

Carbon Credits Compliance & Legal Protection Policy

Effective Date: January 10, 2026

Last Updated: January 10, 2026

Applicable to: Voice The Love Universal & Voice The Change Universal

Introduction

This Carbon Credits Compliance and Legal Protection Policy establishes the legal framework, compliance obligations, and protective measures for Voice The Love Universal and Voice The Change Universal (collectively, "we," "our," or "the Companies") in connection with the offering, marketing, and sale of carbon offset credits and related environmental impact services.

This policy is designed to ensure full compliance with European Union regulations, French national law, and international best practices governing voluntary carbon markets, while protecting both the Companies and our customers from legal liability and greenwashing accusations.

1. Legal and Regulatory Framework

1.1 French Climate and Resilience Law

The French Climate and Resilience Law (Loi Climat et Résilience), adopted on August 22, 2021, introduced strict regulations governing carbon neutrality claims in advertising. Article 12 of this law prohibits companies from claiming that products or services are "carbon neutral," "zero carbon," "climate neutral," "fully offset," or using any equivalent terminology in advertisements unless specific documentation requirements are met.

Effective Date: January 1, 2023

Enforcement Authority: French Ministry of Environment

Penalties: Administrative fines up to €100,000, which may be increased to the full amount of advertising expenditure

1.2 EU Voluntary Carbon Market Regulations

The European Union voluntary carbon market (VCM) operates in a partially regulated environment. While carbon credits are not classified as financial instruments under EU law, emerging transparency requirements under the Sustainable Finance Disclosure Regulation (SFDR), Corporate Sustainability Reporting Directive (CSRD), and European Sustainability Reporting Standards (ESRS) impose disclosure obligations on entities using or selling carbon credits.

1.3 International Standards

We recognize and adhere to internationally recognized carbon credit verification standards, including but not limited to:

- **Gold Standard** for climate and development projects
 - **Verified Carbon Standard (VCS)** administered by Verra
 - **Climate Action Reserve (CAR)** protocols
 - **American Carbon Registry (ACR)** standards
 - **Plan Vivo** for community-based projects
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2. Our Role and Limitations

2.1 Intermediary Status

Voice The Love Universal and Voice The Change Universal act as **intermediaries and resellers** of carbon offset credits. We do not own, operate, or directly manage carbon offset projects. Our role is limited to:

- Sourcing verified carbon credits from reputable third-party project operators
- Facilitating the purchase and retirement of carbon credits on behalf of customers

- Providing educational information about carbon offsetting
- Maintaining transparency regarding project verification and impact

2.2 No Direct Project Control

We do not exercise control over the carbon offset projects from which credits are sourced. Project design, implementation, monitoring, and verification are conducted by independent third-party operators and certification bodies. We rely on the accuracy and integrity of third-party verification reports and registry documentation.

2.3 No Carbon Neutrality Claims

In strict compliance with French law, we do NOT claim that:

- Our business operations are "carbon neutral"
- Our website or services are "carbon neutral"
- Purchasing carbon credits from us makes customers "carbon neutral"
- Any product or service we offer achieves "carbon neutrality"

Instead, we use accurate terminology such as "carbon offset contribution," "support for carbon reduction projects," "climate action support," and "verified carbon credit purchase."

3. Verification and Quality Standards

3.1 Third-Party Verification Requirement

All carbon credits offered for sale through our Services must be verified by independent, internationally recognized third-party certification bodies. We only source credits from projects that meet the following minimum criteria:

Additionality: The project would not have occurred without carbon credit financing. Emissions reductions or removals are additional to what would have happened in a business-as-usual scenario.

Permanence: Carbon sequestration or emissions reductions are permanent or guaranteed for a specified long-term period (typically 100 years for forestry projects). Projects include mechanisms to address reversal risks.

Avoidance of Double Counting: Each carbon credit represents a unique tonne of CO₂ equivalent that has been verified, registered, and can only be claimed once. Credits are retired upon purchase to prevent resale.

Measurability and Verification: Emissions reductions or removals are calculated using scientifically sound methodologies and verified by independent auditors. Verification reports are publicly available.

Co-Benefits: Projects ideally provide additional environmental and social benefits beyond carbon reduction, such as biodiversity protection, community development, or sustainable livelihoods.

3.2 Registry Documentation

All carbon credits are registered with recognized carbon credit registries, including:

- Verra Registry
- Gold Standard Registry
- Climate Action Reserve Registry
- American Carbon Registry
- Plan Vivo Registry

Each credit sold includes a unique serial number and retirement certificate, which is provided to the customer upon completion of the transaction.

3.3 Transparency Obligations

For each carbon offset package offered, we provide the following information:

- **Project Name and Location:** Geographic location and description of the offset project
- **Project Type:** Nature-based (reforestation, avoided deforestation), renewable energy, methane capture, etc.

