CALLINGFANS

Adult Creator Subscription Platform

TERMS OF SERVICE AND PLATFORM USAGE AGREEMENT

Effective Date: 6 May 2026

Operated by Ony4Feet | Registered in England & Wales

IMPORTANT NOTICE — ADULTS ONLY

This platform is intended exclusively for adults aged 18 years or older (or the applicable age of majority in the user's jurisdiction, if higher). By accessing, registering on, or otherwise using CallingFans, you represent and warrant that you are of legal age in your jurisdiction to access adult content and services.

If you are not of legal age, you must immediately cease use of this platform and exit. Unauthorized access by minors is strictly prohibited and will be reported to the appropriate authorities.

1. COMPANY INFORMATION AND PLATFORM OPERATOR

1.1 Operator Identity

CallingFans (hereinafter referred to as the 'Platform', 'Service', 'we', 'us', or 'our') is owned and operated by Ony4Feet, a company incorporated and registered in England and Wales under the Companies Act 2006.

Registered Company Name	Ony4Feet
Platform Name	CallingFans
Registered Address	Wn, Dean Street, London, W1D 1PT, England
Contact Email	info@callingfans.com
Contact Telephone	5520838405
Website	https://www.callingfans.com

1.2 Governing Law

These Terms of Service are governed by and construed in accordance with the laws of England and Wales. Any disputes arising under or in connection with these Terms shall be subject to the exclusive jurisdiction of the courts of England and Wales, unless otherwise required by applicable mandatory consumer protection laws in the user's jurisdiction.

1.3 Regulatory Compliance Statement

Ony4Feet is committed to full compliance with all applicable laws, regulations, and payment network standards, including but not limited to those established by Visa International, Mastercard International, the Financial Conduct Authority (FCA) where applicable, the Information Commissioner's Office (ICO), the UK

Online Safety Act 2023, the General Data Protection Regulation (UK GDPR), and the EU General Data Protection Regulation (EU GDPR) where applicable. The Platform actively cooperates with payment processors, financial institutions, regulatory bodies, and law enforcement agencies in furtherance of these compliance obligations.

2. ABOUT CALLINGFANS — NATURE OF SERVICE

2.1 Platform as Intermediary

CallingFans operates exclusively as a technology intermediary and online marketplace platform. The Platform provides infrastructure, software tools, payment facilitation, and hosting services to enable independent content creators ('Creators') to publish, monetize, and distribute their content to subscribing users ('Subscribers' or 'Fans'). CallingFans does not produce, generate, commission, direct, control, or publish any content uploaded by Creators, and is therefore not a content producer, broadcaster, publisher, or developer of adult materials within the meaning of applicable laws and regulations.

2.2 Creator Independence

All Creators who utilize CallingFans to publish and monetize content are fully independent contractors. The relationship between CallingFans and any Creator is not one of employer and employee, partnership, joint venture, agency, or any form of legal association that would give rise to shared liability for the content produced, tax obligations of the Creator, or legal compliance obligations specific to the Creator's jurisdiction. Creators retain sole and exclusive responsibility for the content they upload, the representations and warranties they make, and their compliance with all applicable laws in their respective countries of residence and operation.

2.3 Platform Role Summary

For the avoidance of doubt, CallingFans' role in the content ecosystem is limited to the following:

- Providing a secure and scalable technology platform for content upload, hosting, and delivery;
- Facilitating subscription-based and pay-per-view payment transactions between Creators and Subscribers;
- Implementing and maintaining identity verification, age verification, content moderation, and compliance systems;
- Enforcing the terms and policies set forth in this Agreement and all related Platform policies;
- Retaining a service commission from Creator earnings as detailed in Section 10 hereof;
- Cooperating with payment processors, financial institutions, law enforcement, and regulatory bodies as required.

CallingFans does not represent, warrant, or guarantee the accuracy, legality, originality, or quality of any content posted by Creators. Creators are solely and exclusively responsible for all content posted under their accounts.

3. ADULTS ONLY ACCESS POLICY

3.1 Age Requirement — Users

Access to CallingFans is strictly limited to individuals who are at least eighteen (18) years of age, or the applicable legal age of majority in their jurisdiction if that age is higher than eighteen (18) years. By accessing any part of the Platform, you represent, warrant, and affirm under penalty of applicable law that you are of legal age to access adult content and services in your jurisdiction.

3.2 Age Verification — Subscribers

CallingFans implements age verification procedures for Subscribers prior to granting access to any adult content hosted on the Platform. The age verification process may include, but is not limited to:

- Collection and validation of date of birth at registration;
- Where required by applicable law, verification against government-issued identification documentation;
- Compliance with country-specific age verification laws, including those enacted in the United Kingdom, United States, European Union member states, and other jurisdictions as applicable;
- Use of third-party age verification service providers where mandated or recommended by applicable regulatory frameworks;
- IP-based geo-restriction to enforce jurisdiction-specific access requirements.

CallingFans continuously reviews and updates its age verification procedures to reflect evolving legislative requirements, including without limitation the UK Online Safety Act 2023, age verification standards adopted by Ofcom, and equivalent regulations enacted in other jurisdictions. Compliance with applicable age verification laws is a material obligation of the Platform.

3.3 Zero Tolerance for Minor Access

ZERO TOLERANCE POLICY — MINORS

CallingFans operates a strict and absolute zero-tolerance policy with respect to the access, presence, or depiction of minors on this Platform. Any individual who gains or attempts to gain access to the Platform or any of its content while under the age of legal majority will be permanently banned, all associated accounts will be terminated without notice, and where legally required or warranted, relevant information may be disclosed to law enforcement authorities.

