

# Tools for Humanity User Terms and Conditions

These terms between you and Tools For Humanity Corporation and Tools for Humanity GmbH (“We”) govern your use of World App and our websites and services (collectively, our “Services”). By using our Services, you agree to these terms and our [Policies](#), including our [Privacy Policy](#) (collectively, our “Terms”).

To use our Services, you must be: (i) at least the age of majority in your country (and a minimum of 18 years old); (ii) not located in or a resident of: Cuba, Iran, Syria, North Korea, Russia, Venezuela, the Crimea, Donetsk, Kherson, Zaporizhzhia, or Luhansk regions of Ukraine; and (iii) not on any list of prohibited or restricted persons, such as those maintained by [OFAC](#) or [BIS](#). Our Services are currently unavailable in New York State.

If you live in the European Union, EFTA States, or the United Kingdom, our Services are provided to you by Tools for Humanity GmbH. If you live in any other country, our Services are provided to you by Tools For Humanity Corporation.

**Please make sure to read the [Applicable Law](#) and [Limitation of Liability](#) sections below, which explain how any disputes will be resolved and the extent of our liability to you; for some users this includes an [Arbitration Agreement](#) with an opt-out provision.**

## Privacy and Data Usage

We collect personal data to provide you with our Services. Review our [Privacy Policy](#) for details on data collection and usage. If you’re a non-EEA resident, you consent to how we handle data.

## Prohibited Uses

Subject to our Terms, we grant you a limited license to access and use our Services. We may cancel or suspend this at any time, for any reason. You may not use our Services for:

- illegal activity, such as fraud, predatory or deceptive practices, or money laundering;
- excessive use, hacking, circumventing (e.g., via VPN), or interfering with our Services;
- intellectual property infringement;
- harassment, threats, abuse, harm, or impersonation of others; and/or
- any other use that would harm the Services or interfere with other’s enjoyment of them.

## Overview of Services

World App offers the following features, among others, the availability of which varies by region.

**Mini Apps.** World App enables you to install additional mini applications (“Mini Apps”) via the Mini Apps store. We provide a small number of our own Mini Apps (labelled “Built by Tools for Humanity” in the [World Ecosystem](#) and our Mini Apps store), but most Mini Apps are provided by third party developers. By using Mini Apps, you agree that:

- third-party Mini Apps may be subject to their own terms that you must read and accept;

- including a Mini App in the Mini Apps store does not mean We endorse it;
- We are not responsible for any problems with payments or transactions in a third-party Mini App—if something goes wrong, you'll need to work it out with the developer; and
- while you may [report](#) any Mini App for violating our [app store policies](#), We cannot provide refunds, support, or assistance with third party Mini Apps.

**Wallet.** World App includes a self-custodial wallet ("Wallet") for storing cryptocurrencies and other digital assets (collectively "Digital Tokens"). By using the Wallet, you agree that:

- YOU ARE RESPONSIBLE FOR YOUR PRIVATE KEY—IF YOU LOSE IT, YOU WILL PERMANENTLY LOSE ACCESS TO YOUR WALLET AND DIGITAL TOKENS;
- We strongly recommend that you [backup your private key](#)—you also may also [export your private key](#) any time, but for your safety, exporting keys may take up to 72-hours;
- We are not a bank and do not provide investment or financial advice;
- Blockchain transactions are irreversible;
- We do not take control of or transmit your Digital Tokens at any time;
- your transactions may not be completed or may be delayed—We take no responsibility for the failure of any transaction to be confirmed or processed as expected; and
- World App supports certain [ERC-20](#) tokens. You are responsible for confirming which tokens and networks are supported by World App before you deposit tokens. WE ARE NOT ABLE TO RECOVER TOKENS IF YOU SEND UNSUPPORTED TOKENS TO YOUR WALLET, OR SEND TOKENS TO THE WRONG WALLET ADDRESS.

**Third-Party Exchanges.** World App offers an interface for users to buy, sell, and swap Digital Tokens via third-party exchanges ("Third-Party Exchanges"). By using these, you agree that:

- When using Third-Party Exchanges, at no time are your Digital Tokens transferred to us;
- We provide access to Third-Party Exchanges as a convenience, do not control them, do not endorse them, and are not responsible for your transactions with them;
- Third-Party Exchanges may provide access to high risk products and services, including Digital Tokens that may substantially fluctuate in value; and
- any transactions with Third-Party Exchanges are subject to their terms (which you must read and accept), do not involve us, and We have no responsibility or liability for.

