

PayPal Generosity Network Terms and Conditions

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Effective Date: June 17, 2022

Contracting Party and Scope of these Terms

By using the PayPal Generosity Network (“Generosity Network”), you agree to these terms and conditions (“Terms”). In these Terms, we use the terms “PayPal” or “we” to refer to PayPal, Inc. These Terms govern your use of the Generosity Network as a donor or fundraiser, as described below, and supplement the PayPal [User Agreement](#) which governs your use of your PayPal account and the PayPal services.

By using the Generosity Network, you agree to comply with all the terms and conditions in these Terms and all other terms and policies linked or otherwise referenced in these Terms, all of which are incorporated by reference into these Terms. We may terminate, cancel, suspend, amend, or otherwise modify these Terms at any time consistent with the User Agreement, subject to applicable law. By continuing to use the Generosity Network after any changes to these Terms become effective, you agree to abide and be bound by those changes.

If there is any conflict between these Terms of Use and the PayPal [User Agreement](#), these Terms shall prevail with respect to the subject matter in these Terms.

Generosity Network Description, Uses, and Compliance with these Terms

The Generosity Network is a service offered by PayPal as a platform to you (“Fundraiser Creator”) to create a fundraiser on the Generosity Network to raise money for yourself or for others in need (“Fundraiser”), and for contributors to a Fundraiser (“Donors”) to contribute funds (“Donations”) to a Fundraiser. All Fundraisers must comply with these Terms. PayPal reserves the right to remove or restrict the creation or publication of any Fundraiser that does not comply with these Terms.

Creating a Generosity Network Fundraiser

When you create a Fundraiser for: (1) yourself, (2) your friends or family, or (3) any businesses, we call that a “Personal Fundraiser.” When you create a Fundraiser to benefit an eligible charity, we call that a “Fundraiser for Charity.”

You may create **one Personal Fundraiser at a time, but you may create more than one Fundraiser for Charity**. The maximum amount that may be collected on a Personal Fundraiser is \$20,000 USD. There is no limit on funds that can be raised for a Fundraiser for Charity. You must have verified your identity with PayPal and your account with PayPal must be in good standing to create any Generosity Network Fundraiser. Your account with PayPal must remain in good standing throughout the entirety of the Fundraiser. Fundraisers may only last up to 30 days.

Fundraiser Creators shall accurately and honestly describe what the Donations will be used for, and the Fundraiser Creator must use the Donation for the purpose(s) stated in the Fundraiser. The Fundraiser Creator is solely responsible for any false, inaccurate, or misleading Fundraiser or Fundraiser Content (defined below), and for any misuse of Donations.

For Personal Generosity Network Fundraisers

If you collect Donations on behalf of someone else other than yourself, you agree to deliver all of the Donations to the ultimate beneficiary as soon as possible. You agree to provide us with any information we may request and that we deem necessary to verify your compliance with these Terms, including information and/or documentation that proves you have the authority to collect Donations on behalf of a beneficiary and how the Donations will be transferred to the beneficiary.

PayPal disclaims all liability and responsibility for the outcome or success of a Fundraiser. Fundraiser Creators accept the risk and accept that the Fundraiser may not be successful or that the Fundraiser may experience changes, delays, or unforeseen challenges. PayPal does not guarantee or represent that Donations will be used as described in the Fundraiser or that the Fundraiser will achieve its goals.

For Generosity Network Fundraisers for Charity

You may create multiple Fundraisers for Charity. For Fundraisers for Charity, you will select a charity to benefit from your Fundraiser. All Donations will go directly to PayPal Giving Fund (Federal Tax ID: 45-0931286), subject to its [Donor Terms of Service](#), which is hereby incorporated into these Terms. Donations will be granted by PayPal Giving Fund to your recommended charity in accordance with its [Donation Delivery Policy](#), also incorporated by reference into these Terms.

In the rare case that PayPal Giving Fund cannot grant Donations to your selected charity, PayPal Giving Fund will reach out to Donors for another charity recommendation, and will reassign the donations to another similar charity if Donors do not respond.

Donors will receive an official tax donation receipt from PayPal Giving Fund for their Donation.

PayPal Giving Fund will only grant unrestricted funds to eligible charities, which charities can apply as they choose in support of their overall mission. You may not create a Fundraiser for Charity that purports to restrict how the recommended charity may use the funds.