Any content that depicts or appears to depict minors in a sexual or exploitative manner is strictly prohibited and will result in immediate account termination, permanent ban, reporting to the National Center for Missing and Exploited Children (NCMEC), the Internet Watch Foundation (IWF), and/or other relevant authorities, and may subject the offending party to civil and criminal liability.

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4. USER ACCOUNT REGISTRATION AND ELIGIBILITY

4.1 Registration Requirements

To access the features of CallingFans, all users must complete the registration process and create an account. During registration, users are required to provide accurate, current, and complete information. Users must not:

- Create an account using a false identity or impersonate another person or entity;
- Create multiple accounts for the purpose of circumventing enforcement actions or platform policies;
- Register on behalf of another individual without their express consent and authorization;
- Provide false, inaccurate, misleading, or incomplete information during or after registration.

4.2 Account Security

Users are solely responsible for maintaining the confidentiality and security of their account credentials, including username and password. CallingFans shall not be liable for any loss or damage arising from unauthorized access to a user's account due to the user's failure to adequately protect their login credentials. Users must immediately notify CallingFans at info@callingfans.com in the event of any suspected unauthorized access to their account.

4.3 Account Eligibility

Accounts may be suspended or permanently terminated, at CallingFans' sole discretion, in the event of any breach of these Terms of Service, any applicable law, or any Platform policy. CallingFans reserves the right to refuse registration to any individual or entity for any reason permitted by applicable law.

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5. CREATOR VERIFICATION, IDENTITY, AND ONBOARDING

5.1 Mandatory Verification

All individuals who wish to upload content, operate a subscription channel, or otherwise monetize their presence on CallingFans as Creators are required to complete a mandatory identity and age verification process prior to being granted content publishing privileges. CallingFans does not permit any Creator to upload, publish, or monetize content prior to the successful completion and approval of this verification process.

5.2 Verification Requirements

As part of the Creator verification process, each applicant is required to provide:

- A valid, unexpired government-issued photo identification document, including but not limited to a national identity card, passport, or driver's licence;
- A clear, unobstructed photograph or scan of the identification document, sufficient to confirm the applicant's identity, date of birth, and nationality;
- A live selfie or biometric verification where required to confirm that the government-issued identification is in the possession of, and belongs to, the applicant;
- Additional documentation as may be requested, including proof of address or secondary identification, at CallingFans' discretion;
- Completion of all required compliance declarations, including confirmation that all persons depicted in any content uploaded by the Creator are adults whose identities and ages have been verified by the Creator.

5.3 Third-Party Verification

CallingFans may engage one or more third-party identity and age verification service providers to assist in the verification process. The use of such third-party services is designed to enhance the reliability, accuracy, and regulatory compliance of the verification process. Any information submitted for verification purposes will be processed in accordance with CallingFans' Privacy Policy and applicable data protection laws.

5.4 Verification of Depicted Persons

In addition to Creator self-verification, the Platform's policies require that:

- Creators must verify the identity and age of every person depicted in content that they upload, using government-issued identification;
- Creators must obtain and retain written, documented consent from every depicted person, confirming consent to be recorded, consent to the content being uploaded to the Platform, and consent to the content being distributed or downloaded, as applicable;
- All consent records must be retained by the Creator for a minimum period of seven (7) years and must be provided to CallingFans or any relevant authority upon lawful request;
- Creators must verify that the depicted person's identification document is authentic, valid, and in the physical possession of the person depicted.

5.5 Creator Agreement

All Creators must agree to, and are bound by, CallingFans' Creator Agreement, which sets out the specific obligations of Creators with respect to content, consent, identity verification, compliance, and independent contractor status. The Creator Agreement forms part of these Terms of Service and is incorporated herein by reference. By registering as a Creator, you represent and warrant that you have read, understood, and agree to all terms of the Creator Agreement.

5.6 Ongoing Compliance Reviews

CallingFans reserves the right to conduct periodic compliance reviews of Creator accounts, content, and supporting documentation at any time. Creators who fail to maintain compliance with verification and content standards may be subject to account suspension, payout freeze, or permanent termination without prior notice.

6. CONTENT OWNERSHIP, LICENCES, AND INTELLECTUAL PROPERTY

6.1 Creator Ownership

Subject to the rights granted herein, Creators retain all copyright and intellectual property rights in and to the original content they upload to CallingFans. CallingFans does not claim ownership over Creator content. However, by uploading content to the Platform, Creators grant CallingFans a non-exclusive, worldwide, royalty-free, sublicensable, and transferable licence to host, store, reproduce, distribute, display, transmit, and cache such content solely for the purposes of operating, providing, and improving the Platform and its services.

6.2 Platform Intellectual Property

All intellectual property rights in and to the CallingFans platform, including its software, code, design, branding, trademarks, logos, and related materials, are owned exclusively by Ony4Feet and are protected by applicable intellectual property laws. No user or Creator is granted any licence or right to use any Platform intellectual property without the prior express written consent of Ony4Feet.

6.3 Content Representations and Warranties

By uploading content to CallingFans, Creators represent and warrant that:

- They are the original creator or hold all necessary rights, licences, and permissions to upload and distribute the content;
- The content does not infringe the intellectual property rights, privacy rights, personality rights, or any other rights of any third party;
- The content does not contain any material that is defamatory, obscene, illegal, or that violates any applicable law or regulation;
- All persons depicted in the content have provided valid, written informed consent to be depicted and for the content to be uploaded and distributed;
- All depicted persons are verifiably adults at the time the content was created.

