OreFX Studios

Terms of Service

Effective Date: September 6, 2026
Operated by: OreFX Studios, in affiliation with the DemocracyCraft server community

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Definitions

Term	Meaning
OreFX / the Studio / we, us, our	OreFX Studios.
Client / you	The person or entity requesting, purchasing, or engaging any OreFX service.
Engagement / Project	A specific piece of work accepted under an agreed quote/scope of work, governed by these Terms.
Deliverables	The code, reports, designs, dashboards, or other work product OreFX produces for a Client under an engagement.
DC$	The in-game currency of DemocracyCraft, issued under the authority of the Commonwealth of Redmont.
Commonwealth of Redmont / Redmont	The in-game government and legal system of the DemocracyCraft server, whose Acts of Congress are referenced throughout these Terms.
Official Channel	An OreFX support ticket, signed order form, or other logged/recorded communication channel used to formalize or give notice under an engagement (see §11.3, §14.5).
Force Majeure Event	An unforeseeable event beyond a party's reasonable control that prevents performance (see §11.5).
Partner Banks	Bastion and Ascent Banking, OreFX's affiliated but separately registered banking partners (see §4.5).

1. Introduction

OreFX Studios ("we," "us," "our," "the Studio") is a multi-division services provider operating within and around the DemocracyCraft Minecraft server community. By requesting, purchasing, or otherwise engaging any OreFX service, you ("the Client," "you") agree to be bound by these Terms of Service ("Terms"). If you do not agree, do not engage our services.

These Terms apply to all seven OreFX divisions:

Division	Scope
🛡️ OreFX Cyber	Pentesting, security audits, vulnerability assessments, code review

Division	Scope
☁️ OreFX Cloud	VPS, hosting, server management, backups, monitoring
💻 OreFX Dev	Websites, SaaS, APIs, dashboards, custom software
📊 OreFX Data	Analytics, dashboards, data pipelines, reporting
📈 OreFX FinTech	Trading software, paper trading, market analytics
🎨 OreFX Creative	Branding, UI/UX, graphics, promotional media
🧪 OreFX Labs	R&D, IoT, robotics, AI/cyber experiments
🏠 OreFX Realestate	Property listings, management, and real estate consulting

2. Eligibility & Scope

2.1. Services are offered primarily to members of the DemocracyCraft community, its towns, nations, businesses, and affiliated Discord servers, but may be extended to outside clients at OreFX's discretion.

2.2. All work is undertaken on a **contract, quote, or project-basis**. No service is guaranteed until a scope of work, timeline, and payment terms have been mutually agreed upon in writing (Discord ticket, signed order form, or equivalent written confirmation counts as "in writing").

2.3. OreFX reserves the right to decline any project without needing to state a reason.

2.4. **Age & Privacy.** Consistent with the Commonwealth of Redmont's Privacy Act (see §10.8), OreFX does not ask Clients to disclose their real-life age or identity, and does not condition any service on that disclosure. All Clients are treated equally under these Terms regardless of real-life age.

3. Payment Terms

3.1. Prices, quoted in DC$ (DemocracyCraft's in-game currency), will be specified per project and are non-negotiable once a quote is formally accepted, unless renegotiated in writing by both parties.

3.2. Standard payment structure is **50% upfront deposit, 50% on delivery**, unless otherwise agreed for a specific project (e.g., milestone-based billing for larger engagements, or subscription billing for OreFX Cloud/hosting services).

3.3. Deposits are **non-refundable** once work has begun, except where OreFX fails to deliver any work product whatsoever.

3.4. Recurring services (hosting, monitoring, backups, retainer-based audits) are billed on the agreed cycle (e.g., monthly/weekly in DC$). Non-payment beyond a 7-day grace period may result in suspension of the service.

3.5. OreFX reserves the right to adjust pricing for new projects at any time; existing signed agreements are honored at their original quoted rate.

3.6. Each party is solely responsible for its own applicable tax obligations arising from a project, including any Commonwealth of Redmont Taxation Act liabilities on business/corporate DC$ balances. OreFX does not act as a tax agent or advisor for Clients.