- **Verification Standard:** The certification body and standard used (e.g., Gold Standard, VCS)
 - **Vintage Year:** The year in which the emissions reductions or removals occurred
 - **Co-Benefits:** Additional environmental or social benefits provided by the project
 - **Verification Report Access:** Link to publicly available third-party verification documentation
 - **Pricing Breakdown:** Percentage of purchase price allocated to carbon credits versus administrative costs
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4. Prohibited Practices and Greenwashing Prevention

4.1 Prohibited Claims

To prevent greenwashing and ensure compliance with French and EU law, we strictly prohibit the following practices:

- Claiming that our business, products, or services are "carbon neutral," "climate neutral," "zero carbon," or "fully offset"
- Implying that purchasing carbon credits eliminates the need for emissions reduction efforts
- Making vague or unsubstantiated environmental claims without verification documentation
- Using carbon offset purchases to obscure or misrepresent actual greenhouse gas emissions
- Claiming specific environmental outcomes that cannot be verified by third-party documentation
- Exaggerating the impact or effectiveness of carbon offset projects

4.2 Accurate Terminology

We use the following accurate and compliant terminology in all marketing and communications:

- "Support verified carbon offset projects"

- "Contribute to carbon reduction initiatives"
- "Purchase verified carbon credits"
- "Offset a portion of your carbon footprint"
- "Support climate action through verified projects"

4.3 Emissions Reduction Hierarchy

We acknowledge and communicate the internationally recognized emissions reduction hierarchy:

1. **Avoid:** Eliminate unnecessary emissions at the source
2. **Reduce:** Minimize emissions through efficiency and behavior change
3. **Offset:** Compensate for unavoidable emissions through verified carbon credits

Carbon offsetting is presented as a complement to, not a substitute for, direct emissions reduction efforts.

5. Customer Obligations and Limitations

5.1 Customer Understanding

Customers purchasing carbon credits through our Services acknowledge and understand that:

- Carbon credits represent an estimated contribution to emissions reduction or carbon removal projects
- Environmental impact is based on third-party verification and project documentation
- We do not guarantee specific environmental outcomes beyond the verified carbon credit quantity
- Carbon offsetting does not eliminate the need for personal or organizational emissions reduction
- Credits are intangible goods that cannot be refunded once retired or cancelled

5.2 No Guarantees of Project Performance

While we source credits from verified projects, we cannot guarantee the ongoing performance, permanence, or additional co-benefits of third-party operated projects. Customers rely on the integrity of third-party certification bodies and project operators.

5.3 Refund Policy for Carbon Credits

Due to the intangible nature of carbon credits and the immediate retirement process upon purchase, carbon credit purchases are **final and non-refundable** once the credits have been retired in the customer's name.

Exceptions: Refunds may be considered in the following circumstances:

- Technical error in processing the transaction
- Discovery of fraudulent project certification (with third-party verification)
- Failure to retire credits within the specified timeframe

Refund requests must be submitted in writing to info@voicethelove.com within 14 days of purchase, with supporting documentation.

6. Compliance with French Advertising Law

6.1 Documentation Requirements

In accordance with Article 12 of the French Climate and Resilience Law and Decree n° 2022-539, any entity making carbon neutrality claims in advertising must provide publicly available documentation including:

- **GHG Emissions Report:** Annual greenhouse gas emissions covering the entire life cycle of advertised products or services, prepared in accordance with NF EN ISO 14067 or equivalent standard
- **Reduction Plan:** A 10-year plan with annual progress targets for emissions reduction, updated every five years

- **Offsetting Details:** Description of offset projects, nature, cost, and compliance with minimum standards

Our Compliance Position: We do NOT make carbon neutrality claims in advertising and therefore are not subject to these documentation requirements. However, we maintain transparency regarding the carbon credits we offer for sale.

6.2 Annual Monitoring Requirement

If a company makes carbon neutrality claims and emissions increase between two consecutive years, the company must immediately withdraw all carbon neutrality claims from advertisements.

Our Compliance Position: We do not make carbon neutrality claims and are therefore not subject to this monitoring requirement.

