tokens, which allow a user to skip one progression requirement.

6.2. Bypass Tokens:

- (a) have no monetary value;
- (b) are non-transferable unless stated otherwise;
- (c) may expire; and
- (d) may be revoked in cases of misuse.

6.3. They may be awarded for early adoption, exceptional contribution, platform challenges, promotional campaigns, community engagement, milestone achievements, random draws, giveaways or any other criteria we determine.

7. Tier adjustments and evolution

7.1. Outbehaving may modify at any time:

- (a) tier names;
- (b) progression requirements;
- (c) structure;
- (d) benefits;
- (e) eligibility criteria; and
- (f) associated mechanics.

7.2. Changes may apply prospectively and, where necessary, to existing users for legal, regulatory, fairness, or platform integrity reasons.

Schedule 2: Premium Tiers

1. Nature of premium tiers

1.1. Outbehaving may introduce optional paid tiers alongside behavioural tiers.

1.2. Premium tiers are designed to enhance user experience, provide access to advanced tools, services and opportunities, and recognise users who financially support the platform and community.

1.3. Premium tiers do not replace behavioural tiers and operate in parallel.

2. Key characteristics

2.1. Premium tiers may include:

- (a) enhanced platform tools;
- (b) access to premium or bespoke services;
- (c) priority access to new features;
- (d) preferential pricing, discounts, or bundled services;
- (e) enhanced support; and
- (f) access to exclusive opportunities or experiences.

2.2. Premium tiers may also include progression advantages, such as reduced thresholds for tier progression, bonus recognition of activity, accelerated progression mechanics, or tier skips.

3. Pricing

3.1. Premium tiers are not active at launch.

3.2. Pricing will be determined at a later date and may include monthly subscriptions, annual subscriptions, bundled pricing, or promotional or partner-supported pricing.

3.3. All pricing will be clearly disclosed before commitment, subject to change with notice, and governed by applicable consumer protection laws.

3.4. The Company may, at its discretion, grant or gift access to premium tiers or features on a temporary or permanent basis, including for promotional purposes, recognition of contribution, or other criteria determined by the Company.

3.5 Societal users, Cultural Icons and Champions may at times and at the discretion of the Company be permitted to gift access to premium tiers or features to other users where functionality is made available, subject to any conditions we set.

4. Value and community contribution

4.1. Premium tiers are intended to deliver strong value relative to cost.

4.2. Revenue generated from premium tiers may support platform development, user rewards, community growth, and broader ecosystem benefits.

4.3. Premium users are recognised as contributing to the sustainability and growth of the platform.

5. Discretion and changes

5.1. Outbehaving may introduce, amend, suspend, or withdraw premium tiers at any time.

5.2. We may vary pricing, benefits, eligibility, structure, and interaction with behavioural tiers.

Schedule 3: Impact Shares

1. Initial allocation

1.1. Upon successful account creation and verification, each user will receive **1,000 Impact Shares**.

1.2. This represents the user's initial participation position.

2. Monthly generation

2.1. Users may earn additional Impact Shares through qualifying activity.

2.2. The base monthly generation limit on a Standard Tier is **50 Impact Shares**.

2.3. Higher limits are unlocked through behavioural tiers as set out in Schedule 1.

2.4. Users must actively complete qualifying actions to earn shares up to their limit.

3. Nature of Impact Shares

3.1. Impact Shares:

- (a) have no monetary value;
- (b) are not financial instruments;
- (c) cannot be sold, transferred, or traded;
- (d) do not represent equity; and
- (e) do not guarantee future ownership.

3.2. They function solely as a record of participation and contribution.

4. Conversion

4.1. Outbehaving may, at its discretion, allow Impact Shares to be considered for conversion into equity from Ownership Pools.

4.2. Any such conversion:

- (a) is not guaranteed;
- (b) will be subject to separate legal terms;
- (c) must comply with applicable laws and regulations; and
- (d) may be limited by eligibility, jurisdiction, or other criteria.

5. Early advantage and scarcity

5.1. Early users may earn and progress more quickly due to reduced competition, accelerated tier progression, and early growth incentives.

5.2. Over time, Outbehaving may reduce monthly generation limits or allocation levels.

5.3. This ensures long-term scarcity, fairness across cohorts, and sustainability of the ownership model.

6. Earning criteria

6.1. Impact Shares may be earned through referrals, engagement, service usage, community contribution, and other activities defined by Outbehaving.

6.2. All earning is subject to verification, anti-abuse controls, and platform rules.

7. Discretion and control

7.1. Outbehaving retains full discretion to modify earning mechanics, limits, allocation, conversion mechanisms, and all related rules.

Schedule 4: Service Matrix

1. Service availability

1.1. Not all services described in this Schedule will be available at launch.

1.2. Services will be introduced progressively.

2. Service matrix

Service category	Provider type	Regulatory status	Outbehaving role	Key disclosures
Platform tools and dashboards	Outbehaving	Non-regulated	Platform provider	Informational only, not advice
Participation system	Outbehaving	Non-regulated	System operator	No monetary value, subject to change
Community features	Outbehaving	Non-regulated	Platform provider	Community standards, moderation rules apply
Partner services	Third-party providers	May be regulated or unregulated depending on service	Introducer, connector, or facilitator	Third-party responsibility, separate terms apply
Premium services	Outbehaving and/or third parties	Mixed	Platform provider and/or partner facilitator	Paid features, clear pricing and terms
Future ecosystem services	To be determined	To be determined	To be determined	To be determined

3. Core principles

- 3.1. Outbehaving may act as a platform provider, introducer, facilitator, or connector.
- 3.2. We will clearly disclose our role before a user engages with any service.

4. Regulatory positioning

- 4.1. Where a service is regulated:
 - (a) the provider will be identified;
 - (b) required disclosures will be presented; and
 - (c) users will be directed to the appropriate terms.

4.2. Outbehaving does not provide regulated advice unless explicitly stated.

5. Evolution

5.1. The service matrix will expand over time.

5.2. New services may introduce additional disclosures, new terms, and updated regulatory positioning.

Schedule 4: Partners

1. Purpose and status

1.1. This Schedule sets out the rules applying to Partners within the Outbehaving ecosystem.

1.2. A Partner is any third party, organisation, service provider, brand, supplier, or commercial counterparty approved or engaged by Outbehaving to support the platform, its users, or its operations.

1.3. Partners may operate across multiple roles including service provision, distribution, integration, marketing, or strategic collaboration.

1.4. Participation as a Partner is intended to be accessible at an early stage, subject to verification, suitability, legal compliance, regulatory requirements, and protection of the platform and its users.