Public Display of your Fundraiser; Public Donation Information

The use of the Generosity Network, including use of Fundraiser Content, is subject to PayPal's [Privacy Statement](#).

When the Fundraiser you create is published, your name, PayPal profile photo, and the total amount you have collected will be publicly displayed on the Fundraiser, in addition to any other images, video, and/or information that you add when creating or modifying your Fundraiser. If you elect to share your Fundraiser only with people who have a link to your Fundraiser, only people with the link to your Fundraiser will be able to see your name, PayPal profile photo, and the total amount you have collected, in addition to any other images, video, and/or information that you add when creating or modifying your Fundraiser.

Unless you have elected to share your Fundraiser only with people who have a link to the Fundraiser, we will include and display your Fundraiser on the Generosity Network which shall allow others to search for Fundraisers by zip code, category, keywords, etc. The Fundraiser and all its contents will be publicly available until it is removed from the Generosity Network.

After the Fundraiser expires, the Fundraiser will automatically be removed from the Generosity Network (if applicable); the Fundraiser will still be viewable from its unique link, but the donate button will be disabled without the ability to reactivate.

In addition, unless a Donor chooses to be anonymous, a Donor's name, donation amount, and picture will be publicly displayed on the Generosity Network Fundraiser. If you elect to share your Fundraiser only with people who have a link to your Fundraiser, only people with the link to your Fundraiser will be able to see Donors' names, donation amounts, and pictures.

Even if a Donor elects to be publicly anonymous, the Fundraiser Creator will see a Donor's details.

Unless a Donor elects to be anonymous when donating to a Fundraiser for Charity, the Donor's name, donation amount, and picture will be publicly displayed on the Generosity Network Fundraiser, and the Donor's name, email and donation amount will be shared

with the recommended charity. For all Donations to a Fundraiser for Charity, a Donor's name, email, and donation amount is shared with PayPal Giving Fund as the charity receiving the donation, and will be treated in accordance with [PayPal Giving Fund's Privacy Policy](#).

Generosity Network Fundraiser Content Standards

In addition to the Prohibited Activities and Activities Requiring Approval in the [PayPal Acceptable Use Policy](#), you may not post any content within the Fundraiser ("Fundraiser Content") that:

- is false, misleading, deceiving, inaccurate, or dishonest;
- is defamatory or invasive of another person's right of privacy or right of publicity;
- is harmful, obscene, harassing, objectionable, violent, or condoning violence or harm, displaying nudity or sexual activity, or otherwise unfit for publication;
- incites hatred of animals or of individuals or groups based on race, ethnic origin, religion, nationality, disability, gender, age, veteran status, sexual orientation, or gender identity;
- infringes intellectual property or other proprietary rights of any party, or is not authorized, such as content that you did not create or do not have the permission to use;
- creates a privacy or security risk to any person or exposes others to harm;
- constitutes unsolicited or unauthorized advertising, promotional materials, commercial activities or sales;
- is spam, chain letters, or pyramid schemes;
- promotes a chance to win through a contest, lottery sweepstakes, raffle, or giveaways;
- for Fundraisers for Charity, restricts how the recommended charity may use the funds;
- violates any laws;
- includes a link to another website; or
- in PayPal's sole discretion, is objectionable or exposes others to harm or liability;

If you create a Fundraiser to support others in need, please be respectful of their privacy. You need to ensure that intended beneficiaries consent to their name being used, their photo or likeness being displayed, etc.

License Grant and Legal Rights in Fundraiser Content

Fundraiser Content remains the property of the Fundraiser Creator. The Fundraiser Creator hereby grants to PayPal and its affiliated companies and users a nonexclusive, worldwide, royalty-free, fully paid up, transferable, sublicensable, perpetual, and

irrevocable license to duplicate, copy, display, publish, upload, perform, distribute, modify, create derivative works, delete, post, forward to others, and otherwise use your Fundraiser Content, and associated intellectual property and publicity rights, in connection with the operation of the Generosity Network or the promotion, advertising, or marketing thereof, in any form, medium or technology now known or later developed.

