**ONEWORLDZ**

# ROBIN HOOD LAW BLUEPRINT

*A Public Policy, Community Recovery and Responsible Digital-Funding Proposal*

**Revised Launch Edition — 4 August 2026**

Prepared for JayJayTeamDev and the OneWorldz ecosystem

**STATUS: PUBLIC CONSULTATION BLUEPRINT — NOT ENACTED LAW — NOT LEGAL OR FINANCIAL ADVICE**

*Helping people recover from debt, hardship and exclusion through fair systems, verified support, education and transparent community action.*

# Contents



# 1. Executive Summary

Robin Hood Law is a OneWorldz public-interest blueprint. It is not a claim that a new law has been enacted. It proposes a practical system for helping people understand debt, request hardship assistance, find free professional support, protect themselves from scams, and participate in transparent community recovery programs.

The revised model separates three functions that must never be blurred: public education, regulated professional help, and optional community funding. The website can educate and connect people to official services. Qualified advisers and authorised organisations handle personal legal, financial and debt matters. Any token, fee-sharing, donation or treasury mechanism remains separate and must not be activated until its legal classification, licences, fundraising rules, tax treatment and consumer disclosures have been reviewed.

The immediate launch-ready version is therefore an information and research platform first. Its success is measured by useful referrals, accurate resources, documented community outcomes and public trust — not token price, trading volume or promises of returns.

| Layer | Launch Status | Rule |
|---|---|---|
| Education and research | Ready for public launch | General information only; cite authoritative sources and show review dates. |
| Referral directory | Ready after link verification | Refer to free and official services; do not present OneWorldz as the adviser. |
| Community grants or donations | Design stage | Separate accounting, eligibility rules, evidence and applicable fundraising controls. |
| $RHL or fee-sharing model | Hold pending review | No launch or promotion until Australian legal, tax, licensing and consumer-law review. |

## 2. Recovered Legacy Concept

The surviving project record describes Robin Hood Law ($RHL) as a mission-led token and community recovery concept with the following legacy fee model:

| Legacy allocation | Rate | Original intent |
|---|---|---|
| Holders | 1.2% | Community rewards |
| Charity / impact | 1.2% | Support for people and verified causes |
| “Robbing Team” / development | 0.4% | Operations and development |
| Liquidity | 0.2% | Market support |
| Total | 3.0% | Legacy concept total |

Revised interpretation: preserve this as historical project IP, not as an active promise. The public blueprint now places legal compliance, transparent evidence, beneficiary protection and clear separation of charitable and investment messaging ahead of token activation.

## 3. The Problem This Blueprint Addresses

### Hardship can escalate quickly

People may delay asking lenders for assistance, misunderstand their options, or agree to repayments they cannot afford.

### Quick-fix debt services can cause harm

People under pressure may pay for services that are unnecessary, ineffective or misleading when free support exists.

### Crypto creates additional risk

Tokens, wallet approvals, fake platforms and irreversible transfers create loss and scam risks.

### Impact claims are often difficult to verify

Communities need proof of what was promised, what was received, what was delivered and what happens next.

### Information is fragmented

Law, debt support, consumer rights, learning and community action often sit on different sites with different language.

# 4. Vision, Mission and Non-Negotiable Principles

## Vision

A fair recovery system where people can find trustworthy information early, access qualified help without shame, rebuild stability and contribute to stronger communities.

## Mission

Make debt and recovery information understandable, connect people to legitimate assistance, publish practical research, and build transparent community pathways that help without exploiting vulnerability.

- Human dignity before debt collection or token promotion.
- No guaranteed returns, guaranteed recovery, guaranteed debt cancellation or “risk-free” claims.
- Free and official help is displayed before paid services.
- Personal cases are referred to qualified financial counsellors, lawyers, lenders or complaint bodies.
- Charity, community support, business revenue and token activity use separated records and disclosures.
- No public display of beneficiary names, health details, addresses, debt balances or documents without informed permission.
- Every impact claim must be traceable to evidence and a responsible person.
- Conflicts of interest, treasury decisions and related-party payments must be disclosed.
- Children and vulnerable people receive heightened privacy and safeguarding.
- Community votes cannot override law, safety, privacy or professional obligations.

# 5. The Six Robin Hood Law Pillars

## 1. Early Hardship Access

Plain-language steps for contacting a lender, recording requests, proposing affordable arrangements and escalating unresolved complaints.

### 2. Fair Debt Treatment

Education about respectful communication, evidence, complaint pathways and the difference between negotiation, hardship, dispute and insolvency options.

### 3. Recovery Navigation

A guided pathway to free financial counselling, community legal services, AFCA and urgent assistance.

### 4. Community Wealth Recovery

Transparent, needs-based grants or support programs that help with essentials, education, tools, transport or recovery costs — never payment for token promotion.

