

***Got Questions? Ask the Panel: Q & A on God, Faith, and Morality An Apostolate of Holy Family Church in Luling, LA***

**Question:** I was wondering if saying that you have read terms and service when you really haven't is a sin? Sometimes they can be very lengthy, so do I have to do this?

**Answer:** I think it's great to see the level of integrity and honesty you are seeking to show in this sort of everyday occurrence that we all face. Most people overlook this sort of occurrence without ever asking themselves what it means to be honest in declaring they have read and accept terms of an agreement.

In this case, I do not believe it's a sin to proceed without fully reading all of the terms and services. The motivation for any organization asking you whether you have read their terms of service, and to document your agreement with them, is really as follows:

- As the service or product provider, they are required, at length, to disclose all you will be accountable for once you express your acceptance of their terms. The length of what they present is so that you have the opportunity to know all details, should you choose to more closely read and understand. The length of what they present is also so it covers the numerous legal nuances that could occur with customers or users. They are fulfilling their obligation to you to disclose all that you could be reasonably held accountable for.
- As the user agreeing to the terms and services, you are required to understand that you may be held liable to their terms, even if you haven't read them. You may be comfortable being held liable without reading all of the wording (most people – including me – are usually comfortable with that if the agreement is clearly a “standard” one). So in these cases, deciding not to read the entire wording of the terms and services is your choice, knowing that you can be held liable for them should the service provider see a need to hold you liable. You are fulfilling your obligation by saying you agree to be held accountable, whether you chose to read the terms or not.

So, you are not morally obligated to read the entire terms of service before you accept accountability for them. Declaring you have read them is simply stating you are willing to be held liable for them. You are, however, obligated (legally, and perhaps even morally depending on the situation) to accept any fair and just accountability that can arise from your acceptance of the provider's terms.