# **Terms & Conditions (Community Platform)**

**Effective Date:** 08/27/2025 **Last Updated:** 08/27/2025

### 1. Introduction

Welcome to Circle 06/Six ("we," "our," "us"). By registering, accessing, or using our website, dashboard, or related services (collectively, the "Circle6 Platform"), you ("User," "you") agree to be bound by these Terms and Conditions. If you do not agree, you must not use the Platform.

# 2. Eligibility

- Users must be at least 18 years old.
- Users must register with accurate and truthful information, including KYC verification.
- Users may only maintain **one account**. Duplicate or fake accounts are strictly prohibited.

# 3. Invitation & Membership

- Access to the Platform requires an invitation code from an existing member.
- By joining, you become part of the community network based on the flip-flop invite system (odd invites pass upward, even invites stay under).
- You acknowledge that placement within the network is automated by system logic and cannot be altered manually.

# 4. Pledges & Transactions

- Membership requires a \$20 pledge sent directly to another User as determined by the system.
- Accepted payment methods are limited to the approved list within the dashboard.
- Users must upload proof (screenshot/transaction ID) of payment.
- The system automatically scans, verifies and approves transactions once a screenshot is uploaded. However, the receiver can also manually confirm receipt. Disputes will follow the **Dispute Resolution Process** outlined below.

### 5. Dispute Resolution & Termination

- If a receiver disputes payment, the system will request re-verification from both parties.
- Both sender and receiver may be required to provide **transaction proof**.
- If evidence shows fraud or non-compliance:
  - The offending account may be **terminated**.
  - Downline members will be reassigned upward to maintain system balance.
- Until termination, user placement (odd/even) remains in its original position.

## 6. User Responsibilities

You agree to:

- Provide accurate personal details during registration and KYC.
- Respect all members of the community.
- Approve or dispute transactions in good faith.
- Use the Platform only for lawful purposes.

# 7. Transaction Disputes & Termination Protocol

#### **Default Status:**

- Pledges are auto-approved → the sender instantly gains dashboard access.
- Default status = "Completed (Auto)" unless challenged by the receiver.

#### **Manual Dispute Trigger:**

- Receivers may mark a pledge as "Not Received."
- When flagged, transaction status changes to "Disputed."

#### **Dispute Resolution Flow:**

- 1. Receiver re-confirms status.
- 2. Sender re-uploads proof (screenshot, transaction ID).
- 3. Automated verification checks metadata/payment trail.
- 4. If unresolved → escalates to **Termination Review.**

#### **Termination Process:**

- Sender at fault (funds not sent):
  - Sender's account is terminated.
  - All downstream invites are **reconnected to the inviter** to preserve the chain.
- Receiver at fault (funds sent but denied):
  - Receiver's account is terminated.
  - Pending pledges are redirected upward (to inviter).

#### Flip-Flop Rebalancing After Termination:

- A failed flip (odd) is replaced by the inviter's next even.
- The skipped even is later compensated back.
- Until termination, the slot remains **frozen** in its original odd/even place.

This ensures fairness: honest users are protected, fraudsters cannot block the chain, and the sequence integrity is preserved.

#### 8. Misconduct & Prohibited Behavior

Misuse of the Platform may lead to suspension or termination, including but not limited to:

- False payment claims (saying you paid when you didn't, or denying payment received).
- Multiple/fake accounts to manipulate placement.
- Harassment or abuse of other members.
- **Circumventing the platform** (e.g., completing transactions outside approved gateways).
- Unauthorized sharing of invite codes publicly (outside intended personal invites).
- Content misuse copying, distributing, or reselling learning materials (videos, blogs, courses) without permission.
- Spamming or advertising unrelated services inside the community.

# 9. Learning & Knowledge Access

- Members gain access to **exclusive learning content**, including blogs, expert videos, and community materials.
- This content is for personal educational use only.

 Users may not download, resell, or publicly distribute community content without prior consent.

### 10. Intellectual Property & System Protection

- The Platform's logic, flip-flop algorithm, pledge allocation rules, dashboard design, CRM flow, branding, content, and technical structure are the exclusive intellectual property of the Platform owners.
- Users may not copy, replicate, reverse-engineer, or attempt to reproduce any part of the Platform in whole or part, whether electronically, digitally, or physically.
- The Platform name, logos, and unique terms ("Flip-Flop," "Receiving Lines," etc.) are protected and cannot be used without written consent.
- Any attempt to clone, duplicate, or exploit the system or content will result in:
  - Immediate account termination.
  - Permanent ban from the Platform.
  - Legal action including intellectual property enforcement, damages, and injunctions.
- The Platform reserves the right to **pursue civil and criminal remedies** against violators under applicable international intellectual property and cyber laws.

### 11. Termination of Account

We reserve the right to suspend or terminate accounts that violate these Terms. Grounds include:

- Fraudulent transactions
- Repeated disputes without resolution
- Abuse of other members

- System manipulation (multiple accounts, fake invites, etc.)
- Legal violations

Termination may result in loss of membership, forfeiture of network placement, and restricted access to educational materials.

### 12. Disclaimers

- The Platform does not guarantee **financial gains**. Member-to-member pledges are a community exchange, not an investment or security.
- Circle6/CircleSix operates solely as a peer-to-peer community gifting and educational
  platform. The system does not involve investments, securities, or any promise of
  financial returns. Participation does not constitute ownership, equity, or profit-sharing
  rights in the platform. The program is not a Ponzi scheme, pyramid scheme, or
  multi-level marketing enterprise. All contributions are voluntary, member-to-member
  transfers, and participation is intended for community building, knowledge sharing, and
  access to educational resources. No guarantees of income, profits, or financial gain are
  made or implied.
- We are not responsible for **delays**, **errors**, **or failures** of third-party payment providers.
- Content provided is for **educational purposes** and should not be taken as professional, financial, or legal advice.

# 13. Limitation of Liability

To the maximum extent permitted by law:

- We are not liable for any loss of funds, opportunities, or indirect damages.
- Users are solely responsible for their transactions and interactions with other members.

# 14. Governing Law

These Terms shall be governed by the laws of the United **States of America and where applicable**.

## 15. Amendments

We may update these Terms from time to time. Continued use of the Platform after updates means acceptance of the revised Terms.

#### 16. Contact

For questions or support: <a href="mailto:support@circle6.online">support@circle6.online</a>

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