

Rydlr End User License Agreement

These Terms of Service apply to the executable code version of Rydlr.

1. Your relationship with Rydlr

- 1.1 Your use of Rydlr's products, software, services and web sites (referred to collectively as the "Services" in this document and excluding any services provided to you by Rydlr under a separate written agreement) is subject to the terms of a legal agreement between you and Rydlr. "Rydlr" means Rydlr Limited, whose principal place of business is at Barclays Plaza 12th floor, Loita Street, Nairobi, Kenya. This document explains how the agreement is made up, and sets out some of the terms of that agreement.
- 1.2 Unless otherwise agreed in writing with Rydlr, your agreement with Rydlr will always include, at a minimum, the terms and conditions set out in this document. These are referred to below as the "Universal Terms."
- 1.3 Your agreement with Rydlr will also include the terms set forth below in the Rydlr Additional Terms of Service and terms of any Legal Notices applicable to the Services, in addition to the Universal Terms. All of these are referred to below as the "Additional Terms". Where Additional Terms apply to a Service, these will be accessible for you to read either within, or through your use of, that Service.
- 1.4 The Universal Terms, together with the Additional Terms, form a legally binding agreement between you and Rydlr in relation to your use of the Services. It is important that you take the time to read them carefully. Collectively, this legal agreement is referred to below as the "Terms".
- 1.5 If there is any contradiction between what the Additional Terms say and what the Universal Terms say, then the Additional Terms shall take precedence in relation to that Service.

2. Accepting the Terms

- 2.1 In order to use the Services, you must first agree to the Terms. You may not use the Services if you do not accept the Terms.
- 2.2 You can accept the Terms by:
 - a) clicking to accept or agree to the Terms, where this option is made available to you by Rydlr in the user interface for any Service; or
 - b) By actually using the Services. In this case, you understand and agree that Rydlr will treat your use of the Services as acceptance of the Terms from that point onwards.

3. Language of the Terms

- 3.1 Where Rydlr has provided you with a translation of the English language version of the Terms, then you agree that the translation is provided for your convenience only and that the English language versions of the Terms will govern your relationship with Rydlr.
- 3.2 If there is any contradiction between what the English language version of the Terms says and what a translation says, then the English language version shall take precedence.

4. Provision of the Services by Rydlr

- 4.1 Rydlr has subsidiaries and affiliated legal entities around the world ("Subsidiaries and Affiliates"). Sometimes, these companies will be providing the Services to you on behalf of Rydlr itself. You acknowledge and agree that Subsidiaries and Affiliates will be entitled to provide the Services to you.
- 4.2 Rydlr is constantly innovating in order to provide the best possible experience for its users. You acknowledge and agree that the form and nature of the Services which Rydlr provides may change from time to time without prior notice to you.
- 4.3 As part of this continuing innovation, you acknowledge and agree that Rydlr may stop (permanently or temporarily) providing the Services (or any features within the Services) to you or to users generally at Rydlr's sole discretion, without prior notice to you. You may stop

using the Services at any time. You do not need to specifically inform Rydlr when you stop using the Services.

- 4.4 You acknowledge and agree that if Rydlr disables access to your account, you may be prevented from accessing the Services, your account details or any files or other content which is contained in your account.

5. Use of the Services by you

- 5.1 You agree to use the Services only for purposes that are permitted by (a) the Terms and (b) any applicable law, regulation or generally accepted practices or guidelines in the relevant jurisdictions (including any laws regarding the export of data or software to and from Kenya or other relevant countries).
- 5.2 You agree that you will not engage in any activity that interferes with or disrupts the Services (or the servers and networks which are connected to the Services).
- 5.3 Unless you have been specifically permitted to do so in a separate agreement with Rydlr, you agree that you will not reproduce, duplicate, copy, sell, trade or resell the Services for any purpose.
- 5.4 You agree that you are solely responsible for (and that Rydlr has no responsibility to you or to any third party for) any breach of your obligations under the Terms and for the consequences (including any loss or damage which Rydlr may suffer) of any such breach.

6. Privacy and your personal information

- 6.1 For information about Rydlr's data protection practices, please read Rydlr's privacy policy at <http://www.Rydlr.com/privacy.html>. This policy explains how Rydlr treats your personal information, and protects your privacy, when you use the Services.
- 6.2 You agree to the use of your data in accordance with Rydlr's privacy policies.

