

1. Agreement Overview

By registering an account, logging in, or using any Service you confirm you have read and agree to these Terms. The Bank reserves the right to modify them at any time via official channels. Continued use constitutes acceptance.

2. Banking Model & Reserves

Red Reserve Bank maintains responsible reserve banking practices. All deposits are held in reserve via the Federal Reserve Bank, approved FRB securities, or the Bank's in-game balance. Red Reserve Bank may deploy a portion of deposits in approved financial activities.

Checking accounts provide standard banking access. All withdrawals require staff authorization to process.

Vault accounts are locked and require staff authorization to process withdrawals. Vault accounts earn interest at rates set by Bank policy.

3. Rates, Fees & Charges

Checking accounts do not accrue interest. Vault accounts earn interest at rates set by Bank policy, subject to change without notice. Certain services may carry fees – a full fee schedule is available through official support channels.

4. User Responsibilities

You are solely responsible for your account security and all activity under your account. Prohibited conduct includes exploiting bugs, fraud, spamming, harassment, and any breach of Redmont law. Violations may result in account restriction or permanent termination.

5. Account Restrictions & Inactivity

Accounts with no user-initiated transactions and no in-game activity for 3 consecutive months are deemed inactive. The Bank may close such accounts. Upon closure, 50% of remaining funds are returned and 50% is forfeited to the Bank.

6. Account Termination

Red Reserve Bank may suspend or permanently terminate accounts for ToS violations, illegal activity, or conduct harmful to the Bank. If no damages were incurred, your full balance is returned. You may close your account at any time provided all obligations are settled.

7. Data & Privacy

We collect your Discord ID, in-game name, transaction history, IP addresses, and related usage data strictly for account administration, fraud prevention, and security monitoring. Data will not be shared with unauthorized parties except as required by a valid Court of Redmont order.

8. System Integrity & Prohibited Conduct

Users are strictly prohibited from exploiting bugs, glitches, lag, duplicate transactions, or any unintended system behaviour. Funds acquired through system or administrative errors remain the Bank's property and must be reported immediately. Concealing or spending such funds constitutes fraud.

9. Transaction Handling

Transactions are processed within 24-72 hours under normal conditions (up to one to two weeks during adverse conditions), solely in Redmont Dollars. The Bank is not liable for errors from incorrect user input but may assist in recovery. The Bank may restrict or freeze transactions at its discretion.

10. Limitation of Liability

Services are provided "as is" without warranty. Red Reserve Bank is not liable for third-party transaction failures, server downtime, FRB delays, or events beyond its reasonable control. Disputes with third parties must be resolved between those parties directly.

11. Governing Law & Disputes

These Terms are governed by the laws of the Commonwealth of Redmont. Disputes should first be negotiated in good faith; unresolved matters are subject to the Courts of Redmont. If any provision is found invalid, the remainder stays in full force.