LEGAL

Risk & Compliance Disclosure

Short and blunt: what can go wrong, what we will do to stay within the law, and how to protect yourself. Read it before your first trade.

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In short

- BBscrow holds payments for trades. It is not a bank, an investment or insurance. See Regulatory status below.
- USDT works only on BNB Smart Chain (BEP-20). Money sent on another network or to a wrong address can be lost for good.
- Payments and payouts cannot be reversed once they are made. Check every number and address.
- Bigger trades need identity checks. Suspicious activity can be paused, frozen and reported to the authorities.
- Only the contacts on our Help page are BBscrow. Anyone else claiming to be us is not.

1. What BBscrow is, and is not

BBscrow is an escrow service run by Beyond Borders Freelancers, a business registered in Kenya. It holds a buyer's payment until the trade is completed, then pays the seller, or refunds the buyer.

- BBscrow is **not a bank**, not an investment and not insurance. Money held for a trade earns no interest and is **not covered by any deposit insurance**.
- BBscrow does not check, guarantee or insure what is traded. The seller alone is responsible for it.

2. Regulatory status

BBscrow is run by Beyond Borders Freelancers, a business registered in Kenya (BN-B8S6PQRM). It is **not a bank**: it does not take deposits, lend or invest your money.

BBscrow does not currently hold a licence from the Central Bank of Kenya or the Capital Markets Authority. Kenya's Virtual Asset Service Providers Act 2025 brings in new licensing rules, and we are seeking legal advice on what applies to BBscrow. This page will be updated as that progresses.

Meanwhile, BBscrow follows written anti-money-laundering and know-your-customer policies, holds USDT in a separate escrow for each trade, and uses licensed partners such as Safaricom M-Pesa.

3. USDT and crypto risks

- USDT is a digital token issued by a private company (Tether). It is **not legal tender in Kenya**, and its value, rules or availability can change.
- Exchanges and wallets you use (Binance, Bybit, Airtm and others) are separate companies. They can delay, freeze or charge for withdrawals, and BBscrow cannot control them.
- Blockchain transactions are public: anyone can see the escrow address and the amounts.
- Crypto may be restricted or taxed where you live. You are responsible for following your own country's rules.

4. Networks, addresses and irreversible payments

- **Use USDT on BNB Smart Chain (BEP-20) only.** USDT sent on another network (TRC-20, ERC-20 and others), another token, or to a wrong address **may be lost for good**. BBscrow may not be able to recover it.
- Send the exact amount shown on your trade page. If your exchange takes its fee out of the amount, send the difference.
- Payout and refund numbers and addresses are locked when a trade starts. Check every character before you join. **A payment sent to the number or address you gave cannot be reversed.**
- M-Pesa: pay only through the prompt on your trade page that shows **BEYOND BORDERS FREELANCERS**, from your own number. Payments from any other number are turned down.

5. Identity checks

To keep BBscrow safe and within the law, we may ask you to prove who you are, for example with a government ID and a selfie, and sometimes where your money came from.

This applies to larger trades (a single trade above about USD 500, or more than about USD 1,000 in 30 days) and whenever something does not add up. A trade may wait until the check is done.

6. Suspicious activity: pause, freeze, report

- We may **pause a trade, hold its funds, refuse a trade or close an account** when information is missing or false, when activity cannot be explained, or when there is a link to fraud, sanctions or crime.
- Where Kenyan law requires it, we report suspicious activity to the Financial Reporting Centre and other authorities, and we may not be allowed to tell you.
- Money held for a closed account goes back to the refund number or address locked for that trade, unless the law requires otherwise.
- BBscrow is not available in Cuba, Iran, North Korea, Syria, or the Crimea, Donetsk or Luhansk regions, or to anyone on UN, US, EU or Kenyan sanctions lists.

7. Impersonation and scams

- Our only official contacts are on the Help page. Anyone else claiming to be BBscrow, Beyond Borders or its owner is not.
- BBscrow **never** asks for your M-Pesa PIN, passwords, login codes or wallet recovery words, and never asks you to pay outside a trade page or to a personal number.
- A deal made or paid outside BBscrow is not protected. If someone pushes you to pay them directly, treat it as a scam.
- Always check that the address bar says **isbeyondborders.com** before you sign in or pay.

8. Service risks

BBscrow depends on services it does not control, such as M-Pesa, the blockchain, Google sign-in and internet providers. If one of them is down or slow, a payment, payout or refund can be delayed. Your money stays held for your trade while that happens. See the Terms of Service for what BBscrow is and is not responsible for.