TITAN EAGLE LIMITED

Creator Academy Terms & Conditions

The terms that govern the Titan Eagle Creator Academy. One rate for everyone, with three tiers of status unlocking a wealth of extra value as you climb towards the small "Eagles Nest" Founders Circle at the top.

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1. What is the Creator Academy?

The Titan Eagle Creator Academy is a referral programme for content creators and community leaders. You earn a share of every payment made by the members you introduce. Credits build from that member's first payment and are released once they have made four, at which point everything accumulated on them is allocated to you as physical gold held in your own name. From their fifth payment onwards, each new credit is released as it is earned. Clause 2 sets this out in full.

There are three tiers. **Every creator earns the same 3% rate. Tiers change which features you gain access to, never the rate you earn.** Separating pay from progression is what keeps the programme simple: the money is one number that never moves, and everything the ladder gives is a feature, a badge or an invitation.

2. How You Are Credited

3%	Day one	Payment 4	Payment 25
of every payment your referred member makes	credited as pending and visible in your dashboard	releases everything accumulated on that member	the cap — nothing further is earned on that member

You earn 3% of every payment made by a member you introduced, for up to 24 payments from that member's first payment. The rate does not change with your tier, with the member's plan, or with how long you have been in the Academy.

Payments one to three: credited, but pending. Commission is calculated and credited to you as a **pending** amount from your referred member's very first payment. It appears in your dashboard immediately and accumulates month by month. It is **not accessible** while it is pending.

Payment four releases it. When your referred member completes their fourth monthly payment, every pending credit accumulated on that member is released together: the 9% built up across payments one, two and three, plus the 3% earned on payment four itself — **12% of everything that member has paid to date**. Released credits are allocated into your own gold holdings as gold, and can be redeemed from that point.

Payment five onwards: released as earned. Once a member has passed their fourth payment there is no further waiting period. Each subsequent monthly payment releases its 3% to you immediately.

Payment twenty-five: the cap. Commission is earned on a maximum of 24 payments from any one member. From that member's twenty-fifth payment onwards you earn nothing further on them, whether or not they continue saving. This is a hard stop counted from their first payment, and it is not extended by a pause, a plan change or a restart.

What your dashboard shows. Your dashboard shows the full amount you have earned, including everything still pending. That figure is a record of what you have earned. **It is not a balance you can draw on.** Nothing can be accessed, redeemed or converted to pounds until it has been released.

If your referred member stops before their fourth payment, the credits accumulated on that member are never released and do not become payable.

3. Tiers Are Status, Not Money

All creators start at Tier 1 on acceptance. Graduating gives you features and recognition, not a better percentage. In this clause "unlocks" refers to features; the release of credits at payment four is a separate matter, dealt with in clause 2.

Tier	Reached at	What it unlocks
1 · Creator	On acceptance	Personal Referral Income | Personal Gold Account | Signature Page | Milestone Rewards
2 · Partner Creator	150 Funded Members	The Aerie | The Ascent | Full custom Signature Page | Milestone Rewards
3 · Founders Circle	2,500 Funded Members	Creator Network | "Eagles Nest" Personal Gold Allocation | Annual Eagles Nest Summit | Vault Dinners | Annual Golden Eagle Awards | Equity Status on application | Milestone Rewards

A **Funded Member** is a member who has made four monthly payments. Funded Members are both the measure of your progress through the tiers and the point at which the credits you have accumulated on that member are released, as set out in clause 2.

Your tier can fall. If members cancel and your Funded Member count drops below the threshold for your tier, your tier is adjusted to match. Tiers reflect your standing at the time, not a permanent award.

4. What You Earn Per Referred Member

At 3% of every payment, for a maximum of 24 payments:

Member plan	Monthly	Credited to you / month	Total over 24 payments
Starter	£29	£0.87	£20.88
Core	£79	£2.37	£56.88
Pro	£179	£5.37	£128.88
Elite	£499	£14.97	£359.28

These figures are what is **credited** to you. They are shown in pounds but allocated as gold at the price on the day of allocation, which is the day the credit is released — not the day it was credited.

Commission accrues only for as long as the member remains subscribed, and stops in any event at their twenty-fifth payment. If a member cancels, commission on that member stops. Credits that have already been released are unaffected; credits still pending at the time of cancellation are governed by clause 2.

5. Milestone Rewards

Milestone rewards run alongside the tier ladder and are measured in Funded Members:

Funded Members	Reward
25	1g gold bar
150	5g gold bar
500	½oz gold bar
1,000	1oz gold bar
2,500	Founders Circle — access to The Eagles Nest

Milestone rewards are issued as physical bars, separately from your referral income. You can choose to take physical delivery of the Reward once it credits your account, or store with us in the Vault.

