

Trust Point - Terms of Use

Last Updated: 1st Feb 2025

1. Introduction

Welcome to Trust Point! By using our services, you agree to abide by these Terms of Use. If you do not agree, please do not use our platform.

2. Definitions

"Trust Point" refers to our fintech platform.

"User" refers to anyone accessing or using our services.

"Services" include airtime top-up, data top-up, TV subscription, bill payments, gift card trading, virtual cards, loans, investment, savings, and school-related payments.

3. Eligibility

You must be at least 18 years old to use our services. By registering, you confirm that you meet this age requirement.

4. Account Registration & Security

You must provide accurate and complete information when creating an account.

You are responsible for maintaining the confidentiality of your login details.

Any fraudulent activity may lead to account suspension or termination.

5. Permitted Use

You may only use Trust Point for legal transactions.

Any attempt to hack, disrupt, or manipulate the system is strictly prohibited.

6. Payment & Transactions

Transactions are processed securely. We are not liable for errors caused by incorrect payment details entered by the user.

Refunds are subject to our Refund Policy (if applicable).

7. Loan & Investment Disclaimer

Loans and investments are subject to eligibility criteria and approval.

Returns on investments are not guaranteed and are subject to market risks.

8. Privacy & Data Protection

We collect and use your data in accordance with our Privacy Policy (see below).

9. Termination & Suspension

We reserve the right to suspend or terminate accounts violating these Terms.

10. Limitation of Liability

We are not responsible for third-party services linked to our platform.

We do not guarantee uninterrupted or error-free services.

11. Changes to Terms

We may update these terms at any time. Continued use means you accept the revised terms.

12. Contact Us

For questions, contact us from our platform.

Trust Point - Privacy Policy

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1. Introduction

We value your privacy and are committed to protecting your personal information. This Privacy Policy explains how we collect, use, and protect your data.

2. Information We Collect

Personal Data (e.g., name, email, phone number, payment details).

Transaction Data (e.g., top-ups, bill payments, loan applications).

Device & Usage Data (e.g., IP address, device type, browsing activity).

3. How We Use Your Information

To process transactions and provide services.

To improve security and prevent fraud.

To send notifications and marketing (with your consent).

4. Data Sharing & Third Parties

We do not sell your data.

We may share data with trusted partners (e.g., payment processors, banks).

5. Data Security

We implement strong security measures to protect your data from unauthorized access.

6. Your Rights

You have the right to:

Access, update, or delete your personal data.

Opt out of marketing communications.

7. Cookies & Tracking

We use cookies to improve user experience. You can manage cookie preferences in your browser settings.

8. Policy Updates

We may update this policy periodically. We encourage users to review it regularly.

9. Contact Us

For privacy-related inquiries, contact us at our platform.