**About Kiva.org**

Kiva is an international nonprofit based in San Francisco, with a mission to connect people through lending to alleviate poverty.

By lending as little as $25 on Kiva, anyone can help a borrower start or grow a business, go to school, access clean energy or realize their potential. For some, it’s a matter of survival, for others it’s the fuel for a life-long ambition. 100% of every dollar you lend on Kiva goes to funding loans.

It's a loan, not a donation

Lending on Kiva creates a partnership of mutual dignity and makes it easy to touch more lives with the same dollar.

Choosing where to make an impact

Whether lending within your community, or halfway around the world, Kiva creates the opportunity to play a special part in someone else's story.

Lifting one, to lift many

When a Kiva loan enables someone to grow a business and create opportunity for themselves, it creates opportunities for others as well.

## Guidelines for Reviewers

* When to write a review

You can write a review if you’ve had a recent, genuine experience.

You shouldn’t submit a review if you’ve been offered an incentive by a business. Incentives include things like discounts, monetary rewards, loyalty points, gifts, coupons and referral bonuses. These undermine the integrity of reviews. If you receive an incentive, you can report it to us [here](https://support.trustpilot.com/hc/en-us/requests/new?ticket_form_id=360000922460).

Reviews are your chance to share your experiences with others and give feedback to companies. Size doesn’t matter here, we think all experiences big and small are worth reviewing — whether it’s a phone call, an online order, a visit to your local store or otherwise using a company’s products or service.

Just keep it fresh by writing about your experience that happened in the past 12 months. While your story about buying a boombox in the 80s is cool, it’s less relevant for consumers looking to invest in today’s hi-tech audio products. When you share your recent experiences, other readers get a feel for how a company is operating now. And companies get valuable up-to-date feedback. [Learn more about who can write a review and when](https://support.trustpilot.com/hc/en-us/articles/205675248-Who-can-write-a-review-and-when-).

* Keep proof of your experience

Hold onto documentation that shows you’ve had an experience with the company (for example, a receipt, order confirmation, screenshot of your chat with online customer service) because you might be asked to [verify your experience](https://support.trustpilot.com/hc/en-us/articles/205994208-Why-do-we-ask-for-reviewer-documentation-).

* Keep private information private

Your reviews are public. That’s why it’s not a good idea to include your own sensitive or personal information, and it’s never OK to include someone else’s. We’re talking names, phone numbers, addresses, email addresses, and anything else that could be used to track, identify, contact or impersonate someone. We want the privacy and safety of yourself and others to be respected and protected.

* Check the domain you’re reviewing

You’d be surprised how often people mistakenly leave a review for Company A on Company B’s profile page (trust us, on [Trustpilot’s own profile page](https://www.trustpilot.com/review/trustpilot.com) we often hear about how much people love or hate our non-existent delivery service!). So before you post, please double check the company and country domain you’re reviewing. It’ll save potential headaches later on.

* The final say

These guidelines are just that: guiding principles. Please understand that we have the final say with regard to the interpretation and application of these guidelines, and we can update them at any time. If you’d like more detailed information about how we work, you’re welcome to visit our [Support Center](https://support.trustpilot.com/hc/en-us).

#### **1. Registered User**

**1.1** Trustpilot grants you the non-exclusive, non-transferable, revocable, limited right to access and use the Website. In order to gain full access and use of the Website, you must create a profile and register as a user (hereinafter referred to as "Registered User").

**1.2** You are only permitted to register one profile per person on the Website. The profile is personal and you must not transfer it to others.

**1.3** In order to become a Registered User, you need a password. You choose your own password which must be used with your email address when logging onto the Website. Alternatively, we send the password to you. The password is personal and you must not transfer it or in other ways make it available to others. It is your responsibility to ensure that the password does not fall into the hands of a third party. If you become aware that the password is or may have been compromised, you are obligated to inform us hereof. We can and will change the password if there is a risk that the password has been compromised or is used in violation of the User Terms.