4. Division-Specific Terms

4.1 🛡️ OreFX Cyber (Pentesting, Security Audits, Vulnerability Assessments, Code Review)

- All penetration testing and security audit work is performed **only on systems, code, or infrastructure the Client owns or has explicit written authorization to test.** OreFX will not test third-party or unauthorized targets under any circumstances.
- Findings are provided in a confidential report. OreFX does not publicly disclose vulnerabilities found during an engagement without the Client's consent, and will follow a reasonable responsible-disclosure timeline if the Client is slow to remediate.
- OreFX is not liable for any damage, downtime, or data loss resulting from authorized testing activities that were disclosed and agreed to in the testing scope.

4.2 ☁️ OreFX Cloud (VPS, Hosting, Server Management, Backups, Monitoring)

- OreFX does not guarantee 100% uptime. Service Level targets (if any) will be specified per plan.
- Backups are performed on the schedule specified in the service agreement; the Client is responsible for maintaining their own independent backups of critical data unless a specific backup SLA has been purchased.
- Clients are prohibited from using OreFX Cloud infrastructure for illegal activity, malware hosting, spam, or DemocracyCraft server rule violations. Violation results in immediate suspension without refund.

4.3 💻 OreFX Dev (Websites, SaaS, APIs, Dashboards, Custom Software)

- Deliverables and revision counts are defined per project quote. Additional revisions beyond the agreed scope may incur extra charges.
- Source code and deployment credentials are handed over to the Client upon full payment, unless a licensing/retainer model was agreed instead.
- The Client is responsible for providing accurate requirements; scope changes after work has started may extend timelines and cost ("scope creep") and will be quoted separately.

4.4 📊 OreFX Data (Analytics, Dashboards, Data Pipelines, Reporting)

- Deliverables depend on data provided by the Client being accurate and accessible. OreFX is not responsible for flawed conclusions resulting from incomplete or incorrect source data supplied by the Client.
- Any access to Client data systems is used solely for the agreed project and is not retained or reused beyond project completion unless otherwise agreed.

4.5 📈 OreFX FinTech (Trading Software, Paper Trading, Market Analytics)

- All trading software, dashboards, and market analytics tools built by OreFX are **for informational, educational, and in-game/simulated (DC$) use only**, unless explicitly contracted otherwise.
- OreFX provides no financial advice. Nothing delivered under this division constitutes investment advice, and OreFX is not liable for financial losses (DC$ or otherwise) resulting from use of any FinTech tool, model, or dashboard.
- **Registered Financial Institution — Stock Exchange:** OreFX Studios is registered as a Stock Exchange under the Commonwealth of Redmont's Commercial Standards Act. OreFX is not itself registered as a Commercial Bank, Investment Bank, or Credit Union; those banking functions are provided through OreFX's partner banks, **Bastion** and **Ascent Banking**, which operate as their own separately registered entities.
- **Partner Bank Benefit:** Clients who hold an account with Bastion or Ascent Banking receive **40% reduced withdrawal fees** on that account. This benefit is provided under the partner bank's own account terms, not directly by OreFX, and may be changed or discontinued by the partner bank at any time. OreFX is not responsible for Bastion's or Ascent Banking's account terms, solvency, fee schedules, or service levels beyond facilitating this stated benefit.
- Paper trading and simulation tools are provided "as-is" for testing/strategy purposes and may not perfectly reflect real market or in-game economy conditions.
- **Client Decisions:** OreFX FinTech, OreFX Data, and OreFX Studios as a whole are not responsible for any decisions the Client makes using analytics, dashboards, data pipelines, reports, trading software, paper trading tools, or market analytics we provide — including but not limited to trades, investments, exchanges, resource allocations, or any other action taken within the DemocracyCraft DC$ economy. All such tools are provided for informational and analytical purposes only, and the Client assumes full responsibility for how they interpret and act on the output.

