

The following terms of service (these "Terms of Service") govern your access to and use of the studentbusinesslink.com website, including any content, functionality, and services offered on or through studentbusinesslink.com (the "Site") by Student Business Link (hereafter referred to as StuBL) LLC. ("StuBL," "we," "us," or "our"). The Site serves as an online platform connecting verified university students ("Students") with businesses and prospective employers ("Clients") for the sale and provision of academic work, project-based services, and virtual internship opportunities.

Please read these Terms of Service carefully before you start to use the Site. By accessing or using the Site, creating an account, or by clicking to accept or agree to the Terms of Service when this option is presented, you accept and agree, on behalf of yourself or your employer or any other entity (if applicable), to be bound by these Terms of Service, our Payment Terms, Privacy Policy, and any additional standards, guidelines, or policies referenced herein (collectively, the "Terms"). If you do not agree to these Terms or the Privacy Policy, you must not access or use the Site [15](#).

By using the Site, you acknowledge that you have read and understood our Privacy Policy, which explains how we collect, use, and safeguard your information. StuBL does not collect or sell user information to any second or third parties.

The Site enables Students to offer and sell original work or services to Clients, either through intellectual property transfer or license agreements, and allows for one-off, occasional, or virtual internship-type engagements. All transactions on the Site are subject to a service fee collected by StuBL as a percentage of each completed sale. Payments are processed securely via Stripe, and the Site is hosted on the Wix platform.

If you are accessing the Site from the United States, please note that these Terms of Service contain an agreement to arbitrate all disputes between you and StuBL, and you waive your right to participate in a class action lawsuit or other representative action.

For more detailed information regarding the rules and policies governing your activity and usage on the Site, please refer to the relevant sections within these Terms of Service and any designated articles referenced herein

1. Representations and Warranties

The Site is offered and available only to users who are at least 18 years of age and have the legal capacity to enter into a binding contract. By accessing or using the Site, you represent and warrant that you are at least 18 years old and otherwise legally qualified to form a binding agreement with StuBL. If you are under 18 years of age, you are not permitted to use the Site or any services provided through StuBL.

The Site and its services are not available to users who are subject to any economic sanctions, embargoes, or trade restrictions imposed by the United States, the European Union, or any other applicable jurisdiction. By using the Site, you represent and warrant that you are not located in a country or territory that is subject to such restrictions and that you are not listed on any government list of prohibited or restricted parties.

By using the Site, you further represent and warrant that all information you provide is accurate, current, and complete, and that you will maintain the accuracy of such information. If you do not meet all of these eligibility requirements, you must not access or use the Site.

2. Overview

Only registered users may buy or sell products and services on StuBL. When registering for an account, you agree to provide accurate, complete, and up-to-date information about yourself, and to update such information as necessary without undue delay. You must not create an account for fraudulent or misleading purposes, and you are solely responsible for all activity that occurs under your account, including maintaining the confidentiality and security of your password. StuBL is not liable for any acts or omissions by you in connection with your account.

Students determine the pricing for their offerings at their sole discretion. Clients purchase products or services by submitting payment through the Site, as further described in our Payment Terms. All payments are processed via Stripe and are subject to the applicable service fees collected by StuBL.

Students are required to fulfill their accepted orders and may not cancel orders on a regular basis or without valid cause. Repeated or unjustified cancellations may negatively impact a Student's reputation and could result in suspension or removal from the Site.

All transactions must be conducted through StuBL.com. Users may not offer or accept payments by any method other than those provided on the Site.

Unless otherwise specified in the relevant product or service listing, or as otherwise agreed between the Student and Client, Clients are granted rights to use the delivered work as outlined in the applicable intellectual property transfer or license agreement. Additional terms regarding ownership and commercial use may apply and are detailed in the "Intellectual Property" and "Licensing" sections of these Terms.

StuBL operates as a marketplace platform facilitating connections between Students and Clients. Clients acknowledge that Students are engaged as independent contractors and are not employees, agents, or representatives of StuBL. Clients agree not to exercise control over how Students perform their work, nor to provide direct supervision regarding the manner or means by which services are completed.

3. Sellers

3.1 Basics

- Students ("Sellers") create listings ("Projects") on StuBL to offer their products or services for purchase by Clients.
- For details on payments, service fees, and applicable taxes, please refer to the Payment Terms.
- Sellers are prohibited from promoting their Projects, Seller profiles, or any StuBL content through unauthorized advertising platforms, including but not limited to Google Ads.
- Seller ratings are calculated based on reviews provided by Clients. Consistently low ratings or negative feedback may result in account suspension or other restrictions.