### 5. Prevention and Learning

Wallet safety, scams, budgeting, contracts, credit reports, consumer rights, online influence and responsible digital participation.

### 6. Evidence and Accountability

Public reporting that distinguishes plans, approved commitments, money received, money spent, outcomes and unresolved issues.

## 6. Programs and Public Resources

### Debt Navigation Hub

A non-personalised step-by-step page: understand the debt, contact the provider, request hardship, keep records, seek free counselling, complain when required.

### Recovery Letter Library

Editable request templates for hardship, payment plans, records, fee review, complaint escalation and authority for a trusted representative. Templates must state that users should obtain advice for their circumstances.

### Verified Referral Directory

Official organisations only at launch. Every link records source, service type, cost, jurisdiction and last verified date.

### Community Recovery Fund Framework

A future grant policy with eligibility, conflict checks, evidence standards, decision records, payment controls, appeals and outcome reporting.

### Debt and Digital Safety Learning Path

Short lessons on debt, scams, wallets, token risk, privacy, online claims and record keeping.

### Robin Hood Research Observatory

Public research briefs on financial hardship, complaint trends, scam patterns, community funding and measured outcomes.

## 7. Responsible Digital-Funding and $RHL Pilot

Any digital-funding component is optional and secondary. The public-interest work must be able to operate without relying on token price or trading activity.

### 7.1 Activation gates

- Written legal classification of the token, fee flows, holder distributions and public promotion.
- Assessment of whether any activity is a financial product, financial service, managed investment scheme, market, custody service or virtual asset service.
- Australian tax and accounting treatment for fees, treasury conversions, grants, distributions and digital assets.
- Fundraising and charity review for each location where appeals or grants operate.
- Published risk statement, fee map, contract addresses, authorities, wallet controls and change process.
- Independent smart-contract review and incident response plan.
- No “automatic charity” claim unless the exact on-chain or documented process is active and verifiable.

### 7.2 Revised pilot structure

| Component | Purpose | Control | Public disclosure |
|---|---|---|---|
| Operations treasury | Approved project costs | Multisig; budget; invoices; monthly statement | Opening balance, income, expenses, closing balance |
| Impact treasury | Approved grants and essential support | Separate wallet/account; eligibility; evidence; no self-approval | Commitments, paid amounts, outcomes and unspent funds |
| Holder distribution | Only if legally approved and technically active | Published formula, contract and transaction history | No yield promise; activity-dependent; fees and risks shown |
| Liquidity / market support | Only under approved policy | Limits, authorised wallets, no deceptive volume practices | Transactions and purpose disclosed |
| Team compensation | Reasonable approved work | Conflict declarations; caps; deliverables | Recipient role, amount category and approval record |

### 7.3 Diamond Buy™ relationship

Diamond Buy™ may be described as a planned treasury deployment method for gradual, founder-authorised purchases. It must not be described or used as artificial volume, guaranteed price support, market manipulation or a promise of appreciation. Controls should include maximum amounts, time windows, pause conditions, wallet separation, transaction records, no coordinated selling, and a public policy before activation.

# 8. Governance, Treasury and Transparency

## Governance Council

A small accountable council with defined roles, terms, conflict disclosures and removal rules. Community voting informs direction but cannot authorise unlawful or unsafe conduct.

## Treasury Controls

At least two approvals for material payments, separated wallets/accounts, no seed phrases in shared chat, transaction notes, monthly reconciliation and emergency pause authority.

## Decision Register

Publish proposal, evidence, conflicts, decision, conditions, responsible person, due date and result.

## Impact Register

For every public claim: need, approval, amount, recipient category, evidence type, delivery date, outcome, follow-up and privacy status.

## Change Control

Tokenomics, fees, recipients, contract settings and policies require dated version history and advance notice where practicable.

# 9. Evidence, Research and Impact Measurement

OneWorldz research should label every item by evidence level:

| Level | Meaning | Publication rule |
|---|---|---|
| Verified primary | Government, regulator, legislation, court, audited record or direct on-chain record | May support factual statements; include date and link. |
| Corroborated | Two or more credible independent sources | State what is known and any disagreement. |
| Community evidence | Photos, receipts, messages, witnesses or local records | Protect privacy; label as community-reported; verify before financial claims. |
| Concept / proposal | Future intention, model or design | Never describe as active, approved or guaranteed. |

- Number of people reaching official help pages.
- Number and percentage of referrals successfully connected.
- Time from request to first response.

- Value and category of verified assistance delivered.
- Percentage of published claims with supporting evidence.
- Complaints, incidents, corrections and resolution times.
- Education completion and safety-check results.
- Administrative cost versus direct community support.

# 10. Legal and Regulatory Signposts — Australia

These are launch signposts, not a complete legal opinion. The exact obligations depend on what the platform, token, treasury, board and people actually do in practice.

