OwlMoney Client Review / Rating Policy

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This Client Review / Rating Policy explains the rules for submitting, displaying, moderating, reporting, and handling client reviews and ratings in OwlMoney.

OwlMoney is operated by Nurul 'Aisyah Nabilah binti Amiruddin. Registration Number: 202303286645 (IP0591101-D). Business Address: Bayu Residensi @ Seri Temenggung, 68100 Batu Caves, Selangor, Malaysia. Support Email: support.owlmoney@gmail.com. Official Website: https://owlmoney-official.web.app.

By submitting, viewing, reporting, or interacting with client reviews or ratings in OwlMoney, you agree to this Policy, OwlMoney's Terms & Conditions, Privacy Policy, Community Guidelines, Invoice Disclaimer, and PDPA Notice.

1. Purpose of Client Reviews and Ratings

OwlMoney's client review and rating feature is designed to help creators, freelancers, virtual assistants, small agencies, and related users record and share work experiences with clients, brands, agencies, vendors, or related parties.

The purpose of this feature is to support better decision-making, safer work practices, and more transparent creator-client relationships.

Client reviews and ratings must be based on real past or current work experience.

2. Who Can Submit Reviews

Only OwlMoney users may submit client reviews or ratings.

Users may review or rate clients, brands, agencies, vendors, or related parties they have worked with directly or indirectly through a project, job, campaign, service, or work arrangement.

Users must not submit reviews for parties they have never worked with.

3. Review Must Be Based on Real Experience

All reviews and ratings must be truthful, fair, and based on the user's genuine experience.

Users must not submit:

1. Fake reviews.
2. Reviews based on rumours.
3. Reviews written on behalf of another person without permission.
4. Reviews intended to attack, threaten, blackmail, shame, or pressure another party unfairly.
5. Reviews created to manipulate reputation.
6. Reviews that exaggerate or misrepresent facts.
7. Reviews that include unsupported serious allegations.

4. Rating Categories

OwlMoney may allow users to rate clients based on categories such as:

1. Payment.
2. Communication.

3. Professionalism.
4. Brief clarity.
5. Overall experience.

OwlMoney may update, add, remove, or rename rating categories from time to time to improve the feature.

5. Anonymous Author Name

Reviews and ratings may appear under the user's selected author name, similar to the author name used in OwlMoney's community feature, "What's the Tea?"

This does not mean that the review is fully anonymous to OwlMoney.

OwlMoney may retain backend account records connected to reviews, ratings, reports, proof submissions, and moderation actions for policy enforcement, complaint review, false claim prevention, legal compliance, authority requests, audit, security, and platform integrity purposes.

6. Prohibited Review Content

Users must not submit reviews or ratings that include:

1. Harsh language or abusive language.
2. Personal attacks.
3. Defamatory statements.
4. False claims or unsupported allegations.
5. Private information.
6. Confidential information.
7. Bank information.
8. Full addresses.
9. Personal identification details.
10. Unrelated personal details.
11. Sexual, harmful, threatening, discriminatory, or hateful content.
12. Copyright-infringing material.
13. Content intended to harass, shame, blackmail, threaten, or unfairly damage another party.

Reviews must focus on the work experience, payment experience, communication, professionalism, brief clarity, and relevant project-related issues.

7. Low Ratings and Supporting Proof

OwlMoney may require supporting proof for low ratings or serious complaints.

Supporting proof may include:

1. Communication screenshots involving both sides.
2. Invoices created outside OwlMoney.
3. Documents related to payment disputes.
4. Documents related to payment problems.
5. Project-related records.

6. Other relevant information directly connected to the reason for the review.

Proof must be relevant to the rating or complaint.

Users must not upload unnecessary bank information, addresses, private personal details, unrelated conversations, confidential information, or sensitive information that is not needed to understand the issue.

Where possible, users should blur, mask, crop, or remove unnecessary private details before uploading proof.

8. Proof Is Not Displayed Publicly

Any screenshot, document, or proof uploaded by users will not be displayed publicly on any OwlMoney platform.

Uploaded proof is used internally by OwlMoney for moderation, policy enforcement, complaint review, false claim prevention, dispute review, audit, and platform safety purposes.

Where required by law or requested by authorised legal authorities, OwlMoney may use or disclose relevant uploaded proof to support an official investigation, legal request, or compliance process.

Users remain responsible for ensuring that uploaded proof is relevant, accurate, and does not include unnecessary private, confidential, or sensitive information.

9. Payment Dispute Reviews

Users may submit reviews related to payment issues if the review is based on real experience and supported where necessary.

Payment-related reviews should focus on factual issues such as:

1. Late payment.
2. Non-payment.
3. Unclear payment terms.
4. Deposit issues.
5. Delayed response about payment.
6. Disputed invoice or receipt status.
7. Work completed but payment not received.

Users must avoid making legal conclusions unless confirmed through proper legal process.

For example, users should describe what happened instead of making unsupported criminal or defamatory claims.

10. OwlMoney Is Not a Dispute Resolver

OwlMoney does not act as a court, tribunal, legal advisor, debt collector, escrow provider, payment processor, or dispute resolution authority.

OwlMoney does not decide whether a client legally owes payment to a user.

OwlMoney may help organise records, invoices, ratings, reviews, reports, and supporting documents, but users are responsible for taking their own action if they choose to pursue a payment dispute, legal claim, or official complaint.

11. Client or Affected Party Complaints

Clients, brands, agencies, vendors, or affected parties may submit an official complaint about a review by contacting support.owlmoney@gmail.com.

Suggested subject line: Client Review Complaint.

A complaint should include:

1. Name of the affected party.
2. Contact email.
3. The review or issue being complained about.
4. Reason for the complaint.
5. Supporting information, if available.

