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Streamers Alert Terms and Policies

Welcome to **StreamersAlert**, a service provided by **Meta Stream Incorporated Pvt. Ltd.** (Registered Number: 279147/078/079) in Nepal. This comprehensive document outlines the terms, policies, and guidelines for using StreamersAlert. By using our platform, you agree to these terms. Please read each section carefully.

1. Streamers Alert Terms & Conditions

1.1 Introduction and Acceptance

StreamersAlert ("we" or "the platform") provides a service that enables viewers to send **Stream Appreciation Tips** to content creators. These Terms & Conditions ("**T&C**") govern the relationship between StreamersAlert and all users. Users include **Streamers** (content creators), **Contributors** (viewers who send tips), and **Visitors** (anyone browsing the site). By accessing or using StreamersAlert:

- Visitors accept these T&C by the mere use of the site.
- **Contributors** accept these T&C each time they send a Stream Appreciation Tip.
- **Streamers** accept these T&C when creating a StreamersAlert account (a welcome email will include a link to this T&C).

All users must be legally capable and at least the age of majority in their country of residence. (In Nepal, the minimum legal age for using this service is 15 years.) StreamersAlert services are currently offered within Nepal's economic territory, with tipping support from international payment methods as detailed below.

1.2 Definitions

For clarity, the following terms are used throughout our policies:

- "Stream Appreciation Tips" Monetary amounts sent by a Contributor to a Streamer
 as a form of appreciation for live content. They are not intended for business purposes or
 any other purpose besides tipping. These amounts do not constitute gifts or donations
 made to a streamer. All tips are processed in Nepalese Rupees (NPR).
- "Contributor" A user (viewer) who sends at least NPR 10 as a Stream Appreciation Tip to a Streamer. No account registration is required for Contributors; tipping is possible as a guest by providing necessary details at the time of each tip.

- "Streamer" A content creator who offers live video streams and has registered an account on StreamersAlert to receive Stream Appreciation Tips. (A Streamer may also act as a Contributor to other streamers.) Streamers must have an existing account on a supported streaming platform (e.g., Facebook Gaming, YouTube, Twitch) to register.
- "Visitor" Anyone using or browsing the StreamersAlert site who has not yet become a Contributor or a Streamer.
- "Services" The services provided by StreamersAlert, including acting as an
 intermediary between Contributors and Streamers, processing tip collections, providing
 on-stream alert widgets for received tips, and related tools or features.
- "Site" The StreamersAlert website (https://streamersalert.com) and any related subdomains, applications, widgets, or APIs provided by StreamersAlert.
- "Fees" The platform service fees deducted from Stream Appreciation Tips before the remainder is credited to the Streamer. (See Fee Structure in Chapter 2 for details.)
- "Inactive Account Fee" A maintenance fee of NPR 500 per year (inclusive of applicable taxes) that may be deducted from a Streamer's account balance if the account becomes inactive for 24 months or more. An account is considered inactive if no tips are received and the Streamer has not logged in for 24 consecutive months.

1.3 User Obligations and Conduct

- **1.3.1 Contributors:** When sending Stream Appreciation Tips, Contributors agree to the following:
 - Payment Processing: Choose one of the payment methods provided (e.g., digital
 wallet, card payment). All contributions are charged in NPR. For international card
 payments, your card provider will convert your currency to NPR, and any currency
 conversion or foreign exchange fees are borne by you (the Contributor).
 - Tip Limits: Adhere to the minimum and maximum tip amounts set by StreamersAlert and our payment processors. Currently, a single domestic tip can range from NPR 10 up to NPR 25,000, while a single international tip (via card) can range from NPR 100 up to NPR 35,000. (See our Tip Limit Policy for details.) Streamers may optionally set more restrictive tip limits for their own profiles, within the above caps.
 - **Immediate Charge:** The chosen tip amount will be charged immediately to your selected payment method at the time of transaction.

- **No Contact Details to Streamers:** Only your provided display name and message (if any) will be shown to the Streamer receiving the tip. Your sensitive payment details (e.g., card number, wallet ID) are not disclosed to the Streamer.
- Respectful Content: Any message you include with a tip must comply with our Community Guidelines (see Chapter 3). Avoid harassment, hate speech, or illegal content in messages.
- Legitimate Funds: You confirm that the money used for tips comes from legal sources.
 You agree not to use StreamersAlert for money laundering, fraud, or any illicit financial activity.
- Acceptance of Third-Party Terms: You agree to the terms and conditions of any
 third-party payment gateway you use on StreamersAlert. For example, if tipping via
 Khalti wallet, you must abide by Khalti's Terms and Conditions. StreamersAlert is not a
 bank or financial institution; we facilitate payments via integrated payment services.
- **1.3.2 Streamers:** When registering and using a StreamersAlert account as a Streamer, you agree to the following:
 - Account Registration: You must sign up via the provided login options. You are
 responsible for providing accurate information during registration, including your legal
 name and contact information, which should match your payout account details for
 verification purposes.
 - Account Security: Maintain the confidentiality of your StreamersAlert login credentials.
 You are responsible for all activities that occur under your account. If you suspect
 unauthorized access or a breach of your account, you must notify StreamersAlert
 immediately via support@streamersalert.com. We may ask for identifying information
 (username, registered email, etc.) to verify ownership before taking action.
 - One Account Rule: You agree to create only one StreamersAlert account for yourself.
 Creating multiple accounts to bypass suspensions or circumvent limits is strictly prohibited. Do not create an account impersonating someone else or using a false identity.
 - Payout Account Verification: For compliance with Nepal Rastra Bank regulations and anti-money laundering (AML) laws, you must link a KYC-verified Khalti digital wallet account in your own name (the name and phone number on your StreamersAlert profile must match those on your Khalti wallet). This is required before you can withdraw any tips received. If you choose an alternative payout method (such as bank transfer or remittance service when available), you will be required to provide additional identification documents (e.g., a copy of a government ID, bank account proof or

statements) for verification.

- Payout Account Changes: Once your payout account (e.g., your Khalti wallet or bank account) is verified and linked, any request to change this payout account in the future will require administrative approval and re-verification. This security measure is in place to prevent fraud or unauthorized changes.
- Use of Tips and Legal Compliance: You declare that you will use StreamersAlert solely
 for legitimate purposes. You will not use funds received through StreamersAlert for any
 illegal activities. Streamers are fully responsible for compliance with all applicable
 laws related to the tips they receive, including taxation and reporting obligations.
- Taxes: Streamers are responsible for reporting and paying any income taxes or other
 taxes required on the amounts they earn from Stream Appreciation Tips.
 StreamersAlert's fees include applicable VAT for the service we provide, but we do not
 withhold income taxes on your behalf (see Fee Structure in Chapter 2). We do offer an
 optional tax-handling service for those who want assistance with tax filing or compliance,
 which can be arranged for an additional fee.
- Closing an Account: You may close your StreamersAlert account at any time by
 following the account deletion procedure on the Site or by contacting support. Upon
 closure, any remaining balance of tips that have cleared (after fees) will be paid out to
 you, provided it is above the minimum withdrawal threshold and not subject to any
 dispute or investigation.
- StreamersAlert's Role: You understand that StreamersAlert acts as an intermediary to
 facilitate tips from Contributors to Streamers. We are not a publisher of your content and
 we do not have control over your stream content. However, your use of our Service must
 still adhere to these Terms and our Community Guidelines (Chapter 3). Content that
 violates our policies or applicable laws can result in suspension or termination of your
 account.

1.4 Payments, Refunds, and Withdrawals

For Contributors: StreamersAlert **does not charge Contributors any platform fee** for sending a tip. You pay the amount you choose to tip (plus any currency conversion fees charged by your bank for international transactions). In general, **tips are non-refundable**. However, special conditions apply to international tips or special cases. (see below).

 Domestic Tips (Within Nepal): Tips made via domestic payment methods (e.g., local digital wallets, domestic cards or payment gateways within Nepal) are final and non-refundable. Once you send a Stream Appreciation Tip domestically, neither the Contributor nor the Streamer can cancel or reverse it through our platform.

- International Tips: For tips made using international card payments, StreamersAlert implements a holding period to protect both parties. An international tip will be held by StreamersAlert for 14 days before being released to the Streamer's balance. During this 14-day window, a Contributor may request a refund of the tip by contacting our support team (for example, in case of fraudulent use of their card or an erroneous transaction). Refund requests will not be accepted after 14 days, and the funds will then be released to the Streamer. If a refund is granted within the window, the Contributor will receive their money back via the original payment method, and the Streamer will not receive that tip. (Note: Any currency conversion fees or transaction fees charged at the time of tipping are non-refundable, as they are levied by your bank or card issuer.)
- Special Cases: In the event of a police or regulatory investigation related to serious
 issues such as money laundering, financing of terrorism, fraud, or other criminal
 activities, StreamersAlert is legally obligated to comply with official law enforcement
 orders. Under these circumstances, refunds may be processed upon receiving valid and
 verifiable police orders or judicial instructions. Such refunds are exceptions and only
 executed after thorough verification of legal documentation and official mandates.
- Third-Party Payment Issues: Since all tips are processed through third-party payment
 providers (such as banks, card networks, or digital wallets), any payment disputes or
 chargebacks may also be subject to those third parties' policies. StreamersAlert will
 make reasonable efforts to assist Contributors in resolving issues, but we cannot
 guarantee outcomes decided by payment providers. Contributors should also adhere to
 the dispute resolution terms of their payment provider.