6. The Founders Circle Tier

The Founders Circle is a small group reached at 2,500 Funded Members, on different terms. What sets the Founders Circle apart is duration and the Finders Fee, not a richer percentage.

3% direct. Exactly the same rate as every other creator on their own referrals.

0.5% Finders Fee. You earn 0.5% of all the Member sales derived through affiliates you introduce into the Academy.

No payment cap. Both streams run for as long as the member keeps saving, rather than stopping at 24 payments.

A ceiling of 3.5%, however deep the chain runs. However many levels sit beneath a Founders Circle member, only two people are ever paid on any single member: the creator who introduced that member, and the Founders Circle member at the top of that chain. The Finders Fee never compounds. Creators sitting in between are paid nothing on that member and earn only on the people they introduced themselves.

The Eagles Nest. A one-time large value personal gold credit, released over four months against agreed deliverables over a four month campaign cycle — 25% each month. It is released against deliverables rather than results, so a creator does not carry outcome risk they cannot control. If you stop, the remainder is simply never allocated. Nothing is clawed back, because nothing unreleased was ever yours.

7. Finders Fee — The Creator Network

The Creator Network is a Tier 3 feature. Where you introduce another creator or affiliate to the Academy, you earn a 0.5% Finders Fee on the members who join through them, subject to the 3.5% ceiling in clause 6.

The Finders Fee does not depend on you staying active. It remains payable for as long as the creator or affiliate you introduced remains in the Academy. Ceasing to post, pausing your own plan, or letting your own subscription lapse does not end it.

The Finders Fee ends only if the creator or affiliate you introduced leaves the Academy, or if your own creator status is terminated under clause 14.

WHEN YOUR CREDITS BECOME YOURS

8. Release — The Full Sequence

1. Member pays. Commission is calculated straight away and credited to you as pending. It is visible in your dashboard from that moment.

2. Payments one to three accumulate, locked. Each further payment adds to the pending total. Nothing in it can be accessed, redeemed or converted while it is pending.

3. Payment four releases everything. On your referred member's fourth monthly payment, all credits accumulated on that member are released together and allocated into your own gold holdings — 12% of everything they have paid to date, being the 9% from payments one to three plus the 3% on payment four itself. Only from this point can they be redeemed or converted to pounds.

4. Payment five onwards releases as it is earned. Each subsequent monthly payment releases its 3% to you immediately, with no further waiting period.

5. Payment twenty-five ends it. No commission is earned on that member beyond their twenty-fourth payment.

If a payment reverses before it has been released, the commission on it is simply never released. There is nothing to claw back and no negative balance to chase, because nothing was ever paid out. Where a payment reverses after the commission on it has been released, clause 10 applies.

9. Withdrawal Minimums & Fees

Withdrawals can only be made from released gold. Pending credits cannot be withdrawn in either form, whatever their value.

Withdrawing as cash (GBP). Minimum withdrawal **£150**. A fee of **4.4%** applies, which is the liquidation spread — the same spread that applies to any member converting gold to pounds.

Withdrawing as physical gold. Minimum withdrawal **½ oz**. A delivery fee applies, and will be confirmed at the time of withdrawal.

10. Chargebacks & Payment Reversals

If a referred member's payment is disputed or reversed by their bank — a chargeback — the gold earnings credited to your account from that payment are deducted from your balance in grams.

Deducted in grams, not pounds. The deduction is the same quantity of gold that the reversed payment earned you, whatever the gold price has done since. This is the mechanism used throughout these terms, and it is set out in clause 13.

You will be told. If a member's payment is reversed, you will be notified by email.

You can ask for proof. If you wish to verify that a payment was genuinely reversed, you can request documentation from our customer service team at contact@titaneagle.gold. Our team will provide proof of the chargeback from the payment processor.

11. Credited In Gold, Never In Cash

Every reward under these terms is allocated as gold into your own holdings once it has been released, on exactly the same footing as the members you introduce. Bank details are taken only from creators who later choose to convert some of their gold to pounds.

Only released gold can be converted. Pending credits cannot be redeemed, converted, transferred or borrowed against.

Converting to pounds. The standard 4.4% liquidation spread applies, the same spread that applies to any member. The minimums and fees in clause 9 apply to every withdrawal. Titan Eagle may require identity verification before a cash-out.

12. Attribution — Who Gets The Credit

First touch. A member is credited to the first creator whose link they used, not the most recent one. This pays the creator who introduced the member rather than whoever appeared last, and removes any incentive to target an audience another creator has already warmed up.

A first touch is held for 180 days. If a member signs up more than 180 days after clicking your link, that touch has expired and no attribution is made from it.

The sign-up form also asks, optionally, how a member heard about Titan Eagle, with a searchable list of creators. This captures attribution that tracking misses — people who block cookies, sign up on a different device, or search for Titan Eagle directly instead of clicking a link. It is also the evidence used to settle a creator's claim later.