- Sellers are responsible for ensuring that they have the necessary rights, qualifications, and, where applicable, insurance coverage to provide their services and deliver work as described.
- Sellers must comply with all applicable laws, academic integrity policies, and these Terms of Service in connection with their use of the Site and the services they provide.

3.2 Projects

- Projects created on StuBL are considered User Generated Content and must comply with these Terms of Service.
- StuBL reserves the right to remove any Projects or user accounts from the Site for violations of these Terms, including but not limited to:
 - Offering illegal, fraudulent, or misleading services
 - Infringing on copyrights, trademarks, or violating third-party terms
 - Posting adult-oriented, obscene, or inappropriate content
 - Copying or misrepresenting intellectual property or previously transferred works
 - Submitting spam, deceptive, violent, or nonsensical Projects
 - Creating Projects that mislead Clients or others about the nature or quality of the work
 - Reselling regulated or prohibited goods
 - Offering to prepare academic work for fraudulent submission as a Client's own work
 - Providing consistently low-quality services or deliveries
 - Engaging in marketing or promotional activities that violate laws, regulations, or third-party terms, or that harm StuBL's relationships with users or partners
- Projects removed for violations may result in the suspension or permanent disabling of the Seller's account. Removed Projects are not eligible for restoration or editing.
- Projects may be removed from listings due to violations of these Terms, poor performance, or user misconduct.
- Projects may include website URLs only if they conform to pre-approved patterns and are relevant to the Project description and requirements. Projects containing links to prohibited or non-compliant content will be removed.
- Sellers must deliver work that matches the quality and description shown in their representative samples. Repeated failure to meet these standards may result in permanent account suspension.
- Any statements on a Project page that undermine or attempt to circumvent these Terms are strictly prohibited.

3.3 Physical Project Deliverables

Some services and products offered on StuBL may involve the delivery of physical items (such as artwork, prototypes, or other tangible goods). The following terms apply when a Seller and Client agree to the shipment of physical deliverables:

- Projects that include a shipping fee must result in the physical delivery of goods to the Client.
- Shipping costs specified in a Project are limited to the actual costs required for the Seller to ship physical items to the Client.
- Clients purchasing Projects that require physical delivery will be required to provide a valid shipping address.
- Sellers are solely responsible for all shipping arrangements and costs once the Client has provided the necessary shipping information².
- StuBL does not handle, guarantee, or take responsibility for shipping, tracking, quality, or condition of shipped items, nor for any damages, losses, or delays arising from shipping².
- Where available, Sellers are encouraged to provide Clients with a tracking number to help avoid disputes related to shipping.
- Sellers are responsible for complying with all applicable shipping laws, customs regulations, and carrier requirements.
- Failure to deliver physical items as agreed may result in negative ratings, account suspension, or other remedies as outlined in these Terms¹.

All risk of loss or damage to physical deliverables passes to the Client upon shipment by the Seller, unless otherwise agreed in writing.

4. Buyers

4.1 Basics

- Clients (“Buyers”) must not offer or make payments to Students (“Sellers”) using any payment method outside of the StuBL platform.
- All services, products, and deliverables requested or purchased by Buyers must comply with all applicable local laws and regulations relevant to the Buyer.
- Buyers are solely responsible for reviewing all deliverables, including any AI-generated or other user-generated content, to ensure the work meets their needs and complies with any relevant legal or regulatory requirements.
- When placing an order on StuBL, Buyers may only use funds obtained from lawful sources and not, directly or indirectly, connected to any unlawful or fraudulent activity.

4.2 Purchasing

- Buyers must refer to the Payment Terms for information regarding payments, fees, and applicable taxes.
- Buyers may not offer to pay, or make payment, using any method other than through the StuBL platform. If a Seller requests or suggests an alternative payment method, Buyers should report this conduct to StuBL immediately.
- All purchases are subject to the terms, conditions, and policies set forth in these Terms of Service and any additional guidelines provided on the Site.

4.3 Recommendation System

- StuBL may provide personalized recommendations of products, services, or content to Buyers in order to enhance the user experience on the platform.

Buyers are expected to act in good faith, communicate clearly with Sellers, and honor the terms of their purchases. Failure to comply with these requirements may result in suspension or termination of the Buyer's account and/or other remedies as provided in these Terms.