For Streamers:

- **Earnings and Platform Fees:** When a Contributor sends you a Stream Appreciation Tip, StreamersAlert will deduct the applicable platform **Fee** (see Chapter 2 for fee rates) and any required taxes on our service fee. The remainder is your earnings. We credit earnings to your StreamersAlert account balance.
- Clearing Period: Domestic tips are typically credited to your balance immediately after payment confirmation. International tips are marked pending for 14 days, then credited after the refund period clears. You will see pending tips in your dashboard but cannot withdraw them until the hold period ends.

- Withdrawal of Earnings: You may withdraw available earnings from your StreamersAlert account to your linked payout method. The minimum withdrawal threshold for certain methods may apply (for example, if withdrawing to a bank account or remittance service, you might need at least NPR 2,000 accumulated). If withdrawing to some digital wallets, a minimum of NPR 100 should be available in your account. Withdrawals are processed on a schedule (e.g., within 3 business days for Khalti Payout, or every one week for bank transfers). We will inform you of the current payout schedule in your dashboard or via updates.
- Withdrawal Delays: In case of holidays, technical issues, or other unforeseen delays on scheduled payout days, StreamersAlert will process the withdrawal on the next available business day. We appreciate your patience in such cases.
- Refund Impact: If a Contributor's refund request is approved within the 14-day window
 for an international tip, that tip will be removed from your pending earnings. If you have
 already withdrawn a tip that later becomes subject to a chargeback or dispute,
 StreamersAlert may deduct that amount from your balance or future earnings, or require
 repayment, depending on the outcome of the investigation.
- No Reversals: Except for the above refund mechanism for international tips or chargeback situations, StreamersAlert will not claw back or reverse tips from you. If you have a concern about a tip (e.g., if it was accompanied by a malicious message), you can contact support for assistance, but financial reversal is generally not possible outside of the refund policy.

1.5 Platform Rights and Liabilities

StreamersAlert's Rights: We reserve the right to modify or discontinue any aspect of the Service at any time. We may, with notice where feasible, suspend access to the Site for maintenance or upgrades. Updated terms or policies may be posted from time to time, and we will notify users of significant changes (for example, via email or site notice). Continued use of the Service after an update constitutes acceptance of the new terms. We also reserve the right to refuse service, terminate accounts, or cancel transactions at our discretion if we suspect violations of these T&C or malicious activity.

Content and Conduct: StreamersAlert is an intermediary for Stream Appreciation Tips and does not have control over the content that Streamers produce on their external streaming platforms. Therefore:

• We are **not liable for the content of any live stream** or any third-party content on external platforms. The Streamer is solely responsible for their streaming content and compliance with the law and community standards of their streaming platform.

- Contributors must address any dissatisfaction with a Streamer's content directly with the Streamer. StreamersAlert only facilitates the financial transaction of the tip.
- StreamersAlert does not guarantee the quality, duration, or availability of a Streamer's content. Tipping is done at the Contributor's discretion to support the Streamer, not as a purchase of goods or services.
- We do not guarantee that a Streamer will read or respond to all tips sent by a
 Contributor. While we are continuously developing tools and widgets to improve tip
 visibility and engagement, the decision to acknowledge or respond to tips rests entirely
 with the Streamer and may depend on their availability, streaming context, or in-game
 activity.

Prohibited Uses: You may not use StreamersAlert to engage in activities that are deceptive, fraudulent, illegal, or harmful, including but not limited to: money laundering, financing of terrorism, solicitation of minors, harassment, hate speech, or any content/activity that violates our Community Guidelines (Chapter 3) or any applicable law. If such misuse is detected, we may suspend or terminate the offending account(s) immediately and report the activity to law enforcement or regulatory authorities (including Nepal Rastra Bank's Financial Information Unit, in cases of financial crimes).

Account Suspension and Termination: StreamersAlert may suspend or terminate a Streamer's account without prior notice if the Streamer violates these T&C or helps someone else do so, or if we detect any fraudulent or illegal act. In the event of termination for cause:

- The Streamer will be notified of the suspension/termination via the registered email.
- Any remaining balance may be frozen. If the violation caused harm or losses to StreamersAlert or Contributors, we may withhold all or part of the Streamer's balance as damages. Otherwise, we may refund any remaining tips back to the Contributors (or if not feasible, donate to a charity, etc., at our discretion) rather than paying them out to the banned Streamer.
- The Streamer may contact us to appeal or to request any permissible payout of remaining funds. If we decide to return funds to the Streamer, the Streamer must provide the necessary information within 2 months of notice. Failure to do so may result in forfeiture of those funds.

Contributors who violate our Community Guidelines or engage in fraudulent payment activity may be banned from further use of the platform. Severe violations may be reported to the relevant authorities.

Limitation of Liability: StreamersAlert provides the Services on an "as is" basis. While we strive for a high uptime and secure processing, we are not liable for:

- Any indirect or consequential damages, loss of profits, or loss of data arising from use of our Service.
- The actions or omissions of other users (Streamers or Contributors). For example, if a Streamer does not deliver promised content or if a Contributor sends an abusive message, StreamersAlert is not responsible for those user behaviors (though we may take action against the offending account).
- Any downtime or technical issues of the Site or payment gateways that prevent tipping or withdrawal temporarily. We will work to resolve issues as quickly as possible, but no compensation is guaranteed for such downtime.

Our total liability to any user in any case is limited to the total fees we have earned from that user's activities on StreamersAlert in the 3 months preceding the event giving rise to the liability.

Indemnification: Users (Streamers and Contributors alike) agree to indemnify and hold harmless StreamersAlert (and Meta Stream Incorporated Pvt. Ltd., including its directors, officers, and employees) from any claims, losses, liabilities, or expenses (including legal fees) arising out of the user's own breach of these terms, illegal activity, or infringement of any rights of a third party.

1.6 Duration and Termination of Agreement

These Terms apply as long as you use StreamersAlert:

- For Visitors: the T&C apply from the moment you access the site until you leave.
- For Contributors: the T&C apply to each tipping transaction you engage in, and to your overall use of the Site while sending tips.
- For Streamers: the T&C remain in effect from the time you create an account until it is closed, terminated, or suspended.

If we update these Terms, we will provide notice (e.g., an announcement on our website or via email). If you do not agree to the revised terms, you must stop using the Service. Continued use after the effective date of changes signifies your acceptance of the revised Terms. Streamers who do not accept updated T&C may have their accounts suspended or closed after a reasonable notice period.

You may terminate this agreement at any time by ceasing use of StreamersAlert (for Contributors and Visitors) or by closing your account (for Streamers). StreamersAlert may terminate or suspend the agreement with you (and your access to the Service) as described in section 1.5, or if required to by law or regulatory directive.

1.7 Governing Law and Jurisdiction

These Terms & Conditions and any disputes arising from them or the use of StreamersAlert are governed by the laws of Nepal. By using the Service, you agree that any disputes that cannot be resolved amicably will be subject to the exclusive jurisdiction of the courts of Nepal. Meta Stream Incorporated Pvt. Ltd. is a Nepal-registered entity, and all services are being provided under Nepalese jurisdiction.

If any provision of these T&C is found to be unenforceable by a court of competent jurisdiction, the remaining provisions will remain in full effect. Our failure to enforce any provision of these terms is not a waiver of our right to do so later.

1.8 Contact Information

If you have questions or concerns about these Terms & Conditions, you may contact us at:

- Email: support@streamersalert.com
- Office: Meta Stream Incorporated Pvt. Ltd., Ward-01, Sirutar, Suryabinayak Municipality, Bhaktapur, Bagmati State, Nepal 44800

Please include relevant information in your inquiry (such as your username or transaction ID) to help us assist you effectively. We aim to respond to all legitimate inquiries within a reasonable timeframe as required by law or our customer service standards.

2. Streamers Alert Fee Structure

This section explains how StreamersAlert's fees work for Streamers, what those fees cover, and the applicable limits and taxes. Our goal is to maintain transparency about any charges or deductions. **Contributors are not charged any platform fees**; any service fees are deducted from tips received by Streamers.

2.1 Platform Service Fees

StreamersAlert applies a service fee on each Stream Appreciation Tip received by a Streamer. The fee is automatically deducted from the tip amount before the remainder is credited to the Streamer's balance. The fee rates are:

- **Domestic Tips (Within Nepal): 10%** of the tip amount (this fee is inclusive of all applicable VAT or sales taxes).
- International Tips (From outside Nepal via card): 15% of the tip amount (inclusive of VAT and any applicable taxes).

These fees cover the operational costs of StreamersAlert, including payment processing fees charged by third-party gateways, banking fees, platform maintenance, and our service commission. It also includes Nepal's VAT (Value Added Tax) on the service we provide. For example, if a viewer tips NPR 1,000 via a domestic wallet, a 10% fee (NPR 100) is deducted, and the Streamer will see NPR 900 as their earning. For a NPR 1,000 international tip via card, a 15% fee (NPR 150) is deducted, and NPR 850 is the net earning (after the 14-day clearance period as noted in Terms & Conditions).

No Fees for Contributors: As a Contributor, you pay only the tip amount you choose (plus any conversion fee by your bank if applicable). StreamersAlert does not add any surcharge on top of your tip. We receive our fee from the Streamer's side of the transaction.