6.4 Copyright Infringement and DMCA

CallingFans respects intellectual property rights and expects all users and Creators to do the same. The Platform has implemented a Digital Millennium Copyright Act (DMCA)-compliant notice-and-takedown procedure. Any party who believes that content published on the Platform infringes their copyright may submit a formal written notice to CallingFans at info@callingfans.com, including all information required under applicable copyright law. CallingFans will investigate and respond to valid notices in accordance with the DMCA and other applicable intellectual property statutes.

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7. PROHIBITED CONTENT AND CONDUCT

7.1 Absolute Prohibitions

The following content is strictly and absolutely prohibited on CallingFans, without exception, and constitutes a material breach of these Terms of Service. Discovery of any such content will result in immediate content removal, account termination, payout freeze, and, where legally required or warranted, referral to law enforcement or child protection authorities:

THE FOLLOWING CONTENT IS ABSOLUTELY PROHIBITED:

(a) Any content depicting, suggesting, simulating, or promoting sexual activity, nudity, or exploitation involving any person under the age of eighteen (18) years, including animated, illustrated, AI-generated, or otherwise synthetic depictions;

(b) Non-consensual content, including content recorded without the knowledge or consent of any depicted person, or content depicting sexual assault, rape, or coerced sexual activity;

(c) Content promoting, glorifying, or depicting human trafficking, sex trafficking, forced labour, or any form of exploitation or coercion;

(d) Revenge pornography or non-consensual intimate image sharing ('NCII'), including any image or video shared without the consent of any depicted person;

(e) Content depicting bestiality, necrophilia, or other acts that are universally prohibited or illegal in all jurisdictions in which the Platform operates.

7.2 Additional Prohibited Content

The following content is additionally prohibited on CallingFans, and violations may result in content removal, account suspension, payout freeze, and/or permanent termination, at CallingFans' sole discretion:

- Content that violates any applicable law or regulation in the Creator's jurisdiction or the jurisdiction of any depicted person;
- Content that infringes the intellectual property rights, trademark rights, or copyright of any third party;
- Content that contains, promotes, or facilitates hate speech, discrimination, incitement to violence, or harassment on the basis of race, ethnicity, nationality, religion, gender, sexual orientation, disability, or any other protected characteristic;
- Violent or gore content, including content that depicts or glorifies extreme violence, mutilation, or non-consensual physical harm;
- Content depicting illegal drug use, preparation, or distribution;
- Spam, phishing, malware, fraudulent content, or any content designed to deceive or defraud users;
- Content that misrepresents the identity of the Creator, depicts an impersonation of another individual, or is otherwise intended to deceive Subscribers;
- Any content that violates the content standards or permissible use policies of Visa International, Mastercard International, or any other payment network or payment processing partner of CallingFans;
- AI-generated content that depicts real identifiable individuals without their documented consent, or that is designed to create a false impression of a real person;
- Content depicting incest, familial sexual activity, or any content that suggests or simulates incestuous relationships;
- Content that is marketed or described using language or imagery that implies or suggests the depiction of minors, coercion, or illegal activity, even if the underlying content is not itself illegal.

7.3 Prohibited Conduct

In addition to content restrictions, the following conduct is prohibited on CallingFans:

- Using the Platform to solicit, recruit, or facilitate human trafficking, sex work facilitation, or exploitation of any kind;
- Engaging in any form of financial fraud, payment fraud, chargeback abuse, or money laundering using Platform accounts or transactions;
- Attempting to circumvent content moderation systems, age verification procedures, or identity verification processes;
- Sharing access credentials, account details, or verification information with any third party;
- Using the Platform for any purpose other than the lawful creation, publication, and monetization of adult content;
- Engaging in harassment, abuse, threats, or intimidation of any other Platform user, Creator, or CallingFans employee or contractor.

7.4 Consequences of Violations

In the event of any violation of this Section 7, CallingFans reserves the right to take any or all of the following actions, at its sole and absolute discretion, without prior notice:

1. Immediate removal of the offending content from the Platform;
2. Immediate suspension or permanent termination of the offending account;
3. Freezing or withholding of any pending or future payout balances pending investigation;
4. Permanent ban from re-registering on the Platform;
5. Reporting of the content and related account information to the National Center for Missing and Exploited Children (NCMEC), the Internet Watch Foundation (IWF), the National Crime Agency (NCA), and/or any other relevant domestic or international authority;

6. Disclosure of account information to law enforcement agencies, regulatory bodies, or payment processors pursuant to a lawful request or pursuant to CallingFans' legal obligations;
7. Pursuit of civil and/or criminal remedies against the offending party to the fullest extent permitted by applicable law.

8. CONTENT MODERATION, REVIEW, AND COMPLIANCE SYSTEMS

8.1 Commitment to Active Moderation

CallingFans maintains a comprehensive, multi-layered content moderation programme designed to detect, review, and respond to content that violates these Terms of Service, applicable laws, or payment network standards. The moderation system is designed to be proactive, responsive, and proportionate to the nature of the Platform and the risks associated with adult content distribution.

8.2 Pre-Publication Review

All content uploaded by Creators to CallingFans is subject to review prior to publication. This review process may be performed manually, through automated systems, or through a combination of both. The Platform's review process includes:

- Automated scanning of all uploaded content using industry-standard content detection technologies, including hash-matching databases such as PhotoDNA and equivalent systems, for the detection of known child sexual abuse material (CSAM) and other categorically prohibited content;
- Manual human review by trained and supervised content moderators who are engaged by CallingFans for the purpose of reviewing content that is flagged by automated systems or that falls within designated risk categories;
- AI-assisted content classification and risk-scoring to identify content that may require further human review;
- Real-time monitoring of live streaming content, where applicable, to enable immediate intervention and content removal in the event of policy violations during live transmission.