OwlMoney may review the complaint, reported review, supporting proof, user history, moderation history, and relevant policy before deciding what action to take.

Submitting a complaint does not automatically guarantee that a review will be removed.

12. Review Moderation

OwlMoney may moderate reviews and ratings to protect users, affected parties, and platform integrity.

OwlMoney may:

1. Approve a review.
2. Reject a review.
3. Hide a review.
4. Remove a review.
5. Request supporting proof.
6. Request clarification.
7. Restrict review features.
8. Issue warnings.
9. Lock accounts for serious or repeated violations.

OwlMoney may moderate reviews based on content, context, supporting proof, complaint records, user history, report history, legal risk, privacy risk, and platform safety.

13. Review Reports

Users may report reviews that they believe violate this Policy.

Reported reviews may be reviewed by OwlMoney admin.

A report does not automatically mean the review is wrong or will be removed. OwlMoney may review the full context before taking action.

If multiple reports are received for the same review, OwlMoney may temporarily hide the review while admin review or inquiry is carried out.

14. False Reviews and Review Abuse

Users must not abuse the review or rating system.

Review abuse includes:

1. Submitting fake reviews.
2. Submitting revenge reviews.
3. Submitting reviews for clients the user never worked with.

4. Submitting multiple misleading reviews.
5. Coordinating with others to manipulate ratings.
6. Threatening clients with bad reviews.
7. Offering to remove a review in exchange for money or benefit.
8. Uploading false or edited proof.
9. Using reviews to harass or defame another party.
10. Submitting false reports against valid reviews.

OwlMoney may take enforcement action against review abuse.

15. Warning and Enforcement System

For confirmed violations, OwlMoney may apply a tiered warning system.

The standard enforcement flow is:

Stage	Action
First confirmed violation	Review removal or hidden review + Warning 1
Second confirmed violation	Review removal or hidden review + Warning 2
Third confirmed violation	Review removal or hidden review + Final Warning
Violation after Final Warning	Account lock or feature restriction

Warnings may be sent to the user's registered email address through OwlMoney's official support email.

For serious violations, OwlMoney may skip one or more warning stages and take immediate action.

16. Serious Violations

Serious violations include:

1. Fake proof.
2. Defamatory or harmful claims.
3. Threats, blackmail, or harassment.
4. Sharing private or confidential information.
5. Uploading sensitive information without permission.
6. Using reviews to pressure or extort a client.
7. Repeated false claims.
8. Impersonation.
9. Fraud or scam-related activity.
10. Any activity that creates serious legal, safety, or platform integrity risk.

For serious violations, OwlMoney may remove content, hide reviews, restrict features, lock accounts, preserve records, or cooperate with authorised legal authorities where required.

17. Review Visibility

OwlMoney may display approved reviews and ratings in the App or related OwlMoney platform areas.

Displayed review information may include:

1. Selected author name.
2. Rating score.
3. Review content.
4. Rating category results.
5. Client, brand, agency, vendor, or related party name.
6. General review status, where applicable.

Uploaded proof will not be displayed publicly.

OwlMoney may limit, hide, or remove reviews where required for privacy, safety, moderation, legal, complaint, or platform integrity reasons.

18. Editing or Deleting Reviews

Users may be allowed to edit or delete their own reviews where supported.

If a review is deleted by the user, OwlMoney may remove it from public view.

However, related records may be retained for up to three years where necessary for audit, moderation, complaint handling, legal compliance, security, false claim prevention, dispute review, or platform integrity purposes.

19. Data Retention for Reviews and Proof

OwlMoney may retain review, rating, report, moderation, complaint, and proof-related records for up to three years.

This retention period supports audit, complaint handling, policy enforcement, legal compliance, authority requests, false claim prevention, dispute review, and platform safety.

Account deletion does not automatically remove all review-related audit records immediately if retention is required for legal, security, complaint, moderation, or dispute purposes.

More details are explained in OwlMoney's Privacy Policy and PDPA Notice.

20. Authority and Legal Requests

OwlMoney may preserve, use, or disclose relevant review records, proof, reports, account records, or moderation records if required by law or requested by authorised legal authorities.

OwlMoney may also preserve relevant records where necessary to protect users, affected parties, OwlMoney, or platform integrity.

21. No Guarantee of Accuracy

OwlMoney may moderate reviews and request proof, but OwlMoney does not guarantee that all reviews, ratings, comments, or supporting information are fully accurate, complete, current, or legally verified.

Reviews are user-generated content.

Users are responsible for what they submit.

Readers should treat reviews as user-submitted experiences and use their own judgement before making decisions.

22. No Endorsement

A review, rating, client name, brand name, agency name, vendor name, or related party name appearing in OwlMoney does not mean OwlMoney endorses, verifies, partners with, or is affiliated with that party.

All trademarks, brand names, business names, and related identifiers belong to their respective owners.

OwlMoney uses names only as reference identifiers for user-generated work records, reviews, ratings, or client history.

23. Appeals

If you believe your review was removed, hidden, rejected, or restricted unfairly, you may contact OwlMoney at support.owlmoney@gmail.com.

Suggested subject line: Client Review Appeal.

Your appeal should include:

1. Your registered email.
2. The review or rating involved.
3. A short explanation.
4. Any supporting information.

OwlMoney may review appeals at its discretion. Submitting an appeal does not guarantee that the review will be restored.

24. Changes to This Policy

OwlMoney may update this Client Review / Rating Policy from time to time.

If we make material changes, we may notify users through the App, email, website, or other appropriate channels.

If a new agreement or acknowledgement is required, users may need to review and agree to the updated Policy before continuing to use OwlMoney.

25. Contact Us

For review complaints, appeals, privacy issues, support requests, or policy questions, contact OwlMoney Digital Solutions at support.owlmoney@gmail.com.

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