**1.4** During the registration process, you must choose a username. The username will be shown on the Website whenever you write or comment on reviews or produce user-generated content (see 2.1 below) on the Website. Therefore, you must consider whether you wish to use a username from which you can be identified by others. The username must not (i) be offensive or in other ways insulting, (ii) contain the terms "Guest", "Admin", ".dk", ".com", etc. or (iii) contain characteristics which belong to a third party, including names of famous persons, or personal names to which you do not own the rights. You warrant that your username does not infringe on any rights (including any intellectual property rights) belonging to any third party and/or pertaining to the User Terms.

**1.5** Changes to the username may only be made by us. If you want to change your username, please contact us at [support@trustpilot.com](mailto:support@trustpilot.com).

**1.6** We are entitled at any time, without notice and without prejudice, to delete, suspend or change your profile in the event of your violation or suspected violation of these User Terms or applicable law. When deleting your profile, you will no longer have access to services on the Website which require your registration and/or login as a Registered User. When deleting your profile, we reserve the right to delete the user-generated content (see 2.1) you have made on the Website.

**1.7** Furthermore, we reserve the right, at any time and without notice or explanation, to delete your profile and user-generated content (see 2.1). In this case, our disclaimer applies without limitations.

**1.8** You are not permitted to gain access or attempt to gain access to the parts of the Website requiring user registration if you are not a Registered User.

#### **2. User-Generated Content from Registered Users**

**2.1** You hereby grant us the worldwide, non-exclusive, perpetual, irrevocable, royalty-free right and license to publish, display, reproduce, modify, create derivative works of and commercially exploit any material, information, notifications, reviews, articles or other types of communication (hereinafter referred to as the "User-Generated Content" or "UGC") which you create on the Website as a Registered User. We may freely use and transfer the UGC and disclose the UGC to third parties.

**2.2** Registered Users are liable for the UGC they publish on the Website.

**2.3** Registered Users warrant that all UGC posted on the Website is correct and true (where they state facts) or genuinely held (where they state opinions).

**2.4** UGC must relate to a company or organization from which the Registered User has purchased or can otherwise document using the company's or organization's products or services.

**2.5** You may not publish UGC regarding companies to which you have personal or professional relations.

**2.6** Registered Users must not, and must not allow any third party to, publish UGC on the website which:

* is of a marketing nature or has marketing purposes,
* is unlawful, deceptive, misleading, fraudulent, threatening, abusive, harassing, libelous, defamatory, tortious, obscene, pornographic or profane, has sexist, political or racial character, violates other people's rights, including any intellectual property rights, rights of privacy and/or rights of publicity,
* is offensive or in any way breaches any applicable local, national or international law or regulation,
* violates these User Terms, including the User Guidelines, reveals any personal information about another individual, including another person's name, address, phone number, email address, credit card information or any other information that could be used to track, contact or impersonate that person,
* has a disloyal or unlawful purpose and/or content (or promotes unlawful purposes), or
* is technically harmful (including without limitation computer viruses, logic bombs, Trojan horses, worms, harmful components, corrupted data or other malicious software, harmful data or conduct).

**2.7** Contributors of UGC warrant in every context that the UGC is lawful and in compliance with the User Terms. If Trustpilot receives notice or otherwise becomes aware that UGC violates current legislation and/or the User Terms, we may delete the UGC without any notice, and we - dependent on the character of the violation - may inform the violated party and/or the authorities of the violation. Our right to delete will not be conditioned on an explanation, although we will strive to inform the Registered User about the deletion and the reason hereof.

**2.8** The Registered User hereby grants us the right to initiate and take any legal actions which we deem necessary in case of infringement of the Registered User's UGC.

The Registered User must guarantee to indemnify us for any claims which may be made against us as a consequence of the Registered User's violation of the User Terms or current legislation. The Registered User must indemnify and hold us harmless from and against any claim or loss due to third party claims against us resulting from the UGC of the Registered User.

**2.9** We may at any time request information about the UGC from the Registered User, including documentation supporting the information included in the UGC, e.g. documentation evidencing that the UGC is based on an actual buying experience in an actual customer relation to the company to which the UGC relates.