8.3 Ongoing Post-Publication Monitoring

CallingFans implements ongoing monitoring of published content to ensure continued compliance with Platform policies and applicable legal requirements. This includes:

- Periodic automated re-scanning of archived content libraries;
- Monitoring of content metadata, tags, descriptions, and search terms for compliance with content standards;
- Review and investigation of flagged or reported content in response to user reports and third-party complaints.

8.4 User Reporting System

CallingFans provides a publicly accessible reporting mechanism through which users, Creators, Subscribers, and third parties may report content that they believe to be illegal, non-compliant, or otherwise in violation of Platform policies. The Platform commits to:

- Reviewing all reported content within five (5) business days of receipt of a report;
- Taking immediate action to remove content that is confirmed as illegal, including CSAM and non-consensual intimate imagery, without waiting for the conclusion of any extended review;
- Notifying the reporting party of the outcome of their report, where such notification is operationally feasible and appropriate;
- Maintaining a secure and confidential reporting process to protect the identity of reporting parties.

8.5 Content Removal Appeals

Any person depicted in content published on CallingFans may submit a formal appeal for the removal of such content. Upon receipt of a removal appeal, CallingFans will:

- Initiate a review of the relevant content within five (5) business days;

- Request supporting documentation from the Creator confirming that valid, documented consent was obtained from the depicted person;
- Remove the content immediately if consent cannot be established or if the depicted person can demonstrate that consent is void, vitiated, or was obtained by coercion, misrepresentation, or other means that invalidate its legal effect;
- In the event of a dispute between a Creator and a depicted person regarding the validity of consent, refer the matter to an independent neutral body for resolution, at CallingFans' expense, as required by payment network standards.

8.6 Compliance with Payment Network Standards

CallingFans' moderation and compliance programme is designed to meet or exceed the content standards established by Visa International, Mastercard International, and all other payment network partners through which CallingFans processes payments. The Platform acknowledges and agrees to cooperate with payment processor compliance reviews, including providing temporary access credentials to authorised representatives of payment networks or processors for the purpose of reviewing content that is behind a paywall or otherwise restricted, for periods of up to seven (7) days as requested.

8.7 Fraud Prevention and Transaction Monitoring

CallingFans employs dedicated fraud prevention systems to monitor, detect, and respond to fraudulent activity on the Platform. These systems include:

- Real-time transaction monitoring and risk-scoring of payment activity;
- Detection and investigation of suspicious account activity, including account takeover attempts, identity fraud, and payment fraud;
- Collaboration with payment processors, card networks, and financial institutions to investigate and respond to fraudulent transactions;
- Chargeback monitoring and dispute management systems;
- Automated detection of coordinated inauthentic behaviour and platform manipulation.

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9. SUBSCRIPTION SERVICES AND USER OBLIGATIONS

9.1 Subscription Model

CallingFans operates a subscription-based model whereby Subscribers pay a recurring fee, set by individual Creators, to access the content and services offered by those Creators. Subscription terms, pricing, and renewal schedules are displayed clearly on the relevant Creator's profile page prior to purchase. Additional content may be available for purchase on a pay-per-view, tip, or custom content request basis, as configured by individual Creators.

9.2 Recurring Billing

Subscribers expressly authorise CallingFans and its authorised payment processing partners to charge the payment method provided at registration for the applicable subscription fee on a recurring basis, in accordance with the billing cycle selected by the Subscriber at the time of purchase. Subscriptions will automatically renew at the end of each billing cycle unless cancelled by the Subscriber prior to the renewal date. It is the Subscriber's sole responsibility to review, manage, and cancel any active subscriptions prior to any renewal date to avoid unwanted charges.

9.3 Billing Descriptors

Charges processed by CallingFans or its payment processing partners may appear on the Subscriber's bank, credit card, or payment account statement under various billing descriptors, which may differ from the 'CallingFans' brand name. The specific billing descriptor that will appear on a given statement will depend on the payment processor used to process the relevant transaction. CallingFans will endeavour to provide Subscribers with information about billing descriptors upon request. Subscribers who are uncertain about a charge on their statement should contact CallingFans at info@callingfans.com before initiating a chargeback or dispute with their financial institution.

9.4 Pricing and Currency

All prices displayed on CallingFans are denominated in the currency specified on the Platform at the time of purchase. Currency conversion, where applicable, is performed by the relevant payment processor and may be subject to exchange rate fees or charges. CallingFans is not responsible for any currency conversion fees charged by the Subscriber's financial institution or payment provider.

10. PAYMENTS, EARNINGS, AND PLATFORM COMMISSION

10.1 Payment Processing

All payment transactions conducted on CallingFans, including subscription fees, pay-per-view purchases, tip payments, and custom content fees, are processed by authorised third-party payment processors engaged by CallingFans. CallingFans does not directly process, store, or handle raw payment card data. All payment processing is conducted in compliance with the Payment Card Industry Data Security Standard (PCI DSS) and applicable payment network rules.

10.2 Platform Commission

In consideration of the services provided by CallingFans to Creators, including the provision of technology infrastructure, payment processing, content delivery, content moderation, fraud prevention, compliance management, customer support, and platform maintenance, CallingFans retains a service commission equal to twenty percent (20%) of all gross earnings generated by each Creator through the Platform ('Platform Commission').

The Platform Commission of twenty percent (20%) is applied to all revenue streams available to Creators on the Platform, including:

- Subscription fees paid by Subscribers to access a Creator's channel;
- Pay-per-view content purchase fees;
- Tip payments sent by Subscribers to Creators;
- Custom content fees;
- Any other form of revenue generated through the Platform.

