OwlMoney Community Guidelines

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These Community Guidelines explain the rules for using OwlMoney's community features, including "What's the Tea?", talks, posts, comments, replies, images, reports, and any other user-generated community content.

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 using OwlMoney's community features, you agree to follow these Community Guidelines, OwlMoney's Terms & Conditions, Privacy Policy, Client Review / Rating Policy, Invoice Disclaimer, and PDPA Notice.

1. Purpose of the Community

OwlMoney's community features are designed to help creators, freelancers, virtual assistants, small agencies, and related users share experiences, ask questions, discuss work situations, and support each other professionally.

The community should be useful, respectful, safe, and based on real experiences.

Users are encouraged to share:

1. Work experiences.
2. Creator and freelance tips.
3. Client communication lessons.
4. Invoice and payment experience.
5. Content planning discussions.
6. General questions related to creator work.
7. Warnings or experiences that are truthful, fair, and supported where needed.

2. User Responsibility

You are responsible for everything you post, comment, reply, upload, or share in OwlMoney.

This includes text, images, screenshots, documents, claims, names, opinions, comments, replies, and any other content submitted through the community.

You must make sure that your content does not violate any law, third-party rights, privacy rights, copyright, confidentiality obligation, or OwlMoney policy.

3. "What's the Tea?"

OwlMoney's official community feature name is "What's the Tea?"

Users may use "What's the Tea?" to post talks, comments, replies, and images, subject to OwlMoney's feature limits and moderation rules.

Current image limits are:

Community Action	Image Limit
Images per post	Up to 3 images
Images per reply	Up to 1 image

OwlMoney may update these limits from time to time to maintain performance, storage control, safety, and user experience.

4. Allowed Content

You may post content that is:

1. Based on real experience.
2. Useful to other creators or freelancers.
3. Respectful and fair.
4. Related to work, content creation, client communication, invoicing, payments, project management, or creator life.
5. Shared without exposing unnecessary private information.
6. Written in a way that avoids harassment, personal attacks, hate speech, or harmful claims.
7. Supported with relevant context where serious claims are made.

5. Prohibited Content

You must not post, comment, reply, upload, or share content that includes:

1. Harsh language, abusive language, or excessive insults.
2. Personal attacks against any person, client, brand, agency, vendor, user, or organisation.
3. Defamation, false claims, unsupported allegations, or misleading statements.
4. Private information, including phone numbers, addresses, bank information, personal identification details, or confidential details.
5. Screenshots or documents that expose unrelated private information.
6. Sexual content, sexual harassment, or sexually explicit material.
7. Hate speech, discriminatory content, or attacks based on identity, background, gender, race, religion, nationality, disability, or other protected characteristics.
8. Threats, intimidation, blackmail, coercion, or harassment.
9. Self-harm, violent, dangerous, or harmful content.
10. Spam, scams, phishing, fraud, or misleading promotions.
11. Copyright-infringing content or content you do not have permission to use.
12. Content that impersonates another person, business, client, brand, agency, vendor, or authority.
13. Content that damages OwlMoney's safety, integrity, or reputation unfairly.
14. Content intended to bypass moderation, feature limits, account restrictions, or security systems.

6. Client, Brand, Agency, or Vendor Mentions

Users may discuss real work experiences involving clients, brands, agencies, vendors, or related parties.

However, all mentions must be fair, truthful, and based on actual experience.

You must not:

1. Make false claims.
2. Exaggerate facts.

3. Share confidential project information.
4. Reveal private personal information.
5. Encourage harassment against any client, brand, agency, vendor, or person.
6. Use the community to threaten, shame, blackmail, or pressure another party unfairly.

If your issue involves a formal client rating or low rating, you should follow OwlMoney's Client Review / Rating Policy.

7. Screenshots and Proof

Users may upload screenshots of communication only when they are directly relevant to the issue being discussed.

Screenshots must not include unnecessary private information such as:

1. Bank information.
2. Full addresses.
3. Private personal details.
4. Personal identification information.
5. Unrelated conversations.
6. Sensitive information that is not needed to understand the issue.

Where possible, users should blur, mask, crop, or remove private details before uploading screenshots or images.

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.

OwlMoney may hide, remove, or reject screenshots that expose unnecessary private information or violate these Community Guidelines.

8. Copyright and Content Ownership

You must only upload content that you own, created yourself, or have permission to use.

You must not upload images, documents, screenshots, designs, videos, captions, or materials that infringe another person's copyright, trademark, privacy, confidentiality, or intellectual property rights.

You remain responsible for the content you upload.

OwlMoney does not claim ownership over your uploaded community content, but OwlMoney may store, display, process, moderate, hide, remove, or restrict your content as needed to operate the Service and enforce these Community Guidelines.

9. Reporting Community Content

Users may report talks, posts, comments, replies, images, or other content that they believe violates these Community Guidelines.

