



Vicinity .World
Connect Locally, Impact Globally

Terms of Service

Vicinity World, Inc. Effective Date: March 28, 2026 **Last Updated:** October 18, 2026

1. Acceptance of Terms

By accessing or using the Vicinity.World platform and related services (the "Service"), you agree to be bound by these Terms of Service ("Terms"). If you do not agree to these Terms, you may not access or use the Service.

Vicinity.World Inc. ("Vicinity.World," "we," "our," or "us") operates a neighborhood coordination and exchange platform that enables neighbors to discover, coordinate, reuse, and exchange services locally.

2. Eligibility

You must be at least 18 years old to use the Service. By using the Service, you represent and warrant that you are at least 18 years old and have the legal capacity to enter into these Terms.

3. Account Registration and Security

To use certain features of the Service, you must create an account. You agree to:

- Provide accurate, current, and complete information during registration
- Maintain and update your account information to keep it accurate and current
- Maintain the security of your account by protecting your email and mobile device access
- Notify us immediately of any unauthorized use of your account
- Accept responsibility for all activity that occurs under your account

We authenticate your identity using one-time passwords (OTPs) sent to your registered email or mobile number. You are responsible for maintaining access to these communication channels.

4. Acceptable Use

You agree to use the Service only for lawful purposes and in accordance with these Terms. You agree not to:

- Use the Service for any unlawful or fraudulent purpose
- Post false, misleading, or deceptive content or service listings
- Impersonate any person or misrepresent your identity or affiliation
- Harass, abuse, or threaten other users
- Interfere with or disrupt the Service or its infrastructure
- Attempt to gain unauthorized access to any part of the Service
- Use the Service to collect personal information about other users without their consent

4. Acceptable Use

- Use automated tools (bots, scrapers) to access the Service without our written permission
- Violate any applicable law or regulation in your use of the Service

5. Service Listings and Transactions

The Service allows you to post service listings (as a provider) and engage with service providers (as a consumer). You understand and agree that:

- Vicinity.World is a platform that facilitates connections between neighbors; we are not a party to any transaction between users
- You are solely responsible for the accuracy of your service listings, including descriptions, pricing, and availability
- You are responsible for fulfilling any services you agree to provide
- We do not guarantee the quality, safety, or legality of any service listed on the platform
- Service-quality disputes between users should be addressed directly between the parties where possible; payment-related disputes and refund requests are reviewed by the Vicinity.World support team per our Refund Policy (Section 7)

6. Payments and Financial Services

In-app payments are processed by Stripe, our payment processor. By using in-app payments, you agree to provide accurate payment information, to the terms of the payment method you use, and that Vicinity.World is not responsible for errors, delays, or failures in processing by the payment processor or your bank.

Providers. Payment processing services for providers on Vicinity World are provided by Stripe and are subject to the [Stripe Connected Account Agreement](#), which includes the [Stripe Terms of Service](#) (collectively, the "Stripe Services Agreement"). By agreeing to these Terms or continuing to operate as a provider on Vicinity World, you agree to be bound by the Stripe Services Agreement, as the same may be modified by Stripe from time to time. As a condition of Vicinity World enabling payment processing services through Stripe, you agree to provide Vicinity World accurate and complete information about you and your business, and you authorize Vicinity World to share it and transaction information related to your use of the payment processing services provided by Stripe.

When you are charged.

- **Card:** the amount is authorized when you book and charged only when the service is marked complete. If the booking is cancelled before then, the authorization is released and you are not charged.
- **Bank account (ACH):** bank debits cannot be held, so your account is debited when you book. Vicinity.World holds the payment and releases it to the provider when the service is marked complete. If the booking is cancelled, the debit is cancelled or, if it has already been processed, refunded in full.

Authorization to debit your bank account. When you pay from a bank account, the app shows this authorization next to the amount, the booking, the date and the account, and records your acceptance:

6. Payments and Financial Services

"By selecting your linked bank account and tapping "Confirm & Pay," you authorize Vicinity World, Inc. to electronically debit your bank account via the ACH network for the amount shown for this booking, and, if a correction is necessary, to electronically credit your account to reverse an erroneous debit. For card-funded bookings, the amount is authorized at booking and captured when the service is completed; for bank (ACH) bookings, the debit is initiated at booking. This authorization applies to this transaction. You represent that you are an authorized owner of the bank account. You may revoke this authorization for future transactions by removing the bank account in Settings → Wallet, or by contacting support@vicinity.world; revocation does not apply to a transaction already in process. A returned/failed ACH debit may incur a fee from your bank."

We do not store your bank account numbers, routing numbers, or credit card numbers. That information is handled by Stripe under its own terms and privacy policy. VicinityWorld collects in-app payments through Stripe on the provider's behalf and remits them to the provider, net of the platform fee (see the [Fee Terms](#)) and processing fees, after the service is marked complete.