1.5. Unless expressly agreed in writing, Partner participation is:

- (a) non-exclusive;
- (b) non-employment;
- (c) non-agency;
- (d) non-partnership in the legal sense; and
- (e) not a guarantee of volume, revenue, referrals, or ongoing commercial opportunity.

1.6. No Partner has authority to bind Outbehaving unless expressly authorised in writing.

2. Partner categories

2.1. Partners may include, without limitation:

- (a) service providers (including financial and non-financial services);
- (b) regulated providers and authorised firms;
- (c) brand and commercial partners;
- (d) technology and infrastructure providers;
- (e) referral, affiliate, or distribution partners;
- (f) content and media partners;
- (g) event and campaign partners;
- (h) strategic or enterprise partners; and
- (i) any other category determined by Outbehaving.

2.2. A Partner may fall into more than one category.

2.3. Outbehaving may create, modify, or remove Partner categories at any time.

3. Role and expectations

3.1. A Partner may, where approved:

- (a) provide goods or services to users;
- (b) integrate systems, tools, or APIs with the platform;
- (c) participate in campaigns, offers, or promotions;
- (d) receive introductions, referrals, or user traffic;
- (e) collaborate on product development, testing, or innovation;
- (f) contribute to platform features or user experiences; and
- (g) carry out any other activity expressly approved by Outbehaving.

3.2. Partners are responsible for:

- (a) the delivery, quality, and performance of their products or services;
- (b) ensuring all information provided is accurate, clear, and not misleading;
- (c) maintaining appropriate customer support and complaint handling processes where applicable;
- (d) complying with all applicable laws, regulations, and industry standards; and
- (e) ensuring their activities do not create harm, confusion, or risk for users.

3.3. Where a Partner is a regulated entity, they are solely responsible for:

- (a) regulatory compliance;
- (b) required disclosures and approvals;
- (c) customer onboarding, suitability, and decision-making; and
- (d) any regulated activity carried out in connection with their services.

3.4. Outbehaving may act as an introducer, facilitator, or platform provider, but does not assume responsibility for Partner services unless expressly stated.

4. Working with others

4.1. Unless otherwise agreed in writing, Partners may work with other platforms, providers, or competitors.

4.2. Such activity must not:

- (a) bring Outbehaving into disrepute;
 - (b) create a material conflict with approved activities;
 - (c) involve misuse of confidential information;
 - (d) undermine trust in the platform; or
 - (e) create legal, regulatory, reputational, or commercial risk.
-

5. Prohibited activities

Partners must not, without limitation:

- (a) misrepresent Outbehaving's services, features, or role;
 - (b) imply endorsement or authority without approval;
 - (c) make promises or guarantees on behalf of Outbehaving;
 - (d) provide false, misleading, or deceptive information;
 - (e) engage in unlawful, abusive, discriminatory, or harmful conduct;
 - (f) misuse branding, data, or platform access;
 - (g) create confusion between Outbehaving and another entity;
 - (h) damage or dilute Outbehaving's reputation or goodwill;
 - (i) misuse user data or confidential information;
 - (j) engage in fraudulent, manipulative, or artificial activity;
 - (k) engage in bribery, corruption, or unlawful inducements; or
 - (l) act in any way that Outbehaving reasonably considers harmful to the platform, its users, or its long-term objectives.
-

6. Brand usage

6.1. A Partner may only use Outbehaving brand assets with prior written approval.

6.2. Approved use must:

- (a) follow current brand guidelines;
- (b) use accurate and up-to-date materials; and
- (c) cease immediately if approval is withdrawn.

6.3. Partners must not:

- (a) alter or distort brand assets;
- (b) use outdated materials;
- (c) register similar names, domains, or marks;
- (d) place branding in misleading or unlawful contexts; or
- (e) imply endorsement beyond approved scope.

6.4. All goodwill arising from use of Outbehaving branding belongs to Outbehaving unless otherwise agreed.

7. Approval processes

7.1. Outbehaving may require prior written approval for:

- (a) campaigns or promotions;
- (b) public announcements;
- (c) use of branding;
- (d) advertising or paid media;
- (e) press or media engagement;
- (f) co-branded materials;
- (g) referral mechanisms; or
- (h) regulated or higher-risk activity.

7.2. Approval may be granted, withheld, limited, or withdrawn at any time.

7.3. Silence or delay does not constitute approval.

7.4. Approval may be subject to conditions including:

- (a) disclaimers or risk warnings;
 - (b) compliance checks;
 - (c) content changes; or
 - (d) geographic or audience limitations.
-

8. Data, confidentiality and compliance

8.1. Partners must comply with all applicable data protection laws, including UK GDPR.

8.2. Partners must:

- (a) process user data lawfully and securely;
- (b) only use data for authorised purposes;
- (c) not share data without appropriate consent or legal basis; and
- (d) implement appropriate technical and organisational safeguards.

8.3. Partners must maintain confidentiality of all non-public information received from Outbehaving.

8.4. Confidential information must not be used outside the scope of the partnership and must be returned or destroyed upon request.

9. Performance, monitoring and standards

9.1. Outbehaving may monitor Partner performance, including:

- (a) service quality;
- (b) user outcomes;
- (c) complaint levels;
- (d) compliance standards; and
- (e) engagement or delivery metrics.

9.2. Outbehaving may set minimum performance requirements and standards.

9.3. Failure to meet required standards may result in:

- (a) suspension;
 - (b) restriction of access or exposure;
 - (c) removal from the platform; or
 - (d) termination of the relationship.
-

10. Exclusivity

10.1. Partners are non-exclusive unless expressly agreed in writing.

10.2. Any exclusivity arrangement must be clearly documented and will be interpreted narrowly.

11. Fees and commercial terms

11.1. Commercial arrangements with Partners may include:

- (a) commissions;
- (b) referral fees;
- (c) revenue sharing;
- (d) equity arrangements;
- (e) fixed fees; or
- (f) other agreed structures.

11.2. All commercial terms will be agreed separately where applicable.

11.3. Outbehaving does not guarantee any level of traffic, revenue, or conversion.

12. Termination and removal

12.1. Outbehaving may suspend or terminate a Partner relationship at any time where it reasonably believes that the Partner:

- (a) has breached these Terms or any agreement;
- (b) has acted unlawfully, fraudulently, or dishonestly;
- (c) has failed regulatory or compliance requirements;
- (d) has brought or is likely to bring Outbehaving into disrepute;
- (e) has misused data, brand, or access;
- (f) has provided misleading or harmful information; or
- (g) no longer meets required standards.