As a Fundraiser Creator, you further represent and warrant that: (1) you have all the licenses, rights, consents, and permissions in your Fundraiser Content necessary to make this license and grant, and (2) Fundraiser Content is accurate and does not and will not infringe any third party's intellectual property right, proprietary right, privacy right, confidentiality, right of publicity, or otherwise violate these Terms or applicable law.

Donations Collected through a Generosity Network Fundraiser

Personal Fundraisers: Personal Fundraiser Donations will be held in a separate balance within your PayPal account. This balance is not a separate account, nor is it a bank account, collective investment, investment or savings account, and it is not eligible for FDIC insurance. You will not earn interest on Donations. Donations in this separate short-term balance must be transferred to your payment account with PayPal before use, transfer, or withdrawal for the stated purpose of your Fundraiser only. Fundraisers are intended for short-term use. They are not meant to be used for long-term or indefinite holding of funds. The use, transfer, and withdrawal of Donations from your PayPal account are governed by the PayPal User Agreement, including, as applicable, the [PayPal Balance Terms and Conditions](#).

Fundraisers for Charity: Fundraisers for Charity Donations are made directly to PayPal Giving Fund, which will grant the funds to your recommended, eligible charity in accordance with its [Donation Delivery Policy](#). See “Creating a Generosity Network Fundraiser: For Generosity Network Fundraisers for Charity” above.

Prohibited Uses

You may not use the Generosity Network for the explicit or implicit purpose of or involving:

- a. any activity or purpose that violates any laws;
- b. any activity prohibited or restricted by [PayPal's Acceptable Use Policy](#) or that PayPal deems in its sole discretion to be objectionable;
- c. any attempt to collect Donations for activities, individuals, entities, or countries embargoed or blocked by any government, including those subject to comprehensive United States sanctions law or that violate any applicable sanctions laws;

- d. any attempt to collect Donations for a minor without the permission of the minor's guardian;
- e. a political campaign or otherwise for the benefit of a political party, political figure, or candidate for office;
- f. supporting or encouraging criminal activity or violence, including human trafficking or exploitation;
- g. the sale of goods or services;
- h. marketing or promotional purposes;
- i. activities generally performed by law enforcement;
- j. securities, investment opportunities, debt or equity, revenue sharing, annuities, investments, loans, etc.

You may not:

- a. support individuals associated with alleged financial crimes including corruption, bribery, tax evasion, fraud, or other similar activities;
- b. seek or accept any compensation in relation to your Fundraiser;
- c. accept any Donation that you know or suspect to be erroneous, suspicious, or fraudulent;
- d. publish or use content or information that violates the Fundraiser Content Standards (see above);
- e. offer any incentive, return, interest, benefit, "rewards", or "perks" in return for a contribution to your Fundraiser;
- f. falsely assert, suggest, or imply that contributions to the Fundraiser are tax deductible;
- g. post private, confidential, or proprietary data or information about a third party, without the express consent of that third party;
- h. engage in any other activity that is prohibited by the PayPal User Agreement, including the Acceptable Use Policy, or that PayPal deems in its sole discretion to be objectionable.

Tax and Other Legal Obligations

Personal Fundraiser Creators or other people benefiting from the Donations are solely responsible for assessing, collecting, reporting, or remitting all taxes, duties, levies, charges or assessments applicable or payable in connection with Personal Fundraiser Donations.

Personal Fundraiser Donations are generally not tax-deductible under applicable law. PayPal does not offer any tax advice regarding Donations. Before using the Generosity Network, you should consult your own tax, legal, financial, or other advisor as appropriate.

Donations made to a Fundraiser for Charity are generally tax-deductible to the extent permitted by law. Donors will receive an official tax donation receipt from PayPal Giving Fund. See “Creating a Generosity Network Fundraiser: For Generosity Network Fundraisers for Charity,” above.

If you set up a Generosity Network Fundraiser, you must ensure compliance with all applicable laws (including, for example, applicable consumer protection laws and state and federal laws on fundraising).