2.2 Taxes and Invoicing for Streamers

StreamersAlert's service fees, as mentioned, already include VAT, which we handle and remit to the government as required. Streamers receiving tips should note:

- The platform fee we deduct is calculated on the gross tip amount and includes VAT on our commission. Streamers can request a breakdown or invoice of fees for their record-keeping or tax filing purposes by contacting support. This can help Streamers distinguish between the fee (business expense) and their net tip income.
- Income Tax: Streamers are responsible for declaring and paying income tax on the net
 tips they receive (after our fees). StreamersAlert does not automatically deduct income
 tax from your payouts. We strongly advise Streamers to comply with local tax laws and
 keep track of their earnings. The platform can provide an annual statement of earnings
 upon request to assist with tax filing.
- Optional Tax Handling Service: For Streamers who prefer assistance, StreamersAlert
 offers an optional service to handle tax deductions and filings for their tip income. If you
 opt in to this service, we will discuss the additional fee and obtain your consent. With this
 service, we may deduct a certain percentage or amount from your tips to cover
 estimated income tax and file it to the tax authorities on your behalf. (Details of this
 service, if used, will be provided in a separate agreement or addendum.)

2.3 Tip Amount Limits

To comply with regulatory requirements and ensure security, StreamersAlert imposes limits on tip amounts:

- Domestic Tips: The minimum tip amount is NPR 10, and the maximum per tip is NPR 25,000 when using domestic payment channels (e.g., local e-wallets, mobile banking, etc.).
- International Tips: The minimum tip amount is NPR 100, and the maximum per tip is NPR 35,000 (or equivalent in foreign currency) when using international card payments. Contributors using foreign cards may be limited by their card issuer's daily international spending limits as well.

These limits are subject to change in accordance with financial regulations and our risk management policies. For the most up-to-date limits, please refer to our official **Tip Limit Policy** page. Additionally, note that third-party payment providers may have their own sub-limits or caps (for example, an unverified wallet might have a monthly transaction limit per Nepal Rastra Bank rules). It is the user's responsibility to be aware of such limits.

Streamer-Defined Limits: Streamers have the ability to set a custom minimum or maximum tip amount for their own profile (for example, a Streamer might set a minimum tip of NPR 50 for their channel). However, they cannot exceed the platform-wide caps listed above. If a Streamer sets no custom limits, the default platform limits apply.

2.4 Currency and Conversion

All transactions on StreamersAlert are conducted in Nepalese Rupees (NPR). If a Contributor is tipping from outside Nepal using a foreign card, the amount will be charged in NPR and converted by the card network/bank from the Contributor's local currency. The Contributor might see a difference on their statement due to exchange rates or fees:

- Conversion Fees: Any currency conversion fees or international transaction fees are the responsibility of the Contributor. StreamersAlert only receives the NPR amount that was specified for the tip (minus our fee for the Streamer).
- **Exchange Rates:** The exact foreign currency amount charged for a tip is determined by the payment processor or card network at the time of transaction. StreamersAlert has no control over the exchange rate applied. Contributors should check with their bank for the rate and fees if concerned.
- **Display for Streamers:** Streamers will always see tips denominated in NPR on their dashboard, even if the tip came from an international source. This ensures clarity in accounting and matches the amount that will be withdrawn.

2.5 Withdrawals and Fees

StreamersAlert does not charge separate withdrawal fees for transferring your earnings to your chosen payout method. However, certain payout methods could have their own fees:

- Digital Wallet Payouts (e.g., Khalti): Typically free of charge. The amount you
 withdraw will arrive in your wallet in full, as we cover any small transfer fees as part of
 our service cost.
- Bank Transfer Payouts: If you withdraw to a Nepali bank account, StreamersAlert will
 initiate a bank transfer. We do not charge a fee, but our bank transfer processors might
 charge a minimal fee in this case. Usually, local bank transfers for such services are free
 or minimal; we will inform you if any standard banking fee applies.
- Remittance/Cash Pickup: If we offer a remittance payout (cash pickup through a
 partner), any fee for that service will be communicated upfront. We strive to keep payout
 methods cost-effective for our Streamers.

We process payouts in batch on fixed schedules (as mentioned in Section 1.4). Ensure you have met any minimum withdrawal amount and provided all necessary verification. If a payout fails (for example, due to incorrect bank details or an unverified wallet), we will notify you to correct the information. Repeated payout failures may incur additional handling fees or cause delays.

2.6 Inactive Account Fee

As defined in Terms & Conditions, if a Streamer's account is inactive for 24 months or more, an **Inactive Account Fee** of NPR 500 per year may be charged. This fee is to cover the maintenance of dormant accounts. To avoid this fee, simply log in to your StreamersAlert account or receive at least one tip within each 24-month period. We will attempt to notify you (via email or SMS) before charging an inactivity fee. If your balance is less than NPR 500, we will only deduct up to your available balance (not causing any negative balance).

2.7 Changes to Fees

StreamersAlert may update the fee percentage or structure in the future to adapt to market conditions or regulatory changes. Any change in the fee structure will be communicated to Streamers in advance (at least 3 days' notice via email or announcement on our site), and the new fees will apply only to tips given after the effective date of the change. Historical tips will not be affected retroactively. Streamers who do not agree with a fee change have the option to stop using the Service before the new fees take effect (and withdraw any existing balance under the old terms).

3. Streamers Alert Community Guidelines

Our Community Guidelines ensure that StreamersAlert remains a positive, respectful, and safe environment for all users. These guidelines apply to **both Streamers and Contributors** when interacting through StreamersAlert, including any content in tip messages, profile information, or on-stream alerts facilitated by our service.

3.1 Respectful Conduct

- No Harassment or Hate: Treat everyone with respect. Do not use StreamersAlert to send messages or content that harass, bully, or threaten others. Hate speech, slurs, or attacks on any individual or group based on race, ethnicity, nationality, religion, gender, sexual orientation, or any other protected characteristic are strictly prohibited.
- No Trolling or Spamming: Do not use the tipping message feature to spam, troll, or send irrelevant content. Contributors should send genuine messages of support or comments related to the stream. Streamers should not spam Contributors with solicitations either; promotion should be done in moderation and in appropriate channels.
- Privacy and Personal Information: Do not share personal sensitive information (either yours or others') through StreamersAlert's tipping messages or any part of the platform. Contributors, avoid putting private data (like phone numbers, addresses, emails) in your tip messages. Streamers, do not ask Contributors for personal data through our platform. We aim to protect everyone's privacy.

3.2 Appropriate Content

- Family-Friendly Tipping Messages: Content in a tip message should be appropriate
 for a general audience. Avoid obscene language, sexually explicit comments, or
 excessive profanity in messages. Streamers can moderate which messages appear
 publicly on stream (if using an alert widget) and are encouraged to filter out inappropriate
 content.
- No Illegal or Harmful Content: It is forbidden to use our platform to disseminate
 content that is illegal, promotes illegal activities, or could cause harm. This includes but
 is not limited to: incitement of violence, promotion of terrorism, distribution of illegal
 drugs, or sharing of extremist propaganda via messages or links.
- No Malicious Links or Code: Contributors should not include links in their tip messages
 that lead to malicious websites, viruses, or scams. StreamersAlert may automatically
 strip or block links for security. If links are allowed (for example, a Contributor sharing a

meme link as a joke), they must be safe and not violate any laws or these guidelines.

3.3 Fair Use and Honesty

- **No Impersonation:** Do not impersonate StreamersAlert staff, other Streamers, or any other person. Contributors should not send tips under a false name intended to deceive. Streamers should not misrepresent their identity or affiliation. Verified Streamers may receive a special badge or indication do not attempt to fake verification.
- Authenticity in Promotions: Streamers promoting their StreamersAlert tipping page
 (for example, in video descriptions or social media) should do so honestly. Do not claim
 false matching donations, false charity affiliations, or mislead Contributors about how tips
 will be used. If you say "tips will go to a charity" or "towards a specific goal," you should
 follow through, as this builds trust with your community.
- No Exploitation: Streamers should not exploit Contributors by soliciting tips through
 false pretenses (e.g., promising something in return and not delivering). Likewise,
 Contributors should not use tips as a form of blackmail or coercion (e.g., "I tipped you, so
 you must do X now"). The tipping relationship should be voluntary and free of unjust
 obligations.

3.4 Moderation and Reporting

- Streamers' Responsibility: Streamers have tools to manage their experience, such as
 the ability to set a minimum tip amount to reduce spam, or potentially to mute or filter
 certain keywords in tip messages (if a moderation feature is available). Streamers are
 encouraged to configure these settings to help maintain a positive environment for
 themselves and their audience.
- Reporting Abuse: If you encounter any abusive behavior or content via StreamersAlert

 for example, a Contributor sends a hateful message, or a Streamer is displaying our
 service in a context that violates these policies please report it to us at
 support@streamersalert.com. We take reports seriously and will investigate. This could
 result in warnings or account suspensions for those who violate the guidelines.
- No Retaliation: We ask that users refrain from "calling out" or harassing someone in return for a perceived violation. Instead, use the proper reporting channels.
 StreamersAlert will handle the situation. Retaliatory harassment is also a violation of these guidelines.