12.2. Immediate termination may occur where necessary to protect users, the platform, or legal position.

12.3. Upon termination, the Partner must:

- (a) cease all use of Outbehaving branding;
- (b) stop representing any relationship;
- (c) remove or amend materials as required; and
- (d) return or destroy confidential information.

12.4. Termination does not affect rights or obligations that continue by nature, including confidentiality, liability, and accrued rights.

Schedule 5: Champions

1. Purpose and status

1.1. This Schedule sets out the rules applying to Champions within the Outbehaving ecosystem.

1.2. A Champion is a highly selective, invitation-only individual recognised by Outbehaving as a trusted representative of the movement, typically due to global influence, cultural standing, professional achievement, exceptional reputation, or outstanding alignment with the values and mission of Outbehaving.

1.3. Champion status is reserved for individuals who demonstrate exceptional character, credibility, influence, and impact, and who are capable of representing Outbehaving at the highest level.

1.4. Champions may be appointed directly by Outbehaving or promoted from Cultural Icon status where their contribution, conduct, influence, and service to the movement meet the standards required for Champion recognition.

1.5. Champion status is intended to form part of an exclusive and carefully curated group of individuals whose involvement strengthens the platform's credibility, reach, and long-term success.

1.6. Participation as a Champion is designed to be accessible, attractive, and aligned with the interests of the individual, while maintaining appropriate standards of protection, compliance, and brand integrity.

1.7. Unless expressly agreed in writing, Champion participation is:

- (a) non-exclusive;
- (b) non-employment;
- (c) non-agency;
- (d) non-partnership in the legal sense; and
- (e) not a guarantee of any specific commercial outcome or ongoing status.

1.8. No Champion has authority to bind Outbehaving unless expressly authorised in writing.

2. Champion positioning and value

2.1. Champions are recognised as individuals of exceptional influence and standing, whose involvement contributes to the growth, credibility, and global reach of Outbehaving.

2.2. Outbehaving is committed to creating a platform that:

- (a) enhances the visibility, reputation, credibility and legacy of its Champions;
- (b) supports the growth of their personal brand, projects, and ventures;

- (c) provides access to opportunities, networks, and services aligned with their position; and
- (d) contributes to the long-term legacy and positive impact of each Champion.

2.3. Champions are not treated as standard promoters or marketing participants. Their role is based on influence, alignment, and long-term contribution rather than transactional activity.

2.4. Outbehaving will take reasonable steps to protect the image, reputation, and integrity of its Champions, including through:

- (a) controlled use of branding and association;
 - (b) approval processes for public-facing activity; and
 - (c) removal or restriction of harmful or misleading content relating to Champions where appropriate.
-

3. Champion categories and levels

3.1. Champions may be grouped into categories or levels to reflect their status, influence, contribution, and relationship with the movement.

3.2. Categories or levels may include, without limitation:

- (a) founding Champions;
- (b) global Champions;
- (c) legacy Champions;
- (d) honorary Champions;
- (e) cultural Champions; and
- (f) any other category created by Outbehaving from time to time.

3.3. Early invited Champions may receive enhanced recognition, positioning, influence weighting, or other benefits in recognition of their early adoption and contribution.

3.4. Champion status is discretionary, limited in number, and may become increasingly selective over time in order to preserve quality, credibility, and long-term scarcity.

4. Role and expectations

4.1. Champions represent Outbehaving at the highest level and are expected to reflect the platform's ambition, standards, and values in public and private conduct.

4.2. Where approved, Champions may:

- (a) act as visible supporters and advocates of Outbehaving;
- (b) participate in campaigns, launches, initiatives, and strategic moments;

- (c) appear in content, events, communications, or brand activity;
- (d) introduce individuals, partners, or opportunities to Outbehaving;
- (e) provide influence, reach, credibility, and strategic input; and
- (f) contribute to shaping global perception, trust, and awareness.

4.3. Champions are not required to undertake any specific activity unless agreed or approved.

4.4. The relationship is intended to be collaborative and mutually beneficial rather than prescriptive or restrictive.

5. Suitability and standards

5.1. To act as a Champion, a person must, in Outbehaving's reasonable opinion:

- (a) maintain high standards of integrity and professionalism;
- (b) act honestly and in good faith;
- (c) uphold and protect the reputation of Outbehaving;
- (d) not undermine trust, safety, or legitimacy;
- (e) accurately represent their relationship with Outbehaving; and
- (f) comply with applicable laws and regulations.

5.2. Champions are held to a higher standard due to their visibility and influence, but expectations will be applied reasonably and proportionately.

6. Freedom to operate

6.1. Champions may continue to:

- (a) operate their careers;
- (b) work with brands, organisations, or platforms;
- (c) promote their own products, services, or ventures; and
- (d) engage in commercial or creative activity,

provided that such activity does not:

- (i) bring Outbehaving into disrepute;
- (ii) create material conflict with agreed activity;
- (iii) misuse confidential information; or
- (iv) create legal or regulatory risk.

6.2. Outbehaving does not require exclusivity unless expressly agreed in writing.

7. Prohibited activities

7.1. Champions must not:

- (a) misrepresent Outbehaving's services, status, or ownership model;
 - (b) claim authority without approval;
 - (c) make guarantees on behalf of Outbehaving;
 - (d) use misleading or deceptive statements;
 - (e) engage in unlawful or harmful conduct;
 - (f) misuse branding or confidential information; or
 - (g) act in a way that could reasonably damage trust, credibility, or legitimacy.
-

8. Brand usage and protection

8.1. Use of Outbehaving branding requires prior approval.

8.2. Outbehaving will ensure that any use of a Champion's name, image, likeness, or association:

- (a) is approved where required;
- (b) is not misleading or harmful; and
- (c) reflects the Champion's standing and reputation.

8.3. Both parties agree to act reasonably to protect each other's brand, reputation, and public perception.

9. Approval and control

9.1. Outbehaving may require approval for public-facing activity involving its brand.

9.2. Approval processes will be applied reasonably, proportionately, and with consideration of the Champion's status and independence.

10. Conduct and standards

10.1. Champions must act in a way that reflects their influence and standing.

10.2. Outbehaving will apply standards fairly and will not unreasonably restrict personal expression, provided it does not create material risk to the platform.

11. Ownership participation and Champion allocation

11.1. Champions form a key part of Outbehaving's long-term ownership vision.

11.2. The Company intends that Champions will participate in ownership through a dedicated Champion allocation pool.

11.3. The Champion pool is currently expected to represent approximately 7.5% of the overall ownership structure. This reflects current intention only and may change.

11.4. Participation in this pool is not uniform and may vary between Champions based on:

- (a) status;
- (b) influence;
- (c) reach;
- (d) contribution;
- (e) early adoption;
- (f) strategic value; and
- (g) ongoing alignment with the movement.

