

Terms of Use SpotScam

10th of March 2026

This Terms of Use (“**Terms**”) set out the conditions under which you (“**User**”, “**you**”, “**your**”) may access and use the website SpotScam.org and the tools, features and Services made available through it (collectively, the “**Services**”).

The Services are operated by the Global Anti-Scam Alliance, the trade name of Stichting Global Anti-Scam Alliance, a foundation incorporated under the laws of the Netherlands and registered with the Dutch Chamber of Commerce under number 52710041 (“**GASA**”, “**SpotScam.org**”, “**we**”, “**our**”, “**us**”).

SpotScam.org exists to help people better understand and recognize the patterns of online scams and fraud attempts. Our mission is to make reliable information accessible to everyone through the challenges that users can take on the platform. We aim to offer a supportive and trustworthy environment where users can learn about common and emerging scams, changing their behavioural reflexes and build their scam resistance.

Please note that SpotScam is not a law-enforcement body, cyber-security specialist or emergency hotline. The Services are solely intended to provide users with generic information.

Article 1. Conclusion and fulfilment

- 1.1. These Terms come into effect when the User completes the registration process for an account with the Service.
- 1.2. Access to the Service is granted after the Terms have been accepted.

Article 2. Access to the Services

- 2.1. Our basic Services are available free of charge. If we introduce additional optional paid features in the future, this will always be clearly communicated, and such features will only be activated if you decide to purchase these.
- 2.2. To participate in the challenges on the platform, you must create an account. You are responsible for maintaining the confidentiality of your login details and ensuring that all information associated with your account is accurate. If you become aware of any suspicious activity, please contact us as soon as possible.
- 2.3. We may suspend or terminate access to the Service or to specific accounts if we reasonably believe this is necessary to protect our Services, other users, our partners or the general public, including in cases of suspected misuse, fraud, unauthorized access, or other possible security threats. We will handle such decisions with care and, where reasonably possible, inform you about the reason for the suspension or termination. We may also remove or deactivate

accounts that have been inactive for a certain period. In such cases, we will provide notice before taking this action.

Article 3. How our Services work

- 3.1. SpotScam.org combines information from trusted public sources, partner organizations, intelligence providers and AI-assisted analysis to help users recognize and understand potential scams. The challenges offered is to help people better understand and recognize online scams and fraud attempts. While we aim to keep the information reliable and up to date, online fraud changes rapidly, and we cannot guarantee that all information provided through the Services will be complete, current or fully accurate.
- 3.2. Prizes will be given to the best performing players each season. At the launch the first season will be 3 months. Afterwards, two (2) months. We may change the length of the season in the future pending feedback. Users will only be informed if they continue to play SpotScam.

Article 4. Use of our Services

- 4.1. The User shall use the Services in accordance with these terms and conditions, applicable laws and regulations, and reasonable instructions provided by GASA.
- 4.2. When using the Services, you agree to not misuse the Services. The User is prohibited from using the Services for actions that:
 - a. are unlawful or contrary to public order or morality;
 - b. infringe the rights of third parties, including intellectual property rights, portrait rights and privacy rights;
 - c. are harmful to the functioning, security or availability of the platform;
 - d. consist of spreading malware, viruses or other harmful software;
 - e. consist of gaining unauthorised access to systems, accounts or data;
- 4.3. We reserve the right to limit or block access where necessary to protect our users and the Services.

Article 5. Intellectual Property and User Data

- 5.1. All rights in the Services, including the underlying software, design, structure and materials made available through them, are owned by us or our licensors. You may use the Services only for your personal, non-commercial purposes. You may not copy, reverse-engineer, redistribute or modify any part of the Services unless this is permitted by law.
- 5.2. SpotScam is explicitly not meant for use by employees of companies. GASA has the right block or remove users which register using a company email address.
- 5.3. Additional details about how we handle personal data, including information about data protection, retention and User rights, can be found in our Privacy Policy (<https://spotscam.staging.scam.org/privacy-policy>).

Article 6. Availability and Maintenance

6.1. We aim to keep the Services widely accessible, but we cannot guarantee uninterrupted availability. Maintenance, updates, security measures or issues at our partners may affect access from time to time. We may also add, change or remove features as our Services develop. We appreciate your understanding when the Services are temporarily unavailable due to such work.

Article 7. Termination and Changes

7.1. You may stop using the Services at any time. You can also delete your account, after which we will handle any remaining information in accordance with our Privacy Policy (<https://spotscam.staging.scam.org/privacy-policy>), to the extent it concerns personal data.

7.2. Without prejudice to any other rights and remedies hereunder, GASA will be entitled to terminate the agreement if the User commits a breach of any of its obligations under this Terms and such breach is irremediable of, if such breach is remediable, the User fails to remedy that breach within a period of thirty (30) calendar days after being notified in writing to do so.

7.3. After an account has been inactive for twelve (12) consecutive months, GASA will provide the User with a written notice to the effect that its account will be closed if the account remains inactive for one (1) additional month. If the account remains inactive after that period, GASA will have the right to terminate the account.

7.4. We may update these Terms from time to time as the Services evolve. We will notify you of any changes at the email address linked to your account and observe a notice period of 14 days before the updated Terms take effect.

Article 8. Liability

8.1. Given that our Services are provided free of charge, we exclude all liability arising from or related to the use of the Services to the fullest extent. The liability exclusion included in this article does not apply if the damage is the result of intent or deliberate recklessness on the part of GASA's management, or if mandatory law precludes the exclusion of liability.

Article 9. Challenges and results

9.1. The challenges offered through the Service are intended for informational purposes.

9.2. Although GASA takes care when compiling challenges questions and answers, no guarantee is given as to their accuracy, completeness or relevance.

9.3. To the extent permitted by applicable law, GASA shall not be liable for any damage or claims arising from:

- a. incorrect or incomplete challenges questions or answers;

- b. errors in the entry or processing of answers by participants;
- c. technical errors in the calculation or display of scores, rankings or results.

- 9.4. Participants acknowledge that the results of the challenges are indicative only, and that no rights can be derived from them, including claims to prizes, classifications, or other benefits, unless additional rules expressly state otherwise. New prizes may be added during a season. Prizes may be removed during a season if the Third Party can no longer provide these.
- 9.5. GASA is entitled to correct or adjust challenges questions, answers, scores or rankings at any time if errors are found.
- 9.6. Employees of GASA, IT suppliers to SpotScam and providers of prizes are excluded from winning prizes.
- 9.7. SpotScam does not engage in correspondence with users regarding the substantiation of the challenges questions or answers. This also includes providing explanations for incorrect answers.

Article 10. Governing Law and Jurisdiction

- 10.1. These Terms are governed exclusively by the laws of the Netherlands, without regard to conflict-of-law principles. Disputes shall be brought before the courts where GASA has its registered office, unless mandatory consumer protection rules require otherwise.