**User Agreement**

**Effective Date:** [Insert Date]

This User Agreement ("Agreement") governs your access to and use of the Brand Collaborator platform ("Platform") operated by Brand Collaborator ("we," "us," "our"). By accessing or using the Platform, you agree to comply with and be bound by the terms and conditions set forth in this Agreement.

**1. Acceptance of Terms**

By accessing or using the Platform, you acknowledge that you have read, understood, and agree to be bound by this Agreement and our other policies, including the Privacy Policy, Terms & Conditions, Cookie Policy, and Refund Policy. If you do not agree to these terms, you should not use the Platform.

**2. Eligibility**

You must be at least 18 years of age to use the Platform. By using the Platform, you represent and warrant that you are of legal age to form a binding contract and meet all of the eligibility requirements.

**3. Account Registration**

To access certain features of the Platform, you may be required to register for an account. You agree to:

* Provide accurate, current, and complete information during the registration process.
* Maintain and promptly update your account information.
* Keep your password secure and confidential.
* Notify us immediately of any unauthorized use of your account or any other breach of security.

You are responsible for all activities that occur under your account.

**4. Fees and Payments**

* **Freelancers:** We take a 20% service fee on payments received for completed work.
* **Content Creators (UGC):** We take a 10% service fee on payments received for completed work.

You agree to pay all applicable fees and charges associated with your use of the Platform, as outlined during the payment process. All payments are non-refundable unless otherwise stated in our Refund Policy.

**5. Use of the Platform**

You agree to use the Platform for lawful purposes only and in accordance with this Agreement. You agree not to:

* Engage in any conduct that is unlawful, harmful, threatening, abusive, harassing, defamatory, or otherwise objectionable.
* Impersonate or misrepresent your affiliation with any person or entity.
* Interfere with or disrupt the operation of the Platform, including through the use of viruses, bots, or other harmful software.
* Reproduce, duplicate, copy, sell, resell, or exploit any portion of the Platform without our express written permission.

**6. Intellectual Property**

All content, trademarks, logos, and other intellectual property on the Platform are the property of Brand Collaborator or its licensors. You may not use, reproduce, distribute, or create derivative works based on any content from the Platform without our prior written consent.

**7. Termination**

We reserve the right to suspend or terminate your access to the Platform at any time, without notice, for any reason, including if we believe you have violated this Agreement. Upon termination, all rights and licenses granted to you in this Agreement will immediately cease.

**8. Disclaimers and Limitation of Liability**

The Platform is provided on an "as is" and "as available" basis. We make no warranties, express or implied, regarding the Platform, including but not limited to, the accuracy, reliability, or availability of the Platform.

To the maximum extent permitted by law, Brand Collaborator shall not be liable for any indirect, incidental, special, consequential, or punitive damages arising out of or related to your use of or inability to use the Platform.

**9. Governing Law**

This Agreement shall be governed by and construed in accordance with the laws of Nigeria, without regard to its conflict of laws principles. Any disputes arising under or in connection with this Agreement shall be subject to the exclusive jurisdiction of the courts in Nigeria.

**10. Changes to the Agreement**

We may update this Agreement from time to time. If we make significant changes, we will notify you either through the Platform or by other means. Your continued use of the Platform after any changes to this Agreement constitutes your acceptance of the revised terms.

**11. Contact Information**

If you have any questions or concerns about this Agreement, please contact us.