



Terms & Conditions (BUY BIT)

Last updated: 19 September 2025

These Terms & Conditions (“**Terms**”) govern your access to and use of the BUY BIT website, accounts, and promotional rewards (the “**Services**”). By creating an account, making a purchase, or using any part of the Services, you agree to these Terms.

1) Who we are

“**BUY BIT**,” “**we**,” “**us**,” or “**our**” refers to the operator of the Services that provides access to discounted graphic design services and a promotional referral rewards programme. Contact: customer-service@buy-bit.org.

2) Eligibility

- You must be at least 18 years old and capable of entering into a binding contract.
- You are responsible for complying with the laws of your country of residence and use.
- We may request identity or payment verification for fraud prevention and legal compliance.

3) Accounts

- Provide accurate, current, and complete information, and keep it updated.
- You’re responsible for the security of your login and all activity under your account.
- We may suspend or terminate accounts that violate these Terms or the law.

4) What you purchase

- **Entry Purchase (£50):** Your purchase provides **access to our Graphic Design Discounts** programme (“Design Discounts”). This is a **service benefit**, not a financial product.
- **Promotional rewards:** You may be eligible for promotional referral rewards as described in Section 6. Rewards are **not guaranteed** and depend on qualifying network activity.
- We do **not** offer investments or securities, and we do **not** guarantee earnings.

5) Pricing, payments, and processor holds

- Prices are in GBP unless stated otherwise. Applicable taxes and third-party fees may apply.

- Payments are processed by approved providers (e.g., PayPal). Those providers may place **holds** or delays (e.g., up to ~21 days) per their policies. We do not control such holds.
- **Refunds:** The £50 entry purchase grants immediate access to Design Discounts and is generally **non-refundable** once delivered, except where required by law.
- Unjustified chargebacks or disputes may lead to suspension of benefits or account closure.

6) Referral programme & promotional rewards

- After a **successful purchase**, you receive a unique referral link/code. When someone else makes a **qualifying purchase** via your link/code, you may earn a **promotional reward** according to the reward schedule shown on the site.
- Rewards accrue from **downline purchases** in a fixed multi-level structure (up to ten levels with decreasing percentages per level). Partial referral trees yield proportional rewards. Users may re-join via new purchases.
- We may change reward rates, eligibility, or caps on a prospective basis. Continued use means acceptance of changes.
- Self-referrals, fraudulent sign-ups, automated activity, and abuse are prohibited and void rewards.
- If any authority requires changes for compliance, we may modify, suspend, or terminate the programme.

7) Balances and withdrawals

- Your dashboard shows **estimated** promotional rewards after payment verification and any processor holds.
- **Withdrawal requests:** Submit a request in your account. We may require you to email payout details (e.g., bank info) to customer-service@buy-bit.org for verification.
- **Payout schedule:** Approved withdrawals are **processed on Mondays after 10:00 (UK time)**, subject to (i) cleared funds from processors, (ii) KYC/AML checks, and (iii) minimum payout thresholds/fees stated on the Withdraw page.
- **Method & fees:** Payouts are sent by bank transfer or other supported methods; bank/processor fees may be deducted.
- We may delay or hold balances in the event of disputes, chargebacks, fraud review, or compliance checks.

8) Design Discounts (service benefit)

- Discounts apply only to eligible graphic design services listed on the Services page and may require valid booking/quote IDs.
- Discount tiers and eligible services may change prospectively.
- Discounts are personal to the account holder and are not transferable or resellable.

9) Acceptable use

- No unlawful, harmful, deceptive, harassing, or abusive activity.
- No spam, bots, fake/duplicate accounts, or attempts to circumvent tracking or verification.
- Do not infringe third-party rights or misuse our content, brand, or software.

10) Intellectual property

All site content, trademarks, graphics, and software are owned by BUY BIT or its licensors. You receive a limited, revocable licence to use the Services for their intended purpose.

11) Privacy

We process personal data under our **Privacy Policy** and applicable law. See: </privacy> or contact customer-service@buy-bit.org.

12) Disclaimers

- The Services are provided “as is” and “as available.” We do not warrant uninterrupted or error-free operation.
- Promotional rewards depend on third-party purchases and verifications. **No earnings are guaranteed.**
- We are not responsible for delays or holds imposed by payment processors or banks.

