

Brossis Terms of Use

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Effective Date: August 25, 2026

These Terms of Use ("Terms") govern your access to and use of the Brossis platform, Telegram Mini App, and related services (collectively, the "Service"), operated by Brothers & Sisters ("Brossis," "we," "us," or "our"), registered in the State of Washington, United States. By creating a membership, connecting a wallet, or otherwise using the Service, you agree to be bound by these Terms.

If you do not agree to these Terms, do not use the Service.

1. Eligibility

1.1 You must be between 18 and 65 years of age, inclusive, and have the legal capacity to enter into a binding contract, to become a member.

1.2 You must complete identity verification through Didit, a third-party identity verification provider, including a government-issued ID check and a liveness check, before your membership is activated. This verification is also used to confirm that you meet the age requirement in Section 1.1.

1.3 Brossis is designed as a one-person, one-membership platform. You may not hold more than one active membership, and you may not create a membership on behalf of another person without their knowledge and consent.

1.4 Membership may not be available to residents of certain jurisdictions where participation in the Service would violate local law. It is your responsibility to determine whether you are legally permitted to use the Service where you reside.

2. Nature of the Service

2.1 Brossis is a member-run mutual support community. It is **not** an insurance product, an investment product, or a financial guarantee. Community funeral assistance is discretionary, contingent on the terms below, and is not a contractual entitlement to a fixed payout.

2.2 Membership requires an initial contribution of 35 USDT, consisting of: - a 25 USDT Community Reserve Fund balance, intended to support the community assistance pool; and - a 10 USDT annual membership fee, which supports platform operations, identity verification costs, and the referral program.

2.3 The annual membership fee is non-refundable. The Community Reserve Fund balance is refundable upon cancellation of membership, less any portion already used to support other members' approved assistance payments.

2.4 Members are expected to maintain their Community Reserve Fund balance in good standing and to top it up as it depletes due to community assistance payments.

3. Waiting Period

3.1 A member must maintain one full, continuous year of active membership before their designated family representative becomes eligible to submit a community assistance request on their behalf.

3.2 If a member passes away before completing this one-year waiting period, no community assistance payment will be made on behalf of that member, regardless of the circumstances of death.

3.3 Brossis reserves the right to determine, in its reasonable discretion and consistent with its published governance rules, whether the waiting period has been satisfied.

4. Community Assistance Requests

4.1 Each member must designate a family representative at the time of membership activation. The family representative is the individual authorized to submit an assistance request and receive any approved payment on the member's behalf.

4.2 Following a member's death, the family representative must submit an assistance request together with required supporting documentation (e.g., a death certificate or equivalent).

4.3 Assistance requests are subject to administrative and document review, followed by review under the Governance Council process described in Section 7. A minimum number of Review Circle approvals, as set out in the Brossis governance rules, is required before any payment is authorized.

4.4 The maximum assistance amount is 10,000 USDT for every member, regardless of region of residence, subject to the Brossis rules then in effect.

4.5 Brossis reserves the right to deny, reduce, delay, or reverse any assistance payment where required documentation is incomplete, fraudulent, disputed, or where the request otherwise fails to meet these Terms or the applicable governance rules.

4.6 Approved payments are released in USDT via a multisignature wallet, and the associated transaction hash is recorded.

5. Wallet, Identity, and Account Security

5.1 You are responsible for connecting a TON-compatible wallet that you own and control, and for maintaining the security of your wallet credentials, private keys, and Telegram account. Brossis does not have access to and cannot recover your wallet's private keys.

5.2 You are responsible for the accuracy of the information you submit, including identity verification information and your designated family representative's contact details.

5.3 You may change your connected wallet or designated family representative, subject to a review and waiting period intended to prevent unauthorized or rushed changes.

6. Referral Program

6.1 Active members may share a referral code. When a referred individual completes identity verification and becomes an active member, the referring member receives a referral reward of 3 USDT, paid to their connected wallet.