6.3 Enforcement and Penalties

Non-compliance with French carbon neutrality advertising regulations may result in:

- Warning letter from the Ministry of Environment (1 month to respond)
- Formal notice to comply within a specified period
- Administrative fine of €100,000
- Fine increase up to the full amount of advertising expenditure

7. Limitation of Liability

7.1 Third-Party Project Reliance

We rely on the accuracy, integrity, and ongoing performance of third-party carbon offset projects and certification bodies. To the maximum extent permitted by law, we disclaim liability for:

- Inaccuracies in third-party verification reports or project documentation
- Project underperformance, reversal, or failure to achieve stated emissions reductions

- Changes in project status, certification, or registry standing after credit purchase
- Disputes between project operators and local communities or stakeholders
- Regulatory changes affecting the validity or recognition of carbon credits

7.2 No Warranty of Environmental Outcomes

Carbon credits represent an estimated contribution to emissions reduction or carbon removal based on third-party verification. We make no warranty or guarantee regarding:

- Specific environmental outcomes beyond the verified carbon credit quantity
- Permanence of carbon sequestration beyond the project's stated guarantee period
- Additional co-benefits such as biodiversity protection or community development
- Future regulatory recognition or acceptance of voluntary carbon credits

7.3 Maximum Liability

In no event shall our total liability to any customer for all claims related to carbon credit purchases exceed the amount paid by the customer for the specific carbon credits in question.

8. Data Protection and Privacy

8.1 Carbon Credit Purchase Data

When customers purchase carbon credits, we collect and process the following data:

- Customer name and contact information
- Transaction details (amount, date, carbon credit quantity)
- Retirement certificate information

This data is processed in accordance with our Privacy Policy and the EU General Data Protection Regulation (GDPR).

8.2 Retirement Certificates

Customers receive a retirement certificate confirming the retirement of carbon credits in their name. This certificate includes:

- Customer name (or "anonymous" if requested)
- Carbon credit quantity (tonnes of CO₂ equivalent)
- Project name and verification standard
- Unique serial number and retirement date
- Registry confirmation

Retirement certificates are stored securely and may be provided to customers upon request for up to seven years following the transaction.

9. Continuous Improvement and Monitoring

9.1 Regulatory Monitoring

We actively monitor developments in EU and French carbon market regulations, including:

- Proposed EU Carbon Removal Certification Framework (CRCF)
- Updates to ESRS E1 and SFDR requirements
- French Ministry of Environment guidance on carbon claims
- International carbon credit standard updates

9.2 Project Quality Review

We conduct periodic reviews of the carbon offset projects from which we source credits, including:

- Verification of ongoing project certification status
- Review of updated verification reports and monitoring data
- Assessment of any project-related controversies or disputes

- Evaluation of emerging best practices and higher-quality standards

9.3 Policy Updates

This Carbon Credits Compliance and Legal Protection Policy is reviewed and updated annually, or more frequently if significant regulatory changes occur. Customers will be notified of material changes through our website and email communications.

10. Contact Information and Complaints

10.1 Questions and Concerns

If you have questions about our carbon credit offerings, verification standards, or compliance practices, please contact us:

Email: info@voicethelove.com

Voice The Love Universal

Founder & President: Lovewell SIWELA, Esq.

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Voice The Change Universal

Founder & President: Aurélie LEMIÈRE-SIWELA, Esq.

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10.2 Complaints and Disputes

If you believe that carbon credits purchased through our Services do not meet the stated verification standards or if you have concerns about project quality, please submit a written complaint to info@voicethelove.com with supporting documentation.

We will investigate all complaints within 30 days and provide a written response. If the complaint is substantiated, we will take appropriate corrective action, which may include:

- Providing replacement carbon credits from an alternative verified project
 - Issuing a refund (in cases of verified fraud or misrepresentation)
 - Updating our project sourcing criteria to prevent similar issues
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11. Acknowledgment and Acceptance

By purchasing carbon credits through our Services, customers acknowledge that they have read, understood, and agree to the terms of this Carbon Credits Compliance and Legal Protection Policy, including:

- Our role as an intermediary and reseller, not a project operator
 - The reliance on third-party verification and project documentation
 - The limitations of liability for project performance and environmental outcomes
 - The final and non-refundable nature of carbon credit purchases once retired
 - The absence of guarantees regarding specific environmental outcomes beyond verified credit quantity
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12. Governing Law and Jurisdiction

This Carbon Credits Compliance and Legal Protection Policy is governed by the laws of France. Any disputes arising from carbon credit purchases shall be subject to the exclusive jurisdiction of the French courts.

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References and Legal Sources

- French Climate and Resilience Law (Loi Climat et Résilience), August 22, 2021, Article 12

- French Decree n° 2022-539, April 13, 2022 (Carbon Neutrality Claims Documentation)
- French Decree n° 2022-538, April 13, 2022 (Administrative Sanctions)
- EU Sustainable Finance Disclosure Regulation (SFDR) Draft RTS
- European Sustainability Reporting Standards (ESRS) E1
- NF EN ISO 14067 Standard (Carbon Footprint of Products)
- Verra Verified Carbon Standard (VCS) Program Guide
- Gold Standard for the Global Goals Requirements
- International Swaps and Derivatives Association (ISDA) Voluntary Carbon Market Whitepaper