3.5 Stream Content and Platform Use

While StreamersAlert does not moderate the actual content of Streamers' broadcasts (which are on external platforms), we expect Streamers to adhere to their platforms' community standards and applicable law. If a Streamer is banned on their main streaming platform for misconduct, their StreamersAlert account may also be subject to review or suspension, since they would no longer be a "Streamer in good standing."

- Displaying StreamersAlert on Stream: Some Streamers use overlays or alert
 notifications provided by StreamersAlert to show incoming tips live on their stream.
 When doing so, ensure that these alerts only display intended information (for example,
 contributor's display name and message) and not any private data. StreamersAlert's
 widgets are designed to keep personal info hidden; do not tamper with them to reveal
 more data.
- No Unauthorized Use of Alerts: Only the Streamer who owns an account should use that account's alert widget. Do not attempt to use another Streamer's alert link or code on your own stream. This is considered misuse and may result in account action.
- Content Restrictions: Streamers should not encourage content that would bring StreamersAlert into disrepute. For example, do not say or do things that imply StreamersAlert endorses illegal activity. If you are doing a fundraising stream for a sensitive cause, ensure it's lawful and clear that StreamersAlert is just the payment facilitator, not a sponsor of the cause.

By following these Community Guidelines, you help maintain a friendly and supportive atmosphere. We want StreamersAlert to empower creators and delight contributors. Thank you for being a positive member of the community!

4. StreamersAlert Third-Party Login Policy (Google Login Only)

StreamersAlert allows users to sign up and log in using a third-party login provider to make the process quick and secure. Currently, we support **Google Login** (OAuth) as the only third-party login option. This section describes how we handle third-party logins and what users should know when using them.

4.1 Using Google Login

• Opt-In Convenience: Using Google Login is optional. It is provided for your convenience so you don't have to remember a separate password for StreamersAlert. You can always choose to create a StreamersAlert account with an email and password

instead of Google, if you prefer.

- Permissions: When you choose "Login with Google," you will be redirected to Google's OAuth consent page. Google will ask if you want to allow StreamersAlert to access certain basic information from your Google account. We request only the minimum scope of data needed, such as your Google account email address, name, and profile picture (if available). The exact permissions will be displayed in the Google consent screen. We do not request access to your Google contacts, Google Drive, or other unrelated data.
- Data Usage: StreamersAlert will use the information from Google to create or log in to your account. Typically, we use your Google email as your StreamersAlert login email (to ensure uniqueness and for contact purposes), and your display name might be taken from your Google profile name (you will have the ability to change your display name on StreamersAlert if you wish). Your Google profile picture may be used as your StreamersAlert avatar by default (you can change it later). We do not obtain your Google password or any token that allows us to perform actions on your behalf beyond authentication.
- Account Linking: If you already have a StreamersAlert account under the same email
 as your Google account, using Google Login will link to that account (after successful
 Google authentication). If no account exists, a new account will be created for you
 seamlessly. Please ensure the email from Google is correct and one you wish to use for
 StreamersAlert, since all our communications and verifications will go to that email.

4.2 Privacy and Security with Google Login

- No Posting or Permissions beyond Login: StreamersAlert will never post to your Google account or Google+ (if applicable) or share anything on your behalf. We only use Google for identity verification.
- Secure Authentication: When you use Google Login, authentication happens through Google's secure servers. StreamersAlert receives a token from Google confirming your identity. We trust Google's security in handling your credentials. Our system then logs you in based on that token. This means we don't store any Google password or sensitive Google credentials on our servers.
- Handling of Your Google Data: Any data we receive from Google (such as your email and name) is treated according to our Privacy Policy (see Chapter 6). We do not sell or misuse this information. It is used strictly for account identification, communication, and personalization (e.g., showing your name).

Unlinking Google: If you wish to unlink your Google account from StreamersAlert later, you may do so by changing your login method in account settings (for instance, setting a password on StreamersAlert and then removing Google link). You may also revoke StreamersAlert's access in your Google Account's security settings. However, note that if you remove the Google link, you'll need to ensure you have a proper email/password set up to log in next time. Contact support if you need assistance in transitioning your account credentials.

4.3 Compliance and Third-Party Terms

- Google's Terms: By using Google Login, you also agree to Google's terms of service and privacy policy in relation to your Google account. If your Google account is suspended or faces security issues, you may lose access to StreamersAlert until you resolve those issues or contact us for alternative login options.
- Changes to Third-Party Login Options: StreamersAlert may add additional third-party login options in the future (such as Facebook or others) or change how the current system works. We will update this policy accordingly and notify users if new providers are added. Any new third-party login will similarly respect user privacy and request minimal permissions.

We recommend using two-factor authentication (2FA) on your Google account for enhanced security, since access to your Google account could potentially allow access to your StreamersAlert account. Always keep your third-party account secure.

If you have concerns about third-party logins or issues logging in via Google, please reach out to our support team. We can provide help or alternative solutions (like a direct email login) if needed.

5. Streamers Alert Brand Assets Policy and Guidelines

StreamersAlert's brand assets, including our name, logos, slogans, and designs, are important to us. We encourage Streamers to promote their use of StreamersAlert, but it must be done in a way that is consistent with our brand guidelines and doesn't mislead anyone. This section outlines how you can and cannot use StreamersAlert brand assets.

5.1 Approved Usage of Brand Assets

We grant Streamers and partners a limited, non-exclusive right to use the StreamersAlert name and logo for the purpose of indicating your use of or partnership with our service. For example, you may use our logo or name in:

- **Stream Graphics or Overlays:** You can display a "StreamersAlert" alert icon or text on your live stream to show that you accept Stream Appreciation Tips via our platform.
- **Descriptions and Social Media:** You can mention that you are using StreamersAlert in your YouTube video descriptions, Twitch panels, Facebook posts, tweets, etc. For example, "I'm using StreamersAlert for tips support me at [your tip link]!"
- Fan Content: If you create content (videos, blogs) talking about StreamersAlert, you may use our name and screenshots of our service as needed for commentary, reviews, or tutorials, under fair use.

When using our logo, please use the official version provided on our website or in our streamers' media kit. If you need a specific format or size, contact us and we can provide assets. Maintain a clear space around the logo and don't alter its aspect ratio or colors.

5.2 Prohibited Usage of Brand Assets

To protect our brand integrity, please **do not** do the following:

- No Modification: Do not alter our logo or graphics beyond resizing. This means do not change colors, stretch/squash, add your own text on the logo, or combine it with other logos to create a new mark.
- No Misrepresentation: Do not use our name or logo in a way that implies an official
 partnership, endorsement, or sponsorship by StreamersAlert that does not exist. For
 example, avoid statements like "Official StreamersAlert Partner" unless you have a
 written agreement with us. Simply saying "using StreamersAlert" or "tips via
 StreamersAlert" is fine.
- **No Confusing Naming:** Do not name your products or services in a way that could be confused with StreamersAlert. For instance, you shouldn't create a tipping tool and call it "StreamersAlert Pro" or something that infringes our name.
- **Merchandise:** You may not put the StreamersAlert logo or name on any merchandise (t-shirts, mugs, etc.) for sale or distribution without our explicit written permission.
- Domain Names and Social Handles: Do not register domain names, social media
 accounts, or any presence using our brand name (or confusingly similar names). For
 example, creating a website called "streamersalerttips.com" or a Twitter handle
 "@StreamersAlertSupport" (pretending to be us) is prohibited. The only official domains

5.3 Branding Guidelines for Streamers

When promoting your StreamersAlert tipping page or including our alerts on your stream, here are some best practices:

- Clarity: If you say "StreamersAlert" on your stream or content, it should clearly refer to the tipping service. Don't use vague terms like "donations, gifts, prizes" if you intend "tips." We prefer using "Stream Appreciation Tips" to describe what StreamersAlert facilitates, as this terminology aligns with our brand.
- **Visuals:** You might use a small StreamersAlert logo next to a tip link or as part of an overlay. Ensure it's readable and on-brand. Avoid low-resolution or blurry copies of our logo get the official files from us.
- Attribution: If you have a credits or info section on your profile, listing "Powered by StreamersAlert" with our logo or link is appreciated but not mandatory. It helps others discover our service and understand how your tipping is handled.

5.4 Enforcement

We reserve the right to review and request changes or removal of any usage of our brand assets that we believe is not in line with these guidelines or could cause brand confusion. If we find unauthorized or misuse of our branding, we will reach out with a cease and desist request or further legal action if necessary.

StreamersAlert's brand assets are intellectual property of Meta Stream Incorporated Pvt. Ltd. Using them per these guidelines does not transfer any ownership to you. We appreciate the community's help in keeping our brand consistent and reputable.

If you're unsure about any particular use of our name or logo, please contact support@streamersalert.com with your question or a sample of how you plan to use it. We'll be happy to clarify or grant special permissions if appropriate.

6. Streamers Alert Privacy Policies

Your privacy is important to us. This Privacy Policy explains what information StreamersAlert collects, how we use it, how we store and protect it, and your rights regarding your information.

By using StreamersAlert, you consent to the data practices described in this Policy. This policy applies to all users (Streamers, Contributors, and Visitors).

