

# Money Circle Participation Agreement

This Agreement is made between the Participant and the Organizer of the Money Circle program, referred to as the "System." The purpose of this agreement is to outline the mutual understanding and responsibilities of all parties participating in the rotating savings system (a tontine or money circle).

The Participant agrees to join a collective savings group where each member contributes a fixed amount periodically. At each cycle, one member receives the collected funds.

By entering this agreement, the Participant commits to:

- Contributing the agreed amount regularly without delay
- Respecting the turn order of beneficiaries
- Notifying the Organizer of any change in ability to participate
- Maintaining respectful and ethical conduct toward other members

Failure to comply with the payment schedule may result in penalties or removal from the circle, depending on the local laws and rules.

THE ORGANIZER OF THE MONEY CIRCLE PROGRAM IS NOT RESPONSIBLE FOR THE ACTIONS OF THE PARTICIPANTS.