5. Orders

5.1 Basics

- An Order is created once payment is confirmed through the StuBL platform.
- An Order will be marked as "Complete" when the Seller marks the Order as delivered and the Buyer accepts the delivery. If the Buyer does not accept the delivery and no request for modification is submitted within three (3) days after the Seller marks the Order as delivered, the Order will be automatically marked as "Complete." The Buyer may extend this period by up to five (5) additional days if needed.
- Certain Projects may involve local or in-person services. In such cases, StuBL does not guarantee the conduct, safety, suitability, or ability of either Buyers or Sellers. Any risk arising from in-person meetings or local services remains solely with the users. Buyers are encouraged to maintain appropriate insurance coverage if services are performed at their premises. All other provisions of these Terms, including those regarding unlawful use and inappropriate behavior, remain applicable to Orders performed outside the platform.

5.2 Handling Orders

- When a Buyer places an Order, the Seller will be notified via email and through notifications on the Site.
- Sellers are required to meet the delivery timeline specified in their Project or custom offer. Failure to deliver on time may allow the Buyer to cancel the Order and may negatively impact the Seller's rating.

- Sellers must provide all completed files and/or proof of work when marking an Order as “Complete.”
- The delivery function must not be misused to circumvent Order guidelines. Marking an Order as delivered without providing the agreed-upon work may result in Order cancellation, impact the Seller’s rating, and lead to warnings or further action against the Seller.
- Users are responsible for scanning all transferred files for viruses and malware. StuBL is not liable for any damages resulting from the use of content or files transferred through the Site.
- If the delivered materials do not match the Seller’s description or the Buyer’s requirements as set out at the start of the Order, the Buyer may request revisions when an Order is marked as Complete.
- StuBL reserves the right to mark Orders as “Complete” after a revision request if Buyers are unresponsive or if there is evidence of abuse of the Order system.

5.3 Reviews

- Reviews provided by Buyers are an important part of StuBL’s rating system.
- Reviews will only be removed in cases of clear violations of these Terms.
- To prevent misuse, reviews must be based on legitimate Orders. Any attempt to artificially enhance Seller ratings or abuse the review system may result in permanent suspension of related accounts.
- Sellers may not withhold delivery of services, files, or required information in an attempt to obtain favorable reviews or additional services. Sellers may not solicit the removal of feedback reviews through mutual cancellations.
- Once both the Seller and Buyer have submitted their reviews, or the applicable review period has expired, all posted reviews will be made public.

6. User Conduct and Protection

StuBL is committed to maintaining a professional, inclusive, and respectful environment for all users. The following section outlines the standards of conduct expected from all users when interacting on the StuBL platform, as well as the procedures for reporting and addressing violations.

6.1 Basics

- Users must not request or provide email addresses, third-party messaging app details, phone numbers, or any other personal contact information to communicate outside of the StuBL platform for the purpose of circumventing or abusing the platform’s messaging or transaction systems.
- Any exchange of personal information necessary to complete a service must occur within the Order page and only as required for the fulfillment of that Order.

- StuBL does not guarantee the level of service provided by Sellers to Buyers. Dispute resolution tools are available within the Order page to address service-related concerns.
- StuBL does not provide protection for users who interact or transact outside of the Site.
- All information and file exchanges between users must be conducted exclusively through the StuBL platform.
- Rude, abusive, threatening, or improper language and behavior will not be tolerated and may result in account warnings, suspension, or removal.
- Discrimination against any user based on gender, race, age, religion, sexual orientation, or any other protected characteristic is strictly prohibited and may result in account suspension or removal.
- Users may not submit proposals, solicit, or contract with parties introduced through StuBL to engage or pay outside of the platform.

6.2 Orders

- Users must not intentionally attempt to defame or harm competing Sellers by placing malicious Orders or leaving unjust reviews. Such actions may result in removal of reviews and further account actions.
- Spamming or soliciting other users to remove or modify reviews, or to cancel Orders in violation of Order Cancellation or Feedback policies, is prohibited.

6.3 Projects & Seller Page

- Sellers warrant that all content included in their Seller Page and Projects is original work created by the Seller and does not infringe on any third-party rights, including copyrights, trademarks, or service marks. If using licensed material (such as music or stock footage), Sellers must hold a valid license for such content.
- Users may report Projects or services that violate StuBL's Terms, including those that copy or replicate pre-existing services, through the reporting system or by contacting Customer Support.
- StuBL responds to clear and complete notices of alleged copyright or trademark infringement in accordance with applicable law.

