

SparkUpBiz® Fire Circle Referral Groups

Terms, Conditions & Code of Ethics

Welcome to the SparkUpBiz® Fire Circle Referral Groups — a collaborative, supportive networking environment designed to help business professionals grow through meaningful connections and trusted referrals.

These Terms, Conditions, and Code of Ethics exist to ensure Fire Circles remain productive, respectful, and aligned with SparkUpBiz's broader community standards. By joining or participating in a Fire Circle, you agree to comply with this document **and** the SparkUpBiz.com Terms & Conditions, including all conduct, content, anti-SPAM, and privacy provisions contained therein.

1. Eligibility & Member Expectations

1.1 Eligibility

Fire Circle members must:

- Be active SparkUpBiz.com members in good standing
- Have an active paid subscription to SparkUpBiz.com,
- Be capable of entering legally binding agreements
- Be at least eighteen (18) years of age, or the age of majority in their jurisdiction

1.2 One Member Per Classification

To maintain balance and fairness, only **one active member per professional classification** is permitted in each Fire Circle. This protects referral integrity and avoids internal competition.

1.3 Participation & Engagement

Fire Circles work best when members are present and engaged. Members are expected to:

- Attend meetings consistently and remain for the full duration
- Participate constructively and respectfully
- Bring referrals when reasonably possible
- Follow the meeting structure and guidelines set by the group leader

Repeated absences (more than 6 meetings per year) or lack of participation may result in removal from the group.

2. Member Conduct Requirements

SparkUpBiz is committed to maintaining a professional, inclusive, and respectful environment across the entire platform, including Fire Circles.

2.1 Professionalism & Respect

Members must treat all participants with courtesy and respect. Personal attacks, harassment, threats, or abusive language are not tolerated.

2.2 Content Standards

The following content is strictly prohibited in Fire Circles and on the SparkUpBiz platform:

- Sexual or sexually suggestive material
- Illicit or illegal content
- Political statements or advocacy
- Derogatory, hateful, or discriminatory language
- Misleading or unsubstantiated claims (including health or financial claims)

These standards apply to meetings, chats, posts, direct messages, referrals, and all platform interactions.

2.3 Anti-SPAM Policy

Unsolicited mass outreach, "pitch-slapping," or SPAM violates SparkUpBiz policy. Violations may result in warnings, suspension, or removal without refund.

3. Use of Member Information

3.1 Permitted Use

Member contact information and group rosters may be used **only** for legitimate referral and networking purposes within the Fire Circle.

3.2 Marketing Restrictions

Marketing, promotional outreach, or adding members to mailing lists requires **explicit prior consent** from the recipient.

3.3 Confidentiality

Members may not share another member's personal or business information outside the group without permission.

4. Privacy & Data Practices

SparkUpBiz processes personal information in accordance with the Privacy Policy referenced within its Terms & Conditions.

4.1 Information Collected

Information may include:

- Profile and contact details
- Platform activity and engagement
- Participation in meetings, groups, and events

4.2 Use of Information

Information is used to:

- Operate and improve the SparkUpBiz platform
- Facilitate networking and Fire Circle participation
- Enforce conduct, content, and anti-SPAM policies
- Maintain a safe and respectful community

4.3 Member Responsibility

Members are responsible for handling any information received through Fire Circles with care, discretion, and respect for privacy.

5. Fees & Billing

Participation in a Fire Circle requires:

- An active SparkUpBiz.com membership, **and**
- A paid Fire Circle add-on subscription
- If you do not have a paid SparkUpBiz.com membership, you will be billed \$30 per month to include a Spark level membership and your Fire Circle membership.
- Invoice will be sent upon written approval from you on group acceptance.
- You may cancel your subscription at any time by emailing Support@SparkUpBiz.com
 - Please allow 48 business hours for confirmation.

These fees are billed separately and are subject to SparkUpBiz billing policies.

5.1 Group Leader Discount

A 20% discount will be applied to Group Leaders upon approval from SparkUpBiz.com. This will be applied to SparkUpBiz.com membership and Fire Circle membership. Billing will be via invoice. To request to be a group leader, please contact support at Support@SparkUpBiz.com with the subject line: GROUP LEADER INQUIRY.

5.1 Invitational Discount

If a Fire Circle Member invites someone to join their Fire Circle Referral Group they are eligible for a 10% discount on their Fire Circle and SparkUpBiz.com membership for 1 year. Maximum discount is 20% per year. If the individual doing the inviting is an Affiliate Partner, the maximum payout for their Affiliate residual for that member will be 20%.

6. Policy Enforcement

6.1 Group Leadership

Fire Circle leaders are responsible for monitoring attendance, engagement, and conduct, and for reporting concerns to SparkUpBiz. Fire Circle Leaders are given 20% discount on Fire Circle and SparkUpBiz.com membership.

6.2 SparkUpBiz Authority

SparkUpBiz reserves the right to enforce these Terms and the platform-wide Terms & Conditions, including issuing warnings, suspending access, or terminating memberships when necessary.

7. Updates to These Terms

SparkUpBiz may update these Terms, Conditions, and Code of Ethics periodically. Continued participation constitutes acceptance of any updates. In the event of discrepancies, the English version governs. Update will be given to group leadership to disseminate to group members.

8. Fire Circle Code of Ethics

Fire Circle members commit to the following principles:

Provide Quality Services

Deliver products and services as promised, at agreed-upon pricing.

Be Truthful

Represent your business honestly and accurately.

Build Goodwill

Foster a positive, supportive, and collaborative group culture.

Follow Up Promptly

Treat referrals with urgency, professionalism, and care.

Maintain Positivity

Encourage fellow members and contribute to a constructive environment.

Uphold Industry Ethics

Follow the ethical and regulatory standards of your profession.

Fire Circles are built on trust, professionalism, and mutual support. By following these Terms, Conditions, and Code of Ethics, you help create a high-value networking experience that benefits every member.

Thank you for being part of the SparkUpBiz® community.