6.1 Information We Collect

Information You Provide to Us:

- For Streamers: When you register, we collect information such as your name, email address, phone number, and streaming platform account ID. You may also provide profile information like a display name, avatar, and bio. For payout purposes, you'll provide financial details (e.g., Khalti wallet ID, bank account info) and identification documents for KYC verification.
- For Contributors: When you send a Stream Appreciation Tip, we collect the name you enter, your contact number (if requested for receipt or verification), the tip amount, currency (always NPR for processing, but we note if foreign), and any message you attach for the Streamer. If you choose to create an optional profile for easier repeat tipping, we may save your name and contact info for your convenience.
- **Communication:** If you contact us via email or support forms, we collect your contact info and the content of your communications to address your inquiry.

Information We Get from Third Parties:

- Payment Processors: When you make a payment, the third-party payment gateway
 (e.g., Khalti, bank, card processor) provides us with confirmation of payment and basic
 payer info. For example, for a Khalti transaction we get a transaction ID and the phone
 number or account that made the payment (but we do not see your full financial details
 like card numbers or wallet balance).
- **Google Login:** If you use Google to log in, we receive your name, email, and profile image from your Google account (as described in Chapter 4).
- Streaming Platforms: In some cases, we may integrate with streaming platforms' APIs
 (e.g., to verify your streaming account or to fetch your streaming channel name). These
 platforms might provide us with your user ID on that platform and perhaps your channel
 URL or name. We do not receive any sensitive data from streaming platforms.

Information We Collect Automatically:

• **Usage Data:** We collect data about how you interact with our site and service. This includes your IP address, browser type, device information, pages or screens you view on our site, and the dates/times of access. If you are a Streamer, we may log actions like

login times, tip alerts generated, etc. If you are a Contributor, we log tipping events and form interactions.

 Cookies and Similar Technologies: We use cookies, pixels, and similar tracking technologies (see Cookies Notice in Chapter 9) to collect information about your usage and preferences. For example, a cookie remembers your session so you don't have to log in every time, or it might store your preferred language. Analytics cookies from third parties (Google Analytics, Microsoft Clarity) also collect browsing behavior and interaction data to help us improve the service.

6.2 How We Use Your Information

StreamersAlert uses collected information for the following purposes:

- **Service Delivery:** To operate the tipping platform for instance, using Contributor provided info to process payments and deliver tip notifications to Streamers, or using Streamer info to create profile pages and route tips to the correct account.
- Account Management: To create and maintain your account, authenticate your logins, and provide you with customer support. We use your email to send important account and transactional emails (e.g., welcome email, payment receipts, payout confirmations, security alerts).
- Verification and Security: To verify identities and fulfill KYC (Know Your Customer)
 requirements. For example, we use Streamer provided ID documents and the linked
 Khalti account info to confirm the Streamer's identity per Nepal's regulations. We may
 also use information to detect and prevent fraud, spam, or abuse. Automatic systems
 may analyze transactions and usage patterns for potential risk flags.
- Communication: To send service-related communications, including confirmations, invoices, technical notices, updates, security alerts, and support/administrative messages. We might also send newsletters or promotional emails about new features if you have opted in to such communications (you can opt out at any time). Contributors might receive a thank-you email or receipt. Streamers might receive updates about new tools or surveys for feedback.
- Improvement of Services: Using analytics to understand how users interact with StreamersAlert so we can improve the user experience, add new features, and refine the platform. For example, usage data might tell us that a certain page is confusing to users, leading us to redesign it.
- **Personalization:** To tailor aspects of the service to you. For instance, remembering a Contributor's name or past tips to pre-fill fields, or recommending suggested actions to

Streamers (like tips on how to boost engagement based on their activity).

Compliance and Legal: To comply with applicable laws, regulations, and legal
processes. As a financial intermediary, we have obligations under Nepal's laws (e.g.,
Anti-Money Laundering and Combating Financing of Terrorism regulations) to monitor
transactions and report suspicious activities to authorities such as Nepal Rastra Bank. If
necessary, we will use data to fulfill these duties. We also retain and use data as needed
to handle disputes or enforce our terms (for example, investigating a breach of the Terms
& Conditions).

6.3 How We Share Your Information

StreamersAlert respects your privacy and will never sell your personal data to third parties. We only share information in the following circumstances:

- With Streamers/Contributors: By the nature of the service, some information is shared between users. When a Contributor sends a tip, the Streamer will see the Contributor's display name, message, and tip amount. The Streamer does not see the Contributor's payment details (card number, etc.) or personal contact info (phone/email), unless the Contributor has voluntarily included such info in the message (which we advise against). Conversely, Contributors can see certain Streamer info on the tipping page (Streamer's channel name, profile picture, and perhaps recent alerts or goals if the Streamer sets them).
- Payment Processors: We share necessary details with payment gateways to complete
 transactions. For example, when you initiate a tip via a wallet or card, our system sends
 the payment processor the amount to charge and a reference to your transaction. This
 may include an order ID, your IP address (for fraud checks), and in some cases your
 name or phone number (especially for mobile wallet payments where those are linked).
 These processors are separate controllers of your data with their own privacy policies
 (please refer to the payment gateway's privacy terms for how they handle your data).
- **Service Providers:** We use third-party service providers to help operate our business and the Service. This includes:
 - Hosting and Infrastructure: Cloud service providers that host our servers and databases. They store data on our behalf. (We ensure any cloud provider we use has appropriate security and compliance standards.)
 - Analytics Providers: e.g., Google Analytics and Microsoft Clarity (as mentioned in Cookies Notice) to gather usage data. These tools may set their own cookies and process data under their privacy terms. We use the insights from these

services internally.

- Email and Communication Tools: Services that send emails or SMS on our behalf (for verification codes, alerts, etc.) will receive the necessary data like your email address or phone number and the content to deliver. They are contractually obligated to use that info only for sending the communications.
- KYC/Verification Partners: If we use a third-party service to assist with identity verification (for example, a service that checks ID documents or performs liveliness checks), we will share the data you provide for that purpose with that service. Such partners are bound by confidentiality and security obligations.
- Legal and Compliance: We may disclose information to courts, law enforcement, or regulatory authorities if required to do so by law or if we, in good faith, believe that such disclosure is necessary to (a) comply with legal obligations, (b) respond to valid legal requests (such as a subpoena, court order, or government demand), (c) enforce our Terms & Conditions, (d) prevent fraud, security issues, or other harm, or (e) protect the rights, property, or safety of StreamersAlert, our users, or the public. For instance, if Nepal Rastra Bank or its Financial Information Unit requests data about certain transactions for AML/CFT investigations, we will comply as required by law.
- Business Transfers: If Meta Stream Incorporated Pvt. Ltd. is involved in a merger, acquisition, bankruptcy, or sale of assets, your information could be transferred to the successor or acquiring entity. We would ensure the successor is bound to respect the data as per this Privacy Policy or provide notice and choices to users.

We do **not** share personal information with advertisers without consent. If we ever display third-party ads (see Ad Choices, Chapter 8), they may be contextually or generically targeted, and we do not hand over your personal details to those advertisers beyond maybe aggregated analytics.

6.4 Data Security

We take the security of your data seriously. Measures we implement include:

- **Encryption:** Our website uses HTTPS encryption for all data in transit. When you enter personal information or payment details on StreamersAlert, it's transmitted securely over SSL/TLS. Sensitive data (like passwords) are stored in encrypted or hashed form.
- Access Controls: Internally, access to personal data is restricted to authorized staff
 who need it to operate or support the service. Strict authentication, access logs, and
 administrative security policies are in place to prevent unauthorized access.

- **Security Testing:** We periodically review our systems for potential vulnerabilities and attacks. This includes code reviews, penetration testing, and keeping our software and dependencies up to date with security patches.
- PCI Compliance: Although StreamersAlert does not process credit cards directly (this is
 done by our payment partners), we adhere to recommended practices for handling
 payment data. We never store raw credit card numbers or CVV codes on our servers.
 Any card information entered by Contributors is handled by a certified payment gateway
 according to PCI DSS standards.

Despite our best efforts, no system can be 100% secure. Users are responsible for keeping their account credentials safe (see Safety Policy, Chapter 10). If you have reason to believe your interaction with us is no longer secure (for example, you suspect your account has been compromised), please contact us immediately.

6.5 Data Retention

We retain personal data for as long as necessary to provide our services and fulfill the purposes outlined in this policy, **unless a longer retention period is required or permitted by law**. Specific retention practices include:

- Account Information: Streamer account data is kept as long as the account is active. If
 you delete your account, we will remove or anonymize personal data associated with it
 within a reasonable time frame, except for data we are required to keep for legal
 reasons. Basic contact logs (like that an account existed tied to an email) might be
 retained to prevent fraud or duplicate accounts in the future, but we will not retain
 sensitive info if the account is deleted.
- Tip Transaction Records: As a financial service, we maintain records of transactions (tips) for a minimum period as required by financial regulations and tax laws. In Nepal, transaction data might be retained for at least 5 to 7 years for audit purposes. This data includes details like tip amount, date, involved parties (streamer and an anonymized contributor identifier), and payment method. We retain these even if you delete your account or request deletion, to comply with legal obligations. However, we will not use these records for anything other than legal compliance and internal accounting.
- Compliance Data: Information collected for identity verification and AML purposes will
 be stored at least for the minimum period required by law after the end of the customer
 relationship. Nepal's regulations may require us to keep such records for a certain
 number of years post-account closure. We secure this data and limit its use strictly to
 compliance tasks or legal defense if needed.
- **Analytics Data:** Aggregate analytics data (which does not identify individuals) may be kept indefinitely to help us understand trends over time. If analytics logs contain IP

addresses or device IDs, we anonymize or delete them when they are no longer needed for the immediate analysis.