10.3 Services Covered by Platform Commission

The Platform Commission of twenty percent (20%) covers the following services provided by CallingFans to Creators:

Technology Infrastructure	Hosting, storage, content delivery network (CDN), platform software, and technical architecture.
Payment Processing	Integration with authorised payment processors, transaction management, and payment gateway services.
Content Moderation	Manual and automated content review, compliance checking, and policy enforcement.
Fraud Prevention	Real-time fraud monitoring, chargeback management, and identity fraud detection.
Compliance Systems	Identity and age verification, regulatory compliance monitoring, and payment network standard compliance.
Customer Support	Creator and Subscriber support services, dispute resolution, and account management.
Platform Maintenance	Ongoing software development, security patching, and platform improvements.
Marketing Infrastructure	Discovery features, search, and platform marketing tools.

10.4 Creator Net Earnings

Following the deduction of the Platform Commission of twenty percent (20%), Creators are entitled to receive the remaining eighty percent (80%) of their verified gross earnings ('Net Earnings'), subject to any applicable payment processing fees, currency conversion costs, withholding tax obligations, and any deductions or holds applied pursuant to these Terms of Service or any applicable law or payment network requirement.

10.5 Payout Schedule and Minimum Threshold

Payouts of Creator Net Earnings are processed in accordance with the payout schedule published on the Platform, which may be updated from time to time at CallingFans' discretion. Payouts are subject to a minimum payout threshold as specified in the Creator Dashboard. Earnings that do not meet the minimum payout threshold in any given payout period will be carried forward to the next eligible payout period.

10.6 Payout Methods

CallingFans provides Creator payouts through authorised payment methods as made available on the Platform from time to time. Available payout methods and any associated fees, minimum amounts, or processing times are detailed in the Creator Dashboard. CallingFans is not responsible for delays in payout delivery caused by third-party payment providers, banking institutions, or factors outside CallingFans' reasonable control.

10.7 Balance Holds and Frozen Payouts

CallingFans reserves the right to place a hold on, freeze, or withhold Creator payout balances in any of the following circumstances:

- Where CallingFans has reasonable grounds to suspect fraudulent, deceptive, or non-compliant activity on the Creator's account;
- Where the Creator's account is under investigation for a potential violation of these Terms of Service or any applicable law;
- Where a chargeback, payment dispute, or reversal has been initiated in respect of a transaction associated with the Creator's account, and the held amount reflects the disputed sum plus any applicable fees;
- Where a payment processor or card network has required a hold or reserve as a condition of continued processing;
- Where the Creator's account is subject to a legal hold, regulatory freeze, or law enforcement request;
- Where CallingFans is required to withhold funds pursuant to applicable tax laws, including withholding tax obligations.

CallingFans will endeavour to notify the affected Creator of any balance hold or payout freeze within a reasonable period and to provide an explanation of the reason for the hold, except where such notification is prohibited by law or could compromise an ongoing investigation.

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11. REFUND POLICY AND CHARGEBACK PROCEDURES

11.1 General Refund Policy

Due to the nature of the digital content and services provided on CallingFans, all purchases made on the Platform, including subscription fees, pay-per-view purchases, tips, and custom content fees, are generally non-refundable, except where:

- A refund is required by applicable consumer protection law in the Subscriber's jurisdiction;
- The content purchased was not delivered due to a technical error attributable to CallingFans;
- A refund request is approved at CallingFans' sole discretion in exceptional circumstances.

11.2 Chargeback Policy

A chargeback is the reversal of a payment transaction initiated by a Subscriber's financial institution or card issuer, typically following a dispute raised by the Subscriber. CallingFans takes chargeback activity extremely

seriously and maintains a chargeback management programme designed to comply with payment network standards and maintain acceptable chargeback ratios.

Subscribers are strongly encouraged to contact CallingFans at info@callingfans.com before initiating a chargeback with their financial institution. CallingFans will endeavour to resolve billing disputes promptly and in good faith. Where a Subscriber's billing concern can be resolved through CallingFans' customer support process, a chargeback may be avoided to the mutual benefit of both parties.

11.3 Consequences of Fraudulent or Abusive Chargebacks

WARNING — FRAUDULENT CHARGEBACKS

Any user who initiates a chargeback, payment reversal, or dispute in circumstances where the underlying charge was legitimate and properly authorised, or in circumstances that constitute chargeback fraud, may be subject to the following consequences:

(a) Immediate suspension or permanent termination of their CallingFans account;

(b) Freezing of any associated Creator payout balances;

(c) Referral of the matter to CallingFans' legal team for pursuit of civil recovery;

(d) Reporting of the fraudulent activity to the relevant payment processor, card network, and, where applicable, law enforcement authorities.

CallingFans reserves all legal rights with respect to fraudulent chargeback activity and will defend all payment disputes vigorously.

11.4 Chargeback Ratio Monitoring

CallingFans actively monitors its chargeback ratio in compliance with the thresholds established by Visa International, Mastercard International, and its other payment processing partners. In the event that chargeback activity attributable to a specific Creator's account contributes disproportionately to the Platform's overall chargeback ratio, CallingFans reserves the right to suspend or terminate that Creator's account and withhold associated payout balances as required to protect the Platform's compliance standing with payment networks.

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12. TAX OBLIGATIONS AND RESPONSIBILITIES

12.1 Creator Tax Status

All Creators on CallingFans are classified as independent contractors and are, therefore, solely and exclusively responsible for all tax obligations arising from their use of the Platform and the income they generate through it. Ony4Feet does not employ Creators and does not withhold income tax, National Insurance contributions, social security contributions, or any other employment-related taxes on behalf of Creators, except where expressly required to do so by applicable tax law.

