LEGAL

Terms of Service

These terms are the agreement between you and BBscrow for every trade you make. We have kept them as plain as we can.

Version 1.0 · Effective 24 October 2026 · Beyond Borders Freelancers, registered in Kenya, BN-B8S6PQRM

In short

- BBscrow holds the buyer's payment until the buyer confirms, then pays the seller. We are not the buyer or the seller.
- You must be 18 or over, use your own accounts, and not be in a sanctioned country or region.
- Keep every agreement in the trade chat, and never pay outside BBscrow.
- Confirming a trade releases the money and cannot be undone. Not happy? Report a problem instead.
- If there is a dispute, a BBscrow mediator decides: the money goes either to the seller or back to the buyer.
- Fees are fixed and shown before you start. Nothing is charged on a refund.

1. Who we are

BBscrow is run by **Beyond Borders Freelancers**, a business registered in Kenya (registration number BN-B8S6PQRM), based in Juja, Kiambu County. In these terms "BBscrow", "we" and "us" mean that business, and "you" means the person using BBscrow.

These terms apply to the website isbeyondborders.com/escrow, the BBscrow app and every trade. By signing in or making a trade you agree to them, to our Privacy Policy and to our Risk & Compliance Disclosure.

2. What BBscrow does

BBscrow is an escrow service. When two people agree a deal, the buyer pays BBscrow instead of the seller. We hold that payment until the buyer confirms they received what

they paid for, and then pay the seller. If the deal falls through, the payment goes back to the buyer.

- We are **not a party to your deal**. We do not sell, buy, inspect or guarantee what is traded, and the seller alone is responsible for it.
- We are **not a bank, wallet or exchange**. We do not keep balances for you, pay interest, lend money or change one currency into another.
- We hold a payment only for the trade it was made for, and pay it out only as these terms say.

3. Who can use BBscrow

- You must be **18 or older** and able to make a binding agreement.
- Use only **your own** Google account, phone number, M-Pesa line and wallet. One person, one account.
- BBscrow is not available to people on UN, US (OFAC), EU or Kenyan sanctions lists, or to anyone in Cuba, Iran, North Korea or Syria, or in the Crimea, Donetsk or Luhansk regions. We block these places automatically.
- Give true information and keep it up to date. We may ask you to verify who you are, for example with a government ID and a selfie for larger trades (a single trade above USD 500, or more than USD 1,000 in 30 days), or when something does not add up.

4. How a trade works

- **Create and join.** One person creates the trade (what, how much, payment method, who pays the fee) and shares the code. The other person joins. From that moment the terms and both payout and refund details are **locked**: nobody, including us, can change where the money goes.
- **The buyer pays BBscrow.** M-Pesa: by a PIN prompt on the buyer's own phone, to BBscrow's till. USDT: to the escrow created for that trade only, on BNB Smart Chain.
- **The seller delivers** exactly what was agreed and posts proof in the trade chat.
- **The buyer checks and confirms.** Confirming tells us to pay the seller. **It cannot be undone**, so confirm only when you have received everything you paid for.

5. Payments, limits and networks

- **M-Pesa** trades are in Kenyan shillings, from KES 100 to KES 100,000 per trade. The buyer must pay from their own registered M-Pesa number. Before we pay a seller, M-

Pesa must show the name the seller gave for their number; if it doesn't match, we don't send.

- **USDT** trades use USDT on **BNB Smart Chain (BEP-20) only**. USDT sent on another network, another token, or to a wrong address may be lost, and we may not be able to recover it. Check the network and the address every time.
- Blockchain transactions are public: anyone can see the escrow address and the amounts on BscScan.
- Charges from your own bank, exchange or wallet for sending money are yours.

6. Fees

The fee is fixed by the size of the trade and shown before you start. When creating the trade you choose whether the buyer, the seller, or both equally pay it. A trade keeps the fee it was created with, even if our fees change later.

USDT trade	Fee	M-Pesa trade	Fee
Under $10	**Free**	Under KES 1,000	**Free**
$10 to $29.99	**$1**	KES 1,000 to 2,999	**KES 100**
$30 to $49.99	**$2**	KES 3,000 to 4,999	**KES 200**
$50 to $69.99	**$3**	KES 5,000 to 6,999	**KES 300**
$70 to $99.99	**$4**	KES 7,000 to 9,999	**KES 400**
$100 and above	**$5**	KES 10,000 and above	**KES 500**

There are no sign-up or monthly fees. **No fee is charged on a refund** or on a trade cancelled before payment.

