

**Prism Bank**

One balance. Every service.

VERSION · 1.0
EFFECTIVE · 1 JAN 2026

Terms of Service

These Terms of Service ("Terms") govern your access to and use of the banking services offered by Prism Bank ("Prism Bank", "the Bank", "we", "us", or "our") on the DemocracyCraft economy. Please read them carefully.

ACCEPTANCE

By signing in with Discord, verifying your DemocracyCraft account, opening an Account, or using any Prism Bank service, you agree to be legally bound by these Terms. If you do not agree, you must not use the services.

Article 1 — Acceptance of Terms

1.1 Binding agreement

By accessing, viewing, or using any service, platform, interface, or product offered by Prism Bank — including in-game banking, Discord-based access, account management, payments (Prism Pay), the merchant gateway, cards, deposit and savings accounts, and customer support — you unconditionally agree to comply with and be legally bound by these Terms.

1.2 Continued use constitutes acceptance

Your continued access to or use of any Prism Bank service, including after any modification to these Terms, constitutes your binding acceptance of the Terms as modified. If you do not agree, you must immediately cease all use of the services.

1.3 Legal effect

These Terms form a legally binding agreement between you ("User", "Client", "Account Holder", or "you") and Prism Bank, and supersede any prior agreements, representations, or understandings, whether written or oral.

Article 2 — Eligibility & account opening

2.1 Verification & access

Access requires signing in with Discord and verifying ownership of your DemocracyCraft account, either by (a) issuing and submitting a personal Economy API token, or (b) completing a micro-payment challenge to the Bank's firm account. The Bank never stores verification tokens beyond the single check required to confirm ownership.

2.2 Discretionary acceptance

Prism Bank may accept or decline any application for banking services at its discretion, without obligation to provide an explanation.

2.3 Accuracy of information

By opening an Account, you represent that all information you provide is accurate, complete, and current. The Bank may verify such information and may reject, suspend, or terminate accounts on the basis of inaccuracies or suspected fraud.

2.4 Obligation to update

You agree to update your account information promptly should any changes occur. Failure to maintain accurate information may result in account restrictions or termination.

Article 3 — Custody of funds

3.1 Source of truth

The DemocracyCraft Economy API is the sole source of truth for all real balances. Deposits, withdrawals, and refunds are effected as real transfers on the Economy API and reconciled into your Account ledger.

3.2 Pooled (omnibus) custody

Customer funds are held collectively in the Bank's business ("omnibus") firm account on the DemocracyCraft economy. Your Account balance is an internal ledger entry recording your share of that pooled account; it is not a separate in-game account held in your name.

3.3 Deposit acceptance & delays

All deposits are accepted subject to verification and reconciliation. The Bank is not liable for delays in processing or crediting caused by the Economy API, technical issues, or system maintenance.

3.4 Interest rates

Interest rates, where applicable, are set out in the relevant product factsheet and are subject to change at any time on notice through official channels.

Article 4 — Withdrawals & transfers

4.1 Withdrawal rights & restrictions

The Bank may limit, restrict, delay, freeze, or refuse withdrawals from any Account, in whole or in part, at its discretion, with or without prior notice, in response to (among other things):

- (a) economic conditions, market volatility, or liquidity concerns;
- (b) security concerns, suspected fraud, or suspicious activity;
- (c) operational needs, system maintenance, or technical limitations;
- (d) compliance with legal or regulatory requirements, or lawful requests;
- (e) any other reason the Bank deems appropriate in its discretion.

4.2 Transfer processing

Transfers made through Prism Pay and other services are deemed authorized by you. Settlement times depend on the network and counterparties and are estimates only, not guarantees. The Bank may hold, reject, or reverse a transfer where required.

4.3 User responsibility

You are solely responsible for the accuracy of withdrawal and transfer instructions, including recipient account numbers and in-game names. The Bank bears no liability for losses resulting from incorrect instructions.

4.4 Erroneous transfers

If the Bank credits your Account or transfers funds to you in error, such funds remain the property of the Bank, you have no entitlement to them, and the Bank may reverse or reclaim them without prior notice. You must notify the Bank immediately upon discovering any erroneous credit and cooperate in its return.