4.6 🎨 OreFX Creative (Branding, UI/UX, Graphics, Promotional Media)

- Ownership of final creative deliverables transfers to the Client upon full payment. OreFX retains the right to showcase completed work in its own portfolio unless the Client requests confidentiality in writing.
- Revision rounds are capped per the project quote; extra rounds are billed separately.
- OreFX does not knowingly use copyrighted assets without proper licensing; the Client is responsible for the legality of any assets, references, or trademarks they supply for use in the project.
- **Advertising Compliance:** OreFX will make reasonable efforts to avoid producing promotional media that constitutes False Advertisement or Misleading Advertisement under the Commonwealth of Redmont's Commercial Standards Act (i.e., untrue claims, or true claims presented in a way that omits material information or uses ambiguous language). The Client is ultimately responsible for authorizing/publishing any advertisement OreFX produces and for the accuracy of the claims and figures it supplies to OreFX for use in that material. Ordinary marketing puffery (vague, non-literal claims like "the best server on DemocracyCraft") is not covered by this clause.

4.7 🧪 OreFX Labs (R&D, IoT, Robotics, AI/Cyber Experiments)

- R&D and experimental projects are inherently uncertain — OreFX makes no guarantee of a specific outcome, working prototype, or fixed timeline unless explicitly defined in the project scope.

- Hardware components, shipping, and sourcing costs (e.g., electronics, robotics kits) are billed separately from labor unless bundled into a fixed quote.
- Any experimental AI/cyber R&D work strictly excludes the development of malicious tools, malware, or offensive capabilities intended for unauthorized use.

4.8 🏠 OreFX Realestate (Property listings, management, and real estate consulting)

- Services provided under this division, including property consulting, management, and listing assistance, are for informational and facilitative purposes. OreFX does not own the properties being managed or listed, and we are not responsible for the ultimate quality, condition, or legal status of in-game properties.
- Clients are responsible for ensuring that all real estate transactions, transfers, and zoning adhere to the laws and regulations of the DemocracyCraft community and the Commonwealth of Redmont.
- OreFX is not liable for ownership disputes, property deed discrepancies, or server-level status changes affecting properties handled under this division.
- All real estate engagements must comply with the 'Misleading Conduct in Trade or Commerce' standards set forth in §10.6.

5. Intellectual Property

5.1. Unless otherwise agreed in writing, full ownership of custom deliverables (code, designs, reports, dashboards) transfers to the Client upon receipt of full payment.

5.2. OreFX retains ownership of any pre-existing tools, frameworks, internal libraries, or templates used to deliver the work, and grants the Client a license to use them as part of the delivered product.

5.3. OreFX may reference completed projects (excluding confidential details) in its portfolio, marketing, or community showcases unless the Client requests confidentiality in writing before project completion.

6. Confidentiality

6.1. OreFX will not disclose sensitive Client information, credentials, security findings, or proprietary business data obtained during an engagement to any third party, except as required to complete the contracted work or where disclosure is legally required.

6.2. Clients agree not to redistribute or resell proprietary OreFX tools, source frameworks, or internal methodology without written permission.

6.3. Consistent with the Commonwealth of Redmont's Privacy Act (see §10.8), OreFX will not solicit or require real-life personal information from a Client as part of standard service delivery within the DemocracyCraft in-game/Discord context.

7. Warranties & Disclaimers

7.1. All services are provided on a reasonable-effort, professional-standard basis. OreFX does **not** guarantee that any software, system, or report will be entirely free of defects, bugs, or vulnerabilities.

7.2. Services are provided "as-is" and "as-available." OreFX disclaims all implied warranties to the maximum extent permitted, including warranties of merchantability or fitness for a particular purpose, except where such disclaimers are not permitted by relevant DemocracyCraft community rules or applicable law.

7.3. Free/bundled support windows (if included with a project) are limited to bug fixes related to the original scope, not new feature requests.

8. Limitation of Liability

8.1. OreFX's total liability for any claim arising from a project is limited to the amount actually paid by the Client for that specific project.

8.2. OreFX is not liable for indirect, incidental, or consequential damages, including lost profits, lost data, or lost in-game assets/currency, except in cases of gross negligence or willful misconduct.

9. Cancellations & Refunds

9.1. Clients may cancel a project before work begins for a full refund of any deposit paid.

9.2. Once work has begun, deposits are non-refundable, but any unused portion of a milestone-based payment beyond work already completed will be refunded at OreFX's discretion.

9.3. Recurring services (hosting, monitoring) may be canceled with notice per the applicable billing cycle; no partial-cycle refunds are issued unless required by the specific service agreement.

