

# Money Circle Participation Agreement

This Agreement is made between the Participant and the Organizer of the Money Circle program ("System"). The purpose of this agreement is to outline the mutual responsibilities of all parties participating in the savings system.

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

By entering this agreement, the Participant commits to:

- Contributing the agreed amount regularly
- Respecting the payout order
- Informing the Organizer of any changes
- Acting ethically with other members

The Organizer will coordinate payments and ensure fairness, but is not liable for defaulting participants or unforeseen events.

By signing below, you confirm your agreement to the terms.

A handwritten signature in black ink, appearing to be a stylized cursive or script, located at the bottom left of the page.