7. Content in the Services

- 7.1 You understand that all information (such as data files, written text, computer software, music, audio files or other sounds, photographs, videos or other images) which you may have access to as part of, or through your use of, the Services are the sole responsibility of the person from which such content originated. All such information is referred to below as the "Content."
- 7.2 You should be aware that Content presented to you as part of the Services, including but not limited to advertisements in the Services and sponsored Content within the Services may be protected by intellectual property rights which are owned by the sponsors or advertisers who provide that Content to Rydlr (or by other persons or companies on their behalf). You may not modify, rent, lease, loan, sell, distribute or create derivative works based on this Content (either in whole or in part) unless you have been specifically told that you may do so by Rydlr or by the owners of that Content, in a separate agreement.
- 7.3 Rydlr reserves the right (but shall have no obligation) to pre-screen, review, flag, filter, modify, refuse or remove any or all Content from any Service.
- 7.4 You understand that by using the Services you may be exposed to Content that you may find offensive, indecent or objectionable and that, in this respect, you use the Services at your own risk.
- 7.5 You agree that you are solely responsible for (and that Rydlr has no responsibility to you or to any third party for) any Content that you create, transmit or display while using the Services and for the consequences of your actions (including any loss or damage which Rydlr may suffer) by doing so.

8. Proprietary rights

- 8.1 You acknowledge and agree that Rydlr (or Rydlr's licensors) own all legal right, title and interest in and to the Services, including any intellectual property rights which subsist in the Services (whether those rights happen to be registered or not, and wherever in the world those rights may exist).

- 8.2 Unless you have agreed otherwise in writing with Rydlr, nothing in the Terms gives you a right to use any of Rydlr's trade names, trademarks, service marks, logos, domain names, and other distinctive brand features.
- 8.3 If you have been given an explicit right to use any of these brand features in a separate written agreement with Rydlr, then you agree that your use of such features shall be in compliance with that agreement, any applicable provisions of the Terms, and Rydlr's brand feature use guidelines as updated from time to time
- 8.4 Rydlr acknowledges and agrees that it obtains no right, title or interest from you (or your licensors) under these Terms in or to any Content that you submit, post, transmit or display on, or through, the Services, including any intellectual property rights which subsist in that Content (whether those rights happen to be registered or not, and wherever in the world those rights may exist). Unless you have agreed otherwise in writing with Rydlr, you agree that you are responsible for protecting and enforcing those rights and that Rydlr has no obligation to do so on your behalf.
- 8.5 You agree that you shall not remove, obscure, or alter any proprietary rights notices (including copyright and trade mark notices) which may be affixed to or contained within the Services.
- 8.6 Unless you have been expressly authorized to do so in writing by Rydlr, you agree that in using the Services, you will not use any trade mark, service mark, trade name, logo of any company or organization in a way that is likely or intended to cause confusion about the owner or authorized user of such marks, names or logos.

9. License from Rydlr

- 9.1 Rydlr gives you a personal, worldwide, royalty-free, non-assignable and non-exclusive license to use the software provided to you by Rydlr as part of the Services as provided to you by Rydlr (referred to as the "Software" below). This license is for the sole purpose of enabling you to use and enjoy the benefit of the Services as provided by Rydlr, in the manner permitted by the Terms.
- 9.2 Subject to section 1.2, you may not (and you may not permit anyone else to) copy, modify, create a derivative work of, reverse engineer, decompile or otherwise attempt to extract the source code of the Software or any part thereof, unless this is expressly permitted or required by law, or unless you have been specifically told that you may do so by Rydlr, in writing.
- 9.3 Subject to section 1.2, unless Rydlr has given you specific written permission to do so, you may not assign (or grant a sub-license of) your rights to use the Software, grant a security interest in or over your rights to use the Software, or otherwise transfer any part of your rights to use the Software.

10. Content license from you

- 10.1 You retain copyright and any other rights you already hold in Content which you submit, post or display on or through, the Services.

11. Software updates

- 11.1 The Software which you use may automatically download and install updates from time to time from Rydlr. These updates are designed to improve, enhance and further develop the Services and may take the form of bug fixes, enhanced functions, new software modules and completely new versions. You agree to receive such updates (and permit Rydlr to deliver these to you) as part of your use of the Services.