11.5. Champions may be granted ownership participation through mechanisms determined by Outbehaving, which may include:

- (a) direct allocation;
- (b) structured participation rights;
- (c) Impact Share-linked mechanisms; or
- (d) other legal or commercial structures.

11.6. Early Champions may receive enhanced positioning, weighting, or allocation in recognition of their early involvement.

11.7. Ownership participation may be structured through vehicles such as SPVs or similar arrangements.

11.8. While ownership participation is intended, the exact structure, timing, and implementation:

- (a) are not guaranteed;
- (b) may evolve over time; and
- (c) will be subject to legal, regulatory, tax, and commercial considerations.

11.9. Nothing in these Terms guarantees:

- (a) a fixed percentage allocation;
- (b) immediate ownership;
- (c) liquidity or financial return; or
- (d) a specific implementation timeline.

12. Exclusivity

12.1. Champions are non-exclusive unless otherwise agreed.

13. Termination and removal

13.1. Outbehaving may remove Champion status where necessary to protect the platform, its users, or its reputation.

13.2. This will be exercised reasonably and proportionately, recognising the standing of the individual.

13.3. Upon termination, use of branding and association must cease.

Schedule 6: Cultural Icons

1. Purpose and status

1.1. This Schedule sets out the rules applying to Cultural Icons within the Outbehaving ecosystem.

1.2. A Cultural Icon is any individual participating in a culturally driven profession, industry, or public-facing field, including but not limited to athletes, artists, performers, creators, influencers, media personalities, and similar individuals.

1.3. Cultural Icons are a core part of the Outbehaving ecosystem and are supported through tailored tools, services, and participation structures designed to protect, guide, and enhance their careers, financial position, and long-term wellbeing.

1.4. Cultural Icon participation is not a commercial partnership or representative role. Cultural Icons interact with Outbehaving as users of the platform, with additional features, structures, and opportunities relevant to their career and influence.

1.5. Cultural Icon status is generally self-selected at onboarding, based on an individual identifying that they operate within a relevant cultural or professional field.

1.6. Outbehaving may verify, reclassify, or remove Cultural Icon status at its discretion where appropriate.

2. Eligibility and classification

2.1. Any individual who reasonably considers themselves to be participating in a cultural, creative, sporting, or public-facing profession may register as a Cultural Icon.

2.2. Outbehaving does not require Cultural Icons to meet a minimum level of fame, income, or recognition at the point of entry.

2.3. Cultural Icon status may apply across a broad range of career stages, from emerging talent to established professionals.

2.4. Outbehaving may request additional information, verification, or supporting evidence where necessary.

2.5. Outbehaving may:

- (a) reclassify a Cultural Icon as a standard societal member;
 - (b) restrict access to Cultural Icon-specific features; or
 - (c) remove Cultural Icon status entirely, where it reasonably determines that the classification is not appropriate or has been misused.
-

3. Role within the ecosystem

3.1. Cultural Icons participate in Outbehaving as members of the platform, with access to features, services, and systems designed specifically for culturally active individuals.

3.2. These may include, without limitation:

- (a) career guidance and support tools;
- (b) financial and life management services tailored to irregular or high-variance income;
- (c) reputation, safeguarding, and risk awareness features;
- (d) access to relevant partners, opportunities, or services;
- (e) community, mentorship, and peer support mechanisms; and
- (f) any other features developed for Cultural Icons over time.

3.3. Cultural Icons are not required to promote Outbehaving, represent the brand, or participate in campaigns unless they separately choose to do so.

3.4. Participation is centred on personal benefit, development, protection, and contribution to the wider ecosystem.

4. Standards and conduct

4.1. Cultural Icons must:

- (a) act honestly and in good faith;
- (b) comply with these Terms and applicable laws;
- (c) not misuse the platform or its features; and
- (d) not engage in conduct that could reasonably bring Outbehaving into disrepute.

4.2. Outbehaving recognises that Cultural Icons operate in high-pressure, public-facing environments and does not impose unreasonable behavioural expectations beyond those necessary to protect the platform and its users.

4.3. Where conduct raises legitimate concerns around safety, legality, or reputational harm, Outbehaving may take action in accordance with these Terms.

5. Flexibility and platform support

5.1. Outbehaving is designed to support Cultural Icons across varying career paths, income levels, and industries.

5.2. The platform may adapt features, services, and support mechanisms over time to better reflect the needs of Cultural Icons.

5.3. Cultural Icons may experience different journeys, outcomes, and access depending on:

- (a) activity and engagement;
- (b) career progression;
- (c) use of platform services; and
- (d) contribution to the ecosystem.

6. Impact Shares and participation

6.1. Cultural Icons participate in the Impact Share system in the same fundamental way as other members, subject to any adjustments made by Outbehaving.

6.2. Outbehaving may introduce variations, enhancements, tier skips or alternative mechanics for Cultural Icons to reflect:

- (a) the nature of their work;
- (b) their influence and reach;

- (c) their contribution to the ecosystem; and
- (d) the value they create within their industries and communities.

6.3. Any such variations are entirely at the discretion of Outbehaving and may change over time.

7. Future ownership participation and Cultural Icon pool

7.1. The Company's long-term vision includes the potential development of ownership participation mechanisms for Cultural Icons.

7.2. The Company has provisionally identified a Cultural Icon ownership pool representing approximately 10% of any future ownership participation framework.

7.3. This figure reflects current intent only and:

- (a) is not guaranteed;
- (b) may be changed, restructured, reduced, expanded, or removed at any time; and
- (c) does not create any entitlement to ownership, equity, dividends, or financial return.

7.4. Any future allocation within a Cultural Icon pool may take into account factors such as:

- (a) early adoption;
- (b) career progression;
- (c) engagement with the platform;
- (d) contribution to the ecosystem;
- (e) influence, reach, or impact; and
- (f) any other criteria determined by Outbehaving.

7.5. Any ownership participation would, if introduced, be subject to:

- (a) separate legal documentation;
- (b) eligibility criteria;
- (c) regulatory, tax, and corporate considerations; and
- (d) specific participation or conversion windows.

7.6. Participation in any such mechanism would be entirely optional.

7.7. The existence of any future participation window is not guaranteed, and the occurrence of one does not guarantee future opportunities.

8. Movement between categories

8.1. Outbehaving may, at its discretion:

- (a) promote a Cultural Icon to Champion status;
- (b) reclassify a Cultural Icon as a standard societal member; or
- (c) adjust their participation status within the platform.

