Capital Investment Club

Terms of Service

Public-facing baseline terms for account use, platform roles, user content, financial workflows, and prohibited conduct.

Last updated: 04/29/2026

Purpose

These Terms of Service define baseline terms for using Capital Investment Club websites, applications, marketplaces, pitch workflows, grant workflows, public profiles, messaging, wallet-related features, organization features, and support services.

Acceptance

By accessing or using CIC services, users agree to these Terms and any additional terms, policies, rules, or workflow-specific requirements presented in the platform.

Eligibility

Users must be legally able to use the platform and must provide accurate information. CIC may restrict access where required for security, fraud prevention, compliance, policy violations, or platform integrity.

Accounts

Users are responsible for maintaining account security, protecting credentials, and promptly reporting unauthorized access or suspicious activity. Users must not share accounts or impersonate another person or organization.

Platform Roles

CIC supports different roles, including users, pitchers, investors, assessors, grantors, organization members, administrators, reviewers, and other role-specific users. Features and obligations may vary by role and context.

User Content

Users are responsible for content they submit, including profile data, pitches, grants, applications, assessments, messages, comments, uploads, organization content, links, and support materials.

Users must not submit content that is unlawful, fraudulent, misleading, infringing, abusive, harmful, or inconsistent with CIC policies.

Public Information

Some platform information may be visible to other users, including public profiles, public grant or pitch information, marketplace content, and role-specific content. Users are responsible for reviewing visibility settings and content before publishing.

Financial and Platform Workflows

CIC may support wallet, investment, grant, disbursement, fee, ledger, and related workflows. Users are responsible for reviewing transaction details, eligibility, amounts, and obligations before confirming actions.

CIC may delay, reverse, restrict, investigate, or block transactions where required for security, fraud prevention, legal, operational, or policy reasons.

Grants, Pitches, Investments, and Assessments

Users are responsible for the accuracy of grant, pitch, investment, assessment, and application information they submit. CIC may provide workflow tooling, eligibility logic, review interfaces, messaging, public pages, profile previews, and administrative tools, but users remain responsible for their own representations, decisions, and obligations.

CIC may remove, suspend, hide, review, or restrict content or workflows that appear fraudulent, misleading, unlawful, abusive, technically harmful, inconsistent with platform rules, or harmful to platform integrity.

Organizations and Authorized Representatives

Users acting on behalf of an organization represent that they are authorized to do so. Organization owners and administrators are responsible for member access, organization profile accuracy, grants, pitches, marketplace activity, wallet workflows, and organization communications.

Support, Verification, and Screen Sharing

CIC may provide authenticated support workflows, call-back support, screen sharing, and document/file request workflows. Users should not disclose passwords, private keys, full payment credentials, secrets, or unrelated personal information during support sessions. CIC may record or retain support records for quality, security, fraud prevention, and dispute resolution where permitted.

No Investment, Legal, or Tax Advice

CIC provides a platform and related services. Unless expressly stated in a separate written agreement, CIC does not provide investment, legal, tax, accounting, or financial advice. Users should consult appropriate professionals before making decisions.

Prohibited Conduct

Users must not:

- Use the platform for unlawful, fraudulent, abusive, or misleading activity.
- Interfere with platform security or operations.
- Access data without authorization.
- Circumvent access controls, eligibility checks, KYC-adjacent workflows, or platform rules.
- Upload malicious code or harmful files.
- Harass, threaten, or abuse other users.
- Misrepresent identity, authority, organization affiliation, funding ability, credentials, or investment intent.

Suspension and Termination

CIC may suspend, restrict, or terminate access for policy violations, legal requirements, security risk, suspected fraud, non-payment, misuse, or risk to users or the platform.

Third-Party Services

CIC may use or integrate with third-party services. CIC is not responsible for third-party services except as required by applicable law or contract.

Beta, Trial, and Experimental Features

CIC may release beta or experimental features. These may change, fail, be withdrawn, or produce incomplete results. CIC may restrict or discontinue such features at any time.

User Feedback

If users provide product ideas, suggestions, or feedback, CIC may use them without restriction or compensation unless a separate written agreement says otherwise.

Governing Policy Conflicts

If these Terms conflict with a signed written agreement between CIC and a user or organization, the signed agreement controls for that relationship to the extent of the conflict.

Intellectual Property

CIC owns or licenses its platform, branding, software, designs, content, and documentation. Users retain rights to their own content subject to the rights needed for CIC to operate the platform.

Disclaimers

The platform is provided subject to availability and applicable law. CIC does not guarantee uninterrupted or error-free service.

Limitation of Liability

To the maximum extent permitted by law, CIC's liability is limited for indirect, incidental, consequential, punitive, or

special damages arising from platform use.

Changes

CIC may update these Terms. Continued use after updates means the user accepts the updated Terms.

Contact

Questions should be sent through CIC's support or governance contact channels.