



## Mobile Number

[illegible]

First Name

[illegible]

Last Name

[illegible]

Middle Name

[illegible]

Gender

☐ Female

1

☐ Male

Date of Birth

D D M M Y Y Y Y

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### Means of Identification

Identity Number

7

☐ International Passport

7

☐ Driver's License

9

☐ National Identity Card

[illegible]

Email

[illegible]

Occupation/Business Type

[illegible]

CAMPOST Xcel Wallet Number

[illegible]

## Residential Address

## Address Number

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Street Name

[illegible]

Nearest Bus Stop/Landmark

[illegible]

City

[illegible]

Region

[illegible]

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[illegible][illegible][illegible][illegible]

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[illegible]

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[illegible][illegible]

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[illegible][illegible][illegible][illegible]

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D	D	M	M	Y	Y	Y	Y

## Agent Code

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Agent ( )

Aggregator ( )

Bank Statement.

Yes

☐ No ☐

No ☐

Utility Bill Provided

Yes

5 ☐ No ☐

No ☐

Guarantors Document.

Yes

☐ No ☐

No ☐

CAMPOST Funded

Yes

5 ☐ No ☐

No ☐

## Means of ID

Yes

☐ No ☐

No ☐

Business Officer's Name

[illegible]

Signature

D	D	M	M	Y	Y	Y	Y

Compliance Officer's Name

[illegible]

Signature

D	D	M	M	Y	Y	Y	Y

**1. Appointment**

- 1.1 By registering as a CAMPOST Agent for CAMPOST XCEL and accepting these terms and conditions and completing the relevant application form, you are hereby appointed as a CAMPOST agent to market, promote and facilitate distribution of CAMPOST XCEL, in the Republic of Cameroon.

**2. Definitions**

- 2.1 "CAMPOST XCEL" is the brand name of CAMPOST XCEL mobile money services.
- 2.2 "Agent" person appointed by CAMPOST XCEL to offer mobile money services and includes participating Super-Agent/Agent/Sub-Agent networks, further details of which may be obtained from CAMPOST XCEL.
- 2.3 "Authorized Employee" means an employee of the Agent, trained and approved by CAMPOST XCEL to perform the services required of the Agent in terms of this Agreement, on the Agent's behalf and for whose acts and omissions the Agent shall be wholly liable.
- 2.4 "Outlet or Agent Store" means any premises or location from which an Agent operates its business.
- 2.5 "Settlement Bank" Bank nominated as such and approved by the BEAC for settlement of all CAMPOST XCEL transactions.
- 2.6 "Customer" a party to whom Agent has agreed to provide the CAMPOST XCEL service pursuant to applicable terms and condition or a subscriber to CAMPOST XCEL Service.
- 2.7 "Mobile Money" the financial services product offered by CAMPOST XCEL, being a transactional banking account, including an entitlement to the purchase of such electronic value.
- 2.8 "Mobile Money Services" means the services provided by CAMPOST XCEL relating to a virtual account to enable use of Mobile Money under the CAMPOST XCEL brand, which includes but is not limited to Transfer instructions, cash in, cash out, purchase airtime, bills payment, pay merchant, Transactions history, verifying and confirming all Transactions, updating Customer Account records etc.
- 2.9 "BEAC" Banque des États de l'Afrique Centrale

**3. Agent Obligations**

- 3.1 The Agent shall with effect from the effective date:
- 3.1.1 Sell and Provide PocketMoni services in accordance with this Agreement.
- 3.1.2 Facilitate and procure the registration of customers on the CAMPOST XCEL services.
- 3.1.3 Maintain a minimum cash balance in the till (cash at hands) and a minimum CAMPOST XCEL balance (eCash) for CAMPOST XCEL as provided in clause 2.8
- 3.1.4 Distribute and engage transaction on this platform at the price stipulated by CAMPOST & CAMPOST XCEL from time to time.

**4. Undertakings by the Agent**

- 4.1 The Agent Undertakes, throughout the term of this Agreement:
- 4.1.1 Not to display or procure the display of any advertising or promotional material pertaining to the subject matter of this Agreement, without obtaining the prior written approval of CAMPOST XCEL as to the format and content of such material.
- 4.1.2 To actively participate in and promote all CAMPOST XCEL special offers and packages offered by CAMPOST XCEL from time to time.
- 4.1.3 To provide all necessary human and other resources required to efficiently sell, supply and/or distribute CAMPOST XCEL Services required to adequately fulfil its obligations in terms of this Agreement.
- 4.2 Not to incur any liability on behalf of CAMPOST XCEL or pledge credit or accept any order on behalf of CAMPOST XCEL or pledge credit or accept any order on behalf of CAMPOST XCEL or bind CAMPOST XCEL by any way or give or make or purport to give or make any warranty or representation on behalf of CAMPOST XCEL, save to the extent expressly provided for in terms of this Agreement, or otherwise on the prior written authority of CAMPOST XCEL. In particular the Agent hereby undertakes:
- 4.2.1 Not to negotiate or purport to afford any customer or potential customer any incentives, discounts, leniency, extension of time, latitude, or other indulgence pertaining or relating to the terms and conditions of Customer Agreements concluded or to be concluded between CAMPOST XCEL and such customer or potential customer unless CAMPOST XCEL's prior written consent thereto has been obtained.
- 4.2.2 To notify every customer and potential customer that on activation of the relevant CAMPOST XCEL Account the customer shall be liable to effect payment to CAMPOST XCEL of the relevant fees provided in terms of the Customer Agreement.
- 4.2.3 To notify every customer and potential customer of any terms & conditions, provisions, and any other additional information which Agent maybe required to from time to time.
- 4.2.4 The Agent shall act or desist from acting in any manner which CAMPOST XCEL may require from time to time and shall make or desist from making any authorized representations to customer, and/or third parties.