8.2. Any such change may result in:

- (a) adjustments to Impact Share mechanics;
 - (b) changes to eligibility for future ownership participation; or
 - (c) the retention, adjustment, or forfeiture of certain benefits, at Outbehaving's discretion.
-

9. Restrictions and removal

9.1. Outbehaving may restrict, suspend, or remove Cultural Icon status where it reasonably determines that:

- (a) the status has been misused or falsely claimed;
- (b) the individual has breached these Terms;
- (c) the individual has engaged in conduct that could harm the platform, its users, or its reputation; or
- (d) continued classification is no longer appropriate.

9.2. In some cases, individuals may remain users of the platform but lose access to Cultural Icon-specific features or participation structures.

9.3. Outbehaving retains discretion to determine appropriate outcomes in each case, acting reasonably and proportionately.

Schedule 7: Founders Circle

1. Purpose and status

1.1. This Schedule sets out the rules applying to members of the Founders Circle within the Outbehaving ecosystem.

1.2. The Founders Circle is an invitation-led group of senior individuals recognised for their leadership, expertise, influence, and ability to contribute meaningfully to the development, direction, and long-term success of Outbehaving.

1.3. Members of the Founders Circle typically include, but are not limited to, individuals operating at a senior or highly influential level across sectors such as sport, business, technology, culture, education, finance, and other relevant industries.

1.4. The Founders Circle is designed to bring together experienced individuals who can provide strategic perspective, network access, domain expertise, and meaningful input to support the evolution of the platform and community.

1.5. Membership is selective and intended to reflect a high standard of contribution, credibility, and alignment with the mission and direction of Outbehaving.

1.6. Participation in the Founders Circle does not create employment, agency, or partnership unless expressly agreed in writing.

2. Eligibility and admission

2.1. Individuals may be invited to join the Founders Circle at the sole discretion of Outbehaving.

2.2. Individuals who meet the general criteria for leadership, expertise, influence, or strategic relevance may also apply to join the Founders Circle.

2.3. Admission is subject to assessment by Outbehaving, which may include consideration of:

- (a) professional standing and track record;
- (b) industry influence and credibility;
- (c) alignment with the mission and values of Outbehaving;
- (d) potential contribution to the ecosystem; and
- (e) reputation, integrity, and suitability.

2.4. Outbehaving may accept or reject applications at its sole discretion without obligation to provide reasons.

2.5. As the ecosystem develops, the criteria for admission may become more selective to preserve scarcity, quality, and the integrity of the Founders Circle.

3. Role within the ecosystem

3.1. Founders Circle members participate as strategic contributors to Outbehaving.

3.2. Members may, where appropriate and mutually agreed:

- (a) provide strategic guidance and insight;
- (b) share expertise relevant to their field;

- (c) contribute to the development of the platform and its direction;
- (d) provide access to networks, relationships, or opportunities;
- (e) support high-level thinking around growth, structure, and expansion; and
- (f) engage in advisory, consultative, or collaborative interactions.

3.3. Participation is not intended to require routine operational involvement unless separately agreed.

3.4. The Founders Circle exists to create long-term alignment between experienced leaders and the evolution of Outbehaving as a global ecosystem.

4. Value and benefits to members

4.1. Membership of the Founders Circle may provide, without limitation:

- (a) association with a highly selective and prestigious group of global leaders;
- (b) enhanced credibility and recognition within and outside their industry;
- (c) access to a curated network of senior individuals across sectors;
- (d) opportunities for collaboration, insight sharing, and strategic engagement;
- (e) early visibility into the development of Outbehaving and its ecosystem;
- (f) potential long-term alignment with the growth of the platform; and
- (g) contribution to a system designed to positively impact financial and life outcomes globally.

4.2. Membership may also support legacy creation, enabling individuals to be associated with the foundational stages of a global movement.

4.3. Outbehaving may, from time to time, provide additional recognition, access, or engagement opportunities to Founders Circle members.

4.4. Benefits are not guaranteed, may vary between members, and may evolve over time.

5. Conduct and expectations

5.1. Founders Circle members are expected to act with integrity, professionalism, and alignment with the mission and values of Outbehaving.

5.2. Members must not engage in conduct that could reasonably harm the reputation, credibility, or legitimacy of Outbehaving or its ecosystem.

5.3. Members should represent their association with Outbehaving accurately and must not misrepresent their role, authority, or status.

5.4. Where members choose to engage publicly in relation to Outbehaving, they must do so in a manner that is consistent with applicable approvals and brand considerations where relevant.

6. Confidentiality and sensitivity

6.1. Members may be exposed to confidential, strategic, or commercially sensitive information relating to Outbehaving.

6.2. Members must not disclose or use such information without prior written consent.

6.3. Confidentiality obligations apply both during and after membership of the Founders Circle.

7. Exclusivity and independence

7.1. Membership of the Founders Circle does not restrict members from engaging with other organisations, ventures, or initiatives.

7.2. Members remain independent and are free to pursue their own professional, commercial, and strategic activities.

7.3. Any potential conflicts of interest should be disclosed where reasonably relevant to their involvement with Outbehaving.

8. Ownership participation and Founders Circle pool

8.1. The Company's long-term vision includes ownership participation for Founders Circle members.

8.2. The Company has provisionally identified a Founders Circle ownership pool representing approximately 5% of any future ownership participation framework.

8.3. This figure reflects current intent only and:

- (a) is not guaranteed;
- (b) may be changed, restructured, reduced, expanded, or removed at any time; and
- (c) does not create any entitlement to ownership, equity, dividends, or financial return.

8.4. Allocation within the Founders Circle pool may be influenced by factors including:

- (a) level of contribution;

- (b) expertise provided;
- (c) strategic impact;
- (d) engagement and involvement;
- (e) influence, reach and standing;
- (f) early participation; and
- (g) any other criteria determined by Outbehaving.

8.5. Ownership participation may be structured through mechanisms determined by Outbehaving, which may include Impact Shares or other legal and commercial structures.

8.6. Any ownership participation would be subject to separate documentation, eligibility conditions, and applicable legal, tax, and regulatory requirements.

8.7. Participation in ownership mechanisms, where offered, would be optional and may be subject to specific windows or conditions determined by Outbehaving.

9. Admission control and scarcity

9.1. Membership of the Founders Circle is intentionally limited in number to preserve its quality, exclusivity, and strategic value.

9.2. As the ecosystem grows, Outbehaving may raise the bar for admission to maintain the integrity and scarcity of the Founders Circle.

9.3. Outbehaving retains full discretion over the size, composition, and continuation of the Founders Circle at any time.

