

FlipTrybe MoneyBox (Savings) - Compliance Brief

For Merchants, Drivers, and Inspectors | Effective date: 2026-02-04 | Status: No-Deviation

Product disclosures (must be shown in-app)

- FlipTrybe is not a bank.
- FlipTrybe is not an investment company and does not invest your money.
- MoneyBox helps partners save from FlipTrybe commission earnings.
- Only the account owner can withdraw savings to their FlipTrybe wallet.

Hard money-flow constraints

- Only commission earnings may enter MoneyBox (no wallet top-ups).
- Money can move MoneyBox -> Wallet only (never Wallet -> MoneyBox).
- FlipTrybe cannot withdraw from MoneyBox.
- Withdrawals only credit the owner wallet (no third-party destination).

Tiers and maturity bonuses

Tier	Duration	Maturity behavior
1	Up to 30 days	Auto-open on day 29; no bonus
2	4 months	Bonus 3% if no early open
3	7 months	Bonus 8% if no early open
4	11 months	Bonus 15% if no early open

Early withdrawal penalties (applies to all tiers)

- Penalty is a percentage of the withdrawn amount and is taken only when withdrawing before the auto-open day.
- General rule: 7% in first third of lock, 5% in second third, 2% in final segment until open day, then 0%.
- Opening early voids tier bonuses for the current cycle and resets eligibility if the user starts again.

Autosave from commission credits

- Partners can enable autosave between 1% and 30% of each confirmed commission credit.
- Autosave happens at the moment a credit is confirmed. The saved portion goes to MoneyBox; the remainder goes to wallet.
- Each new credit updates: principal, projected bonus, expected maturity amount.

Suspension, ban, and dispute liquidation

- On suspension/ban: MoneyBox liquidates to wallet automatically (system event).
- If the suspension/ban is tied to a money dispute and the user is found guilty: recover principal plus 10% penalty and credit the harmed party.
- All such actions must be idempotent and recorded in MoneyBox ledger and wallet ledger.

Audit requirements

- MoneyBox ledger is append-only (no edits).
- All sweeps, withdrawals, penalties, bonuses, and liquidations must create ledger entries.
- Dashboard must show current tier, principal, projected bonus, expected at maturity, lock start, auto-open date, maturity date.