

# TERMS AND CONDITIONS

Effective Date: June 15, 2026

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IMPORTANT NOTICE: PLEASE READ THESE TERMS AND CONDITIONS CAREFULLY BEFORE ACCESSING OR USING THE PLATFORM. THEY CONTAIN IMPORTANT PROVISIONS REGARDING YOUR LEGAL RIGHTS, REMEDIES, AND OBLIGATIONS, INCLUDING A BINDING ARBITRATION AGREEMENT AND CLASS ACTION WAIVER.

Welcome to **ThinkTank** (the "Platform"), owned and operated by ThinkTank Technologies LLC ("Company", "we", "us", or "our"). These Terms and Conditions ("Terms") govern your access to and use of our web application, mobile applications, websites, and any related services, tools, APIs, or community spaces designed for personal development, micro-consulting, and localized collaborative community problem-solving.

## 1. ACCEPTANCE OF TERMS

By registering an account, purchasing a subscription, or accessing any part of the Platform, you acknowledge that you have read, understood, and agree to be bound by these Terms, along with our **Privacy Policy** and **Community Guidelines**, which are incorporated herein by reference. If you are entering into these Terms on behalf of an organization, city council, or civic association, you represent that you have the legal authority to bind that entity.

## 2. ELIGIBILITY AND ACCOUNT REGISTRATION

To utilize our personal or community problem-solving modules, you must fulfill the following criteria:

- Be at least eighteen (18) years of age, or the legal age of majority in your jurisdiction.
- Provide accurate, current, and verifiable information during the account creation process.
- Maintain the absolute security of your account credentials (username, password, and MFA tokens). You agree to notify us immediately of any unauthorized access at [security@thinktank.com](mailto:security@thinktank.com).

## 3. PLATFORM SCOPE AND USER ROLES

ThinkTank bridges personal development with localized civic action. Users operate across three primary tiers:

- **Individual Solvers:** Users pursuing personalized problem-solving frameworks (e.g., career, habits, productivity) or participating in neighborhood tasks.
- **Community Organizers / Leads:** Users initiating localized public projects, crowdsourced cleanups, resource sharing, or public forums.
- **Verified Experts / Mentors:** Professionals providing micro-consulting, structural feedback, or legal/environmental advice on community challenges.

## 4. ACCEPTABLE USE AND COMMUNITY STANDARDS

The Platform exists to foster genuine constructive growth and community solutions. You are explicitly prohibited from engaging in the following actions:

- **Defamation and Harassment:** Targeting specific individuals, public officials, or neighbors with malicious intent, doxxing, or hate speech.
- **Disinformation:** Purposefully posting false local reporting, fraudulent safety concerns, or misrepresenting community statistics.
- **Commercial Exploitation:** Advertising products, multi-level marketing (MLM) schemes, or unsolicited commercial services within community resolution threads without explicit written authorization from us.
- **Technical Disturbance:** Scraping platform data using bots, automated scripts, or attempting security penetration testing without a formal bug-bounty authorization.

## 5. USER-GENERATED CONTENT AND INTELLECTUAL PROPERTY

Our platform relies heavily on crowdsourced data, problem strategies, and localized updates.

**Your Ownership:** You retain all intellectual property rights to the text, images, coordinates, and strategies you submit ("User Content").

**License to Us:** By uploading Content, you grant ThinkTank a worldwide, perpetual, royalty-free, sublicensable, and transferable license to host, display, aggregate, modify, and distribute said Content across public channels to facilitate community awareness, municipal review, and archiving.

## 6. MICRO-CONSULTING & EXPERT DISCLAIMER

Verified Experts provide suggestions, insights, and structural guidance. However, **no professional-client relationship** (medical, legal, financial, or engineering) is formed via the Platform. Any advice taken or implemented regarding real-world structural changes, financial commitments, or health choices is done strictly at your own risk. ThinkTank disclaims all liability for real-world projects executed based on platform guidance.

## 7. LIMITATION OF LIABILITY

To the maximum extent permitted by applicable law, ThinkTank Technologies LLC, its directors, employees, or partners shall not be held liable for any indirect, incidental, special, exemplary, or consequential damages. This includes, without limitation, loss of local data, community funds, structural project failures, physical injuries resulting from volunteer coordination, or digital service interruptions. Our total liability for any claim arising out of these Terms shall not exceed the total amount paid by you to us in the preceding twelve (12) months.

## 8. DISPUTE RESOLUTION AND CLASS ACTION WAIVER

Please read this section carefully as it restricts your rights to litigate disputes in a court of law.

**Mandatory Arbitration:** Any dispute, controversy, or claim arising out of or relating to these Terms, including the formation, validity, or breach thereof, shall be settled by binding arbitration administered by the American Arbitration Association (AAA) in accordance with its Commercial Arbitration Rules.

**Waiver of Jury Trial:** You and ThinkTank waive any constitutional and statutory rights to go to court and have a trial in front of a judge or a jury. All claims must be arbitrated or litigated on an individual basis, and cannot be co-joined or certified as a class action or collective proceeding.

## **9. MODIFICATIONS TO SERVICES AND TERMS**

We reserve the right to amend these Terms at any time. When substantial changes are made, we will notify premium users via email and post a global notice in the Platform dashboard. Your continued use of ThinkTank after forty-eight (48) hours of the notice constitutes complete legal acceptance of the revised terms.