

Overview

A detailed guide to what you agree to when hiring and managing projects on Zalow.

Your Role on Zalow

You are a client or organization using Zalow to find and engage trusted cybersecurity experts or service providers. You agree to use the platform for legitimate business purposes and to comply with all applicable laws.

At a Glance

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| ✓ Secure escrow payments via Stripe | ✓ Marketplace fee up to 10% |
| ✓ IP ownership after full payment | ✓ Independent contractors (no employment risk) |
| ✓ Confidentiality protected | ✓ Arbitration for disputes |
| ✓ ACH payments eligible for reduced fees | ✓ Flexible project models: Hourly or Fixed-Fee |

Key Agreements

- **User Agreement** – The main contract between you and Zalow. Covers client responsibilities, payments, and dispute resolution.
- **Terms of Use** – Explains acceptable platform use, behavior, and communication standards.
- **Fee & ACH Authorization Agreement** – Authorizes payment collection via ACH and Stripe; defines platform and marketplace fees.
- **Fixed Fee & Hourly Payment Agreements** – Describe how escrow, milestone funding, and payment release work.
- **Optional Services Contract** – Defines IP ownership, confidentiality, and contractor relationship terms.
- **Privacy Policy** – Explains how Zalow and Stripe handle your data securely.

Membership & Fees

- Clients may use Zalow under the standard Marketplace Plan (no monthly fee) or Business Premium Plan.
- **Marketplace Fee**: up to 10% per transaction; reduced to 8% if using ACH.
- Fees are non-refundable once a transaction is processed.

Project Contract Terms & Conditions

1. **Contract Formation:** A Service Contract is created when you and a Freelancer agree to work together on the platform. Projects may be Fixed-Fee or Hourly. Escrow must be funded before work begins.
2. **Independent Contractor Relationship:** Freelancers on Zalow are independent contractors, not employees. You cannot control their day-to-day work methods but can define deliverables, scope, and deadlines.
3. **Escrow & Payments:**
 - a. Fixed-Fee: Fund each milestone upfront. Funds are released when you approve the milestone or after the review period.
 - b. Hourly: Approve or dispute hours within five business days of invoice. If not disputed, funds are automatically released from escrow.
 - c. Bonuses/Expenses: You may issue discretionary bonuses or reimbursements via the platform; all payments pass through Stripe escrow.
4. **Dispute Period:** Clients have five business days after invoice submission to dispute charges. After that, all undisputed amounts are automatically approved.
5. **Service & Marketplace Fees:** Zalow charges up to 10% per transaction. All fees and taxes are automatically applied and collected through Stripe.
6. **Ownership of Work Product:** Upon full payment, you own the final deliverables and intellectual property, excluding Freelancer's pre-existing tools or background technology.
7. **Confidentiality:** Both parties agree to protect confidential data and not disclose project information to third parties. You may require additional NDAs with Freelancers.
8. **Termination:** Either party may end an Hourly Contract with notice. Fixed-Fee Contracts can be ended only by mutual consent, project completion, or material breach. Paid milestones are non-refundable once released.
9. **Dispute Resolution:** Attempt to resolve issues directly with the Freelancer first. If unresolved, request Zalow Dispute Assistance within 30 days. Zalow will review evidence and propose a non-binding resolution. Remaining disputes go to binding arbitration.

10. **Non-Circumvention:** You may not engage with a Freelancer outside Zalow for 24 months unless you pay a Conversion Fee (13.5% of estimated annual earnings or \$1,000 minimum).

Escrow & Payment Protection

- Escrow ensures funds are held securely by Stripe until deliverables are approved.
- Clients must maintain valid payment methods and sufficient balance before project initiation.
- Hourly Payment Protection safeguards Freelancers if clients fail to pay; ensure hours are approved promptly.
- Fixed-Price escrow protects both parties — funds are only released when milestones are completed and approved.

Privacy & Data Protection

- Zalow and Stripe use encryption and secure systems to protect financial and personal data.
- Zalow does not store sensitive payment information directly.
- You can request data access, correction, or deletion via info@zalow.com.

Dispute Process Summary

- Disputes must be initiated within 30 days of payment or milestone completion.
- Zalow Dispute Assistance reviews project records, escrow history, and communications.
- Zalow may propose a mutual, non-binding solution.
- If either party disagrees, disputes proceed to binding arbitration per the User Agreement.

Learn more at www.zalow.com