
CREATOR PROGRAM TERMS

The agreement, in plain language.

These terms cover the Moreta Creator Program, which pays you for videos you post about Moreta on TikTok and Instagram Reels. By submitting a video, you agree to everything below.

Effective date: October 5, 2026.

1. Who can join

You must be at least 18 years old and legally able to enter into a contract in your country. You must own and control the TikTok or Instagram account you submit from. Moreta employees, contractors, and their immediate family members can't participate.

2. How payment works

We pay **0.50 USD per 1,000 real views** on each approved video. Views are counted from the platform's public view counter for as long as your video stays public.

Per-video cap. Total earnings on any single video are capped at 1,000 USD. Once a video reaches this cap, additional views no longer accrue earnings. The video can remain public.

Review period. A human reviewer checks every video, usually within 4 to 5 business days of submission. Once approved, earnings begin accruing per video and become redeemable as each video reaches the 5 USD threshold.

Per-video redemption. Earnings are tracked per video. You can redeem a video once its earnings reach 5 USD. Redeemed amounts move to your Moreta balance, where you can use them like any other funds. You can redeem the same video again as it accrues more views, or redeem all eligible videos at once.

What counts as a real view. Views from unique users on TikTok or Instagram. We exclude bot traffic, paid view services, and views

from accounts platforms flag as inauthentic.

3. What we approve and reject

A human reviews every submission. We approve videos that follow the Creator Brief, meet platform disclosure rules, and were posted on or after **May 21, 2026**. Videos posted before that date are not eligible, even if they otherwise meet the criteria.

We reject videos that contain stock footage, AI-generated clips, bought views or fake engagement, reposts of someone else's content, material already submitted to another payout program, or anything misleading about what Moreta does. We may also reject videos at our reasonable discretion if they conflict with our brand or values.

If we reject a video, we'll tell you why and you can revise and resubmit.

4. Your content stays yours

You keep full ownership of every video you submit. By participating, you grant Moreta a worldwide, royalty-free, non-exclusive license to view, reference, and analyze your video for payout calculation and program operation.

Reshare permission. If we want to reshare your video on Moreta's own social channels, websites, or marketing materials, we'll only do so when you opt in at submission. We'll always credit you. You can revoke reshare permission for future uses at any time by emailing support@moretapay.com.

5. Disclosure and platform rules

You must follow each platform's rules for sponsored or branded content and tag **@moretapay** in the caption. You're responsible for any additional disclosures required by the advertising laws in your country, including the FTC in the US.

6. You are not our employee

Participating in the Creator Program doesn't make you a Moreta employee, partner, or agent. You're an independent contractor. You decide when, where, and how to create your videos. Nothing here gives either of us authority to bind the other.

7. Taxes are your responsibility

Payments under this program may be taxable income in your country. You're responsible for reporting and paying any taxes owed. For US-based creators, if your annual earnings cross the IRS reporting threshold, we'll issue a 1099-NEC and you'll need to complete a W-9 before your first payout above that threshold.

We may withhold taxes if a law requires us to.

8. Things you can't do

You can't buy views, use bots, run paid view services, coordinate fake engagement, impersonate someone, submit content you don't own, or misrepresent Moreta's features. Doing any of these voids unpaid earnings on the affected videos and may get you removed from the program. We're allowed to claw back paid earnings if we discover fraud after payout.

You also can't show your wallet balance, personal banking details, or full payment QR codes in your videos. These rules protect you, not us.

9. We can change the program

We may update the payout rate, review window, minimum payout threshold, eligible regions, or other program rules. Material changes apply to videos submitted after the change takes effect. We won't retroactively reduce earnings already in your balance.

We may pause, modify, or end the Creator Program at any time. If we end it, we'll process pending earnings already submitted and give you a reasonable window to withdraw your available balance.

10. When participation ends

You can leave the program at any time by emailing support@moretapay.com. We can remove you for violating these terms, the Creator Brief, our App Terms of Service, or applicable law. If you're removed for fraud or material breach, you forfeit any pending earnings tied to the violation.

11. Data and privacy

We collect information you submit (video links, social handle, payout details) plus public view counts from the platforms. We use it to

operate the program and pay you. Full details are in our Privacy Policy at moretapay.com/privacy-policy.

12. Limits of our liability

Moreta isn't responsible for outcomes outside our control: platform algorithm changes, account suspensions on TikTok or Instagram, view-count discrepancies caused by platform errors, or losses you suffer because a video underperforms. Our total liability for any claim related to the program is capped at the amount we've paid you in the prior 12 months.

Nothing in these terms limits liability that can't be limited by law.

13. Disputes

If something goes wrong, please contact us first at support@moretapay.com. We aim to resolve issues directly. These terms are governed by the laws of the State of Delaware, USA, except where local law in your country gives you stronger protections that override this.

14. Changes to these terms

We may update these terms. If we make material changes, we'll notify you in the app and update the effective date above. Submitting a new video after the change means you accept the updated terms.