12.2 Income Tax and Self-Assessment

Creators are solely responsible for:

- Declaring all income earned through CallingFans to the relevant tax authority in their country of residence or tax domicile;
- Filing all applicable income tax returns, self-assessment filings, or equivalent tax declarations on time and in accordance with the rules of the relevant jurisdiction;
- Paying all income tax, self-employment tax, freelance tax, or equivalent levies due on their CallingFans earnings;
- Maintaining accurate financial records of all income received through CallingFans and all related business expenses.

12.3 VAT, GST, and Indirect Taxes

Creators who are registered for or required to register for Value Added Tax (VAT), Goods and Services Tax (GST), or any equivalent indirect tax in their jurisdiction are solely responsible for complying with all applicable VAT/GST obligations, including:

- Registering for VAT/GST where required by applicable law;
- Charging and collecting VAT/GST on their services where required;
- Filing periodic VAT/GST returns and remitting all collected VAT/GST to the relevant tax authority;
- Complying with any reverse charge, digital services tax, or cross-border supply rules that may apply to their earnings.

12.4 No Tax Advice

CALLINGFANS AND Ony4Feet DO NOT PROVIDE TAX ADVICE, ACCOUNTING ADVICE, OR FINANCIAL ADVISORY SERVICES OF ANY KIND. THE INFORMATION CONTAINED IN THESE TERMS OF SERVICE REGARDING TAX OBLIGATIONS IS PROVIDED FOR GENERAL INFORMATIONAL PURPOSES ONLY AND DOES NOT CONSTITUTE LEGAL, TAX, OR FINANCIAL ADVICE. CREATORS ARE STRONGLY ADVISED TO CONSULT A QUALIFIED AND LICENSED TAX PROFESSIONAL OR ACCOUNTANT IN THEIR JURISDICTION TO OBTAIN PERSONALISED ADVICE REGARDING THEIR TAX OBLIGATIONS.

12.5 Tax Documentation

CallingFans may be required, pursuant to applicable tax laws or regulations, to collect tax identification information from Creators, including but not limited to:

- VAT registration numbers;
- National tax identification numbers;
- IRS Form W-9 or W-8BEN (for US tax purposes, where applicable);
- HMRC Self-Assessment Unique Taxpayer Reference (UTR) numbers;
- Any other tax documentation required by applicable tax authority or payment processor.

Creators who fail to provide required tax documentation may have their payout processing suspended or withheld until the required documentation is received and verified.

12.6 Withholding Tax

Where CallingFans is required by applicable law to withhold any portion of Creator earnings as withholding tax (including but not limited to US withholding tax applicable to non-US Creators, or any equivalent withholding obligation under UK tax law), CallingFans will deduct and remit such withholding tax to the relevant tax authority and will provide the Creator with appropriate documentation of the withholding. CallingFans shall not be liable for any loss suffered by a Creator as a result of legally required tax withholding.

12.7 Platform's Tax Obligations

Ony4Feet, as the operator of CallingFans, complies with all applicable tax laws in the United Kingdom, including corporation tax, VAT obligations, employment tax obligations in respect of its own employees, and any applicable digital services taxes. The Platform's compliance with its own tax obligations does not in any way relieve Creators of their independent tax obligations.

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13. PRIVACY, DATA PROTECTION, AND SECURITY

13.1 Privacy Policy

CallingFans processes personal data in accordance with its Privacy Policy, which is available on the Platform and is incorporated into these Terms of Service by reference. The Privacy Policy describes the types of personal data collected, the purposes for which it is processed, the legal bases for processing, the rights of data subjects, and CallingFans' data retention practices. By accessing or using the Platform, users acknowledge that they have read and understood the Privacy Policy.

13.2 UK GDPR and Data Protection Act 2018

CallingFans processes personal data in compliance with the UK General Data Protection Regulation (UK GDPR) and the Data Protection Act 2018. Ony4Feet is registered as a data controller with the Information Commissioner's Office (ICO) and processes personal data lawfully, fairly, and transparently, for specified, explicit, and legitimate purposes, and in a manner that ensures appropriate security of personal data.

13.3 Verification Data

Personal data submitted for the purpose of identity and age verification, including government-issued identification documents and biometric verification data, is processed in accordance with the Privacy Policy and applicable data protection laws. Verification data is used exclusively for the purposes of verifying identity and age, and is not shared with third parties except where necessary to comply with legal obligations or to perform the verification service through an authorised third-party provider.

13.4 Payment Data Security

CallingFans does not store raw payment card data on its servers. All payment card information is handled by authorised payment processors who comply with the Payment Card Industry Data Security Standard (PCI DSS). CallingFans implements industry-standard security measures, including SSL/TLS encryption, to protect the transmission of personal and financial data on the Platform.

13.5 Data Breach Response

In the event of a personal data breach that is likely to result in a risk to the rights and freedoms of individuals, CallingFans will notify the ICO within 72 hours of becoming aware of the breach, as required by the UK GDPR. Where the breach is likely to result in a high risk to affected individuals, CallingFans will also notify those individuals without undue delay, in accordance with applicable data protection law.

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14. LAW ENFORCEMENT COOPERATION AND REGULATORY COMPLIANCE

14.1 Commitment to Cooperation

CallingFans is fully committed to cooperating with law enforcement agencies, governmental authorities, regulatory bodies, and payment network compliance teams in connection with any investigation or inquiry relating to the Platform or its users. This commitment to cooperation reflects CallingFans' core values of legal compliance, user safety, and responsible platform operation.