13. Correction & Recovery

Attribution is sometimes wrong, and creators may raise a claim. Every correction records who decided it, the reason and the evidence, and produces a written explanation that will be shown to the creators affected.

Before the member's fourth payment. The reward is still a pending credit and no gold has been allocated. We simply move the credit to the correct creator.

After the member's fourth payment. The gold has already been allocated and is legally your property. **We do not take allocated gold back.** Instead a negative balance is carried against your account and recovered from your future credits.

Negative balances are held in grams, not pounds. A creator repaying slowly would otherwise owe more than they received purely because the gold price rose.

No more than half of any future credit is applied to recovery, so you always continue to receive something while a balance is being cleared.

A six-month window. No correction is made more than six months after the credit was made. After six months the credit stands, whoever it was made to.

Corrections apply in both directions. Where an amount is recovered from one creator, the creator who should have received it is paid on the same retrospective basis.

If you leave with a negative balance, it is written off. Titan Eagle will not pursue a departed creator for an outstanding balance.

Corrections are signed off by Jimena or an administrator.

14. Creator Suspension Policy

Your creator status may be suspended or terminated. This clause sets out when, and what happens to your credits.

Grounds. Breach of these terms; fraud; generating false, artificial or incentivised referrals; misrepresenting Titan Eagle, including describing it as an investment or promising a return; conduct that damages the Titan Eagle brand; breach of UK financial regulation; disclosure of confidential information; or the closure of your own Titan Eagle account.

Suspension includes payments. While you are suspended, nothing is released to you. Pending credits, and credits that would otherwise have been released during the suspension, are frozen for its duration rather than forfeited. They resume from where they stopped if the suspension is lifted.

Claw-back for fraud or misrepresentation. Where fraud, misrepresentation or brand-damaging conduct is established, Titan Eagle may recover gold already allocated to you, in addition to withholding pending commission. Recovery follows the same mechanism as clause 13: a negative balance carried in grams against your future credits. This is the only circumstance in which allocated gold is recovered.

Members you introduced are unaffected. They keep their gold, their plan and their standing. Suspension of a creator is never applied to the members that creator brought in.

The Finders Fee. Termination of your creator status ends any Finders Fee payable to you under clause 7.

15. Eligibility & Status

To join the Creator Academy, you must:

- Be at least 18 years old
- Hold a Titan Eagle account in good standing
- Not be a Titan Eagle employee or contractor
- Agree to these Creator Academy Terms and Conditions

You do not need an active paid plan to keep earning. Commission continues to accrue on members you have already introduced even if your own plan is paused or lapsed.

Tracks are mutually exclusive. The 24-payment Partner track and the one-off Affiliate CPA cannot both be held by the same creator.

16. Prohibited Conduct

You agree not to:

- Generate false, artificial or self-referred sign-ups
- Create or use multiple accounts to inflate referrals
- Pay or otherwise incentivise people to sign up
- Use paid advertising without prior written approval
- Describe Titan Eagle as an investment, or promise, project or imply any return
- Breach UK financial regulation or FCA rules in your promotion
- Share confidential information about Titan Eagle or its members
- Engage in fraud, deception or any illegal activity

Titan Eagle does not provide investment advice, does not manage investments, and does not operate a collective investment scheme. Your promotion must not suggest otherwise.

17. Tax Responsibility

You are solely responsible for reporting Creator Academy earnings to HMRC and paying any income tax owed. If you are self-employed, you must register with HMRC and file a Self Assessment tax return.

Rewards are allocated as gold. A tax liability may arise when a reward is released to you as gold, on its later conversion to pounds, or on both. A pending credit that has not yet been released to you is not a receipt. Titan Eagle does not provide tax advice and you should take your own where your position is unclear.

18. Disclaimers

No financial advice. Participation is voluntary and nothing in the Academy is advice about your own financial position.

No guarantee of earnings. What you earn depends on factors outside your control, including whether the members you introduce continue to save.

Not employment. You are an independent participant. These terms do not create an employment relationship, a partnership, an agency or a joint venture.

Gold prices move. Rewards are credited as gold, and the value of gold may go down as well as up.

19. Changes To The Programme

Titan Eagle may modify these Terms. Material changes will be communicated by email at least 30 days in advance.

Changes apply to commission accruing after the effective date. They do not retrospectively alter gold already allocated to you, or the rate applying to referrals already made.

20. Dispute Resolution

Contact support within 60 days if you believe an error has been made. We will investigate and respond within 14 days.

A claim about attribution is subject to the six-month window in clause 13.

21. General

Entire agreement. These Terms are the complete agreement between you and Titan Eagle in respect of the Creator Academy.

Governing law. These Terms are governed by the law of England and Wales.

Severability. If any provision is found invalid, the remainder continues in force.

Confidentiality. Do not disclose the commercial terms of the Academy without permission.

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