- **Communications:** Emails and support communications might be retained for a period to ensure we have context for any follow-up support and to improve our support processes. These will typically be stored for a couple of years unless you request deletion and we no longer need them.
- Backup and Archival: Data might persist in backups for a short duration even after deletion from our live databases. We regularly purge and rotate backups per our data retention policy.

When we no longer need personal data, we will securely delete or anonymize it. We take care that deletion requests are honored in full for personal data that is not legally required to maintain.

6.6 Your Rights and Choices (for Privacy)

Depending on your jurisdiction and applicable laws, you may have certain rights regarding your personal data. StreamersAlert extends the following rights to its users as applicable:

- Access and Portability: You may request a copy of the personal data we hold about you. For Streamers, much of your data is accessible in your account profile or dashboard (e.g., profile info, tip history). For any additional data or a full export, you can contact us and we will provide it, in a common electronic format, subject to authentication of your identity.
- **Rectification:** If any personal information we have is incorrect or outdated, you have the right to correct it. Streamers can edit their profile information and payout details from their account settings. Contributors can correct their name or contact info before sending tips. If you need help updating any data, contact support.
- Deletion: You can request deletion of your personal data. If you are a Streamer, you can
 also choose to delete your account which will remove your profile and personal info from
 active use. We will delete data to the extent we are able, but note that we must retain
 certain transaction records and verification data for legal compliance (as outlined in Data
 Retention). Any data not bound by those requirements will be erased. Tip: If you simply
 don't want to use the service anymore, deleting your account is the straightforward way,
 and we'll guide you through what remains stored.
- Objection to Processing: If you object to any specific use of your data (for example, you don't want your data used for analytics), let us know. We provide options like opting out of marketing emails (via unsubscribe links). For analytics, you can use tools like browser-based opt-outs (see Cookies Notice and Ad Choices). For any internal

processing you object to, we will review if we can accommodate (if it's not a core part of the service or a legal requirement).

• Consent Withdrawal: Where we rely on your consent to process data (e.g., for sending promotional emails or for certain optional features), you have the right to withdraw that consent at any time. This will not affect the legality of processing based on consent before its withdrawal. For example, if you gave consent for us to use your testimonial on our site and later change your mind, you can revoke consent and we will remove it.

To exercise any of these rights, please contact us at privacy@streamersalert.com or support@streamersalert.com with your request. We may need to verify your identity (to ensure the security of data) before fulfilling the request. We will respond to your request within the timeframe required by applicable law (for instance, within 30 days). Please note that these rights may be subject to certain limitations; for example, if fulfilling your request would reveal personal data about another person, or if you request deletion of data that we are legally required to keep, we might not be able to fully comply, but we will explain the situation to you.

StreamersAlert does not discriminate against users for exercising their privacy rights. We are committed to transparency and fairness in how we handle all such requests.

6.7 Children's Privacy

StreamersAlert is not directed to individuals under the age of 15. We do not knowingly collect personal information from children under 15 years of age. If you are under 15, do not use our service or provide any personal data. If we become aware that we have collected personal information from a child under 15, we will take steps to delete such information as soon as possible. Streamers, be mindful that if your content is child-directed, the use of tipping services might implicate parental consent issues; ensure compliance with relevant platform rules and laws (like COPPA in the US, though primarily our jurisdiction is Nepal). Parents or guardians who believe that a child has provided us with personal information can contact us to request deletion of the child's data.

6.8 Updates to Privacy Policy

We may update this Privacy Policy from time to time to reflect changes in our practices, technologies, legal requirements, or other factors. When we update the policy, we will change the "Last updated" date at the top of the document. For significant changes, we will provide a more prominent notice (such as an email notification or alert on our site). We encourage you to review this Privacy Policy periodically to stay informed about how we are protecting your information.

If you continue to use StreamersAlert after Privacy Policy changes go into effect, it will signify acceptance of the updated terms. If you do not agree with any updates, you should stop using the service and can request deletion of your data as per Section 6.6.

For any questions or concerns about our Privacy Policy, please contact us at privacy@streamersalert.com. We will be happy to clarify our practices or address any issues.

7. Streamers Alert Privacy Choices

StreamersAlert provides users with choices about how their information is used and shared. This section highlights the practical ways you can manage your privacy on our platform and through your device or browser settings.

7.1 Account Settings and Controls

- Profile Visibility (Streamers): As a Streamer, certain profile information (like your display name, profile picture, and streaming channel links) may be visible to Contributors on your tip page. We try to limit personal info exposure. You have control over what you put in your bio or display name. If you wish to remain semi-anonymous, consider using a stage name and avoid personal details in your public profile. You can update your profile at any time in the account settings.
- Email Preferences: We may send you different types of emails account alerts, newsletters, promotions, etc. Every non-essential email (like a newsletter or promotional content) will have an "unsubscribe" link. You can click that to opt out of future similar emails. In your account settings, you might also find checkboxes to opt in/out of certain communications (for example, "Receive updates about new features"). Essential emails (like password resets or transaction confirmations) cannot be opted out of as they are necessary for service operation.
- Notification Preferences: If our platform offers browser notifications or in-app notifications (for tip alerts, etc.), you can usually control these via your browser settings or app settings. For instance, you can disable browser push notifications for StreamersAlert if you had enabled them.

7.2 Cookies and Tracking Choices

As detailed in the Cookies Notice (Chapter 9), you have options to control or limit how cookies and trackers operate:

 Browser Settings: You can set your web browser to refuse some or all cookies, or to prompt you before accepting a cookie from websites you visit. If you disable cookies, note that some parts of StreamersAlert (especially login sessions or preferences) may not function properly. However, purely analytical or advertising cookies can be blocked without completely preventing service usage.

- Do Not Track (DNT): Some browsers allow you to send a Do Not Track signal.
 Currently, there is no universal standard for DNT signals, and our site may not respond differently to a DNT signal. We instead provide the other options listed here for opt-outs.
- Google Analytics Opt-Out: Google provides a browser add-on to opt out of Google Analytics tracking (on all sites, not just StreamersAlert). If you install it, it will prevent your browser data from being used by Google Analytics. (Link to Google Analytics opt-out).
- Microsoft Clarity: If you wish to opt out of Microsoft Clarity session recordings,
 Microsoft provides instructions on how to do so (often via their opt-out cookie or through
 the DNT mechanism if supported). You can visit Microsoft's privacy statements for
 quidance.

For more details on managing cookies and tracking, see our Cookies Notice section. We honor users' choices to the best of our ability.

7.3 Ad Choices and Personalization

If StreamersAlert displays advertising (see Ad Choices, Chapter 8), you have some choices regarding personalized ads:

- Interest-Based Ads: We do not show targeted ads based on sensitive personal data, but we might use your usage of StreamersAlert to tailor any internal promotions (for instance, showing a Streamer a banner about a feature they haven't tried). You can usually dismiss or ignore these. If third-party ads are present, they may be served through networks that participate in industry opt-out programs. You can use tools like the Digital Advertising Alliance (DAA) WebChoices or AppChoices (for mobile) to opt out of interest-based ads from participating companies.
- External Ad Networks: If an external ad network cookie is present on our site (for example, Google Ads/DoubleClick for serving ads), you can manage your preferences via Google Ad Settings for that network. We will endeavor to provide an "Ad Choices" link or icon on such ads which leads you to options for controlling data used for those ads.

Remember that opting out of targeted advertising doesn't mean you won't see ads; it just means the ads will be less personalized to your interests.

7.4 Managing and Deleting Your Data

As described in the Privacy Policy, you have the right to manage your personal data:

- Access and Download: You can request a download of your data via our support. We
 may build a self-service tool for this in the future, but until then, contacting support is the
 way.
- Updating Info: Use your profile settings to update your info. Contact support if something is not editable that you wish to change (e.g., your verified phone number might need special procedure to change).
- Account Deletion: If you wish to delete your account and data, you can do so from your
 account settings (if that feature is available) or by sending us a request. See section 6.6
 for what will happen and what data might remain for legal reasons. We will guide you
 through the process, including verification of identity before deletion.

Deleting a Streamer account will disable your tipping page, and Contributors will no longer be able to send you tips. Historical tip records will be retained in our system as required, but they will be disassociated from your public profile.

7.5 Privacy on Linked Platforms

While using StreamersAlert, you might click links that take you to third-party sites (for example, a payment gateway's terms, or a linked streaming channel). Our Privacy Policy doesn't cover external sites. For example, if you go to Khalti's website to complete a payment or to Google's site for login, their privacy policies apply in those contexts. We encourage you to read the privacy statements of any third-party websites or services you interact with via our platform.

7.6 Responding to Do Not Sell/Share (for California and similar laws)

While primarily a Nepal-based service, we aim to respect users from various regions. We do not sell personal information for profit. If you are covered by laws like the California Consumer Privacy Act (CCPA) which gives a right to opt-out of "sale" or sharing of data, know that we do not sell your data in the traditional sense. For the broad definition of "share" under such laws (which can include certain advertising cookies), you can opt out by using the cookie and ad choice mechanisms mentioned above. We do not knowingly share personal data with third parties for their direct marketing unless you've given consent.

If you have specific requests related to such laws, reach out and we will accommodate as required.