13) Limitation of liability

To the maximum extent allowed by law, we are not liable for indirect, incidental, special, consequential, or exemplary damages, or lost profits/data, arising from your use of the Services. Our aggregate liability shall not exceed the amount you paid to BUY BIT in the preceding 12 months.

14) Indemnity

You agree to indemnify and hold harmless BUY BIT and its affiliates, officers, and staff from claims, losses, and expenses arising from your breach of these Terms or misuse of the Services.

15) Suspension & termination

We may suspend or terminate your account at any time for violations, fraud, or legal/compliance reasons.

16) Changes

We may update these Terms from time to time. Material changes will be posted with an updated “Last updated” date. Continued use constitutes acceptance.

17) Governing law & jurisdiction

These Terms are governed by the laws of **England and Wales**. Courts of England and Wales have exclusive jurisdiction, subject to mandatory consumer protection rules.

Contact: customer-service@buy-bit.org

Last updated: 19 September 2025

This Privacy Policy explains how BUY BIT (“**we**,” “**us**,” “**our**”) collects, uses, and protects personal data when you use our website and Services.

1) Data we collect

- **Account data:** name, email, referral code, login identifiers.
- **Payment data:** payment processor details (e.g., PayPal), billing address, transaction IDs (we do not store full card details).
- **Usage/technical data:** IP address, device/browser type, pages viewed, timestamps, cookies, and similar technologies.
- **Communications:** messages you send to us (support, withdrawals, KYC requests).

2) How we use data

- To provide the Services: account creation, purchases, Design Discounts, referral rewards, withdrawals.
- To verify payments/identity, prevent fraud, and comply with KYC/AML and legal obligations.
- To communicate about your account, payouts, and service updates.
- To maintain security, diagnose performance, and improve features.

3) Lawful bases (GDPR/UK GDPR)

We rely on: **contract** (to provide Services), **legitimate interests** (security, improvement, anti-fraud), **consent** (where required, e.g., certain cookies/marketing), and **legal obligations** (tax, AML).

4) Sharing data

We share data with:

- **Payment processors** (e.g., PayPal, banks).
 - **Vendors** (hosting, analytics, email, customer support) under appropriate contracts.
 - **Authorities** when required by law.
- We do not sell your personal data.

5) International transfers

Where data is transferred outside the UK/EEA, we use appropriate safeguards (e.g., Standard Contractual Clauses) as required by law.

6) Retention

We retain personal data as needed to provide Services, comply with law, and resolve disputes. Transaction and account records may be kept for up to **6 years** to meet legal and tax obligations.

7) Security

We use technical and organisational measures (encryption, access controls, secure hosting). No system is 100% secure, but we work to protect your data.

8) Your rights

Subject to legal limits, you may request: **access, correction, erasure, restriction, objection** to processing, and **data portability**. You may also withdraw consent where processing is based on consent.

Contact: **customer-service@buy-bit.org**

You can complain to the **ICO** (UK) if you are unsatisfied, but please contact us first so we can help.

9) Cookies & similar tech

We use cookies for sessions, preferences, security, and analytics. See our **Cookie Policy** for details and controls. You can manage cookies in your browser; some features may not work without them.

10) Children

The Services are not intended for individuals under 18. We do not knowingly collect data from children.

11) Changes

We may update this policy; material changes will be posted with an updated date. Continued use indicates acceptance.

Contact: customer-service@buy-bit.org

Cookie Policy (BUY BIT)

Last updated: 19 September 2025

This Cookie Policy explains how BUY BIT uses cookies and similar technologies on our website.

1) What cookies are

Cookies are small text files stored on your device when you visit a website. They help operate the site and improve your experience.

2) Cookies we use

- **Essential cookies:** required for login, security, session continuity, load balancing.
- **Functional cookies:** remember settings and preferences.
- **Analytics cookies:** help us understand usage to improve performance and features (e.g., page views, navigation).
We do not use cookies to show third-party ads.

3) Managing cookies

You can control cookies through your browser settings (block, delete, or limit). If you disable essential cookies, parts of the site may not work properly.

4) Changes

We may update this Cookie Policy from time to time. Updated versions will be posted with a new “Last updated” date.

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