



Terms of Service

Version 1
Effective August 21, 2026

1. Agreement and eligibility

These Terms govern access to Taproot's website-publishing, account, and related services. "Taproot," "we," and "us" mean Taproot IO, LLC, a Delaware limited liability company. Our mailing address for legal correspondence is Taproot I/O, 6824 19th Street W #633, University Place, WA 98466. By creating an account or otherwise accepting these Terms, you agree to them and represent that you can form a binding contract and are at least 13 years old, or older where a higher minimum age is required where you live. Purchasing a paid plan, selling memberships, enrolling in the affiliate program, or otherwise using commerce features additionally requires that you are at least 18 years old and have reached the age of majority where you live. If you use Taproot for an organization, you represent that you can bind it.

The Privacy Notice explains our processing of personal data. It is a notice, not part of the user's contractual assent unless counsel directs otherwise.

2. Accounts and security

Provide accurate information, keep your email account and recovery methods secure, and notify support@taproot.io promptly about unauthorized use. Taproot uses passwordless sign-in codes; anyone with access to your email mailbox may be able to access your Taproot account, so securing that mailbox is part of securing your account. You are responsible for activity performed through your account except to the extent caused by Taproot's breach of its obligations. We may require verification to protect an account, comply with law, or support payment services.

3. The service and creator responsibility

Taproot supplies tools to author, host, publish, and manage creator-owned sites. Creators control and are responsible for their content, their promises to their audience, and any products or membership benefits they offer. Taproot does not endorse user content merely because it is hosted or discoverable through the service.

Paid creator memberships are subject to the settlement-specific creator terms, the Commerce Policy, the creator's Member Terms, and the applicable member checkout terms. Taproot-merchant commerce, including Grow and Scale by default, uses the Creator and Commerce Terms and Member Purchase Terms. A Scale owner who explicitly activates creator-merchant commerce may use the separately approved and published Creator-Merchant Commerce Terms and Creator-Merchant Member Purchase Terms. Selecting an account plan or site licence alone does not accept or activate creator-merchant obligations; Scale quotas and non-settlement capabilities do not depend on that activation.

4. Acceptable use

You may not use Taproot to:

- violate law or another person's rights;
- publish or facilitate fraud, deception, malware, credential theft, harassment, exploitation, non-consensual intimate material, or illegal content;
- infringe intellectual-property, privacy, publicity, or data-protection rights;

- evade sanctions, export restrictions, identity checks, payment controls, or a prior suspension;
- interfere with service security or availability, probe systems without authorization, scrape in a manner that materially burdens the service, or use another person's account without permission;
- send unlawful spam or collect personal data without an appropriate basis; or
- use Taproot or checkout for activity prohibited by the Commerce Policy.

The Community Guidelines provide additional plain-language rules for comments and community participation and are incorporated here when those features are used.

5. Your content and licenses

You retain ownership of content you submit. You grant Taproot a non-exclusive, worldwide license to host, reproduce, format, transmit, cache, and display that content only as needed to operate, secure, improve, and promote the service and your published site, subject to your settings and the Privacy Notice. This license ends when content is deleted except for reasonable backups, legal retention, and content already shared or licensed outside Taproot.

You represent that you have the rights needed to submit and publish your content. Our Copyright Policy explains infringement notices and counter-notices.

6. Plans, fees, renewal, and cancellation

Plan features, billing cadence, price, taxes, and renewal terms are displayed at purchase. Displayed prices are exclusive of taxes; applicable taxes are calculated and shown at checkout. Paid account plans renew automatically at the displayed price and interval until canceled. Cancellation stops future renewal and ordinarily takes effect at the end of the paid period; fees are non-refundable except as stated at purchase or required by law.

You authorize Taproot and its payment provider to charge the selected payment method for recurring fees and applicable taxes. We will disclose the material recurring-payment terms — price, billing interval, and how to cancel — before you agree to them, and we will provide a cancellation method that is at least as simple as the method used to subscribe. If a payment fails, we may retry it and provide a grace period before access to paid features ends.

7. Enforcement and service changes

We may investigate suspected violations and limit, suspend, remove, or terminate content, commerce, or accounts when reasonably necessary to enforce these Terms, protect users or the service, comply with law, or satisfy provider obligations. Where appropriate, we will explain the reason and provide a way to contact us. Urgent safety, fraud, legal, or provider restrictions may require immediate action.

We may change or discontinue features. We will provide reasonable notice when a change materially reduces a paid service, unless security, law, or provider requirements require faster action.

8. Disclaimers, limitation of liability, and indemnity

Disclaimers. The service is provided “as is” and “as available.” To the fullest extent permitted by law, Taproot disclaims all warranties and conditions, express, implied, or statutory, including implied warranties of merchantability, fitness for a particular purpose, title, non-infringement, and any warranty arising from course of dealing or usage of trade. Taproot does not warrant that the service will be uninterrupted, secure, or error-free, and is not responsible for creator content or for a creator's fulfillment of a membership. Some jurisdictions do not allow the disclaimer of certain implied warranties, so some of the above disclaimers may not apply to you.

Excluded damages. To the fullest extent permitted by law, neither party is liable for indirect, incidental, special, consequential, exemplary, or punitive damages, or for lost profits, revenues, goodwill, or data, even if advised of the possibility, arising out of or relating to the service or these Terms, under any legal theory.

Liability cap. To the fullest extent permitted by law, Taproot's aggregate liability arising out of or relating to the service or these Terms is limited to the greater of (a) the amounts you paid Taproot for the service in the 12 months before the event giving rise to the claim, and (b) US \$100.