6.2 Brossis may modify, suspend, or terminate the referral program, or decline to pay a referral reward where it reasonably suspects fraud, self-referral, or abuse.

7. Governance

7.1 Brossis is overseen by a nine-seat Governance Council composed of three founder representatives, three member representatives, and three independent advisors.

7.2 Standard governance decisions require the approval of at least 5 of 9 Council members. Major decisions — including changes to assistance amounts, fees, referral terms, or these Terms — require the approval of at least 6 of 9 Council members.

7.3 Brossis may amend these Terms, the membership fee, the Community Reserve Fund contribution, assistance amounts, or the waiting period from time to time, subject to the governance approval thresholds above. Material changes will be communicated to members through the Service. Continued use of the Service after a change takes effect constitutes acceptance of the revised Terms.

8. Membership Cancellation and Termination

8.1 You may cancel your membership at any time through the Service. Upon cancellation, your Community Reserve Fund balance, less any portion already used to support other members' approved assistance payments, will be returned to your connected wallet.

8.2 Brossis may suspend or terminate a membership, without refund of the annual membership fee, if it reasonably determines that a member has violated these Terms, provided fraudulent information, held multiple memberships, or engaged in abusive conduct toward the Service or other members.

8.3 Termination of membership ends eligibility for any future community assistance request, including any request that had not yet completed the required waiting period or review process at the time of termination.

9. Disclaimers

9.1 THE SERVICE IS PROVIDED "AS IS" AND "AS AVAILABLE," WITHOUT WARRANTIES OF ANY KIND, WHETHER EXPRESS OR IMPLIED, INCLUDING WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, OR NON-INFRINGEMENT.

9.2 Brossis does not guarantee that any specific level of community assistance will be available at any given time. Assistance amounts are dependent on the aggregate Community Reserve Fund balance and are subject to the review and approval process described above.

9.3 Brossis is not a bank, money transmitter, or insurer, and nothing in the Service should be construed as a guarantee of future performance, solvency, or payment.

9.4 Digital assets, including USDT, carry inherent risks, including price volatility, smart contract risk, and the risk of loss due to blockchain network issues outside Brossis's control. You accept these risks by using the Service.

10. Limitation of Liability

10.1 To the maximum extent permitted by applicable law, Brossis, its officers, Governance Council members, and affiliates shall not be liable for any indirect, incidental, special, consequential, or punitive damages, or for any loss of funds, data, or goodwill, arising out of or related to your use of the Service.

10.2 To the maximum extent permitted by applicable law, Brossis's total aggregate liability to you for any claim arising out of or relating to these Terms or the Service shall not exceed the total amount of fees you have paid to Brossis in the twelve (12) months preceding the claim.

11. Indemnification

You agree to indemnify and hold harmless Brossis and its officers, Governance Council members, and affiliates from any claims, damages, liabilities, and expenses (including reasonable attorneys' fees) arising out of your use of the Service, your violation of these Terms, or your violation of any rights of a third party.

12. Dispute Resolution and Governing Law

12.1 These Terms are governed by the laws of the State of Washington, United States, without regard to its conflict-of-laws principles.

12.2 Any dispute, claim, or controversy arising out of or relating to these Terms or the Service shall be resolved exclusively by binding arbitration, rather than in court, except that either party may bring an individual claim in small claims court where eligible. The arbitration shall be conducted on an individual basis and not as a class, collective, or representative action. [Placeholder — insert your chosen arbitration administrator (e.g., AAA or JAMS), applicable rules, seat/location of arbitration, and language of proceedings, in consultation with counsel.]

13. Miscellaneous

13.1 If any provision of these Terms is found unenforceable, the remaining provisions will remain in full force and effect.

13.2 These Terms, together with the Privacy Policy, constitute the entire agreement between you and Brossis regarding the Service.

13.3 Brossis's failure to enforce any right or provision of these Terms will not be considered a waiver of that right or provision.

14. Contact

Questions about these Terms may be directed to: info@brossis.org.