



Content Moderation Policy

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Purpose & Scope

FlutterGive is a crowdfunding platform. It is not a marketplace, a peer-to-peer money transfer service, or a general-purpose fundraising tool for any cause. Its purpose is to enable legitimate cause-based fundraising across Africa — medical aid, emergency relief, education, community development, and similar non-equity, non-commercial causes.

Because real money changes hands and real donors trust our platform, we take a proactive approach to moderation. This policy applies to all content on FlutterGive: campaigns, user profiles, organization profiles, comments, updates, and messages sent through support forms.

Prohibited Content Categories

The following categories of content are prohibited on FlutterGive. A complete legal listing is in Section 6 of our Terms of Service.

- Illegal drugs and controlled substances
- Weapons, firearms, and ammunition
- Financial fraud and money laundering
- Counterfeit goods and forged documents
- Adult content and sexual services
- Human trafficking and modern slavery
- Wildlife trafficking
- Hate speech and harassment
- Impersonation
- Spam and coordinated abuse

- Any violation of applicable law

Detection Methods

We use a layered approach to detect prohibited content. No single layer is perfect — the combination is what makes our moderation robust.

Automated Keyword Filtering: Every campaign title and description is scanned against a maintained list of prohibited keywords and phrases. The list is updated as new abuse patterns emerge. Matching campaigns are rejected at creation time with a generic error message so attackers cannot probe the list.

Structural Minimums: We require a minimum story length, minimum goal amount per currency, and at least one image on every campaign. These filters eliminate the vast majority of low-effort spam and throwaway campaigns.

Behavioral Rate Limits: We limit campaign creation to 3 per user per 24 hours and 5 active campaigns at once. We also detect duplicate campaigns by comparing each new campaign's title and story against the creator's existing active campaigns using token-based similarity. Anything 80% or more similar is rejected.

Community Reports: Every campaign and user has a report option, available to both guests and signed-in users. Reports include the reporter's IP address. Reports from the same reporter (or same email for guests) for the same target are deduplicated, so a single user cannot trigger an escalation on their own.

Manual Human Review: Any campaign or user escalated by our automated systems, or reported by the community, is reviewed by a trained moderator. Reviewers examine the campaign story, images, target beneficiary, funding history, and any evidence submitted with reports.

Automatic Escalation Threshold

When a campaign or user receives **three or more reports from distinct IP addresses within a 24-hour window**, the following automatic actions are applied pending human review:

- The campaign is hidden from public listings (Explore page, home page, and search). The direct URL still works for the creator and for anyone with the link.
- Withdrawals for the target account are disabled. No funds can leave the platform while the matter is under review.
- The target is flagged in the admin moderation queue with a "high priority" marker.

All escalation actions are reversible. If a moderator dismisses the reports, the campaign is restored to its prior state and the withdrawal freeze is lifted immediately.

Review Process

Step 1 — Triage: Escalated items are sorted to the top of the moderation queue. Moderators review the reports, the campaign content, the creator's account history, and any relevant transaction data.

Step 2 — Investigation: Where necessary, moderators may request additional information from the campaign creator, cross-reference the campaign's claims against public information, or contact the reported party directly.

Step 3 — Decision: Moderators choose one of the following outcomes based on the evidence:

- **Dismiss:** Reports were unfounded. Campaign restored, withdrawals re-enabled.
- **Resolve:** A violation was confirmed. Campaign permanently removed, account may be suspended or banned.
- **Request information:** Additional evidence requested from the creator before a final decision is made.

Step 4 — Documentation: Every moderation action is logged in our audit trail with the moderator's identity, the action taken, and the reason. These logs are retained for compliance and can be provided to law enforcement or payment partners upon valid request.

Enforcement Actions

- **Campaign removal:** The campaign is permanently deleted and no longer accessible.
- **Withdrawal freeze:** Funds cannot be withdrawn from the affected account during an active investigation.
- **Account suspension:** Temporary loss of access to the platform for a set period.
- **Account ban:** Permanent loss of access. The user cannot create new accounts.
- **Legal escalation:** Referral to law enforcement for serious violations (fraud, trafficking, child safety, terrorism, etc.).

Appeals Process

Any user whose campaign was removed or whose account was suspended may appeal the decision.

1. Send an email to trust@fluttergive.com with your account email, the affected campaign link (if any), and a clear explanation of why you believe the action was a mistake.
2. Include any supporting evidence — photos, documents, or third-party verification.
3. Appeals are reviewed by a different moderator than the one who took the original action.
4. We aim to respond within 3 business days.
5. Decisions after appeal are final.

Cooperation with Payment Partners & Law Enforcement

FlutterGive works with licensed third-party payment processors such as Flutterwave. We share our moderation standards with them and comply with their content policies. When a payment partner

notifies us of prohibited content, we investigate and act within the timeframes they require.

We cooperate fully with law enforcement agencies investigating fraud, money laundering, trafficking, or any other illegal activity connected to campaigns on our platform. All moderation actions, report resolutions, and account state changes are logged with timestamps and can be provided upon valid legal request.

We do not permit the use of our platform for activity that violates the laws of the Federal Republic of Nigeria, the Republic of Ghana, or any other applicable jurisdiction.

Policy Updates

We review and update this policy as our platform evolves and as new abuse patterns are identified. Material changes will be published on this page with a new "Last updated" date. Users do not need to opt in — continued use of FlutterGive constitutes acceptance of the current policy.

Contact & Reporting

For general moderation questions, abuse reports, appeals, or law enforcement requests, please contact our Trust & Safety team at trust@fluttergive.com.