10. Community Conduct & DemocracyCraft Rules

10.1. All engagements are conducted in a manner consistent with DemocracyCraft server rules and Discord community guidelines. OreFX reserves the right to refuse or terminate service to any Client found to be in violation of server rules, engaging in scams, or acting in bad faith toward OreFX staff or other community members.

10.2. Disputes between OreFX and a Client should first be raised directly with OreFX Studios support; unresolved disputes may be escalated to DemocracyCraft server staff/moderation where relevant to in-game conduct.

10.3. **Compliance with the Commercial Standards Act.** Where an engagement takes place within the Commonwealth of Redmont's in-game economy (DemocracyCraft), OreFX and the Client both agree to operate consistently with the Commonwealth's Commercial Standards Act, including (without limitation):

- **No fraud, market manipulation, or insider trading:** OreFX will not knowingly build, configure, or operate any tool for a Client for the purpose of committing fraud, market manipulation, insider trading, or other financial crime as defined under Redmont commercial/criminal law, and reserves the right to refuse or halt work it reasonably believes would facilitate such conduct.
- **No extortion or coercion:** OreFX will not use threats, coercion, or the withholding of already-paid-for deliverables to extract additional value beyond what was contractually agreed.
- **Antitrust:** OreFX does not condition its services on a Client agreeing to market allocation, bid rigging, price fixing, or similar anti-competitive arrangements with other DemocracyCraft businesses.

- **Employment matters:** If OreFX ever engages DemocracyCraft-based contractors or staff, it will not engage in unfair dismissal (as defined under the Commercial Standards Act) or union busting, and will honor applicable whistleblower protections for anyone reporting misconduct within the Studio.

10.4. Nothing in this section constitutes legal advice; Clients operating regulated entities (e.g., Financial Institutions, Public Companies) under Redmont law remain solely responsible for their own compliance obligations, including any statutory reporting, audit, or disclosure requirements that apply to them.

10.5. **OreFX's Own Status.** OreFX Studios operates within DemocracyCraft as its own business and is registered as a **Stock Exchange** under the Commonwealth of Redmont's Commercial Standards Act. OreFX is not itself registered as a Commercial Bank, Investment Bank, or Credit Union — those functions are provided by its partner banks, Bastion and Ascent Banking, each operating under their own registration and solely responsible for their own compliance. Where further in-game registration is required by Redmont law for the scale/type of activity OreFX undertakes, OreFX will maintain that registration; the Commonwealth's Department of Commerce may otherwise disband non-compliant companies under the Commercial Standards Act.

10.6. **Misleading Conduct in Trade or Commerce.** Beyond the advertising-specific rules in §4.6, both parties agree not to engage in conduct in connection with an engagement that is misleading or deceptive, or likely to mislead or deceive, consistent with the broader "Misleading Conduct in Trade or Commerce" civil standard recognized under Redmont civil law. This includes not misrepresenting what a delivered tool, service, or report actually does or guarantees.

10.7. **No Unauthorized Currency Exchange.** OreFX does not operate as, and this ToS should not be read to authorize, an unregistered foreign-exchange or currency-conversion service between DC$ and any other server's/platform's currency. Clients remain responsible for complying with Redmont's rules on recognized/unrecognized foreign exchange when settling their own accounts.

10.8. **Compliance with the Privacy Act.** Under the Commonwealth of Redmont's Privacy Act, no individual may be required to disclose real-life personal information (full legal name, age, address, phone number, email address, personal images, financial information, employer/school, social media accounts, or any other real-life-identifying information) in any context within DemocracyCraft — in-game, on the forums, or on Discord. Accordingly:

- OreFX will never require a Client to disclose real-life personal information as a condition of receiving any OreFX service.
- Any data collected for a project (e.g., under OreFX Cyber, OreFX Data, or OreFX Dev) is limited to what is strictly needed to deliver that project (in-game usernames, DC$ business data, server/account access, non-identifying analytics, etc.), and OreFX will not ask for or knowingly store real-life-identifying information about a Client or their customers as part of routine service delivery.