6.4 Reporting Violations

- If you encounter content or behavior that may violate these Terms or StuBL's community standards, you should report it through the designated reporting channels on the platform.
- All reports are reviewed by StuBL's Trust & Safety team. Decisions regarding violations may rely on information provided in the report. For privacy reasons, the results of investigations are not shared with reporting parties.

- Misuse of the reporting system, including submitting false or malicious reports, may result in account restrictions or permanent suspension.

StuBL is dedicated to fostering a safe and positive community. Users are encouraged to uphold these standards and report any violations to maintain the integrity of the platform.

6.5 Violations

- Users may receive a warning for violations of these Terms or for any user misconduct reported to our Trust & Safety team. Warnings will be communicated by email and displayed on the user's account. While warnings do not immediately restrict account activity, repeated or serious violations may result in your account being placed on hold, removal of your Projects from listings, loss of eligibility for certain benefits, or permanent account suspension.
- If action is taken against a user's account or Project(s) for violating these Terms, StuBL will notify the user by email, explaining the reasons for the action and outlining any available options for review or appeal.
- The following are strictly prohibited on StuBL:
 - **Adult Services & Pornography:** No exchange or promotion of adult-oriented or pornographic materials or services.
 - **Inappropriate Behavior & Language:** Communication must remain professional and respectful. Bullying, harassment, hate speech, or any form of abusive language is not tolerated.
 - **Phishing and Spam:** Publishing or sending malicious content, phishing attempts, or spam is strictly forbidden. Users must not contact others with offers or messages unrelated to the services or Orders on StuBL.
 - **Privacy & Identity:** You may not post or share private or confidential information of others. Any personal information exchanged for service completion must be limited to the Order page and used solely for fulfilling that Order. Sellers must not use Buyer information for any purpose other than delivering the purchased work. Users engaging off-platform are not protected by these Terms.
 - **Authentic Profile:** Users must not create false identities, misrepresent themselves, create accounts for others, or use another user's account. All profile information must be accurate, complete, and not misleading, illegal, or offensive. StuBL may require users to verify their identity using various methods.
 - **Intellectual Property Claims:** StuBL will respond to clear and complete reports of copyright or trademark infringement or violations of third-party terms.
 - **Fraud / Unlawful Use:** The platform must not be used for unlawful purposes or to conduct illegal activities, including bypassing economic sanctions or trade restrictions.

- **Multiple Accounts:** Each user is limited to one active StuBL account. Creating multiple accounts to evade guidelines, gain competitive advantage, or mislead the community is prohibited and may result in all related accounts being disabled.
- **Targeted Abuse:** Harassment or abuse of other users, including creating multiple accounts for such purposes, is strictly prohibited.
- **Selling Accounts:** Buying or selling StuBL accounts is not allowed.
- Violations of these rules can result in warnings, temporary holds, removal of content, or permanent suspension of accounts, and such actions may be final and irreversible.

6.6 Disputes and Cancellations

- StuBL encourages Buyers and Sellers to resolve conflicts directly using the platform's communication and resolution tools.
- If parties cannot resolve a dispute after using the available resolution options, or if non-permitted usage is encountered, users may contact StuBL Customer Support for assistance.
- For more information regarding disputes, Order cancellations, and refunds, please refer to the Payment Terms.
- Abuse or manipulation of the dispute or cancellation process, including fraudulent claims or attempts to extort favorable outcomes, may result in account suspension or other penalties.

Maintaining a safe, fair, and professional environment is essential to the StuBL community. Users are expected to act in good faith, comply with all Terms, and use the platform's tools to address issues constructively.

6.7 Content Moderation, Notices and Appeals

- StuBL is not generally obligated to proactively monitor all user-generated content for legality or compliance with these Terms. However, StuBL reserves the right to conduct voluntary checks—using both automated tools and human moderators—to identify and address illegal, harmful, or otherwise non-compliant content.
- If StuBL determines, either independently or following a user report, that content or conduct violates these Terms, appropriate actions may be taken, including content removal, account restrictions, or other measures as outlined in these Terms.
- Users will be notified if action is taken against their account or content. If you disagree with a moderation decision, you may file a complaint or appeal by contacting Customer Support within six (6) months of receiving notification of the decision. Please provide a clear explanation for your appeal.
- Complaints and appeals will be handled in a timely, objective, and non-discriminatory manner. Decisions will be reversed if found to be erroneous.

