

📄 TERMS OF SERVICE

Bakshish Platform

Effective Date: 01/03/2026

Operated by: Project 56 OÜ, a company incorporated in Estonia

Registry code: 12894014

Registered address: Väike-Ameerika tn 19, 10129 Tallinn, Estonia

Contact: sup@bakshish.eu

1. About the Platform

Bakshish is a technology platform that enables independent service providers (such as waiters and hospitality staff) to receive voluntary tips from customers via QR codes and online payment interfaces.

Bakshish does not provide banking, financial, money transmission, or payment institution services.

Payment transactions are executed and settled exclusively by independent third-party licensed payment service providers (“Payment Providers”).

Bakshish does not hold, control, receive, transmit, or store funds at any time.

2. Eligibility

To use the Platform, you must:

Be at least 18 years old

Be legally permitted to receive payments in your jurisdiction

Successfully complete onboarding and verification required by the applicable Payment Provider

Your ability to receive payments depends on approval and compliance requirements of the Payment Provider.

3. Payment Processing

All payments made through the Platform:

Are processed by licensed third-party Payment Providers

Are settled directly to the service provider’s account established with the relevant Payment Provider

Are subject to the terms, policies, and fees of that Payment Provider

Bakshish does not:

Act as merchant of record

Process card payments

Provide payment accounts

Pool or redistribute funds

Bakshish charges a fixed service fee of 0.11 EUR per successful transaction.

The service fee may be deducted via mechanisms provided by the Payment Provider.

4. Transaction Limits

To ensure the intended use of the Platform and reduce misuse:

The maximum amount per single tip transaction is 50 EUR.

Bakshish reserves the right to modify transaction limits at its sole discretion, including applying additional limits to new or higher-risk accounts.

5. Circumvention of Limits

Attempting to bypass transaction limits, including splitting payments into multiple consecutive transactions, may result in account suspension or termination.

6. Taxes and Legal Responsibility

You are solely responsible for:

Declaring and reporting your income

Paying applicable taxes

Complying with local laws and regulations

Bakshish does not provide tax, financial, or legal advice.

7. User Content

Users may optionally provide:

A display name

A short video greeting

You are fully responsible for any content you upload or display.

Content must not:

Violate laws

Infringe third-party rights

Contain offensive, illegal, or harmful material

Bakshish reserves the right to remove content at its discretion.

8. Prohibited Use

You may not use the Platform for:

Fraudulent or deceptive activity

Money laundering

Illegal services

Collecting payments unrelated to voluntary service tips

Circumventing the terms of a Payment Provider

Violation may result in suspension or termination.

9. Suspension and Termination

Bakshish may suspend or terminate accounts if:

These Terms are violated

A Payment Provider restricts or disables your account

Suspicious or abusive activity is detected

10. Disclaimer and Limitation of Liability

The Platform is provided "as is" without warranties of any kind.

Bakshish is not responsible for:

Payment failures

Account restrictions imposed by Payment Providers

Delayed settlements

Chargebacks or disputes

Loss of income

To the maximum extent permitted by law, Bakshish's liability shall not exceed the total service fees paid by the user in the preceding three (3) months.

11. Governing Law

These Terms are governed by the laws of Estonia.

Any disputes shall be subject to the jurisdiction of Estonian courts.