**USDC Vault.** USDC Vault provides an interface for users to swap certain Digital Tokens using a non-custodial, permissionless, decentralized smart contract. By using this, you agree that:

- We do not own or take custody over any Digital Tokens in the USDC Vault; and
- We are not responsible for, nor a party to, these transactions.

**World ID.** World App provides an interface for you to securely create, store, verify, and use your World ID to prove that you are a real and unique human without revealing who you are. The [World Foundation](#) stewards the World ID Protocol and its separate [User Terms](#) govern your access to World ID and other related services.

**Username.** Your World App username must comply with our [Username Policy](#).

**Face Auth.** Face Auth helps keep your World ID safe by making sure the person using a World ID is the same person who verified it at the Orb. If you delete your data, you may lose access to features that require Face Auth until you re-enroll.

**World ID Credentials.** World ID Credentials enable you to securely store information from your identity documents on your phone. By using World ID Credentials, you represent that any documents you submit accurately and truthfully represent you, and acknowledge submitting false information may be a criminal offense under applicable law.

## Promotions

We may offer various claims, incentives, or referral rewards to users; for details check World App. We may modify or cancel these offers at any time.

## Intellectual Property

You retain ownership of any content you post on our Services, but provide us with a worldwide, non-exclusive, royalty-free license to use, reproduce, distribute, prepare derivative works from, modify, display, and perform all or any portion to the extent necessary to provide our Services.

If you believe that your content has been exploited in a way that constitutes copyright infringement, you may notify our designated agent at: [legalnotice@toolsforhumanity.com](mailto:legalnotice@toolsforhumanity.com).

## Fees and Taxes

**Transaction Fees.** By using the Services, you agree to pay all applicable fees, including transaction fees for Digital Token swaps and transactions. We will let you know of any applicable fee before you make a transaction. Bank fees, credit card and debit card fees charged for any Digital Token purchases may be netted out of the settled amount of your Digital Token purchases. You are responsible for paying any fees charged by your financial service provider.

**Network Fees.** Interactions with blockchains may also incur a network or “gas” fee. The network fee is charged by and paid to the blockchain network, not to us, for facilitating any interactions. In our discretion, we may subsidize some or all of these fees, subject to a minimum transaction value that we may adjust. We may modify or cease these subsidies at any time.

You are solely responsible for any applicable taxes related to your transactions.

## Applicable Law

IF YOU LIVE IN THE UNITED STATES OR CANADA, YOU AGREE THAT ANY DISPUTES WILL BE RESOLVED BY BINDING AND FINAL ARBITRATION, AND WAIVE YOUR RIGHT TO A TRIAL BY JURY OR TO PARTICIPATE AS A PLAINTIFF OR CLASS. BY ACCEPTING THESE TERMS, YOU EXPRESSLY CONSENT TO ARBITRATION. (Read our [Arbitration Agreement](#), incorporated by reference, for more details, including how to opt-out of this.)

If you live in the European Union, an EFTA state, or the United Kingdom, German law governs these Terms, and any disputes must be resolved in the District Court of Munich, Germany (LG München I).

If you live elsewhere, California law applies, and disputes must be handled in the U.S. District Court for the Northern District of California or state courts in San Francisco County, California.

If local laws don't allow this, the laws of your country of residence apply instead.

## Limitation of Liability

Your use of our Services is at your own risk. Our services are provided on an "AS-IS" and "AS AVAILABLE" basis without any representation or warranty, whether express, implied, or statutory. To the maximum extent permitted by law, we specifically disclaim any warranties of title, merchantability, fitness for a particular purpose, or non-infringement.

IF YOU ARE A CALIFORNIA RESIDENT, you waive the benefits and protections of California Civil Code § 1542, which provides: "[a] general release does not extend to claims that the creditor or releasing party does not know or suspect to exist in his or her favor at the time of executing the release and that, if known by him or her, would have materially affected his or her settlement with the debtor or released party."

To the maximum extent permitted by law, we are not liable for any indirect, incidental, consequential, special, or punitive damages arising out of or related to your use of the Services, and under no circumstances will we be liable to you for any direct claims, proceedings, liabilities, obligations, damages, losses, or costs in an amount exceeding \$100.00.

## Miscellaneous

We can update our Terms any time, but if the changes affect your rights, or where otherwise required by applicable law, we'll notify you in advance. If you use our Services after that, you accept the updated Terms.

If any part of these Terms is unenforceable, the rest will still remain in effect.

You may send legal notices to us at [legalnotice@toolsforhumanity.com](mailto:legalnotice@toolsforhumanity.com).

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