

Q Inner Circle Membership Terms of Service

Effective Date: May 20, 2026

Welcome to Q Inner Circle, a members-only community operated by SpeQtrum LLC ("SpeQtrum," "we," "our," or "us"). By purchasing, accessing, or participating in Q Inner Circle, you agree to these Terms of Service.

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1. Eligibility

Membership is restricted to individuals who are:

- At least eighteen (18) years of age.
- Legally capable of entering into binding agreements.
- Willing to comply with these Terms and all applicable laws.

By joining Q Inner Circle, you represent and warrant that you meet these requirements.

2. Community Standards

Q Inner Circle is intended to be a positive, welcoming, and inclusive environment.

Members agree not to post, share, promote, or engage in:

- Pornographic or sexually explicit content.

- Hate speech or discriminatory content.
- Anti-LGBTQ+ content.
- Harassment, bullying, intimidation, or threats.
- Defamatory, abusive, or offensive communications.
- Illegal activities or promotion of illegal activities.
- Spam, scams, deceptive marketing, or fraudulent conduct.
- Content that infringes upon the intellectual property rights of others.

Members are expected to treat one another with respect and professionalism.

3. Community Areas

Q Inner Circle may include features such as:

- Business Directory and Advertisements
- Community Chat Rooms
- Community Bulletin Boards
- Job Board Listings
- Member Discussions and Forums

SpeQtrum does not actively monitor all content and communications and cannot guarantee the accuracy, completeness, or appropriateness of content posted by members or third parties.

4. Business Listings and Advertisements

Businesses, organizations, and individuals may advertise or promote products, services, employment opportunities, events, or other offerings within Q Inner Circle.

SpeQtrum:

- Does not endorse, guarantee, or verify any advertiser, business, product, service, or job opportunity.
- Makes no representation regarding the quality, safety, legality, availability, or accuracy of any advertised offering.
- Is not responsible for disputes between members and advertisers.
- Is not liable for any loss, injury, damage, or claim arising from interactions with businesses or individuals featured within the member area.

Members engage with advertisers and businesses at their own risk.

5. Job Board Disclaimer

Job postings are provided for informational purposes only.

SpeQtrum:

- Does not guarantee employment opportunities.
- Does not verify all employers, postings, compensation claims, or qualifications.

- Is not responsible for hiring decisions, employment outcomes, workplace conduct, or employment-related disputes.

Members are encouraged to conduct their own due diligence before applying for positions or accepting employment.

6. User-Generated Content

Members remain responsible for content they post, upload, or share.

By posting content within Q Inner Circle, you grant SpeQtrum a non-exclusive, royalty-free, worldwide license to display, reproduce, distribute, and use such content for the operation and promotion of the community.

SpeQtrum reserves the right, but not the obligation, to remove content at its sole discretion.

7. Membership Suspension and Termination

SpeQtrum reserves the right to suspend, restrict, terminate, or deny membership access at any time and for any reason, with or without notice.

Reasons may include, but are not limited to:

- Violations of these Terms.
- Conduct deemed harmful to the community.
- Harassment or bullying.
- Posting prohibited content.
- Activities that may expose SpeQtrum to legal, financial, reputational, or operational risk.

Management decisions regarding membership status are final.

8. Fees and No Refund Policy

Membership fees, if applicable, are non-refundable.

By purchasing a membership, you acknowledge and agree that:

- All sales are final.
- No refunds, credits, chargebacks, or partial refunds will be provided for unused time, voluntary cancellation, account suspension, or account termination.
- Membership benefits may change over time without creating refund obligations.

9. Assumption of Risk

Participation in online communities involves inherent risks, including exposure to content, opinions, communications, or individuals that you may find objectionable.

By participating in Q Inner Circle, you voluntarily assume all risks associated with your participation.

10. Disclaimer of Warranties

Q Inner Circle and all related services are provided on an "AS IS" and "AS AVAILABLE" basis.

SpeQtrum disclaims all warranties, express or implied, including but not limited to:

- Merchantability
- Fitness for a particular purpose
- Non-infringement
- Accuracy, reliability, availability, or uninterrupted access

We do not guarantee that the platform will be error-free, secure, or continuously available.

11. Limitation of Liability

To the fullest extent permitted by law, SpeQtrum, its owners, officers, employees, volunteers, contractors, affiliates, and representatives shall not be liable for any:

- Direct damages
- Indirect damages
- Incidental damages
- Consequential damages
- Special damages
- Lost profits
- Emotional distress
- Personal injury
- Data loss

arising from or related to:

- Membership participation
- User-generated content
- Business listings
- Job postings
- Advertisements
- Community interactions
- Technical issues or service interruptions

12. Indemnification

You agree to defend, indemnify, and hold harmless SpeQtrum and its affiliates from any claims, damages, liabilities, losses, costs, or expenses, including reasonable attorneys' fees, arising from:

- Your use of Q Inner Circle.
- Your violation of these Terms.

- Your interactions with other members, businesses, or advertisers.
- Content you post or share.

13. Privacy

Your use of Q Inner Circle is also governed by the SpeQtrum Privacy Policy.

Members should not post confidential, sensitive, or private information in public areas of the platform.

14. Modifications

SpeQtrum may modify these Terms at any time. Updated Terms become effective upon posting on the website or within the member area.

Continued use of Q Inner Circle constitutes acceptance of the revised Terms.

15. Governing Law

These Terms shall be governed by and construed in accordance with the laws of the State of Florida, without regard to its conflict of laws principles.

Any legal dispute arising from these Terms shall be brought exclusively in the appropriate courts located within the State of Florida.

16. Binding Arbitration and Class Action Waiver

Please read this section carefully, as it affects your legal rights.

Except where prohibited by applicable law, any dispute, claim, or controversy arising out of or relating to these Terms, your membership, use of Q Inner Circle, or any relationship with SpeQtrum shall be resolved exclusively through final and binding arbitration rather than in court.

The arbitration shall be conducted by a mutually agreed-upon arbitration provider and shall take place in Florida, unless the parties agree otherwise. The arbitrator shall have exclusive authority to resolve any dispute relating to the interpretation, applicability, enforceability, or formation of this arbitration provision. The arbitrator may award the same remedies available in a court of competent jurisdiction.

You and SpeQtrum agree that all claims must be brought solely in an individual capacity and not as a plaintiff, claimant, class representative, or class member in any purported class action, collective action, consolidated action, representative action, or private attorney general proceeding.

To the fullest extent permitted by law, you expressly waive any right to participate in a class action, collective action, mass arbitration, or other representative proceeding against SpeQtrum. The arbitrator may not consolidate the claims of multiple parties or preside over any form of representative or class proceeding.

If any portion of this class action waiver is found unenforceable, that portion shall be severed, and the remaining provisions of this arbitration agreement shall remain in full force and effect to the maximum extent permitted by law.

17. Contact Information

SpeQtrum LLC

Website: www.thespeqtrum.com

Email: thespeqtrum@gmail.com

By purchasing, accessing, or using Q Inner Circle, you acknowledge that you have read, understood, and agree to these Terms of Service.