10. Termination and removal

10.1. Outbehaving may suspend or remove a member from the Founders Circle where it reasonably determines that:

- (a) the member has breached these Terms;
- (b) the member has acted dishonestly, unlawfully, or in bad faith;
- (c) the member has brought or is likely to bring Outbehaving into disrepute;
- (d) the member no longer meets suitability or alignment standards; or
- (e) continued membership is otherwise no longer appropriate.

10.2. Removal may be immediate where necessary to protect the platform, its users, its partners, or its reputation.

10.3. Upon removal, the individual must cease representing themselves as a member of the Founders Circle.

10.4. Termination of membership does not affect any obligations that by their nature continue, including confidentiality and any accrued rights.

Schedule 8: Fees and Payments

1. General pricing principles

1.1. At launch, access to the core platform may be free or substantially free to maximise accessibility and reduce barriers to entry.

1.2. Outbehaving may introduce fees later, including for premium tiers, specific services, partner services, enhanced features, or optional add-ons.

1.3. Any fee will be clearly displayed before the user commits to it, together with the relevant billing cycle and any material conditions.

1.4. Unless expressly stated otherwise, all fees are in pounds sterling.

1.5. Taxes, where applicable, may be added to prices.

1.6. We may change fees from time to time, subject to any notice required by law or by the relevant service terms.

2. Fee categories

Fee category	Launch status	Description	Notes
Account creation fee	Free	No charge for creating an account	May remain free
Core platform access fee	Free	Access to standard platform functions	May remain free

Behavioural tier fee	Not applicable	Behavioural tiers are earned, not bought	No charge for tier progression
Premium tier fee	Future feature	Optional paid tier with enhanced benefits	Pricing to be determined
Add-on feature fee	Future feature	Optional fee for specific tools or services	Pricing to be determined
Partner service fee	Future / variable	Fees charged by third parties or passed through where applicable	Separate terms may apply
Campaign or event fee	Future / variable	Fees for paid events or campaigns	Pricing to be determined
Administrative fee	Future / limited	Fees for certain manual or exceptional processes, if any	Only if clearly disclosed
Late payment fee / recovery cost	Limited and lawful only	Costs associated with non-payment, where allowed	Subject to law

3. Billing cycles

3.1. Billing cycles may be:

- (a) monthly;
- (b) annual;
- (c) one-off;
- (d) usage-based;
- (e) promotional;
- (f) trial-based; or
- (g) any other cycle we set out in the relevant offer or service terms.

3.2. If a fee is recurring, the renewal period, renewal date, and cancellation method will be disclosed before the user commits.

3.3. We may offer:

- (a) free trials;
- (b) introductory pricing;
- (c) discounted periods;
- (d) founder pricing;
- (e) partner pricing; and
- (f) bundle pricing.

3.4. Unless required otherwise by law or stated otherwise, recurring fees will continue until cancelled in accordance with the relevant terms.

3.5. We may charge pro rata amounts, full-period charges, or no pro rata adjustment, depending on the service and the disclosed terms.

4. Payment methods

4.1. Accepted payment methods may include card payments, direct debit, bank transfer, digital wallet, account payment services, or other methods we accept from time to time.

4.2. We may require additional verification before accepting a payment method.

4.3. We may reject any payment method where fraud risk, compliance risk, chargeback risk, or operational risk is identified.

5. Refund triggers

5.1. Refunds may be given where:

- (a) the law requires it;
- (b) a payment was taken in error;
- (c) the same charge was taken more than once;
- (d) the service was not provided due to our fault;
- (e) we cancel a paid service before it starts, unless the terms state otherwise;
- (f) a user validly cancels within any applicable cooling-off or cancellation period;
- (g) a partner or third party agrees that a refund should be passed through; or
- (h) we otherwise choose to provide a refund at our discretion.

5.2. Unless required by law or expressly stated, refunds will not be due for:

- (a) partial use of a billing period;
- (b) unused features;
- (c) a change of mind after access has begun;
- (d) lack of use by the user;
- (e) suspension due to breach by the user; or
- (f) any service already delivered in full.

5.3. If a refund is approved, we may process it using the original payment method where reasonably possible.

6. Failed payment handling

6.1. If payment fails, is reversed, is charged back, is cancelled, or is otherwise not completed, we may:

- (a) retry the payment;
- (b) request an alternative payment method;
- (c) suspend the relevant service;
- (d) downgrade the user's access;
- (e) restrict premium features;
- (f) cancel the relevant subscription or service;
- (g) withhold delivery of any service not yet provided; and
- (h) take reasonable steps to recover unpaid amounts.

6.2. We may apply a grace period of 21 days before suspension, unless immediate action is necessary.

6.3. If a chargeback or payment dispute is made, we may temporarily suspend access while the issue is investigated.

6.4. We may charge reasonable collection or recovery costs where permitted by law and where properly disclosed.

7. Fee changes

7.1. We may add, remove, amend, or reclassify fees at any time.

7.2. Fee changes will apply going forward unless stated otherwise.

7.3. Where a fee change affects a paid service the user is already using, we will give notice in a reasonable way and, where required, may ask the user to accept the revised terms before continued use.

8. Zero-fee commitment at launch

8.1. Where a service is described as free at launch, no fee will be charged for that service unless and until we clearly notify users otherwise.

8.2. Any future introduction of a fee will be made transparently and will not be applied retrospectively unless the law allows it and we have clearly stated that this may happen.

Schedule 9: Community and Acceptable Use

1. Purpose

1.1. Outbehaving is built on trust, contribution, and positive participation.

1.2. Societal Users, Cultural Icons, Partners, Champions, and any other community participants must use the platform in a way that supports a safe, constructive, and credible environment.

2. Behaviour standards

2.1. You must behave respectfully, honestly, and lawfully.

2.2. You must not:

- (a) harass, bully, threaten, abuse, or intimidate others;
- (b) discriminate against or target anyone on protected or personal grounds;
- (c) post obscene, hateful, violent, defamatory, or exploitative content;
- (d) impersonate any person or entity;
- (e) mislead others about your identity, role, or relationship with Outbehaving;
- (f) spread false, harmful, or manipulative information;
- (g) spam, flood, or disrupt community spaces;
- (h) use the platform to exploit vulnerability or pressure users unfairly;
- (i) encourage illegal conduct or platform abuse;
- (j) publish content that infringes intellectual property or privacy rights;
- (k) doxx, stalk, or attempt to identify or expose private information;
- (l) use bots, scripts, fake accounts, or artificial engagement;
- (m) manipulate tier progression, Impact Shares, rewards, or referrals dishonestly; or
- (n) otherwise act in a way that is inconsistent with the values or integrity of the platform.