Article 5 — Fees & charges

5.1 Imposition of fees

Prism Bank may impose fees for any service, transaction, or account feature. Current fee schedules are published in product factsheets and through official channels and are subject to change.

5.2 Types of fees

Fees may include, without limitation: account maintenance, transaction, transfer, gateway, insufficient-funds, account closure, and inactivity fees, and any other charge the Bank deems appropriate.

5.3 Automatic deduction

Fees are deducted automatically from your Account balance. Insufficient funds to cover fees may result in suspension or termination.

Article 6 — Use of funds

6.1 Deployment of deposits

You acknowledge that, unless otherwise agreed in writing, the Bank may invest, lend, or otherwise deploy pooled funds in the ordinary course of operating the Bank, including to fund lending, escrow, and investment services.

6.2 Risk & limited recourse

All such activities carry inherent risk, and the Bank makes no guarantee regarding their performance. You have no claim or interest in any specific deployment of funds; your sole recourse is to the Account balance maintained in your name, subject to these Terms.

Article 7 — Account security & liability

7.1 User responsibility

You are solely responsible for the security of your Discord login and all methods of access to your Account.

7.2 Unauthorized transactions

You must notify the Bank immediately upon discovering or suspecting any unauthorized access to or transaction in your Account. Failure to give prompt notice may increase your liability.

7.3 Limited bank liability

While the Bank employs reasonable security measures, no security system is impenetrable. The Bank is not liable for losses resulting from user negligence (including sharing credentials), failure to monitor activity, third-party breaches, technical failures, or events beyond its reasonable control.

Article 8 — Account freezing & restrictions

8.1 Freezing authority

The Bank may temporarily or permanently freeze, restrict, or suspend access to any Account, in whole or in part, at its discretion, with or without prior notice.

8.2 Grounds for freezing

Freezes may be imposed where the Bank suspects or identifies fraud, abuse or violation of these Terms, illegal conduct, conduct that compromises the Bank's systems, unusual activity, disputed ownership, or where required by a legal hold or court order.

8.3 Effect & finality

During a freeze, you may be unable to access funds or perform transactions. A freeze remains in effect until the Bank determines the issue is resolved. Decisions to freeze are final except as required by a valid order of the courts of the Commonwealth of Redmont.

Article 9 — Termination of services

9.1 Termination right

The Bank may terminate, suspend, or cancel your Account and banking relationship at any time, with or without cause and with or without notice, in its discretion.

9.2 Grounds for termination

Grounds include, without limitation: suspected or confirmed fraudulent, illegal, or abusive activity; violation of these Terms; provision of false information; abusive behaviour toward staff; account inactivity (Section 9.3); and business or risk-management considerations.

9.3 Inactive account management

Accounts with no transactions, deposits, or withdrawals, and whose holder has not been active in-game or on connected platforms, for a continuous period defined by the Bank, may be closed to free system resources. Any remaining balance will be handled in accordance with the Bank's published inactivity policy.

9.4 Client-initiated closure & settlement

You may request account closure at any time through official channels. Prior to closure, all outstanding obligations, fees, and liabilities must be satisfied; the Bank may deduct amounts owed from your balance before processing closure and may delay closure pending completion of pending transactions or investigations.

Article 10 — Non-exploitation & system integrity

10.1 Prohibited conduct

You are strictly prohibited from exploiting, attempting to exploit, or assisting others in exploiting any flaw, bug, glitch, vulnerability, or unintended behaviour in the Bank's systems, services, or platforms. This applies regardless of intent and includes negligent failure to report a discovered vulnerability.

10.2 Examples

Prohibited conduct includes taking advantage of a system error for unauthorized gain; manipulating transactions or balances through technical exploits; circumventing security, rate limits, or access controls; using bots or scripts against the Bank's systems; and disrupting normal operation or other users' access.

10.3 Liability & remedies

Users who engage in prohibited conduct are fully liable for all resulting damages and costs. The Bank may pursue any remedy, including immediate freezing or termination, reversal of affected transactions, forfeiture of improperly obtained funds, permanent restriction from services, and referral to the appropriate authorities of the Commonwealth of Redmont.