12. Ending your relationship with Rydlr

- 12.1 The Terms will continue to apply until terminated by either you or Rydlr as set out below.
- 12.2 Rydlr may at any time, terminate its legal agreement with you if:
- a) you have breached any provision of the Terms (or have acted in manner which clearly shows that you do not intend to, or are unable to comply with the provisions of the Terms); or
 - b) Rydlr is required to do so by law (for example, where the provision of the Services to you is, or becomes, unlawful); or

- c) the partner with whom Rydlr offered the Services to you has terminated its relationship with Rydlr or ceased to offer the Services to you; or
- d) Rydlr is transitioning to no longer providing the Services to users in the country in which you are resident or from which you use the service; or
- e) The provision of the Services to you by Rydlr is, in Rydlr's opinion, no longer commercially viable.

12.3 Nothing in this Section shall affect Rydlr's rights regarding provision of Services under Section 4 of the Terms.

12.4 When these Terms come to an end, all of the legal rights, obligations and liabilities that you and Rydlr have benefited from, been subject to (or which have accrued over time whilst the Terms have been in force) or which are expressed to continue indefinitely, shall be unaffected by this cessation, and the provisions of paragraph 19.7 shall continue to apply to such rights, obligations and liabilities indefinitely.

13. EXCLUSION OF WARRANTIES

13.1 NOTHING IN THESE TERMS, INCLUDING SECTIONS 13 AND 14, SHALL EXCLUDE OR LIMIT RYDLR'S WARRANTY OR LIABILITY FOR LOSSES WHICH MAY NOT BE LAWFULLY EXCLUDED OR LIMITED BY APPLICABLE LAW. SOME JURISDICTIONS DO NOT ALLOW THE EXCLUSION OF CERTAIN WARRANTIES OR CONDITIONS OR THE LIMITATION OR EXCLUSION OF LIABILITY FOR LOSS OR DAMAGE CAUSED BY NEGLIGENCE, BREACH OF CONTRACT OR BREACH OF IMPLIED TERMS, OR INCIDENTAL OR CONSEQUENTIAL DAMAGES. ACCORDINGLY, ONLY THE LIMITATIONS WHICH ARE LAWFUL IN YOUR JURISDICTION WILL APPLY TO YOU AND OUR LIABILITY WILL BE LIMITED TO THE MAXIMUM EXTENT PERMITTED BY LAW.

13.2 YOU EXPRESSLY UNDERSTAND AND AGREE THAT YOUR USE OF THE SERVICES IS AT YOUR SOLE RISK AND THAT THE SERVICES ARE PROVIDED "AS IS" AND "AS AVAILABLE."

13.3 IN PARTICULAR, RYDLR, ITS SUBSIDIARIES AND AFFILIATES, AND ITS LICENSORS DO NOT REPRESENT OR WARRANT TO YOU THAT:

- a) YOUR USE OF THE SERVICES WILL MEET YOUR REQUIREMENTS,
- b) YOUR USE OF THE SERVICES WILL BE UNINTERRUPTED, TIMELY, SECURE OR FREE FROM ERROR,
- c) ANY INFORMATION OBTAINED BY YOU AS A RESULT OF YOUR USE OF THE SERVICES WILL BE ACCURATE OR RELIABLE, AND
- d) THAT DEFECTS IN THE OPERATION OR FUNCTIONALITY OF ANY SOFTWARE PROVIDED TO YOU AS PART OF THE SERVICES WILL BE CORRECTED.

13.4 ANY MATERIAL DOWNLOADED OR OTHERWISE OBTAINED THROUGH THE USE OF THE SERVICES IS DONE AT YOUR OWN DISCRETION AND RISK AND THAT YOU WILL BE SOLELY RESPONSIBLE FOR ANY DAMAGE TO YOUR COMPUTER SYSTEM OR OTHER DEVICE OR LOSS OF DATA THAT RESULTS FROM THE DOWNLOAD OF ANY SUCH MATERIAL.

13.5 NO ADVICE OR INFORMATION, WHETHER ORAL OR WRITTEN, OBTAINED BY YOU FROM RYDLR OR THROUGH OR FROM THE SERVICES SHALL CREATE ANY WARRANTY NOT EXPRESSLY STATED IN THE TERMS.