2.3. You must comply with all applicable laws and must not use the platform for unlawful purposes.

2.4. You must not post or share content that is illegal, dangerous, fraudulent, abusive, or otherwise harmful.

3. Community standards for early-stage growth

3.1. Outbehaving may at an early stage keep community rules practical and light-touch, but this does not mean rules are optional.

3.2. We may prioritise community growth, openness, and participation, while still enforcing minimum standards of safety, legitimacy, and respect.

3.3. We may differentiate between:

- (a) honest disagreement;
- (b) constructive criticism;
- (c) bad-faith abuse; and
- (d) harmful conduct.

3.4. Good-faith feedback is welcome. Harassment, manipulation, and abuse are not.

4. Moderation policies

4.1. Outbehaving may monitor, review, edit, restrict, remove, hide, label, or refuse to publish content or activity where we reasonably consider it necessary.

4.2. Moderation may be carried out:

- (a) automatically;
- (b) manually;
- (c) by a combination of both; or
- (d) with assistance from trusted reviewers, moderators, or partners.

4.3. We may act on a report, on our own initiative, or using automated systems.

4.4. We may take a precautionary approach where content or conduct presents risk to users, the platform, partners, or our reputation.

4.5. We are not obliged to publish, host, keep, restore, or preserve any content that breaches these Terms or that we reasonably believe may do so.

4.6. We may maintain internal logs or moderation records for safety, compliance, quality, or dispute-handling purposes.

5. Reporting mechanisms

5.1. Users may report:

- (a) abuse;
- (b) fraud;
- (c) harassment;
- (d) impersonation;
- (e) harmful or illegal content;
- (f) spam;
- (g) platform manipulation;
- (h) suspicious behaviour; or
- (i) any other breach of these Terms.

5.2. Reports may be made through:

- (a) in-app reporting tools;
- (b) email to info@Outbehaving.co.uk;
- (c) any dedicated safety route we create; or
- (d) any other route we make available.

5.3. Where a report concerns immediate safety risk, illegal activity, or serious harm, the reporter should use the highest-priority route available to them.

5.4. We may not be able to disclose the outcome of every report, but we will handle reports in line with our policies and applicable law.

6. Sanctions and enforcement

6.1. If we believe a user has breached these Terms or acted in a way that threatens the platform, we may take one or more of the following actions:

- (a) issue a warning;
- (b) remove or edit content;
- (c) restrict visibility, reach, or distribution;
- (d) suspend engagement features;
- (e) restrict referrals or rewards;
- (f) reduce or remove tier progression;
- (g) reverse Impact Shares or other participation benefits where permitted under these Terms;
- (h) suspend account access;
- (i) terminate the account;
- (j) remove Cultural Icon, Partner or Champion status;
- (k) block repeated activity or related accounts; and
- (l) report the matter to authorities, regulators, platforms, or third parties where appropriate.

6.2. We may choose the response that is proportionate to the issue, including the seriousness, repetition, risk, and impact on others.

6.3. In serious cases, we may act immediately and without warning.

6.4. Repeated, coordinated, or deliberate abuse may result in stronger sanctions.

6.5. Where we believe conduct is fraudulent, unlawful, threatening, or dangerous, we may preserve evidence and cooperate with relevant authorities.

7. Content ownership and use

7.1. You retain ownership of your own lawful content, but you give us the rights needed to operate, moderate, display, store, distribute, and use that content within the platform and for related operational purposes, subject to our Privacy Policy and any additional terms.

7.2. You must only upload or share content that you have the right to use.

7.3. You must not upload content that violates third-party rights, confidentiality, privacy, or any law.

8. Vulnerability and safeguarding

8.1. We may take additional steps where a user may be vulnerable, distressed, exploited, or at risk.

8.2. This may include:

- (a) signposting support;
 - (b) restricting certain interactions;
 - (c) pausing engagement;
 - (d) escalating for review; or
 - (e) taking other protective action.
-

9. Appeals and review

9.1. Where reasonably practicable, users may request a review of a moderation decision or sanction.

9.2. Any review may be limited where immediate risk, repeated abuse, fraud, or legal concern is involved.

9.3. Our decision after review may be final, unless applicable law requires otherwise.

Schedule 10: Privacy and Cookies

Summary

1. Purpose

1.1. This Schedule provides a high-level summary of how Outbehaving handles personal data, cookies, and marketing preferences.

1.2. Full details are set out in the documents referenced below, which form part of these Terms.

2. Privacy Notice

2.1. Our Privacy Notice explains:

- (a) what personal data we collect;
- (b) how and why we use it;
- (c) the legal bases for processing;
- (d) how long we retain it;
- (e) who we share it with;
- (f) international transfers (if applicable);
- (g) user rights; and
- (h) how to contact us.

2.2. The full Privacy Notice is available at:

[Insert Privacy Notice URL]

2.3. By using Outbehaving, you acknowledge that your data will be handled in accordance with the Privacy Notice.

3. Cookie Policy

3.1. We use cookies and similar technologies to:

- (a) operate and maintain the platform;
- (b) remember user preferences;

- (c) improve performance and functionality;
- (d) understand usage and behaviour; and
- (e) support security and fraud prevention.

3.2. Where required by law, we will obtain your consent before placing non-essential cookies.

3.3. The full Cookie Policy is available at:

[Insert Cookie Policy URL]

4. Marketing preferences centre

4.1. Users can manage marketing communications through a **Marketing Preferences Centre**.

4.2. Users may:

- (a) opt in or out of marketing emails;
- (b) control notifications;
- (c) manage communication channels; and
- (d) update preferences at any time.

4.3. Service-related communications (such as account, security, or legal updates) may still be sent where necessary.

4.4. Marketing preferences can be accessed at:

[Insert Preferences Centre URL]

5. Data protection principles

5.1. Outbehaving is committed to:

- (a) transparency;
- (b) fairness;
- (c) data minimisation;
- (d) security; and
- (e) user control.

5.2. We implement appropriate technical and organisational measures to protect user data.

Schedule 11: Complaints Process

1. Purpose

- 1.1. Outbehaving is committed to handling complaints fairly, consistently, and promptly.
 - 1.2. This process applies to complaints relating to the platform, our services, and our conduct.
-

2. How to make a complaint

- 2.1. Complaints may be submitted via:
 - (a) email: **complaints@Outbehaving.co.uk**
 - (b) in-app support tools; or
 - (c) any other contact method we make available.
 - 2.2. A complaint should include, where possible:
 - (a) your name and account details;
 - (b) a clear description of the issue;
 - (c) relevant dates or events; and
 - (d) any supporting information.
-

3. Complaint handling process

- 3.1. Step 1 – Acknowledgement
We will acknowledge receipt of your complaint, typically within **2–5 working days**.
 - 3.2. Step 2 – Investigation
We will review the issue, which may include:
 - (a) reviewing account activity;
 - (b) contacting relevant teams or partners; and
 - (c) requesting additional information.
 - 3.3. Step 3 – Response
We will provide a response setting out:
 - (a) our findings;
 - (b) any action taken; and
 - (c) any proposed resolution.
-

4. Target response times

4.1. We aim to resolve complaints within **14 working days**.

4.2. Where this is not possible, we will:

(a) provide an update; and

(b) aim to resolve within **28 working days**, unless a longer period is required.