- StuBL may decline to cooperate with any external dispute settlement body if the dispute has already been resolved, is pending elsewhere, or if the six-month appeal period has expired without a complaint being filed.
- The decisions of external dispute settlement bodies are not binding on either party.

6.8 Proprietary Restrictions

- The Site, including its design, layout, features, content (excluding user-generated content), and all related intellectual property rights, are the exclusive property of StuBL. Users are granted only a limited, non-exclusive right to use the Site in accordance with these Terms.
- Users must not:
 - Copy, adapt, modify, distribute, publish, or reproduce any part of the Site;
 - Use the Site or its content to develop or offer competing products or services;
 - Reverse engineer, decompile, or attempt to derive the Site's source code;
 - Remove or alter copyright or proprietary notices;
 - Use unauthorized automation tools, bots, or hacks to interact with the Site;
 - Attempt to gain unauthorized access to, or interfere with, the Site or its systems;
 - Circumvent or disable any security or content protection features;
 - Use any automated or manual process to scrape or extract data from the Site;
 - Introduce malicious software or otherwise harm the platform or its users;
 - Use the Site in any manner not expressly permitted by these Terms.
- Except for the limited rights expressly granted, all rights, title, and interest in and to the Site remain with StuBL. Users must not take any action inconsistent with StuBL's ownership interests.

6.9 Feedback Rights

- By submitting comments, suggestions, or other feedback regarding the Site or any StuBL products or services ("Feedback"), you grant StuBL an exclusive, royalty-free, fully paid up, perpetual, irrevocable, and worldwide right to use, modify, and incorporate such Feedback for any purpose, without obligation to you.
- StuBL is not required to implement any Feedback received from users.

6.10 Confidentiality

- Sellers recognize that Buyers may need to share confidential information for the purpose of receiving services. Sellers agree to treat all such information as highly confidential and to:

- Maintain the information in strict confidence;
- Not disclose the information to any third party;
- Use the information solely for delivering the agreed services;
- Not copy or reproduce the information without the Buyer's explicit permission.
- These confidentiality obligations survive the completion or termination of the service relationship.

StuBL is dedicated to maintaining a safe, transparent, and trustworthy marketplace through clear moderation practices, strong proprietary protections, respect for user feedback, and robust confidentiality standards.

7. User Generated Content

User Generated Content ("UGC") refers to any content uploaded, posted, or otherwise provided to the Site by users, including but not limited to text, images, videos, files, reviews, and project materials. All content uploaded by users (whether Buyers or Sellers) is considered UGC.

StuBL does not proactively monitor UGC for appropriateness, legality, or compliance with intellectual property rights, and users are solely responsible for the content they upload, share, or transmit. By submitting UGC to the Site, you represent and warrant that you own or have obtained all necessary rights, licenses, consents, and permissions to use and upload such content, and that your content does not:

- Infringe upon any intellectual property, proprietary, privacy, data protection, or publicity rights of any third party;
- Violate any applicable local, national, or international laws, regulations, or conventions;
- Breach any platform policies or terms of service.

You are solely responsible for the consequences of using, disclosing, storing, or transmitting your UGC. If you become aware of any content that may infringe rights or violate these Terms, you are encouraged to report it to StuBL, providing proof of ownership or other relevant information as appropriate. StuBL reserves the right to remove or disable any content that is found to be in violation of these Terms or applicable law.

StuBL is not responsible for the quality, legality, or fitness of UGC or for the level of service provided by Sellers. No warranty is provided regarding the services offered, their delivery, or communications between Buyers and Sellers. Users are encouraged to use the platform's rating and review systems and to exercise due diligence when selecting services.

By offering a service on StuBL, Sellers confirm that they have all necessary rights and permissions to provide, sell, or resell the service or content offered. Sellers must comply with all applicable laws and the terms of any third-party platforms used to promote their services. Failure to comply may result in account suspension or removal of content.

8. Ownership

Ownership of intellectual property in delivered work is determined by the agreement between the Buyer and Seller, as specified in the transaction—either through an “Intellectual Property Transfer Agreement” or a “License Agreement,” unless otherwise clearly stated in the Project description or custom offer.