13.6 RYDLR FURTHER EXPRESSLY DISCLAIMS ALL WARRANTIES AND CONDITIONS OF ANY KIND, WHETHER EXPRESS OR IMPLIED, INCLUDING, BUT NOT LIMITED TO THE IMPLIED WARRANTIES AND CONDITIONS OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE AND NON-INFRINGEMENT.

14. LIMITATION OF LIABILITY

14.1 SUBJECT TO OVERALL PROVISION IN PARAGRAPH 13.1 ABOVE, YOU EXPRESSLY UNDERSTAND AND AGREE THAT RYDLR, ITS SUBSIDIARIES AND AFFILIATES, AND ITS LICENSORS SHALL NOT BE LIABLE TO YOU FOR:

- a. ANY DIRECT, INDIRECT, INCIDENTAL, SPECIAL CONSEQUENTIAL OR EXEMPLARY DAMAGES WHICH MAY BE INCURRED BY YOU, HOWEVER CAUSED AND UNDER ANY THEORY OF LIABILITY. THIS SHALL INCLUDE, BUT NOT BE LIMITED TO, ANY LOSS OF PROFIT (WHETHER

INCURRED DIRECTLY OR INDIRECTLY), ANY LOSS OF GOODWILL OR BUSINESS REPUTATION, ANY LOSS OF DATA SUFFERED, COST OF PROCUREMENT OF SUBSTITUTE GOODS OR SERVICES, OR OTHER INTANGIBLE LOSS;

- b. ANY LOSS OR DAMAGE WHICH MAY BE INCURRED BY YOU, INCLUDING BUT NOT LIMITED TO LOSS OR DAMAGE AS A RESULT OF:
- i. ANY RELIANCE PLACED BY YOU ON THE COMPLETENESS, ACCURACY OR EXISTENCE OF ANY ADVERTISING, OR AS A RESULT OF ANY RELATIONSHIP OR TRANSACTION BETWEEN YOU AND ANY ADVERTISER OR SPONSOR WHOSE ADVERTISING APPEARS ON THE SERVICES;
 - ii. ANY CHANGES WHICH RYDLR MAY MAKE TO THE SERVICES, OR FOR ANY PERMANENT OR TEMPORARY CESSATION IN THE PROVISION OF THE SERVICES (OR ANY FEATURES WITHIN THE SERVICES);
 - iii. THE DELETION OF, CORRUPTION OF, OR FAILURE TO STORE, ANY CONTENT AND OTHER COMMUNICATIONS DATA MAINTAINED OR TRANSMITTED BY OR THROUGH YOUR USE OF THE SERVICES;
 - iv. YOUR FAILURE TO PROVIDE RYDLR WITH ACCURATE ACCOUNT INFORMATION;
 - v. YOUR FAILURE TO KEEP YOUR PASSWORD OR ACCOUNT DETAILS SECURE AND CONFIDENTIAL;

14.2 THE LIMITATIONS ON RYDLR'S LIABILITY TO YOU IN PARAGRAPH 14.1 ABOVE SHALL APPLY WHETHER OR NOT RYDLR HAS BEEN ADVISED OF OR SHOULD HAVE BEEN AWARE OF THE POSSIBILITY OF ANY SUCH LOSSES ARISING.

15. Copyright and trade mark policies

15.1 It is Rydlr's policy to respond to notices of alleged copyright infringement that comply with applicable international intellectual property law and to terminating the accounts of repeat infringers.

15.2 Rydlr operates a trade mark complaints procedure in respect of Rydlr's advertising business.

16. Advertisements

16.1 Some of the Services are supported by advertising revenue and may display advertisements and promotions. These advertisements may be targeted to the content of information stored on the Services, queries made through the Services or other information.

16.2 The manner, mode and extent of advertising by Rydlr on the Services are subject to change without specific notice to you.

16.3 In consideration for Rydlr granting you access to and use of the Services, you agree that Rydlr may place such advertising on the Services.

17. Other content

17.1 The Services may include hyperlinks to other web sites or content or resources. Rydlr may have no control over any web sites or resources which are provided by companies or persons other than Rydlr.

17.2 You acknowledge and agree that Rydlr is not responsible for the availability of any such external sites or resources, and does not endorse any advertising, products or other materials on or available from such web sites or resources.

