

# ZoyaProcurement Ventures – Terms & Privacy Policy Agreement

Effective Date: October 10, 2025

Last Updated: October 10, 2025

Welcome to Zoya Procurement Ventures (“Zoya,” “we,” “our,” “us”). These Terms of Service and Privacy Policy (“Agreement”) govern your access to and use of our procurement services, including our website, mobile applications, APIs, and other digital services (collectively, the “Platform”).

By using Zoya Procurement, you agree to comply with these terms. If you do not agree, you may not use our platform.

## **1. Acceptance of Terms**

By accessing or using our services, you confirm that you are at least 18 years old and capable of entering into a binding agreement.

## **2. Our Services**

Zoya Procurement connects verified buyers and suppliers, facilitating requests, orders, payments, and communication between parties. We are not a supplier or manufacturer.

## **3. User Accounts**

You must create an account to use certain features. You agree to keep your login credentials secure and notify us of unauthorized access immediately.

## **4. Payments & Third Parties**

Payments are processed through trusted partners such as Flutterwave and other approved payment providers. By using these services, you also agree to their terms and policies.

## **5. Data Collection & Privacy**

We collect limited personal information (such as name, contact details, business information, and payment data) necessary to provide and improve our services. Data is stored securely and handled in compliance with Nigeria Data Protection Regulation (NDPR) and the General Data Protection Regulation (GDPR).

## **6. How We Use Your Data**

Your data is used to:

- Provide access to procurement tools and features.
- Process transactions securely through Flutterwave or Apple systems.
- Communicate important updates, service changes, or support information.
- Detect and prevent fraud or unauthorized use.

We do not sell, rent, or trade user data.

## **7. Your Rights**

Users can request access, correction, or deletion of their data by contacting support@zoyaprocurement.com. EU and Nigerian users have rights under GDPR and NDPR including the right to data portability and withdrawal of consent.

## **8. Data Retention**

We retain personal data only as long as necessary for legal, operational, or security purposes.

## **9. App Store & Payment Compliance**

When using our app through Apple's App Store, you also agree to Apple's Licensed Application End User License Agreement (EULA). Purchases through Apple are subject to Apple's billing and refund terms.

## **10. Limitation of Liability**

Zoya Procurement is not liable for losses arising from supplier defaults, user errors, or third-party service interruptions. We provide the platform "as is," without warranties beyond those required by law.

## **11. Updates**

We may update these Terms or this Privacy Policy periodically. Continued use after updates constitutes acceptance of the new terms.

## **12. Contact Us**

ZoyaProcurement Ventures

Email: zoyaprocurementcompany@gmail.com

Website: <https://www.zoyaprocurement.com>

Office Address: Lagos, Nigeria

By continuing to use Zoya Procurement, you acknowledge that you have read, understood, and agree to these Terms and Privacy Policy.