



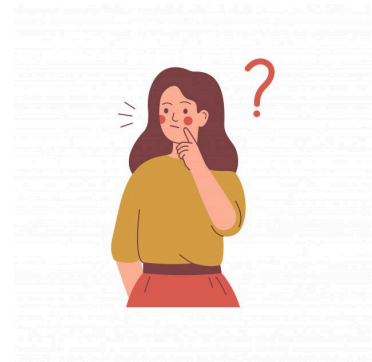
Modernizing Terms & Conditions

<https://www.digitaljournal.com/business/report-finds-only-1-percent-reads-terms-conditions/article/566127>

In an article made by the Digital Journal as cited by **ProPrivacy.com**, only 1% of people actually read the Terms & Conditions.

This is not surprising as Terms & Conditions have been growing larger and larger with more rules being implemented.

So What is a Terms & Conditions (T&C)?



Definition

Terms and conditions are part of a contract that ensure parties understand their contractual rights and obligations. Parties draft them into a legal contract, also called a legal agreement, in accordance with local, state, and federal contract laws. They set important boundaries that all contract principals must uphold. ~<https://www.contractsounsel.com/t/us/terms-and-conditions>

Reasons Why the view rate is 1%

1. Too long.
 - a. T&C documents are between 5 - 15 pages long. Tech giants such as Apple and Google have 40+ page long T&C (2,000 - 4000 words)
2. Too Technical
 - a. Many technical Words for non-technical users. Many of these documents are there for legal reasons and not for the reason of informing people.
3. Too Dense

- a. Lack of spacing between lines
- b. Lack of summarization
- c. Lack of Accessibility settings

4. Scary

- a. With all of the previously mentioned points, things can get very very scary. Imagine reading 20+ pages of legal documents, you'd rather not right?



How Do We Fix The Issue?

One Word: **SEGREGATION**

T&C is a legal document that is used to inform both customers and controlling agencies. This document must be presented in a formal style written by a lawyer, in collaboration with multiple entities inside the organization.

This document must be all encompassing and be as clear as possible.

Multiple solutions can be offered to solve this issue but the best one is separating the legal entity from it's customer.

The organization can create a really comprehensive legal T&C without corporate buzz words and value wording for officials to use when there is an internal/external issue.

And the organization can summarize this document to it's most important parts for it's customers

Lets take an example:

Apple Privacy & Personal Data FaQ

At Apple, we believe strongly in fundamental privacy rights — and that those fundamental rights should not differ depending on where you live in the world.

That's why we treat any data that relates to an identified or identifiable individual or that is linked or linkable to them by Apple as "personal data," no matter where the individual lives.

This means that data that directly identifies you — such as your name — is personal data, and also data that does not directly identify you, but that can reasonably be used to identify you — such as the serial number of your device — is personal data. Aggregated data is considered non-personal data for the purposes of this Privacy Policy.

This Privacy Policy covers how Apple or an Apple-affiliated company.

(collectively, "Apple") handles personal data whether you interact with

us on our websites, through Apple apps (such as Apple Music or Wallet),

or in person (including by phone or when visiting an Apple

Store).

Apple may also link to third parties on our services or make third-party

apps available for download in our App Store. Apple's Privacy Policy

does not apply to how third parties define personal data or how they use

it. We encourage you to read their privacy policies and know your

privacy rights before interacting with them.

After Segregating:

Legal (For Legal Entities)

We abide by the GDPR laws in the EU.

Data that directly identifies the customer — such as their name — is personal data, and also data that does not directly identify the customer, but that can reasonably be used to identify the customer — such as the serial

number of their device — is personal data. Aggregated data is considered non-personal data for the purposes of this Privacy Policy.

This applies to all our services such as Apple Wallet - iPhone, iOS, etc

Legal (For Customers)

Your data is safe with us because we follow important rules made by the EU. If you'd like to know more you can see here! — ATTACH A LINK — (to the Legal Entity version)

Would this help?

19 lines became a set of:

- 13 lines (legal) AND
- 4 lines customer version

If we save an average of 15 lines per section, then we can reduce number of pages to around 9 pages, and content writers can add elements to make reading these documents much easier and fun!

Limitations & Concerns

While segregating Terms & Conditions into customer-friendly summaries and comprehensive legal versions improves accessibility, it introduces significant operational and legal complexities.

Creating two versions of each policy—one simplified for users and one complete for legal purposes—means doubling the number of documents that must be maintained. Every update, legal revision, or jurisdiction-specific change must be reflected accurately in both versions. This introduces:

- Greater **administrative burden**
- Higher **translation and localization costs**
- More **complex version control**

Simplified summaries run the risk of being misunderstood or oversimplified. If a customer acts on a summarized term that lacks legal precision—or misinterprets it—the company could face:

- **Liability claims**
- **Regulatory scrutiny**
- Loss of **consumer trust**

It becomes crucial that the simplified version does not contradict or mislead in relation to the legal terms it summarizes.

Users who wish to dig deeper from a simplified version to the full legal document face a shift in tone, density, and complexity. This abrupt transition may discourage deeper reading, defeating the purpose of transparency.

For companies operating across multiple services, platforms, or regions, the number of documents increases exponentially. Maintaining aligned T&Cs across:

- Different **product lines**
- Multiple **languages**
- Varying **legal jurisdictions**

can overwhelm internal systems and personnel, from legal teams to customer support.

Opinion: A Smarter Way Forward for Terms & Conditions

The current state of Terms & Conditions is broken. Documents designed to protect both companies and consumers have instead become walls of legal jargon — unread, misunderstood, and often blindly accepted. Only **1% of users** read them, yet every single user is expected to agree to them. That's not just inefficient; it's fundamentally flawed.

Segregating the T&C into two distinct but connected documents — one for **legal compliance**, one for **consumer clarity** — is not just a UX improvement. It's a shift toward **ethical transparency**.

When companies like Apple present 40+ pages of legal text without meaningful summarization, they effectively **outsource risk and responsibility** to the user. That's neither fair nor sustainable in a digital world that demands trust.

Offering a simplified, human-readable version upfront — while preserving a detailed legal version behind a link — strikes a powerful balance:

- Users get the **clarity and confidence** they need to make informed choices.

- Companies retain the **legal protection** they require.

Critics may argue this adds complexity by doubling the number of documents, and they're right. But complexity behind the scenes is often the **cost of better user experience**. We already manage this in user interfaces, in onboarding, in design systems — why not in our legal systems too?

In short, if we believe in **user-first design**, **digital ethics**, and **genuine informed consent**, then this segregation model isn't just a good idea —

It's a necessary evolution in how we communicate contracts in the 21st century.