14.2 Disclosure of Information

CallingFans may disclose user account information, content, transaction records, IP address logs, or other relevant data to law enforcement agencies, regulatory bodies, or other governmental authorities in the following circumstances:

- In response to a valid court order, warrant, subpoena, or other legally binding process issued by a competent authority;
- Where CallingFans has a reasonable, good-faith belief that disclosure is necessary to prevent imminent harm, protect public safety, or protect the rights, property, or safety of CallingFans, its users, or the general public;
- In response to a lawful request from a payment network compliance team, payment processor, or financial institution investigating suspected fraudulent or non-compliant activity;
- Where CallingFans is legally obliged to report suspected child sexual abuse material (CSAM) or other illegal content to the NCMEC, IWF, NCA, or other relevant mandatory reporting authority.

14.3 CSAM Reporting Obligations

CallingFans complies with all mandatory reporting obligations with respect to child sexual abuse material (CSAM). Any CSAM discovered on the Platform will be reported to the National Center for Missing and Exploited Children (NCMEC) through the CyberTipline, to the Internet Watch Foundation (IWF), and to the UK National Crime Agency (NCA) as required by applicable law. CallingFans will cooperate fully with any resulting investigation by law enforcement authorities.

14.4 Anti-Money Laundering

CallingFans implements anti-money laundering (AML) controls in accordance with applicable law, including the UK Money Laundering, Terrorist Financing and Transfer of Funds (Information on the Payer) Regulations 2017,

the Proceeds of Crime Act 2002, and applicable financial crime regulations. The Platform maintains records of transactions and cooperates with financial intelligence units and law enforcement in connection with AML investigations as required by law.

14.5 Anti-Human Trafficking Policy

CallingFans maintains a strict zero-tolerance policy against any use of the Platform that promotes, facilitates, or enables human trafficking, sex trafficking, forced labour, or any form of exploitation. CallingFans' Terms of Service, content moderation systems, and account review procedures are all designed to detect and prevent the use of the Platform for trafficking-related purposes. Any accounts found to be associated with trafficking activity will be immediately terminated, reported to the relevant authorities, and their associated funds may be frozen pending law enforcement investigation.

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15. ACCOUNT SUSPENSION, TERMINATION, AND PLATFORM ENFORCEMENT

15.1 CallingFans' Right to Terminate

CallingFans reserves the right to suspend, restrict, or permanently terminate any user or Creator account at any time, with or without notice, and without liability, in the event of:

- Any breach of these Terms of Service or any related Platform policy;
- Engagement in any conduct that CallingFans reasonably believes to be fraudulent, deceptive, illegal, or harmful to the Platform, other users, or third parties;
- Failure to maintain compliance with Creator verification requirements;
- Any action or omission that jeopardises CallingFans' relationship with payment processors, card networks, or regulatory authorities;
- Any conduct that exposes CallingFans to legal liability, reputational harm, or regulatory sanction;
- Provision of false, inaccurate, or misleading information at any stage of registration or account management;
- Any account that has been inactive for an extended period, subject to CallingFans' account inactivity policy as published on the Platform.

15.2 User Right to Terminate

Users may close their account at any time by following the account closure procedure set out in the Platform settings. Closure of an account does not entitle the user to a refund of any subscription fees already paid for the current billing cycle. Creator accounts that are closed by the Creator remain subject to any outstanding payment obligations, chargeback liability, and compliance obligations.

15.3 Effects of Termination

Upon termination of a Creator's account, whether by CallingFans or by the Creator:

- The Creator's content will be removed from the Platform in accordance with CallingFans' content retention and deletion policy;
- Any pending payout balance will be held for a minimum period of ninety (90) days to allow for the resolution of chargebacks, disputes, and compliance reviews, following which the verified Net Earnings will be released to the Creator subject to any applicable deductions;
- The Creator's licence to use CallingFans' platform software and services will immediately terminate;
- The Creator's obligations in respect of content verification, consent documentation, and tax compliance survive termination.

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16. LIMITATION OF LIABILITY AND DISCLAIMER OF WARRANTIES

16.1 Disclaimer of Warranties

THE CALLINGFANS PLATFORM AND ALL SERVICES PROVIDED THEREUNDER ARE OFFERED ON AN 'AS IS' AND 'AS AVAILABLE' BASIS, WITHOUT ANY REPRESENTATIONS, WARRANTIES, OR CONDITIONS OF ANY KIND, WHETHER EXPRESS, IMPLIED, STATUTORY, OR OTHERWISE. TO THE FULLEST EXTENT PERMITTED BY APPLICABLE LAW, Ony4Feet EXPRESSLY DISCLAIMS ALL WARRANTIES, INCLUDING BUT NOT LIMITED TO IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, TITLE, AND NON-INFRINGEMENT.

Ony4Feet DOES NOT WARRANT THAT THE PLATFORM WILL BE UNINTERRUPTED, ERROR-FREE, SECURE, OR FREE FROM VIRUSES OR OTHER HARMFUL COMPONENTS. Ony4Feet DOES NOT WARRANT THE ACCURACY, COMPLETENESS, RELIABILITY, OR AVAILABILITY OF ANY CONTENT POSTED BY CREATORS ON THE PLATFORM.