4.3. Timeframes may vary depending on complexity, third-party involvement, or regulatory requirements.

5. Escalation

5.1. If you are not satisfied with our response, you may request an internal review.

5.2. We may escalate complaints internally to a senior reviewer or specialist team where appropriate.

6. External referral

6.1. If your complaint relates to a third-party service, you may need to contact the relevant provider directly.

6.2. Where applicable, you may have the right to refer your complaint to an external body, such as:

(a) a relevant ombudsman;

(b) a regulator; or

(c) an alternative dispute resolution provider.

6.3. Where this applies, we will direct you to the appropriate organisation.

6.4. Outbehaving will cooperate with any applicable external complaint process where required.

7. Good faith and misuse

7.1. Complaints must be made in good faith.

7.2. We may limit or refuse to engage with complaints that are:

(a) abusive;

- (b) repetitive without new information; or
 - (c) clearly without merit.
-

Schedule 12: Regulatory Disclosures

1. Purpose

- 1.1. This Schedule sets out general disclosure principles that apply across the Outbehaving platform.
 - 1.2. Additional disclosures may apply depending on the specific service, feature, or partner.
-

2. General disclosures

- 2.1. Unless expressly stated otherwise:
 - (a) Outbehaving is a platform provider;
 - (b) we may act as an introducer, facilitator, or connector; and
 - (c) we do not provide regulated financial advice.
 - 2.2. Users must make their own decisions and, where appropriate, seek independent advice.
-

3. Product-specific disclosures

- 3.1. Where a product or service is offered, we will disclose:
 - (a) the identity of the provider;
 - (b) the nature of the service;
 - (c) key terms and conditions;
 - (d) any fees or charges;
 - (e) key risks; and
 - (f) any eligibility criteria.
- 3.2. Disclosures may be provided:
 - (a) within the platform;
 - (b) during the user journey;
 - (c) via partner documentation; or
 - (d) through separate terms.

4. Authorised entity information

4.1. Where a service is provided by a regulated entity, we will:

- (a) identify the provider; and
- (b) provide relevant regulatory information where required.

4.2. Users should verify the regulatory status of any provider where relevant.

5. Risk warnings

5.1. Depending on the service, risk warnings may include:

- (a) no guarantee of outcomes;
- (b) potential financial loss;
- (c) eligibility limitations;
- (d) service availability risks; and
- (e) third-party dependency risks.

5.2. Risk warnings will be presented in a clear and proportionate manner.

6. Fair, clear, and not misleading

6.1. All communications, promotions, and descriptions are intended to be:

- (a) fair;
- (b) clear; and
- (c) not misleading.

6.2. Users should not rely on any statement as a guarantee of performance, outcome, or value unless expressly stated.

7. Legal notices

7.1. The following notices apply across the platform:

- (a) no guarantee of service availability;
- (b) no guarantee of outcomes;
- (c) third-party services are subject to separate terms;

- (d) features may change over time; and
- (e) eligibility requirements apply.

7.2. Additional notices may be introduced for specific services.

8. Updates and changes

8.1. Regulatory disclosures may be updated as:

- (a) services evolve;
- (b) regulations change; or
- (c) new features are introduced.

8.2. Updated disclosures will apply going forward.

Schedule 13: Referral and Incentive Rules

1. Purpose

1.1. Outbehaving may operate referral, incentive, and reward programmes to encourage growth and participation.

1.2. These programmes must be used fairly and in line with platform rules.

2. Eligibility criteria

2.1. To participate, a user must:

- (a) have a valid account;
- (b) comply with these Terms;
- (c) complete any required verification; and
- (d) meet any programme-specific criteria.

2.2. Referrals must be:

- (a) genuine;
- (b) new users; and
- (c) independently created.

3. Qualifying referrals

3.1. A referral may qualify only if:

- (a) the referred user signs up using a valid link or code;
- (b) required onboarding steps are completed;
- (c) verification is successful; and
- (d) no abuse or duplication is detected.

3.2. Additional conditions may apply depending on the campaign.

4. Limits and caps

4.1. We may apply limits including:

- (a) number of referrals per user;
- (b) rewards per period;
- (c) rewards per campaign; and
- (d) tier-based caps.

4.2. Limits may vary by:

- (a) user tier;
 - (b) geography;
 - (c) campaign; and
 - (d) platform stage.
-

5. Incentives and rewards

5.1. Rewards may include:

- (a) Impact Shares;
- (b) access to features;
- (c) recognition;
- (d) promotional benefits; or
- (e) other non-monetary incentives.

5.2. Rewards:

- (a) have no guaranteed value unless stated;
- (b) may be conditional; and
- (c) may be withdrawn or adjusted.

6. Abuse prevention

6.1. Users must not:

- (a) refer themselves;
- (b) create multiple accounts;
- (c) use fake or synthetic identities;
- (d) use bots or automation;
- (e) buy or sell referrals;
- (f) mislead users;
- (g) spam or mass-invite in a harmful way; or
- (h) otherwise manipulate the system.

6.2. We may investigate and take action where abuse is suspected.

7. Enforcement

7.1. If abuse is identified, we may:

- (a) refuse or reverse rewards;
 - (b) remove Impact Shares;
 - (c) restrict referral access;
 - (d) suspend or terminate accounts; and
 - (e) take any other appropriate action.
-

8. Modification and withdrawal

8.1. Outbehaving may:

- (a) modify referral programmes;
- (b) change eligibility or rewards;
- (c) introduce new rules;
- (d) suspend campaigns; or
- (e) withdraw programmes entirely.

8.2. Changes may apply immediately or prospectively.

9. No guarantee

- 9.1. Participation in any referral or incentive programme does not guarantee:
- (a) rewards;
 - (b) continued availability; or
 - (c) future value.
-

10. Interaction with tiers and Impact Shares

10.1. Referral activity may contribute to:

- (a) tier progression; and/or
- (b) Impact Share generation.

10.2. All such contributions remain subject to Schedules 1 and 3.