- 4.2.5 The Agent acknowledges that CAMPOST XCEL may at its discretion take any disciplinary action against him or discontinue his agency status for non-compliance with the obligations set out in this terms and conditions

**5. Establishment of Account and Payments**

- 5.1 CAMPOST XCEL shall keep and maintain written records detailing:
- 5.1.1 The amounts payable by the Agent to CAMPOST XCEL in respect of all CAMPOST XCEL services supplied to the Agent during the term of appointment
- 5.1.2 Any incentives or Commissions and discounts to which the Agent may be or become entitled pursuant to the provisions of this Agreement.

**5.2 Payment of Commissions**

- 5.2.1 Payment of Commissions shall be in accordance with which the agency agreement signed with CAMPOST XCEL
- 5.2.2 CAMPOST XCEL reserves the right to vary the commission payable from time to time.
- 5.2.3 Fee sharing structure:
- i. Monthly maintenance fee; Agent: 25%, Aggregator:10%
  - ii. Transactions at Agent Location; Agent 45%, Aggregator: 10%

**6. Right of Set-Off**

The Agent agrees that CAMPOST XCEL shall, without recourse to the Agent, recover past due obligations and indebtedness (principal and accrued interests) from a defaulting Agent through a direct set-off from a different wallet of the Agent and or deposits/investments held in any of the Agent's bank accounts with any Bank or Financial Institution.

**7. CAMPOST XCEL may for good reason;**

- 7.1 Refuse to approve a transaction
- 7.1.1 Cancel or suspend your right to use the service for any or all purposes or refuse to replace any Card without prior notice to Agent. This agreement will be deemed to continue to subsist even if we do any of the above.
- 7.2 CAMPOST XCEL will not be liable to Agent
- 7.2.1 For refusal on our part to approve a transaction.
- 7.2.2 For any loss or damage, you may suffer because of the above.
- 7.2.3 If an Agent fails to report any loss or stolen item to CAMPOST XCEL immediately.
- 7.2.4 If an Agent's account is misused due to negligence.

**8. Security**

- 8.1 An Agent should do all he/she can always reasonably do to ensure transaction security and PIN confidentiality.
- 8.2 Ensure PIN is never written down nor recorded.
- 8.3 Never reveal transactional accounts details.
- 8.4 CAMPOST XCEL shall not be liable for consequences that arise as a result of such disclosure to any third party arising out of a transaction instruction.

9. This agreement will come to an end if either Party give a written notice to the other to that effect and Agent have returned all CAMPOST/CAMPOST XCEL property in its custody and made all payments due under this agreement.

10. CAMPOST XCEL does not warrant that services and benefits which we provide outside the terms of this agreement will always be available.

- 10.1 We may reserve the right to withdraw or vary these services or benefits at any time without giving you notice.
- 10.2 CAMPOST XCEL will charge for any losses or costs we have to pay if you breach this Agreement.
- 10.3 This Agreement is governed by the Law of the Republic of Cameroon including Laws pertaining to money laundering, BEAC regulations and guidelines and other applicable statutory bodies in Cameroon.
- 10.4 CAMPOST XCEL does not accept liability if we cannot provide any part of our service for a reason beyond our control (for example, industrial action, failure or power supplies or equipment). If we cannot produce or send statements for any reason beyond our control, or you do not receive any statement, Agent responsibilities under the agreement will continue.
- 10.5 If your name or address changes Agent must inform CAMPOST XCEL in writing.
- 10.6 Non-enforcement of any condition of this agreement, or a delay in enforcing the condition will not prevent CAMPOST XCEL from enforcing the condition at a later date.
- 10.7 For Agent's security, CAMPOST XCEL may record phone calls between you and us. We may do this to make sure we are providing a high quality of service and following your instructions correctly.
- 10.7.1 Agent application will be subject to standard CAMPOST XCEL processes and reviews, which may require Agent to provide further confirmation on documents. CAMPOST XCEL reserve the right to accept or reject your application.

Signature:.....

Date: .....



## **GUARANTOR'S FORM**

**GUARANTORS ARE STRONGLY ADVISED TO ENSURE THAT THEY ARE VERY WELL ACQUAINTED WITH THE PERSONS BEING GUARANTEED BY THEM**

AGENT'S SURNAME:..... OTHER NAMES:.....

GUARANTOR'S NAME:.....

GUARANTOR'S RESIDENTIAL ADDRESS

(HOME):.....

GUARANTOR'S OFFICE ADDRESS:.....

GUARANTOR'S OCCUPATION:.....

GUARANTOR'S TELEPHONE NUMBER:.....MOBILE:.....

I wish to confirm that I have known the above-named agent for .....years as  
..... **(State the relationship).**

I confirm that He/She is of a good character, fit and proper to be enrolled as an agent in your company.

I make this declaration and undertaking in full knowledge of the obligation and responsibilities of a guarantor under the relevant laws of Nigeria.

.....

GUARANTOR'S SIGNATURE

.....

DATE

**Guarantors are required to attach a copy of their Valid National means of identification to this form. (National identity card, voter's card, Driver's license, or International Passport)**