Off-platform payments. Providers may choose to accept Zelle, Venmo or cash. These payments are made directly between you and the other user, outside the Service. VicinityWorld does not process, hold, receive or refund them; where a provider has asked us to, we only relay the provider's payment details after a booking is marked complete. Off-platform payments are not covered by the Refund Policy in Section 7 or by our dispute review, are generally irreversible, and are made at your own risk. We recommend paying in-app for any transaction with a user you do not personally know.

7. Refunds

Refund requests are handled on a per-booking basis under the following policy:

- This Refund Policy applies only to payments made through the Service's in-app payment feature. Payments made outside the Service (Zelle, Venmo, cash) are not covered (see Section 6).
- Refund requests must be submitted within 24 hours after the scheduled service time if the service was not delivered as agreed or was materially different from the agreed scope.
- Either consumer or provider may cancel prior to the scheduled service start time without penalty (see Cancellations in Section 8).
- Payment-related disputes between consumer and provider are reviewed by the VicinityWorld support team. If the service was clearly not rendered or materially different from the agreed scope, the consumer receives a full refund of the amount paid.
- Provider payouts follow our payment partner's standard schedule, which releases funds to the provider's bank no sooner than two business days after the service is marked complete. Refunds approved after a payout has been made are recovered from the provider.
- Once a refund is approved, the refund is processed to the original payment method within 5–10 business days for card payments, or about 3 business days for bank payments, depending on the payment method.
- Refund requests should be submitted to admin@vicinity.world with the booking reference and a description of the issue.

8. Cancellations

The Service supports cancellations by either the consumer or the provider as follows:

- Either the consumer or the provider may cancel a pending or confirmed booking at any time before the service starts. Any in-app payment authorization is released, and any captured in-app payment is refunded in full.
- No cancellation fees or no-show charges are currently applied. If we introduce them, they will be disclosed at the time of booking and these Terms will be updated.
- Cancellations after the service has started are reviewed on a case-by-case basis by Vicinity.World support.
- Providers who repeatedly cancel confirmed bookings may have their account restricted or suspended.

9. User Content

You retain ownership of any content you post on the Service (listings, messages, reviews, images). By posting content, you grant Vicinity.World a non-exclusive, worldwide, royalty-free license to use, display, and distribute your content as necessary to operate the Service.

You are solely responsible for the content you post. You agree not to post content that is illegal, harmful, threatening, abusive, defamatory, or otherwise objectionable. We reserve the right to remove any content that violates these Terms.

10. Intellectual Property

The Service, including its design, features, code, and branding, is owned by Vicinity.World Inc. and protected by intellectual property laws. You may not copy, modify, distribute, or create derivative works based on the Service without our prior written consent.

11. Privacy

Your use of the Service is also governed by our Privacy Policy, which describes how we collect, use, and protect your personal information. By using the Service, you consent to the practices described in the Privacy Policy.

12. Disclaimers

THE SERVICE IS PROVIDED "AS IS" AND "AS AVAILABLE" WITHOUT WARRANTIES OF ANY KIND, EITHER EXPRESS OR IMPLIED. VICINITY.WORLD DOES NOT WARRANT THAT THE SERVICE WILL BE UNINTERRUPTED, ERROR-FREE, OR SECURE.

We do not endorse, guarantee, or assume responsibility for any service listed by users on the platform. Any transaction between users is at your own risk.

13. Limitation of Liability

TO THE MAXIMUM EXTENT PERMITTED BY LAW, VICINITY.WORLD INC. SHALL NOT BE LIABLE FOR ANY INDIRECT, INCIDENTAL, SPECIAL, CONSEQUENTIAL, OR PUNITIVE DAMAGES ARISING OUT OF OR RELATED TO YOUR USE OF THE SERVICE, WHETHER BASED ON WARRANTY, CONTRACT, TORT, OR ANY OTHER LEGAL THEORY.

Our total liability for any claim arising out of or related to these Terms or the Service shall not exceed the amount you paid to Vicinity.World, if any, during the twelve (12) months preceding the claim.

14. Indemnification

You agree to indemnify and hold harmless Vicinity.World Inc., its officers, directors, employees, and agents from any claims, damages, losses, or expenses (including reasonable legal fees) arising out of your use of the Service, your violation of these Terms, or your violation of any rights of a third party.

15. Termination

We may suspend or terminate your access to the Service at any time, with or without cause, with or without notice. You may terminate your account at any time by contacting admin@vicinity.world. Upon termination, your right to use the Service ceases immediately.

Sections that by their nature should survive termination (including disclaimers, limitation of liability, and indemnification) shall survive.

16. Changes to These Terms

We may update these Terms from time to time. When we make material changes, we will notify you via email or prominent notice within the Service. Your continued use of the Service after changes take effect constitutes your acceptance of the updated Terms.

17. Governing Law

These Terms shall be governed by and construed in accordance with the laws of the State of Illinois, without regard to its conflict of law provisions. Any dispute arising from these Terms shall be resolved in the courts located in the State of Illinois.

18. Contact Us

If you have questions about these Terms, please contact us:

Vicinity.World Inc.

Email: admin@vicinity.world

Website: vicinity.world