16.2 Limitation of Liability

TO THE FULLEST EXTENT PERMITTED BY APPLICABLE LAW, IN NO EVENT SHALL Ony4Feet, ITS DIRECTORS, OFFICERS, EMPLOYEES, AGENTS, CONTRACTORS, LICENSORS, OR SERVICE PROVIDERS BE LIABLE FOR:

- ANY INDIRECT, INCIDENTAL, SPECIAL, CONSEQUENTIAL, OR PUNITIVE DAMAGES, INCLUDING BUT NOT LIMITED TO LOSS OF PROFITS, LOSS OF REVENUE, LOSS OF DATA, OR LOSS OF GOODWILL;
- ANY DAMAGES ARISING FROM OR RELATED TO THE CONTENT POSTED BY CREATORS, THE CONDUCT OF CREATORS OR SUBSCRIBERS, OR ANY THIRD-PARTY SERVICES INTEGRATED WITH THE PLATFORM;
- ANY LOSS OR DAMAGE ARISING FROM UNAUTHORISED ACCESS TO OR USE OF CALLINGFANS' SERVERS OR ANY PERSONAL INFORMATION STORED THEREON, BEYOND WHAT IS REQUIRED BY APPLICABLE DATA PROTECTION LAW;
- ANY INTERRUPTION OR CESSATION OF THE PLATFORM SERVICES FOR ANY REASON;
- ANY ERRORS, INACCURACIES, OR OMISSIONS IN ANY CONTENT ON THE PLATFORM.

16.3 Indemnification

Users and Creators agree to indemnify, defend, and hold harmless Ony4Feet, its directors, officers, employees, agents, contractors, and licensors from and against any and all claims, liabilities, damages, losses, costs, and expenses (including reasonable legal fees) arising out of or related to:

- Their use of or access to the CallingFans platform;
- Any content they upload, publish, or distribute through the Platform;
- Their violation of these Terms of Service or any applicable law;
- Their violation of the rights of any third party, including intellectual property rights, privacy rights, or consent obligations;
- Any tax obligations arising from their Creator earnings.

17. CHANGES TO TERMS OF SERVICE

17.1 Right to Amend

Ony4Feet reserves the right to modify, update, or amend these Terms of Service at any time, at its sole discretion. Changes may be made to reflect updates in applicable law, payment network requirements, platform features, compliance obligations, or operational practices. CallingFans will provide notice of material changes to these Terms by publishing the updated Terms on the Platform and updating the 'Effective Date' at the top of the document, and, where practicable, by sending a notification to registered users' account email addresses.

17.2 Continued Use

Continued use of the CallingFans Platform following the publication of updated Terms of Service constitutes acceptance of the updated Terms. If any user does not agree to the updated Terms, they must cease using the Platform and close their account prior to the effective date of the updated Terms. CallingFans encourages users to review these Terms periodically to remain informed of any updates.

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18. GENERAL PROVISIONS

18.1 Entire Agreement

These Terms of Service, together with CallingFans' Privacy Policy, Creator Agreement, and all other policies and guidelines published on the Platform, constitute the entire agreement between the user and Ony4Feet with respect to the subject matter hereof, and supersede all prior and contemporaneous agreements, understandings, representations, and warranties.

18.2 Severability

If any provision of these Terms of Service is held to be invalid, unlawful, or unenforceable by a court of competent jurisdiction, such provision shall be modified to the minimum extent necessary to make it valid, lawful, and enforceable, and the remaining provisions of these Terms shall remain in full force and effect.

18.3 Waiver

CallingFans' failure to enforce any right or provision of these Terms of Service shall not constitute a waiver of such right or provision. Any waiver of any provision of these Terms must be in writing and signed by an authorised representative of Ony4Feet to be effective.

18.4 Assignment

Users and Creators may not assign, transfer, or sublicence any of their rights or obligations under these Terms of Service without the prior written consent of Ony4Feet may assign its rights and obligations under these Terms at any time, including in connection with a merger, acquisition, sale of assets, or other corporate reorganisation.

18.5 Force Majeure

CallingFans shall not be liable for any failure or delay in the performance of its obligations under these Terms of Service where such failure or delay is caused by circumstances beyond CallingFans' reasonable control, including but not limited to acts of God, natural disasters, war, terrorism, civil unrest, government action, regulatory action, payment network action, internet outages, cyberattacks, or pandemic.

18.6 Headings

The section headings used in these Terms of Service are for convenience of reference only and shall not affect the interpretation or construction of these Terms.

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19. CONTACT INFORMATION

19.1 General Enquiries

For general enquiries about CallingFans, these Terms of Service, or any aspect of the Platform's services, users may contact Ony4Feet using the following details:

Company	Ony4Feet
Platform	CallingFans

Address	Wn, Dean Street, London, W1D 1PT, England
Email	info@callingfans.com
Phone	5520838405
Website	https://www.callingfans.com

19.2 Legal and Compliance Enquiries

For legal notices, compliance enquiries, law enforcement requests, regulatory requests, or matters relating to intellectual property, privacy, or content removal, please direct all correspondence in writing to: info@callingfans.com, marked for the attention of 'Legal and Compliance'.

19.3 Data Protection

For enquiries relating to personal data, data subject rights, or data protection compliance, please contact CallingFans' Data Protection team at: info@callingfans.com, marked for the attention of 'Data Protection Officer'.

ACCEPTANCE OF TERMS

BY ACCESSING, REGISTERING ON, OR USING CALLINGFANS IN ANY MANNER, YOU ACKNOWLEDGE THAT YOU HAVE READ, UNDERSTOOD, AND AGREE TO BE LEGALLY BOUND BY THESE TERMS OF SERVICE IN THEIR ENTIRETY. IF YOU DO NOT AGREE TO THESE TERMS, YOU MUST IMMEDIATELY CEASE ALL USE OF THE PLATFORM AND CLOSE YOUR ACCOUNT.

Effective Date: 6 May 2026 | Ony4Feet | CallingFans