Article 11 — Privacy & data protection

11.1 Information collected

The Bank may collect information necessary to provide banking services, including account identifiers and user information (Discord identity, DemocracyCraft username/UUID, account numbers), transactional data, and information necessary for security and fraud prevention.

11.2 Use of information

Information may be used to operate and improve services, process transactions, contact you regarding account activity and security, ensure system integrity and detect fraud, and comply with legal obligations.

11.3 Disclosure

The Bank does not sell or rent personal information. Information may be disclosed with your consent; as required by law or valid court order; to protect the rights, property, or safety of the Bank or its users; and to the service providers that operate the Bank's infrastructure — including Discord (authentication) and the DemocracyCraft Economy API (money movement and reconciliation) — solely to provide those services.

11.4 Your data rights

Subject to applicable law, you may request access to, correction of, or deletion of your personal information, and may withdraw consent for certain uses, by contacting support through official channels. Certain requests may be declined where information is required for the Bank's operations or legal obligations.

Article 12 — Limitation of liability & disclaimers

12.1 Services provided "as is"

All services are provided on an “as is” and “as available” basis, without warranties of any kind, express or implied, including merchantability, fitness for a particular purpose, or non-infringement.

12.2 No guarantee of availability

The Bank does not guarantee uninterrupted, timely, secure, or error-free service. Services may be subject to downtime, technical issues, maintenance, or discontinuation, including where the DemocracyCraft Economy API is unavailable.

12.3 Exclusion of damages

In no event shall the Bank be liable for any indirect, incidental, special, consequential, or punitive damages, including lost profits, lost data, or business interruption, even if advised of the possibility of such damages.

Article 13 — Indemnification

You agree to indemnify, defend, and hold harmless Prism Bank and its officers, staff, agents, and partners (the “Prism Bank Parties”) from and against any claims, liabilities, damages, losses, and costs (including reasonable legal costs) arising from or relating to your use or misuse of the services; your violation of these Terms or any applicable law; your violation of any third-party rights; or any fraudulent, negligent, or wilful misconduct by you. This obligation survives termination.

Article 14 — Dispute resolution & governing law

14.1 Governing law

These Terms, and any disputes arising out of or relating to them or your use of Prism Bank services, are governed by and construed in accordance with the laws of the Commonwealth of Redmont.

14.2 Individual basis

Any dispute resolution proceedings shall be conducted only on an individual basis and not as a class, consolidated, or representative action.

14.3 Equitable relief

Nothing in this Article limits either party's right to seek injunctive or other equitable relief where appropriate, particularly in cases involving security breaches or breaches of confidentiality.

Article 15 — Amendments to Terms

15.1 Amendment right

The Bank may amend, modify, or replace these Terms at any time, in its discretion.

15.2 Effective date & acceptance

Changes become effective upon posting through the Bank's official channels. Your continued use of the services after changes take effect constitutes binding acceptance. If you do not agree, your sole remedy is to discontinue use of all services.

15.3 Notice

The Bank provides notice of changes by posting the updated Terms through official channels and is not obliged to notify you individually. You are responsible for reviewing these Terms periodically.

Article 16 — General provisions

16.1 Severability

If any provision is found invalid or unenforceable, it shall be modified to the minimum extent necessary or severed, and the remaining provisions continue in full force and effect.

16.2 No waiver

The Bank's failure to enforce any right or provision is not a waiver of it. Any waiver must be in writing to be effective.

16.3 Entire agreement

These Terms, together with any product factsheets and policies incorporated by reference, constitute the entire agreement between you and the Bank and supersede all prior agreements relating to the subject matter.

16.4 Assignment

The Bank may assign its rights or obligations under these Terms without restriction. You may not assign yours without the Bank's prior written consent.

16.5 Force majeure

The Bank is not liable for any failure or delay in performance due to causes beyond its reasonable control, including unavailability of the DemocracyCraft economy or Discord.

16.6 Contact

For questions or complaints regarding these Terms or Prism Bank services, contact customer support in-app or via **/db support**. Contact information is available on the Prism Bank Discord server.

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