- **Intellectual Property Transfer Agreement:**
When an Order is completed under an Intellectual Property Transfer Agreement, and subject to full payment, the Buyer is granted all intellectual property rights in the delivered work, including copyright, and the Seller waives any moral rights to the extent permitted by law. The Seller expressly assigns all right, title, and interest in the delivered work to the Buyer. The transfer of rights is contingent upon full payment; if payment is canceled or reversed, the transfer is void.
- **License Agreement:**
When an Order is completed under a License Agreement, the Seller grants the Buyer a non-exclusive, non-transferable license to use the delivered work as described in the agreement. The Seller retains all intellectual property rights, and the Buyer may not reproduce, distribute, modify, sublicense, or otherwise exploit the work except as expressly permitted. The Buyer may not reverse engineer, decompile, or attempt to derive source code from any software provided, nor use the work for any unlawful or unauthorized purpose.

Unless otherwise agreed in writing, all rights not expressly transferred or licensed remain with the Seller. The specific terms of ownership or licensing must be clearly stated and agreed upon as part of the transaction.

9. Disclaimer of Warranties

YOUR USE OF THE SITE, ITS CONTENT, FEATURES, SERVICES, AND ANY PRODUCTS OR SERVICES OBTAINED THROUGH THE SITE IS AT YOUR OWN RISK. THE SITE, INCLUDING ALL CONTENT, FEATURES, SERVICES, AND PROGRAMS, IS PROVIDED ON AN “AS IS” AND “AS AVAILABLE” BASIS, WITHOUT ANY WARRANTIES OF ANY KIND, EITHER EXPRESS OR IMPLIED. StuBL MAKES NO WARRANTY OR REPRESENTATION REGARDING THE COMPLETENESS, SECURITY, RELIABILITY, QUALITY, ACCURACY, OR AVAILABILITY OF THE SITE OR ANY CONTENT OR SERVICES OFFERED THROUGH IT.

TO THE FULLEST EXTENT PERMITTED BY APPLICABLE LAW, StuBL DISCLAIMS ALL WARRANTIES OF ANY KIND, WHETHER EXPRESS OR IMPLIED, STATUTORY OR OTHERWISE, INCLUDING BUT NOT LIMITED TO ANY WARRANTIES OF MERCHANTABILITY, NON-INFRINGEMENT, AND FITNESS FOR PARTICULAR PURPOSE. THIS DISCLAIMER DOES NOT AFFECT ANY WARRANTIES THAT CANNOT BE EXCLUDED OR LIMITED UNDER APPLICABLE LAW.

10. Limitation on Liability

TO THE MAXIMUM EXTENT PERMITTED BY LAW, AND PROVIDED THAT StuBL HAS ACTED WITH REASONABLE PROFESSIONAL DILIGENCE, IN NO EVENT WILL StuBL, ITS AFFILIATES, LICENSORS, SERVICE PROVIDERS, EMPLOYEES, AGENTS, OFFICERS, OR DIRECTORS BE LIABLE FOR ANY DAMAGES OF ANY KIND, UNDER ANY LEGAL THEORY, ARISING OUT OF OR IN CONNECTION WITH YOUR USE, OR INABILITY TO USE, THE SITE, ANY WEBSITES LINKED TO IT, THE CONDUCT OF THIRD PARTIES, ANY CONTENT ON THE SITE OR SUCH OTHER WEBSITES, OR ANY SERVICES OR ITEMS OBTAINED THROUGH THE SITE OR SUCH OTHER WEBSITES. THIS INCLUDES, BUT IS NOT LIMITED TO, DIRECT, INDIRECT, SPECIAL, INCIDENTAL, CONSEQUENTIAL, OR PUNITIVE DAMAGES, SUCH AS PERSONAL INJURY, PAIN AND SUFFERING, EMOTIONAL DISTRESS, LOSS OF REVENUE, LOSS OF PROFITS, LOSS OF BUSINESS OR ANTICIPATED SAVINGS, LOSS OF USE, LOSS OF GOODWILL, OR LOSS OF DATA, WHETHER CAUSED BY TORT (INCLUDING NEGLIGENCE), BREACH OF CONTRACT, OR OTHERWISE, EVEN IF FORESEEABLE.

THIS LIMITATION DOES NOT AFFECT ANY LIABILITY THAT CANNOT BE EXCLUDED OR LIMITED UNDER APPLICABLE LAW.