7. Cancelling and refunds

- **Before the buyer pays,** either person can cancel the trade, free.
- **After the buyer pays,** the seller can cancel and refund the buyer at any time. The buyer can ask to cancel; the money goes back once the seller agrees, or if a mediator decides so in a dispute.
- A refund is always the **full amount** the buyer paid, sent to the refund number or address locked at the start of the trade.

- If the buyer cancels after receiving anything, everything received must be left exactly as it was, or returned. Using, keeping or changing what you received means you have accepted it.
- Money that reaches a trade after it was cancelled is sent back to the buyer.

8. Trade rules and the chat

Every trade has a chat and a short set of rules shown in it. Both of you must follow them:

- Agree here on exactly what, how much and by when. Deals made outside the trade chat do not count.
- Pay and deliver only through BBscrow. Never send money outside the escrow.
- Be honest. Fake proof or edited screenshots lose the dispute.
- The seller must not pressure the buyer to confirm, or take back what was delivered.

You may also add up to five rules of your own to a trade. A rule binds you both once both of you have agreed to it, and it cannot then be changed. A rule only one of you agreed to does not count.

9. Disputes

- While BBscrow holds the money, either person can **report a problem**. The money stays held until the dispute is decided.
- A BBscrow mediator reviews the trade: the chat, the evidence each of you gives, these terms and the rules you both agreed to. They may ask either of you for more information; if it doesn't come in reasonable time, they decide on what they have.
- The mediator decides one of two outcomes: **the money is released to the seller, or refunded in full to the buyer**.
- The decision is final on BBscrow. It does not take away any rights you have against the other person under the law.
- Giving false information or fake evidence loses the dispute and may close your account.

10. What is not allowed

- Anything illegal where you or the other person is, including stolen, hacked or fraudulently obtained accounts, cards, data or goods.
- Fraud, scams, money laundering, financing of terrorism, or using BBscrow to move money with no real deal behind it.

- Using someone else's account, phone number, M-Pesa line or wallet, or having more than one account.
- Harassing or threatening anyone, or pretending to be BBscrow staff.
- Trying to break, overload or get around BBscrow's systems, limits or checks.

If you trade a digital account, you are responsible for having the right to sell it. Some platforms do not allow their accounts to be transferred; that risk is yours.

11. Holding funds, checks and closing accounts

To protect users and to follow the law, we may pause a trade, hold funds while we check something, refuse a trade, or close an account. We do this when information is missing or false, when activity cannot be explained, or when there is a link to sanctions or crime. Money held for a closed account is returned to the refund destination locked for that trade, unless the law requires otherwise. Where the law requires it, we report suspicious activity to the authorities and may not be allowed to tell you.

12. Rewards

Completed trades with a fee can earn reward points, shown on the Rewards page with their current value. Points are not money and have no cash value until a payout is approved. Payouts are reviewed and go only to a number or address you have used on your own completed trade. We may change, pause or end the rewards program, and we remove points earned through fraud or misuse.

13. Your account and security

- Keep your Google account, passkeys and phone safe. You are responsible for what is done with your account.
- **BBscrow will never ask for your password, PIN or a payment outside BBscrow.** Our only official contacts are listed on the Help page. Report anyone pretending to be us.

14. Our responsibility

We are responsible for holding your payment safely and paying it out as these terms say. We are not responsible for:

- what is traded, its quality, or the other person's honesty or conduct;
- losses from money sent on the wrong network, to a wrong address or number, or from your own accounts being compromised;

- delays or outages of services we depend on, such as M-Pesa, the blockchain, Google or internet providers.

As far as the law allows, our total responsibility for any trade is limited to the amount we held for that trade plus the fee paid on it. Nothing in these terms takes away rights you have under Kenyan law, including the Consumer Protection Act, that cannot be limited.

15. Changes to these terms

We may update these terms as BBscrow grows. We will show the date of the latest version at the top of this page, and tell you in the app before an important change takes effect. A trade already created continues under the terms in force when it was created. You can stop using BBscrow at any time.

16. Law and complaints

If you have a complaint about BBscrow, contact us first on the official channels; we aim to reply within three working days. These terms are governed by the laws of Kenya, and the courts of Kenya can hear any dispute between you and BBscrow.