11. Contract Formation, Formalization & Governing Law

11.1. **Formation.** A binding engagement between OreFX and a Client requires: (a) a clear offer (e.g., a quote), (b) unambiguous acceptance, (c) consideration (payment or other value exchanged), (d) mutual intent to be bound, and (e) capacity to contract. This mirrors the formation requirements of the Commonwealth of Redmont's Contracts Act for any engagement taking place within the DemocracyCraft economy.

11.2. **Capacity.** Under the Contracts Act, a DemocracyCraft player with under 6 hours of total playtime ("low playtime") may lack the legal capacity to fairly enter a contract. OreFX will take reasonable steps to confirm a

Client's capacity before accepting DC$ payment for a project, and reserves the right to pause or unwind an engagement where capacity is in doubt.

11.3. **Formalize in writing, in an official channel.** To be enforceable, engagements should be confirmed through an OreFX support ticket, a signed order form, or another officially logged channel — **not** solely through in-game DMs, Discord DMs, or Forum DMs. Redmont courts have previously found agreements formed purely through such private, unlogged channels difficult to enforce, so both parties are encouraged to keep the paper trail in an accessible, official location.

11.4. **Good Faith.** Both OreFX and the Client agree to perform their respective obligations honestly, fairly, and in good faith, consistent with the implied covenant of good faith and fair dealing recognized under Redmont contract law.

11.5. **Force Majeure.** If either party is prevented from performing due to an unforeseeable event beyond its reasonable control (e.g., extended server outages or DemocracyCraft-wide incidents), that party must promptly notify the other and take reasonable steps to mitigate the impact. Obligations may be temporarily suspended for the duration of the event; if the event persists unreasonably long, either party may terminate the affected engagement without further liability. Bankruptcy, mismanagement, or self-inflicted risk-taking do not qualify as force majeure.

11.6. **Dispute Resolution — No Binding Arbitration.** These Terms do not, and cannot, require binding arbitration: the Commonwealth of Redmont's Contracts Act voids any contractual clause forcing parties into binding arbitration and preserves each party's right to bring a dispute before the Redmont court system. Accordingly:

- Both parties will first attempt to resolve disputes directly and in good faith.
- Either party may, at any time, pursue the matter through the Commonwealth of Redmont's courts, or through voluntary (non-binding) mediation if both agree. Nothing here is intended to force binding arbitration on either party.

11.7. **Governing Law.** Engagements are governed by the applicable laws of the Commonwealth of Redmont (DemocracyCraft) to the extent they apply.

12. Client & Studio Obligations

12.1. **Service Levels.** Specific response times, uptime targets, and support windows (particularly for OreFX Cloud and any retainer-based OreFX Cyber/Data work) will be set out per project/plan. Absent an explicit SLA, OreFX targets a reasonable best-effort response time and does not guarantee specific turnaround.

12.2. **Data Protection.** OreFX will handle any Client data, credentials, or access it is given solely for the purposes of the contracted engagement, will not sell or misuse it, and will revoke/delete credentials and access it no longer needs once the engagement concludes, unless a longer retention is required for an ongoing service (e.g., hosting).

12.3. **Client Responsibilities.** The Client agrees to provide timely, accurate information and feedback needed to deliver the project, to safeguard any credentials or access OreFX provides to them, and to use delivered software/tools in a manner consistent with DemocracyCraft server rules and applicable Redmont law.

12.4. **Non-Solicitation.** During an active engagement and for a reasonable period after, neither party will knowingly solicit the other's staff/contractors to leave their role for the purpose of circumventing this agreement, without the other party's consent.

12.5. **Termination for Cause.** Either party may terminate an engagement immediately for cause, including material breach, non-payment past the applicable grace period, illegal activity, or a violation of DemocracyCraft server rules. Termination for cause does not, by itself, entitle the Client to a refund of work already completed in good faith.

12.6. **Acceptable Use (All Divisions).** Regardless of division, OreFX deliverables and infrastructure may not be used by the Client to: (a) engage in activity illegal under Redmont law; (b) build, host, or distribute malware, exploits, or unauthorized-access tools; (c) harass, defraud, or deceive other players/businesses; (d) violate DemocracyCraft server or Discord rules; or (e) circumvent the safeguards described in §4.1 (Cyber) or §4.5 (FinTech). Violation is grounds for immediate suspension/termination under §12.5 without refund.