When a report is submitted, OwlMoney admin may receive an alert and review the reported content.

A report does not automatically mean that the content is a violation. OwlMoney may review the context, content, user history, attached proof, and relevant policy before taking action.

10. Auto-Hide Rule for Repeated Reports

If the same post receives three reports, OwlMoney may automatically hide the content temporarily while admin review or inquiry is carried out.

Temporary hiding does not mean the content is confirmed as a violation. It is a safety step to reduce possible harm while the matter is reviewed.

After review, OwlMoney may:

1. Restore the content if no violation is found.
2. Keep the content hidden.
3. Remove the content.
4. Request more information.
5. Issue a warning.
6. Restrict features.
7. Lock the account for serious or repeated violations.

11. Content Removal

If reported content is confirmed to violate these Community Guidelines, OwlMoney may remove or keep the content hidden.

Content removal may apply to:

1. Posts.
2. Talks.
3. Comments.
4. Replies.
5. Images.
6. Screenshots.
7. Attachments.
8. Any other content submitted through the community.

Content may also be removed if it creates legal risk, privacy risk, safety risk, reputational harm, platform abuse, or harm to another person or organisation.

12. Automated Detection

OwlMoney may use automated detection to identify harsh, sexual, harmful, abusive, unsafe, or policy-violating words or content.

If automated detection identifies possible violation, the content may be automatically hidden, restricted, or flagged for admin review.

Automated detection may not be perfect. OwlMoney may still use manual review, admin inquiry, user reports, and support complaints to make moderation decisions.

13. Warning and Enforcement System

OwlMoney uses a tiered warning system for confirmed violations.

The standard enforcement flow is:

Stage	Action
First confirmed violation	Content removal or hidden content + Warning 1
Second confirmed violation	Content removal or hidden content + Warning 2
Third confirmed violation	Content removal or hidden content + 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.

OwlMoney may also show in-app notices where supported.

14. Serious Violations

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

Serious violations include:

1. Threats of violence.
2. Harassment or targeted abuse.
3. Sexual content or sexual harassment.
4. Sharing private information without permission.
5. Fraud, scams, phishing, or impersonation.
6. Hate speech or discriminatory attacks.
7. Illegal content or illegal activity.
8. Repeated abuse of reports or moderation systems.
9. Attempts to bypass account restrictions.
10. Any content that creates serious legal, safety, or platform integrity risk.

In serious cases, OwlMoney may immediately remove content, restrict features, lock the account, preserve records, or contact relevant authorities where required.

15. Account Lock

OwlMoney may lock an account if the user repeatedly violates these Community Guidelines, continues posting harmful content after a Final Warning, abuses the platform, or creates serious risk to OwlMoney or other users.

When an account is locked, the user may lose access to some or all OwlMoney features.

OwlMoney may retain certain records for audit, security, legal, dispute, moderation, and compliance purposes, as explained in the Privacy Policy and PDPA Notice.

16. False Reports and Report Abuse

Users must not abuse the report feature.

You must not submit false reports, mass reports, revenge reports, coordinated reports, or reports intended to silence another user unfairly.

If OwlMoney finds that a user is abusing the report system, OwlMoney may issue a warning, restrict reporting access, hide abusive reports, or lock the account for repeated abuse.

17. Appeals and Complaints

If you believe your content was removed unfairly or your account was restricted by mistake, you may contact OwlMoney at support.owlmoney@gmail.com.

Use the subject line: Community Appeal.

Your appeal should include:

1. Your registered email.
2. The content or issue you are appealing.
3. A short explanation.
4. Any relevant supporting information.

OwlMoney may review appeals at its discretion. Submitting an appeal does not guarantee that content will be restored or account restrictions will be removed.

18. Official Complaints from Affected Parties

Clients, brands, agencies, vendors, or affected parties may submit official complaints to OwlMoney by contacting support.owlmoney@gmail.com.

Use the subject line: Community Complaint.

OwlMoney may review the complaint, reported content, user history, supporting information, and relevant policies before deciding whether to remove content, keep content hidden, request clarification, issue a warning, or take further action.

19. Community Safety and Integrity

OwlMoney may moderate content to protect:

1. Users.
2. Clients and affected parties.
3. Platform safety.
4. Community trust.
5. Legal compliance.
6. Privacy and confidentiality.
7. OwlMoney's image, integrity, and reputation.

OwlMoney may make moderation decisions based on content, context, report history, user behaviour, complaint records, legal risk, and platform safety.

20. Changes to These Community Guidelines

OwlMoney may update these Community Guidelines 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 guidelines before continuing to use OwlMoney.

21. Contact Us

For community reports, complaints, appeals, or support matters, contact Nurul 'Aisyah Nabilah binti Amiruddin at support.owlmoney@gmail.com.

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