Exclusions from the cap. Nothing in these Terms limits or excludes liability for: (a) death or personal injury caused by a party's negligence; (b) a party's fraud, gross negligence, or willful misconduct; or (c) any liability that cannot be limited or excluded under applicable law.

Consumer savings clause. If you use the service as a consumer, nothing in these Terms limits any non-waivable statutory right or remedy you have under the laws of your place of residence, including under Canadian provincial consumer-protection legislation. Where a provision of this Section 8 is prohibited by those laws, it does not apply to you to that extent.

Your indemnity. To the extent permitted by the law of your place of residence, you will defend, indemnify, and hold harmless Taproot and its members, managers, employees, and agents from third-party claims, damages, and reasonable costs (including attorneys' fees) arising out of: (a) your content or your published sites; (b) products, memberships, or benefits you offer or sell; (c) your violation of these Terms, applicable law, or another person's rights; or (d) your misuse of the service. We will notify you promptly of a claim and may participate in the defense with our own counsel at our expense. You may not settle a claim that imposes obligations on Taproot without our written consent. This paragraph does not apply to consumers where such indemnities are unenforceable.

9. Disputes, arbitration, and governing law

Please read this section carefully. It affects your rights, including your right to bring a claim in court and to participate in a class action, and it tells you how to opt out of arbitration.

Governing law. These Terms and any dispute arising out of or relating to them or the service are governed by the laws of the State of Washington, excluding its conflict-of-laws rules, except that the Federal Arbitration Act governs the interpretation and enforcement of the arbitration agreement below. If you are a consumer, you also keep the protection of any mandatory consumer-protection rules of the jurisdiction where you live.

Informal resolution first. Before filing an arbitration demand or lawsuit, you and Taproot each agree to send the other an individualized written notice of the dispute — to legal@taproot.io (for notices to Taproot) or to your account email address (for notices to you) — describing the claim, the relief sought, and the account involved, and then to negotiate in good faith for 60 days. This is a condition to starting a formal proceeding; the applicable limitation periods are tolled during this window.

Arbitration agreement. Except for the carve-outs below, you and Taproot agree that any dispute arising out of or relating to these Terms or the service will be resolved by final and binding arbitration on an individual basis, administered by the American Arbitration Association under its Consumer Arbitration Rules. The arbitration will be conducted by a single arbitrator, in English, by videoconference or telephone, or — if an in-person hearing is required — in the county where you live or another mutually agreed location. Payment of filing, administration, and arbitrator fees is governed by the AAA consumer fee schedule. The arbitrator has exclusive authority to resolve disputes about the interpretation, applicability, or enforceability of this arbitration agreement, except that a court decides the enforceability of the class-action waiver. Judgment on the award may be entered in any court of competent jurisdiction.

Carve-outs. Either party may: (a) bring an individual claim in small-claims court if it qualifies; and (b) seek injunctive or other equitable relief in court to protect intellectual-property rights or the security or integrity of the service. Nothing in this section prevents you from making a report to, or seeking relief from, a government agency.

Class-action waiver. To the fullest extent permitted by law, disputes may be brought, heard, and arbitrated only on an individual basis. Neither party may participate in a class, collective, consolidated, or representative proceeding, and the arbitrator may not consolidate claims or preside over any representative proceeding. If the class-action waiver is held unenforceable as to a particular claim, then

the arbitration agreement does not apply to that claim, which must proceed in court under the venue provision below.

Mass filings. If 25 or more demands with material similarities are filed against Taproot by the same or coordinated counsel, the parties agree that the demands will be resolved in staged proceedings: the AAA will administer an initial set of up to 10 bellwether arbitrations, and the parties will then mediate the remaining demands informed by those results before further arbitrations proceed. Applicable limitation periods are tolled for demands awaiting their stage.

Opt-out. You may opt out of this arbitration agreement and class-action waiver, with no effect on any other part of these Terms, by emailing legal@taproot.io within 30 days after first accepting these Terms, with your name, account email address, and a clear statement that you opt out of arbitration.

Venue for court proceedings. For disputes not subject to arbitration and not brought in small-claims court, you and Taproot consent to the exclusive jurisdiction and venue of the state and federal courts located in King County, Washington, except that a consumer may instead bring or defend a proceeding in the courts of the jurisdiction where the consumer lives if that jurisdiction's law so requires.

Consumer exception. If you reside in a jurisdiction whose law prohibits mandatory pre-dispute arbitration or class-action waivers in consumer contracts (including, for example, Quebec and Ontario), the arbitration agreement and class-action waiver do not apply to you, and disputes will be resolved in the courts of, and to the extent required under the law of, your province or jurisdiction of residence.

Before filing a claim, you can always contact support@taproot.io with enough information to understand and attempt to resolve the issue.

10. Changes and notices

We may update these Terms. The published version states its effective date and a summary of material changes. We will provide notice and obtain renewed assent when required by the approved reacceptance policy or law. Continued use alone will not be described as consent where affirmative assent is required.

Legal notices to Taproot must be sent to legal@taproot.io and Taproot I/O, 6824 19th Street W #633, University Place, WA 98466. Operational support goes to support@taproot.io.

11. General

These Terms, together with the documents they incorporate, are the entire agreement between you and Taproot about the service. If a provision is held unenforceable, it will be enforced to the maximum extent permitted and the remaining provisions stay in effect. A failure to enforce a provision is not a waiver. You may not assign these Terms without Taproot's consent; Taproot may assign them in connection with a merger, acquisition, or sale of assets with notice to you. Sections 5 (as to survived licenses), 8, 9, and 11, and any payment obligations accrued before termination, survive termination.