Your Rights and Obligations as a Donor to or Beneficiary of a Generosity Network Fundraiser

All Donations to a Fundraiser are done at the Donor’s own risk and PayPal bears no liability whatsoever in this regard. It is the Donor’s responsibility to understand how the Donation will be used and by whom. The Fundraiser category is provided as a convenience and not a guarantee. Donors cannot rely on PayPal to determine whether any Fundraiser category or Fundraiser Content may be inaccurate. If Personal Fundraiser Donations are not used for the stated purpose, the Donor’s only recourse is against Fundraiser Creator. PayPal is not obliged to monitor whether the use of the Donations is in accordance with the stated use. PayPal has no liability whatsoever to any beneficiary of the Fundraiser.

Actions which PayPal May Take

PayPal may remove a Fundraiser and its contents at any time.

If we have reasons to believe that you have engaged in any activities which violate these Terms, the PayPal User Agreement, or PayPal’s Acceptable Use Policy, we may not only remove your Fundraiser, but also hold the Donations in your PayPal account, or limit, suspend, or close any and all PayPal services.

PayPal’s additional rights are set out in section “Actions We May Take if You Engage in Any Restricted Activity” of the PayPal User Agreement.

Fees

For Personal Fundraisers the applicable Donation or Charity Transaction rates and all other applicable fees, as set forth on the [Consumer Fees](#) page, will apply.

PayPal covers transaction fees for Donations to Fundraisers for Charity. PayPal's currency conversion spread may still apply.

Refunds

All Donations are final and will not be refunded. Donor may contact the Fundraiser Creator directly to request a refund. PayPal has no obligation to participate or become involved in any dispute between Donor and Fundraiser Creator regarding any refund.

Your Use of Donations

You own the money in your account with PayPal. However, you may not use Donations for purposes other than the stated purpose of your Fundraiser listed on the Generosity Network.

PayPal is under no obligation to monitor the use of the Personal Fundraiser Donations and assumes no liability whatsoever if the Donations are not used in accordance with the stated purposes of the Fundraiser. PayPal is not liable for, and assumes no rights, title interests in, or obligations related to the Donations, which are personal payments received by the Fundraiser Creator from Donors. Any disputes with Donors in relation to the Fundraiser or use of the Donations are the responsibility of the Fundraiser Creator and no right, title, or interest arises in the Donations by the Donors who make the personal payment at their own risk.

However, if you believe a Fundraiser beneficiary or Fundraiser Creator is not using the Donations for the stated purpose, you can use the "report" button on the Fundraiser to alert us to the potential issue for further review.

Submitting Intellectual Property Complaints

We respect the intellectual property of others and require that PayPal users and users of the Generosity Network comply with relevant intellectual property laws, including copyright and trademark laws. We may, in appropriate circumstances and at our discretion without incurring any obligation or liability to do so, limit or terminate the use of our products or services for users who use or publish content on the Generosity Network that is subject to intellectual property rights claims.

PayPal will respond to notices of alleged copyright infringement that comply with the Digital Millennium Copyright Act ("DMCA"). If you believe your intellectual property rights have been infringed by content on the Generosity Network platform, you may

request a removal of this content from our website by submitting a DMCA notification to infringementreport@paypal.com, by using [this form](#), or by submitting a DMCA notification to:

PayPal, Inc.

Attn: PayPal Acceptable Use Policy

2211 North First Street San Jose, CA 95131

Fax number: 1-402-537-5774

If you believe that content you posted on the Generosity Network was removed or access to it was disabled by mistake or misidentification, you may file a counter-notification with us by submitting a written notification to the email or address above pursuant to the DMCA.

We may terminate an infringer's access to PayPal products or services in our sole discretion and we have a policy to terminate PayPal accounts of repeat infringers.

PayPal's Right to Set Off

PayPal reserves the right to set off any negative balance in your PayPal account by drawing upon Personal Fundraiser Donations, up to the amount that you owe, and/or by exercising any of [PayPal's set off rights](#) pursuant to the User Agreement.

Termination

You shall be bound by these Terms when you accept them by following the instructions on the Generosity Network website or mobile application. Thereafter, these Terms will continue until terminated by either of us. If you breach these Terms at any time, we reserve the right to terminate, suspend, or take any other action related to your account with PayPal and we may suspend your access to or remove your Fundraiser from the Generosity Network in our sole discretion. After termination of these Terms, we will exercise reasonable efforts to promptly remove your Fundraiser from the Generosity Network.

In the event the Generosity Network is terminated, we will maintain existing Generosity Network Fundraisers until they expire or are removed.