By offering these choices, StreamersAlert empowers you to have control over your personal information. We are continuously working to enhance user control and transparency. If you have any suggestions or concerns regarding privacy choices on our platform, please let us know.

8. Streamers Alert Ad Choices

StreamersAlert may display advertisements to support our service or promote partners. This section explains how advertising works on our platform and what choices you have in relation to ads.

8.1 Advertising on StreamersAlert

- Internal Promotions: We may show internal ads or banners on your dashboard or tipping pages. For example, a Streamer might see a banner for a new StreamersAlert feature or a partner offer (like a discount on streaming gear from a partner company). These are considered "internal" because they are managed by us.
- Third-Party Ads: In some cases, we might allow third-party advertisements on certain pages (such as a free user's tipping page or on a loading screen). These ads could be served by ad networks like Google Ads. They help us keep the service free or low-cost by generating additional revenue. We will ensure that ads are placed in a non-intrusive way (no pop-ups or ads that cover content unexpectedly). Streamers with premium accounts (if applicable) might have an option to disable third-party ads on their pages.

8.2 Ad Content Guidelines

We maintain standards for what ads can appear on StreamersAlert:

- No Illegal Ads: Ads must comply with Nepal's advertising laws and our own content standards. We prohibit ads that promote illegal products or services (e.g., illicit drugs, counterfeit goods), or that themselves are fraudulent/misleading (scams).
- **No Adult or Offensive Content:** We do not allow ads with pornographic content or explicit adult services. Ads should also not contain hate speech or incitement of violence.
- Relevance: We aim to show ads that could be relevant or of interest to our users (for example, products for streamers or gamers). We avoid extremely unrelated advertisements to keep the user experience coherent.
- **Transparency:** Where possible, ads will be labeled as "Advertisement" or otherwise distinguished from normal content, so users can identify them as ads.

If you encounter an ad that you believe violates these guidelines or is malicious (e.g., triggers a download), please report it to us with details so we can investigate and remove it.

8.3 Interest-Based Ads and Your Choices

Some ads served through third-party networks may be interest-based (also known as targeted or personalized ads). This means ad networks might use cookies or tracking data to show you ads based on your browsing history or demographics. Here's what to know:

- Data Used for Targeting: Ad networks might use information like your browser cookies (which could track visits to other sites), device identifiers, or contextual information (e.g., the fact you are on a tipping page might lead to ads about streaming software). The data we share with ad partners is minimal – typically just context or non-personal identifiers.
 We do not hand over your name, email, or anything personal to advertisers.
- Opting Out: As discussed in Privacy Choices (Chapter 7), you can opt out of
 interest-based advertising from many major networks. Using tools like browser
 extensions or the industry opt-out pages will allow you to remain anonymous for ad
 targeting. If you opt out, you may still see ads, but they will likely be generic (untailored).
- AdChoices Icon: Many targeted ads include an "AdChoices" icon (a little triangle or "i" symbol) that you can click to learn about why you saw that ad and to opt out of that network's targeting. Use that if you want to directly manage preferences for a given ad.

8.4 External Advertising Partners

Any advertising partner that we work with will be required to adhere to privacy commitments. For example, if we use Google AdSense, Google will collect certain information and provide ads according to their privacy policy. We will list the major ad partners in this policy or on our website (for transparency). As of now, potential partners might include: Google Ads, Facebook Audience Network, or local Nepali ad networks if any. We will choose reputable partners that provide user opt-outs and comply with global standards like the DAA or GDPR frameworks.

We do not engage in intrusive forms of marketing like telemarketing or sharing your email with advertisers. All ads are either on-site display ads or promotions controlled by us.

8.5 Ads on Streamer Content

It's worth noting that Streamers themselves might have advertising content in their actual streams (like sponsored segments or ads run by YouTube/Twitch). That is separate from StreamersAlert and governed by the streaming platform's policies. StreamersAlert's Ad Choices policy is focused on ads within our platform environment (our website and tools).

8.6 Future Changes to Ad Practices

If we decide to significantly change how we use ads (for example, introducing personalized ads on a wider scale or launching an ad program that uses more of user data), we will update this

Ad Choices section and notify users as necessary, giving an opportunity to review and opt in or out as required by law.

Our aim with advertising is to support StreamersAlert's sustainability while respecting user experience and choice. We will never force ads in a way that compromises your ability to use the service effectively.

For any concerns or questions about advertising on StreamersAlert, or to report problematic ads, please contact us at ads@streamersalert.com or support@streamersalert.com.

9. Streamers Alert Cookies Notice

This Cookies Notice explains how StreamersAlert uses cookies and similar tracking technologies on our site and services. By using our website, you consent to the use of cookies as described in this notice. If you do not agree, you can adjust your browser settings as described below, but some parts of the Service might not function properly.

9.1 What Are Cookies?

Cookies are small text files placed on your device (computer, smartphone, etc.) when you visit a website. They are widely used to make websites work, or work more efficiently, as well as to provide information to the site owners or others. Cookies can be "persistent" (lasting for multiple sessions, saved until they expire or are deleted) or "session" (lasting only until you close your browser). Similar technologies include web beacons (pixel tags), local storage, and scripts that run in the background to collect information.

9.2 How We Use Cookies

StreamersAlert uses cookies and similar technologies for several purposes:

- Essential Cookies: These are necessary for the operation of our Service. For example, when you log in as a Streamer, an authentication cookie keeps you logged in as you navigate pages. Without it, you would have to log in again on each page. Other essential cookies help with security (preventing cross-site request forgery, etc.) and enabling basic features.
- **Preference Cookies:** These remember your choices to give you a more personalized experience. For instance, a cookie might save your preferred language or the last Streamer you tipped so we can highlight them next time.
- **Analytics Cookies:** We use Google Analytics to collect information about how visitors use our site. These cookies gather data on things like what pages users visit, how long

they stay, how they got to our site, and what they click on. This information helps us improve the website's functionality and user experience. Similarly, **Microsoft Clarity** may use cookies and scripts to record user interactions (like clicks, mouse movements, scrolling) so we can replay sessions and see where improvements can be made. The data from these analytics tools is aggregated and does not directly identify individuals; we look at trends and statistics (e.g., X% of users had trouble finding the login button).

Advertising Cookies: If we display third-party ads (see Ad Choices, Chapter 8), cookies
might be used by advertising networks to deliver and measure those ads. For example, a
cookie may track that you saw an ad on our site so that the ad network doesn't show it to
you again too soon, or to measure if you clicked on it. Some ad cookies might also
enable targeting (showing ads based on your interests).

9.3 Third-Party Cookies

In addition to our own cookies, some third parties set cookies when you visit StreamersAlert:

- **Google Analytics:** (*Third-Party, Analytics*) Google's cookies (like _ga, _gid) track user interactions. Google Analytics has its own privacy policy. You can opt out as mentioned earlier by installing their opt-out browser add-on.
- Microsoft Clarity: (Third-Party, Analytics) Clarity may set cookies to identify a session and tie together session recordings. Microsoft's privacy policy covers how they handle that data.
- **Payment Gateways:** When you are redirected to a payment gateway (for example, Khalti or a card payment page), those services might set their own cookies on their pages to remember your details or preferences. Those are outside our direct control and are governed by the gateway's cookie policies.
- Advertising Partners: If and when we show ads via networks like Google AdSense, those networks will set cookies such as the DoubleClick cookie (_gads or others) to track ad performance and possibly user preferences. These cookies help with capping the number of times you see an ad and measuring impressions and clicks.

We may update which third-party cookies are in use as our site evolves. We will keep this notice updated with significant changes.

9.4 Your Choices Regarding Cookies

You have the right to choose whether to accept cookies. However, note that removing or blocking cookies can impact your user experience and some functionality may no longer be available. Here are ways to manage cookies:

- Browser Settings: Most web browsers allow control of cookies through their settings.
 You can usually find options to block third-party cookies, block all cookies, or get
 notifications before a cookie is set. Check your browser's help section for specific
 instructions on managing cookies. (For example, in Chrome: Settings > Privacy and
 Security > Cookies and other site data. In Firefox: Options > Privacy > Cookies and Site
 Data.)
- Clear Existing Cookies: You can clear cookies already on your browser. This will remove any stored data (which means things like saved login states or preferences will be lost, so use with caution if you don't want to lose those conveniences).
- Opt-Out Tools: For analytics cookies, you can opt out of Google Analytics as mentioned. For advertising cookies, you can use industry opt-out websites like the Network Advertising Initiative (NAI) opt-out page or the DAA's WebChoices tool to opt-out of cookies from many advertising companies. These tools typically work by placing an opt-out cookie on your device, so if you clear cookies, you might need to opt out again.
- Do Not Track: As mentioned, enabling Do Not Track on your browser may signal to us and third parties that you don't wish to be tracked. While we can't promise full compliance in absence of a standard, we respect it by minimizing tracking for users who have DNT enabled (for instance, we might instruct analytics to anonymize IP addresses for such users).

9.5 Cookie Disclosure

For transparency, here's a non-exhaustive list of cookies that may be set and their purposes (note: names and details may change as we update our site):

- **sessionid (StreamersAlert)** Essential session cookie to keep you logged in and maintain your session state.
- XSRF-TOKEN or similar (StreamersAlert) Security cookie to prevent cross-site request forgery for forms.
- sa_pref (StreamersAlert) Stores user preferences such as language or UI settings.

