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Community Help Forum Agreement

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This Community Help Forum Agreement ("Agreement") is a contract between you and PayPal and applies to your use of PayPal's Community Help Forum. This Agreement applies to you in addition to the User Agreement and other applicable agreements. All capitalized terms shall have the definitions provided in this Agreement, or if a definition is not provided in this Agreement, the definition in the User Agreement shall apply. You must read, agree with and accept all of the terms and conditions contained in this Agreement in order to use the Community Forum. We may amend this Agreement at any time by posting a revised version on our website. The revised version will be effective at the time we post it. In addition, if the revised version includes a Substantial Change, we will provide you with 30 Days' prior notice of Substantial Change by posting notice on the "Policy Updates" page of our website.

1. User Content.

The Community Forum contains information and material posted by PayPal users ("User Content") and helps users communicate with others on subject matters relating to their use of PayPal.

Any opinions or information made available as part of such User Content are those of the respective users and not of PayPal. Each user's situation is different, so it is your responsibility to evaluate the accuracy, usefulness and applicability of User Content. PayPal does not endorse and is not responsible for the accuracy, usefulness or applicability of User Content. Please report in case you find inappropriate or offensive content, violations to PayPal policies or PayPal contract or other problems (other than

intellectual property infringement claims, which are covered in section 6) using the "Flag for Moderator" option.

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2. Content Regulation.

The following are examples of violations that may result in immediate post removal, sanctions or suspension from the Community Forum:

- Violating any laws or this Agreement or infringing any third party rights;
- Posting any material that is false, misleading, defamatory or invasive of another person's right of privacy or right of publicity;
- Posting any material that is harmful, obscene, harassing, objectionable or otherwise unfit for publication;
- Imposing an unreasonable load on our infrastructure or otherwise harming PayPal or interfering with the proper working of the Community Forum;
- Collecting information about others without their consent;
- Copying, modifying or distributing the Community Forum content or any other person's content or otherwise infringing on the rights of PayPal or other users (including but not limited to copyrights and trademark rights);
- Using any material obtained through the Community Forum for commercial purposes.

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3. Actions We May Take.

3.1 Breach of Terms.

We may limit or terminate your use of the Community Forum or any of the PayPal Services, if we think in our sole judgment you are acting inconsistently with this Agreement, PayPal User Agreement and/or other PayPal policies.

3.2. Right to Reject Content.

PayPal may in its sole discretion reject or remove any User Content if it is abusive, defamatory or offensive or for any other reason we deem appropriate.

3.3 Monitoring.

PayPal may monitor User Content, at its sole discretion. PayPal is not responsible for any failure or delay in removing any material from the Community Forum.

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4. Submission.

4.1 Content You Post.

You represent that any User Content you provide is accurate, is not confidential, and is not protected by any other party's intellectual property rights or other rights. You agree that you will indemnify PayPal for all claims resulting from any User Content you supply.

4.2 License Grant.

You license and grant PayPal the right to duplicate, publish and copy User Content you supply. You represent that you have sufficient rights in User Content you supply to make this license and grant.

4.3 Submission Related to PayPal's Products or Services.

In the event that User Content you supply includes suggestions, comments or other feedback with respect to PayPal's current or future products or Services ("Feedback"), the following will apply:

- All Feedback shall be given entirely voluntarily;
- Feedback, even if marked confidential, shall not create any confidentiality obligations on PayPal;
- PayPal shall be free to use, disclose, reproduce and/or distribute all Feedback that you provide without any obligation to you, including, but not limited to remuneration, or restriction of any kind; and
- You waive all rights to be compensated or seek compensation for Feedback.

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5. Risks of Using the Forum.

PayPal provides the Community Forum "as-is" and does not guarantee uptime or availability.

You shall not use your full name or give out any personal information about yourself or anybody else via the Community Forum.

Under no circumstances will PayPal be liable for any loss or damage caused by use of the Community Forum, reliance on information obtained through the Community Forum or otherwise arising from any Community Forum content.

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6. Reporting Intellectual Property Infringements.

We respect the intellectual property of others and require that Community Forum users comply with relevant intellectual property laws. We may, in appropriate circumstances and at our discretion, limit or terminate use of the Community Forum or any of the PayPal Services for users who supply User Content which is subject to intellectual property rights claims.

If you believe your intellectual property rights have been infringed, please complete this Infringement Report form (PDF) and send by e-mail to

infringementreport@paypal.com.

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