17.3 You acknowledge and agree that Rydlr is not liable for any loss or damage which may be incurred by you as a result of the availability of those external sites or resources, or as a result of any reliance placed by you on the completeness, accuracy or existence of any advertising, products or other materials on, or available from, such web sites or resources.

18. Changes to the Terms

18.1 Rydlr may make changes to the Universal Terms or Additional Terms from time to time. When these changes are made, Rydlr will make a new copy of the Universal Terms

available at <http://www.Rydlr.com/eula.html> and any new Additional Terms will be made available to you from within, or through, the affected Services.

- 18.2 You understand and agree that if you use the Services after the date on which the Universal Terms or Additional Terms have changed, Rydlr will treat your use as acceptance of the updated Universal Terms or Additional Terms.

19. General legal terms

- 19.1 Sometimes when you use the Services, you may (as a result of, or in connection with your use of the Services) use a service or download a piece of software, or purchase goods, which are provided by another person or company. Your use of these other services, software or goods may be subject to separate terms between you and the company or person concerned. If so, the Terms do not affect your legal relationship with these other companies or individuals.
- 19.2 The Terms constitute the whole legal agreement between you and Rydlr and govern your use of the Services (but excluding any services which Rydlr may provide to you under a separate written agreement), and completely replace any prior agreements between you and Rydlr in relation to the Services.
- 19.3 You agree that Rydlr may provide you with notices, including those regarding changes to the Terms, by email, regular mail, or postings on the Services.
- 19.4 You agree that if Rydlr does not exercise or enforce any legal right or remedy which is contained in the Terms (or which Rydlr has the benefit of under any applicable law), this will not be taken to be a formal waiver of Rydlr's rights and that those rights or remedies will still be available to Rydlr.
- 19.5 If any court of law, having the jurisdiction to decide on this matter, rules that any provision of these Terms is invalid, then that provision will be removed from the Terms without affecting the rest of the Terms. The remaining provisions of the Terms will continue to be valid and enforceable.
- 19.6 You acknowledge and agree that each member of the group of companies of which Rydlr is the parent shall be third party beneficiaries to the Terms and that such other companies shall be entitled to directly enforce, and rely upon, any provision of the Terms which confers a benefit on (or rights in favour of) them. Other than this, no other person or company shall be third party beneficiaries to the Terms.
- 19.7 The Terms, and your relationship with Rydlr under the Terms, shall be governed by the laws of Kenya without regard to its conflict of law's provisions. You and Rydlr agree to submit to the exclusive jurisdiction of the courts located within the county of Nairobi, Kenya to resolve any legal matter arising from the Terms. Notwithstanding this, you agree that Rydlr shall still be allowed to apply for injunctive remedies (or an equivalent type of urgent legal relief) in any jurisdiction.

20. Additional Terms for Extensions for Rydlr

- 20.1 These terms in this section apply if you install extensions on your copy of Rydlr. Extensions are small software programs, developed by Rydlr or third parties that can modify and enhance the functionality of Rydlr. Extensions may have greater privileges to access your browser or your computer than regular webpages, including the ability to read and modify your private data.
- 20.2 From time to time, Rydlr may check with remote servers (hosted by Rydlr or by third parties) for available updates to extensions, including but not limited to bug fixes or enhanced functionality. You agree that such updates will be automatically requested, downloaded, and installed without further notice to you.
- 20.3 From time to time, Rydlr may discover an extension that violates Rydlr developer terms or other legal agreements, laws, regulations or policies. Rydlr will periodically download a list of such extensions from Rydlr's servers. You agree that Rydlr may remotely disable or remove any such extension from user systems in its sole discretion.

21. Additional Terms for Enterprise Use

- 21.1 If you are a business entity, then the individual accepting on behalf of the entity (for the avoidance of doubt, for business entities, in these Terms, "you" means the entity) represents and warrants that he or she has the authority to act on your behalf, that you represent that you are duly authorized to do business in the country or countries where you operate, and that your employees, officers, representatives, and other agents accessing the Service are duly authorized to access Rydlr and to legally bind you to these Terms.
- 21.2 Subject to the Terms, and in addition to the license grant in Section 9, Rydlr grants you a non-exclusive, non-transferable license to reproduce, distribute, install, and use Rydlr solely on machines intended for use by your employees, officers, representatives, and agents in connection with your business entity, and provided that their use of Rydlr will be subject to the Terms.

September 14, 2017