11.Deactivate and Disable Account

- StuBL reserves the right to place any account on hold or permanently disable accounts for violations of these Terms, including but not limited to, providing low quality services or deliveries, engaging in illegal or inappropriate use of the Site or services, or other breaches of policy.
- Accounts that are disabled will not be able to buy or sell on StuBL, and related content may be removed. Users will be notified of the reasons for any action taken against their account and may refer to the Content Moderation, Notices and Appeals section or contact Customer Support for further information or to appeal a decision.
- Users may also deactivate their own account at any time through their account settings. Deactivation does not relieve users of any outstanding payment or contractual obligations.
- Any provisions of these Terms relating to Orders, intellectual property, confidentiality, or other ongoing obligations will remain in effect even after account deactivation or disablement.
- Common reasons for account deactivation include, but are not limited to, repeated policy violations, fraudulent or illegal activity, performance issues, and manipulation of reviews or feedback.
- In some cases, users may appeal a deactivation decision by following the procedures outlined in the Content Moderation, Notices and Appeals section.

12.Security Features

- Users must be able to verify their account ownership through Customer Support by providing materials or documentation that prove ownership of the account.
- StuBL may require identity verification at any time to maintain the integrity and security of the platform.
- Users are responsible for maintaining the confidentiality and security of their account credentials and must notify StuBL immediately of any unauthorized use or suspected breach of security.
- Any attempt to circumvent or compromise the Site's security features is strictly prohibited and may result in account suspension or legal action.

These sections are designed to protect both users and StuBL, ensuring a safe, secure, and reliable platform for all participants.

13. Disputes with StuBL

IF YOU ARE A USER RESIDING IN THE UNITED STATES, PLEASE READ THIS SECTION CAREFULLY—IT AFFECTS YOUR LEGAL RIGHTS AND GOVERNS HOW YOU AND StuBL CAN BRING CLAIMS COVERED BY THIS ARBITRATION AGREEMENT. THIS SECTION WILL, WITH LIMITED EXCEPTION, REQUIRE YOU AND StuBL TO SUBMIT CLAIMS TO BINDING AND FINAL ARBITRATION ON AN INDIVIDUAL BASIS.

By agreeing to these Terms of Service, you expressly acknowledge that you have read, understand, and agree to be bound by this arbitration agreement and accept all of its terms, unless you opt out as provided below.

Federal Arbitration Act (FAA) Applies to Issues of Arbitrability

You and StuBL agree that the FAA governs the arbitrability of all disputes between you and StuBL.

Arbitration & Class Action Waiver

You and StuBL agree that any dispute or claim of any kind between you—including but not limited to disputes arising from or relating to these Terms of Service—shall be resolved by final and binding arbitration, using the English language, administered by the American Arbitration Association (“AAA”) under its Commercial Arbitration Rules or, if applicable, the AAA Consumer Arbitration Rules, unless otherwise required by law. Arbitration, including threshold questions of arbitrability, will be handled by a sole arbitrator in accordance with those rules. Judgment on the arbitration award may be entered in any court with jurisdiction.

ANY ARBITRATION UNDER THESE TERMS WILL TAKE PLACE ON AN INDIVIDUAL BASIS. BY AGREEING TO THESE TERMS, YOU AND StuBL EACH WAIVE THE RIGHT TO TRIAL BY JURY OR TO PARTICIPATE IN A CLASS ACTION LAWSUIT, CLASS-WIDE ARBITRATION, CLAIMS BROUGHT IN A REPRESENTATIVE CAPACITY, OR CONSOLIDATED CLAIMS INVOLVING ANOTHER USER OF StuBL'S SERVICES.

Forum

For actions under the AAA Commercial Rules, arbitration proceedings may be filed in Denver, Colorado, and any in-person hearing will take place in Denver, Colorado. For actions under the AAA Consumer Rules, arbitration may proceed in the AAA location nearest the claimant's residence. Hearings may be conducted virtually when permitted by the AAA rules. If a dispute arises that is not

subject to arbitration, you and StuBL agree that the dispute will be resolved exclusively in a state or federal court located in Denver, Colorado, and both parties consent to the personal jurisdiction of such courts.

Exceptions to Arbitration

If the AAA determines that the AAA Consumer Rules apply, you may have the right to assert your claim in “small claims” court, provided your claim qualifies, remains in such court, and is brought on an individual, non-representative, and non-class basis.

