

Yoti Misuse Policy, Version 1.0

October 2017

- We want to make clear that use of Yoti does not guarantee that the other user is in anyway cleared or trusted by Yoti.
- We are not a character reference service, we are an identity verification platform. We might take action against users who have misused the Yoti service but we are not accepting a duty of care to other users of the Yoti services.
- However, where there is proven misuse of our service we reserve the right to ban that user, suspend that user or restrict that user to certain Yoti services. Our decision is final. Misuse of the Yoti service might include use of Yoti to commit serious criminal offences (violence or 'significant' financial harm), creating or operating an account fraudulently or breach of our Consumer Terms and Conditions. In the event that new, valid evidence is provided, that proves a person was not guilty of the misuse, that would be reviewed and we may revoke a ban or suspension.
- We will generally only take action where the Yoti service was used to commit a crime or a user tried to onboard an identity document fraudulently.
- We will try to act proportionately to the misuse; both in deciding the length of the ban and which Yoti services we restrict access to.
- We do not proactively monitor our services for misuse. We will act on reputable, strong and credible reports of misuse. Examples of evidence we would ordinarily act on include court judgements and reports from reputable police forces.
- If a user reports misuse of Yoti by another user to us, we will generally advise them to contact the police or other relevant body. One user's report of misuse is extremely unlikely to be enough evidence for Yoti to take action.
- We aim to be transparent and will publish reports every three months of the number of bans or suspensions in that period - though of course we will not publish any personal data or information that could identify an individual.
- Yoti's directors are ultimately responsible for the decisions made under this policy but will take advice from the Yoti Guardian Council and trusted third parties; who may bring specific expertise and understanding of different territories.
- This policy is subject to our Consumer Terms and Conditions and nothing in this policy diminishes our rights in the Consumer Terms and Conditions.
- We may revise this policy from time to time.