## Digital assets and financial services

ASIC explains that rights, benefits and connected arrangements determine whether a digital asset or service is a financial product. Issuing, dealing, advising, operating a market, custody and related conduct may trigger licensing or other obligations.

## Virtual asset services and AML/CTF

AUSTRAC states that businesses providing designated virtual asset services in Australia must enrol and register, and current 2026 reforms expand the covered services.

## Misleading claims

Australian Consumer Law and financial-services rules prohibit false or misleading claims. This is critical for return claims, charitable claims, “approved” status, fees, distributions and impact statements.

## Crypto and charities

ACNC guidance emphasises due diligence, lawful asset management, documentation, risk understanding and legal/tax consideration before charities accept or use crypto-assets.

## Privacy

The Privacy Act and Australian Privacy Principles may apply depending on the organisation and activity. Even where not legally required, APP-aligned handling is the OneWorldz minimum standard.

## Tax and records

Crypto disposals, business use, income and distributions may create tax and record-keeping obligations. Keep transaction-level records and obtain accounting advice.

## Debt and hardship

Official guidance says people should contact their lender’s hardship team early. Free financial counselling and AFCA complaint pathways are available.

### Fundraising

Fundraising obligations vary by state and territory and can apply alongside consumer law, charity rules and platform terms. Obtain jurisdiction-specific review before public appeals.

## 11. Safety, Privacy and Vulnerable-Person Safeguards

- Do not collect seed phrases, private keys, recovery codes, banking passwords or identity documents through public forms or Telegram.
- Collect only information required for a stated purpose; show a privacy notice before submission.
- Use role-based access, two-factor authentication, backups, incident reporting and retention/deletion rules.
- Use guardian/consent and dignity-preserving publication rules for children and vulnerable people.
- Do not make aid conditional on buying, holding, promoting or recruiting for a token.
- Do not publish debt stories, medical details or images to prove need unless safe, necessary and genuinely consented.
- Create a correction and removal request process for public stories and impact records.
- Pause funding or promotion where fraud, coercion, conflict, safeguarding or legal concerns arise.

## 12. Implementation Roadmap

| Stage | Timing | Deliverables | Gate |
|---|---|---|---|
| 0. Publish consultation draft | Launch | Web page, PDF, DOCX, disclaimer, official resource links | Information only |
| 1. Verify and review | First 30 days | Link audit, source dates, legal scoping, privacy map, treasury map | No token activation |
| 2. Resource pilot | Days 31–60 | Debt navigation, learning modules, templates, referral analytics | No personal advice |
| 3. Partner pilot | Days 61–90 | Qualified referral partners, impact evidence standard, complaints process | Partner due diligence |
| 4. Funding design | After review | Grant policy, separate treasury, accounting, fundraising analysis | Written approvals |
| 5. Optional digital pilot | Only after all gates | Audited contracts, disclosures, wallet controls, public dashboard | Legal/technical sign-off |

## 13. Public Website and Document Integration

- OneWorldz.com/Law: plain-language legal and consumer-rights signposts plus the Robin Hood Law viewer.
- OneWorldz.com/Research: evidence standards, reports, public source library and review dates.
- OneWorldz.com/Learning: debt, crypto, wallet, scam, privacy, governance and impact lessons.
- Open on screen: accessible HTML version for reading and sharing.
- View document: embedded PDF with a fallback open button.
- Download and share: PDF for fixed layout; DOCX for collaboration and future revision.
- Version display: title, status, publication date, last review date and superseded-version notice.

## 14. Consultation Questions

1. Which recovery problems should the public resource centre solve first?

2. Which services and jurisdictions should be included in the verified referral directory?

3. What evidence should be mandatory before public impact claims are made?

4. How should conflicts and related-party decisions be handled?

5. What privacy protections are necessary for stories involving debt, children, health or hardship?

6. Should the legacy $RHL fee model be retained, revised or retired after legal review?

7. Which decisions should be community votes, council decisions, professional decisions or owner emergency actions?

8. What minimum reserve and reporting rules should apply before any community grants begin?

## 15. Disclaimer and Authoritative Sources

This blueprint is general educational and policy information. It is not legal, financial, credit, tax, investment or fundraising advice. Robin Hood Law is a project name and proposal, not enacted legislation. People facing personal debt or legal action should use qualified services for their circumstances. Digital asset and fundraising obligations can change and require current professional review before implementation.

- ASIC — Digital assets: Financial products and services
- AUSTRAC — Virtual asset service providers overview
- Moneysmart — Financial hardship
- Moneysmart — Financial counselling
- AFCA — Financial hardship complaints
- ACNC — Charities and crypto-assets
- OAIC — Australian Privacy Principles

- ACCC — False or misleading claims
- ATO — Keeping crypto records

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