Administration of Coordinated Arbitrations

If 25 or more individuals submit similar arbitration claims and are represented by the same law firm(s), you and StuBL agree that the AAA Mass Arbitration Supplementary Rules will apply, requiring resolution of such cases in staged proceedings. In the first stage, each side will select 25 cases (50 total) to be resolved individually. No other cases may proceed until these are resolved, and AAA will not assess or demand fees for the remaining cases. After the first stage, the parties must engage in a single mediation of all remaining cases, paid for by StuBL. If mediation fails, the remaining cases may be batched, consolidated, or grouped to the greatest extent possible. This subsection is intended to be severable from the rest of the arbitration agreement.

How to Opt Out

If you do not wish to be bound by this arbitration agreement, you must notify StuBL in writing by email to admin@studentbusinesslink.com within 30 days of agreeing to these Terms of Service, stating your intention to opt out of arbitration.

Modifications to this Arbitration Agreement

If StuBL makes any changes to this arbitration agreement while you are a user, you may reject the change by notifying StuBL in writing by email to admin@studentbusinesslink.com within 30 days of the change. Rejecting a change does not constitute an opt-out of arbitration altogether; you agree to arbitrate any dispute in accordance with the language of this agreement as of the date you first accepted these Terms of Service.

Governing Law

Except as otherwise provided in this section or required by law, these Terms of Service and any disputes with StuBL shall be governed by the laws of the State of Colorado, without regard to conflict of law principles.

Nothing in this section shall affect any rights which cannot be excluded or limited under applicable law.

14. General Terms

14.1 Changes to these Terms

- StuBL may update or modify these Terms of Service from time to time. When changes are made, a new version of the Terms will be made available on the Site.
- By continuing to use StuBL after the date any changes become effective, you agree to be bound by the revised Terms. If you do not agree with the updated Terms, you must deactivate your account and discontinue use of the Site.

- StuBL may update these Terms to reflect changes in the Site, services, features, applicable laws, regulatory requirements, security issues, or in the ordinary course of business.
- Except for (1) changes made by StuBL in accordance with this section, and (2) your ability to opt out of arbitration as described in the “Disputes with StuBL” section, no modification, waiver, or amendment to these Terms is effective unless in writing and signed by both you and StuBL.

14.2 Specific Provision for US Residents

- If you are a resident of the United States, these Terms shall be governed by and construed in accordance with the laws of the State of Colorado, without regard to its conflict of law principles.

14.3 Indemnification

- To the fullest extent permitted by law, you agree to defend, indemnify, and hold harmless StuBL, its officers, directors, shareholders, employees, affiliates, and agents from and against any and all claims, damages, obligations, losses, liabilities, costs, debts, and expenses (including reasonable attorneys’ fees) arising from:
 - (1) your violation of these Terms or any other StuBL policies or standards;
 - (2) your violation of any third-party rights, including intellectual property, privacy, or other proprietary rights;
 - (3) any claim that your Seller Page, services, profile, or use of the Site caused harm to a third party, provided that StuBL has acted with reasonable professional diligence.
- StuBL reserves the right to assume the exclusive defense and control of any matter subject to indemnification by you, in which case you agree to cooperate with StuBL’s defense.

14.4 Severability

- If any provision of these Terms is found to be unenforceable or invalid, that provision will be limited or eliminated to the minimum extent necessary, and the remaining provisions will remain in full force and effect.
- StuBL’s failure to enforce any right or provision of these Terms does not constitute a waiver of that right or provision.

14.5 Assignment

- These Terms and all rights and obligations hereunder will be binding upon and inure to the benefit of the parties and their respective heirs, successors, permitted assigns, and legal representatives.
- StuBL may assign or transfer its rights and/or obligations under these Terms without your consent or notice, unless otherwise required by applicable law.
- You may not assign or transfer any of your rights or obligations under these Terms without the prior written consent of StuBL. Any attempted assignment without such consent will be null and void.

14.6 Entire Agreement

- These Terms constitute the entire agreement between you and StuBL regarding the use of the Site and services, and supersede all prior or contemporaneous agreements, understandings, and representations, whether written or oral, relating to the subject matter herein.

14.7 Interpretation

- Section headings, captions, and summaries are provided for convenience only and do not affect the interpretation or enforceability of these Terms.
- The original language of these Terms is English. Any translation is provided for convenience only. In the event of a conflict between the English version and a translation, the English version shall prevail. For consumers residing in the EEA, the interpretation most favorable to the consumer shall prevail.

These General Terms ensure clarity, continuity, and fairness in the relationship between StuBL and its users, and provide a legal framework for the ongoing use of the Site and services.