- _ga, _gid (Google Analytics) Used by Google to distinguish users and track site usage.
- CLID, ANONCHK (Microsoft Clarity) Identify user sessions for analytics on Clarity.
- paymentToken (Payment Gateways) If chosen payment gateway sets a cookie after payment.
- Advertising cookies like IDE, DSID (Google DoubleClick) for ad personalization and measurement if Google ads are displayed.

(The above are examples; actual cookies in use at any given time might differ and will be updated accordingly.)

9.6 Changes to This Notice

If we make significant changes to how we use cookies, we will update this Cookies Notice and may inform you via a prominent message on our site. Continuing to use the site after being informed of changes indicates your consent to the new usage.

By understanding our use of cookies, you can make informed decisions about your data. We appreciate your trust and are committed to using these tools responsibly to improve your experience without infringing on your privacy.

If you have any questions about our Cookies Notice, you can contact us at privacy@streamersalert.com or support@streamersalert.com.

10. Streamers Alert Safety Policy

At StreamersAlert, we prioritize the safety and security of our users and their accounts. This Safety Policy outlines best practices and requirements for protecting your account, your data, and ensuring a secure environment for both Streamers and Contributors.

10.1 Account Security

Password Management (Streamers): If you create a StreamersAlert account with a
password (rather than using Google Login), choose a strong, unique password. Avoid
using the same password on other services. We recommend updating your password
periodically and immediately if you suspect any compromise. StreamersAlert staff will
never ask you for your password.

- Two-Factor Authentication (2FA): Whenever available, enable two-factor
 authentication on your accounts related to StreamersAlert. This includes your email
 account, your Google account (if used for login), and your digital wallet (e.g., ensure your
 Khalti or payment account has 2FA or PIN protection). This adds an extra layer of
 security in case your primary credentials are stolen.
- Secure Your Email: Since email is often used for account recovery, ensure the email tied to your StreamersAlert account is secure. Use a strong password and 2FA for that email. If someone gains control of your email, they could potentially reset your StreamersAlert password.
- Monitor Account Activity: Regularly review your account activity and tip transactions
 on the dashboard. If you see any tips or withdrawals you don't recognize, report it to us
 immediately. We provide logs of recent logins or actions in your account settings; check
 if there are login times or IPs that seem unfamiliar.

10.2 Payout Account Verification Verification and AML Compliance

- Identity Verification (Streamers): As mentioned, linking your KYC (Know Your
 Customer) verified Khalti Account is mandatory for payouts. This isn't just a regulatory
 formality; it's a safety step. It ensures no one else can impersonate you to withdraw your
 funds.
- Verification Hold Fee: As part of the Payout Account Verification process, users are
 required to make a transaction of NPR 10 from their Khalti wallet. This step helps us
 confirm that the payout account being linked is the same as the KYC-verified Khalti
 account under the streamer's name. This amount is not a fee—it is fully refundable.
 Once your account is either verified or rejected, the NPR 10 will be automatically
 refunded to your Khalti wallet.
- Matching Information: Only use payment accounts that belong to you for withdrawals.
 The name on your StreamersAlert profile must match the name on your bank account or
 wallet. This prevents malicious actors from trying to reroute your earnings. If someone
 tries to add a payout method under a different name, we will reject it and investigate if
 required.
- Transaction Monitoring: Our system monitors tipping transactions for unusual patterns
 (as part of AML/CFT compliance). For example, a very large tip from a new Contributor,
 or multiple rapid tips hitting the platform, might trigger a review. We apologize if this
 occasionally causes a delay (we might hold a transaction and ask for additional info), but
 it is for the safety of all users. Such transactions might also be reported to respected
 Payment Processors or Law Enforcement Authorities if required.

Report Suspicious Activity: If you suspect that a tip or user is involved in something
fishy (e.g., someone offers to send you a very large tip in exchange for sending a portion
back to them – a classic fraud scheme), let us know. Do not engage in transactions
outside the platform claiming to be related to StreamersAlert. Only trust tips that go
through the official platform.

10.3 Secure Streaming Practices (For Streamers)

- Protect Your Streaming Keys: When using on-stream alerts, you might use streaming software (OBS, etc.) to integrate StreamersAlert widgets. Never share your streaming software's stream key or the unique URLs/keys for your StreamersAlert alert boxes publicly. If these get exposed, someone could potentially send fake alerts or disrupt your stream. If you suspect your alert embed link is compromised, regenerate it or contact support.
- On-Stream Display: Be mindful of what you display on your stream. For example, if you open your StreamersAlert dashboard on stream to thank tippers, ensure any sensitive information (like your balance, email, or other private data) is not visible to viewers. Consider using window capture that crops out sensitive areas or a specific alert widget view instead of your full dashboard.
- Moderate Tip Messages: If you use real-time tip alerts, consider enabling moderation features like profanity filters that will be read aloud or shown on screen. This prevents malicious viewers from displaying something harmful or TOS-breaking on your stream via a tip message (e.g., a racist slur or a dangerous link). Safety of your content stream is crucial to avoid bans on your streaming platform.

10.4 User Behavior and Content Safety

- No Sharing of Sensitive Data: Contributors should not ask Streamers for sensitive
 personal details via tip messages, and Streamers should not ask Contributors to provide
 personal data via our platform. Keep interactions on StreamersAlert focused on support
 and appreciation. If a Streamer needs to run a giveaway or prize fulfillment that requires
 personal info, direct the Contributor to a secure method (like an official form or business
 email) rather than using tip messages for that.
- Avoid Off-Platform Deals: All tipping should happen through the official StreamersAlert system. If someone (Contributor or Streamer) suggests doing a transaction off-platform to avoid fees or for any other reason, be very cautious. Not only does that violate our Terms, but it removes the safeguards we have in place (and you won't have our support or dispute help if something goes wrong outside our system).

- Content Compliance: Streamers should ensure that content funded by tips still
 complies with platform rules and laws. For example, if a tip message requests the
 streamer to do something against the streaming platform's rules (like play a copyrighted
 song while live or perform a dangerous stunt), the Streamer should decline. Contributors,
 do not use tips to coerce or encourage creators into breaking rules or doing unsafe acts.
 Our community thrives on mutual respect and legality.
- No Self-Harm or Harm to Others: If any user exhibits behavior that suggests self-harm or harm to others (e.g., a tip message that sounds like a cry for help, or a streamer talking about suicidal thoughts), it's important to respond sensitively. While this goes beyond the typical scope of our platform, safety includes mental well-being. StreamersAlert may, if aware, reach out with resources or take steps like alerting authorities if we believe someone is in imminent danger. We encourage community members to also look out for each other and seek help if needed.

10.5 Protecting Your Earnings (Streamers)

- Keep Credentials Private: Do not share your StreamersAlert login with any manager or friend. If you have a team, consider using roles (if provided) or share reports rather than full access. Many cases of theft of earnings come from someone close who had password access.
- Beware of Phishing: StreamersAlert will communicate with you via official channels. Be
 cautious of emails or messages claiming to be from StreamersAlert that ask for your
 password, verification code, or personal details. Check the sender's email domain (it
 should be @streamersalert.com or our official domain). When in doubt, contact us
 directly to verify.
- Payout Verification: When you set or change a payout method, double-check the
 details. A small typo in an account number could send your money to someone else. We
 have checks in place (especially with wallets and KYC matching) to prevent this, but
 always good to verify. We may send a confirmation (e.g., an SMS or email) when a new
 payout method is added if you get a notice of a payout method addition/change that
 you did not initiate, secure your account and inform us immediately.

10.6 Compliance and Safety Checks

Periodic Reviews: StreamersAlert may conduct periodic compliance checks. For
example, we might ask a Streamer to reconfirm their information or update their KYC if
documents have expired. This is part of our safety and regulatory commitment. Please
cooperate with any such requests to avoid any disruption to your account.

- Account Suspension for Safety: If we detect fraudulent or highly suspicious activity,
 we might temporarily suspend an account to protect the user or others. For instance, if a
 Streamer's account is accessed from a new country far away and then tries to withdraw
 all funds, we may pause withdrawals and verify with the Streamer. Similarly, if a
 Contributor's card has a chargeback pattern, we might block further tips from that card.
 These measures are in place to maintain a secure environment.
- Community Reporting: Safety is a shared responsibility. If you see something, say
 something. We provide channels (like the report mechanisms and support email) for
 users to report safety concerns whether it's account misuse, suspicious behavior, or
 content that could be dangerous. We appreciate vigilance, as it helps us catch issues we
 might not see immediately through automated systems.

10.7 Secure Development and Data Practices (Our Commitment)

Safety isn't just about user practices; it's also about what we do as a platform:

- We ensure our development practices prioritize security (e.g., secure coding, regular audits).
- We only give our staff the minimum access needed to perform their jobs to reduce insider risks.
- We maintain up-to-date encryption and security protocols to guard user data (as detailed in the Privacy Policy).
- If there is ever a data breach or significant security incident, we have an incident response plan. Affected users would be notified as appropriate, and we'd take steps to mitigate any damage.

In conclusion, the safety of our community is paramount. By following this Safety Policy and staying informed, you help protect yourself and others on StreamersAlert. We are continuously working to introduce features and improvements that further enhance security (like 2FA on StreamersAlert accounts, advanced fraud detection, etc.). Your suggestions are welcome if you have ideas on making the platform even safer.

Stay safe and happy streaming!

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