12.7. **Independent Contractor Status.** OreFX (including its founders, contractors, and any subcontracted help) provides services as an independent contractor. Nothing in these Terms creates an employment, partnership, joint-venture, or agency relationship between OreFX and the Client. Each party remains solely responsible for its own personnel, their conduct, and any employment-related obligations (including any obligations arising under the Commercial Standards Act's employee-protection provisions where OreFX engages its own staff — see §10.3).

12.8. **Third-Party Services.** Some OreFX deliverables rely on third-party infrastructure or services outside OreFX's control — e.g., VPS/hosting providers, the DemocracyCraft server itself, third-party APIs, payment processors, Partner Banks (Bastion and Ascent Banking), or open-source components. OreFX is not liable for outages, changes, or failures of these third-party services, though it will make reasonable efforts to notify the Client and mitigate impact where a third-party issue affects an active engagement.

12.9. **Non-Exclusivity.** Nothing in these Terms creates an exclusive relationship. The Client is free to engage other service providers for similar work, and OreFX is free to provide services to other Clients — including businesses that may compete with the Client — provided OreFX continues to honor its confidentiality obligations under §6 in each case.

12.10. **Feedback License.** If the Client voluntarily provides OreFX with feedback, suggestions, or ideas about OreFX's services, tools, or processes, OreFX may use that feedback to improve its offerings without restriction or compensation to the Client, provided doing so does not disclose the Client's own confidential information under §6.

13. Indemnification

13.1. **Client Indemnity.** The Client agrees to indemnify and hold OreFX harmless from third-party claims, losses, or damages arising from: (a) the Client's misuse of any deliverable in violation of §12.6 (Acceptable Use); (b) illegal, infringing, or unauthorized assets, content, or data the Client supplies to OreFX for use in a project (e.g., under §4.6 Creative or §4.3 Dev); or (c) the Client's breach of these Terms.

13.2. **OreFX Indemnity.** OreFX agrees to indemnify the Client against third-party claims that a deliverable, as originally provided by OreFX and used within the agreed scope, directly infringes a third party's intellectual property rights — except to the extent the claim arises from Client-supplied assets, Client modifications, or Client's use outside the agreed scope.

13.3. **Cap.** Each party's indemnification obligations under this section are subject to the same liability cap described in §8.1.

14. Miscellaneous

14.1. **Entire Agreement.** These Terms, together with the accepted quote/scope of work for a given project, constitute the entire agreement between OreFX and the Client for that engagement, superseding any prior discussions on the same subject unless expressly incorporated in writing.

14.2. **Severability.** If any provision of these Terms or of a project agreement is found invalid, illegal, or unenforceable, that provision is severed and the remainder continues in full force and effect, consistent with the severability principle recognized under Redmont contract law.

14.3. **Assignment.** The Client may not assign or transfer its rights or obligations under a project agreement without OreFX's written consent. OreFX may assign its rights/obligations to a successor business (e.g., a restructured or rebranded OreFX entity) provided the Client's agreed scope, price, and protections are preserved.

14.4. **No Waiver.** A failure by either party to enforce any provision of these Terms is not a waiver of the right to enforce it later.

14.5. **Notices.** Official notices between OreFX and a Client (e.g., regarding termination, breach, or material changes to an engagement) should be sent through the same official channel used to formalize the engagement (see §11.3) — an OreFX support ticket, signed order form, or equivalent logged channel — rather than informal DMs, so there is a clear record for both sides.

14.6. **Survival.** Provisions that by their nature should outlive an engagement — including Confidentiality (§6), Intellectual Property (§5), Warranties & Disclaimers (§7), Limitation of Liability (§8), Indemnification (§13), and this §14 (Miscellaneous) — remain in effect after that engagement ends or these Terms are otherwise terminated.

15. Changes to These Terms

OreFX may update these Terms from time to time. Continued use of OreFX services after changes are posted constitutes acceptance of the revised Terms. Material changes will be announced via the OreFX Discord/community channels.

16. Contact

For questions about these Terms or an active/prospective engagement, contact OreFX Studios through official DemocracyCraft community channels.

By engaging any OreFX Studios division for services, you acknowledge that you have read, understood, and agree to these Terms of Service.