

General Terms for Drivers

These General Terms set forth the main terms and conditions Applying to and governing the usage of the Drupp Services. In order to provide Transportation Services via using the Drupp Platform you must agree to the terms and conditions that are set forth below.

1. DEFINITIONS

1.1. Drupp (also referred to as "we", "our" or "us") – Drupp Harmony Limited, a private limited company incorporated and registered under the laws of Federal Republic of Nigeria with registration code RC1716763, registered office 13B Onikanga Street, GRA, Ilorin, Kwara State, but also Drupp group companies and partners. Drupp group shall mean (a) companies in which Drupp Harmony exercises control (for example subsidiaries of Drupp Harmony). Drupp partners shall mean local representatives, affiliates, agents etc Appointedby Drupp Harmony . The list of Drupp group companies and partners is available at <http://mydrup.com/cities>

1.2. Drupp Services – services that Drupp provides, including provision and maintenance of Drupp App, Drupp Platform, In-App Payment, customer support, communication between the Driver and the Passenger and other similar services. 1.3. Drupp App – a smartphone Application for Drivers and Passengers to request and receive Transportation Services 1.4. Drupp Platform – technology connecting Passengers with Drivers to help them move around cities more efficiently. 1.5. Passenger – a person requesting Transportation Services by using Drupp Platform. 1.6. Driver (also referred to as „you“) – the person providing Transportation Services via the Drupp Platform. Each Driver will get a personal Drupp Driver Account to use Drupp App and Drupp Platform. 1.7. Agreement – this agreement between Driver and Drupp regarding the use of Drupp Services which consists of: 1.7.1. these General Terms; 1.7.2. special terms displayed in Drupp App, e.g regarding price info or service descriptions; 1.7.3. the Drivers guidelines; and 1.7.4. other terms referred to in this Agreement as may be amended from time to time. 1.8. Fare – the fee a Passenger is obliged to pay Driver for provision of the Transportation Services. 1.9. Drupp Fee – the fee that Driver is obliged to pay to Drupp for using the Drupp Platform. 1.10. In-App Payment – cards, carrier billing and other payment methods used by the

Passenger via the Drupp App to pay for the Transportation Services. 1.11. Drupp Driver Account – access to a website containing information and documents regarding usage of the Drupp Services in course of provision of Transportation Services, including accounting documentation. Driver may access the Drupp Driver Account at <http://partners.mydrupp.com> by entering username and password.

1.12. Tip-a gratuity offered by the Passenger at their sole discretion in addition to the Fare paid.

1.13 Transportation Services – transport service a Driver is providing to Passenger whose request Driver has accepted through the Drupp App.

2. ENTRY INTO THE AGREEMENT

2.1. Prior to using the Drupp Services, you must sign up by providing the requested information in the signup Application on website and uploading necessary documentation as required by us. You may sign up either as a legal or a natural person. Upon successful completion of the signup Application, we will provide you with a personal account accessible via a username and password. By clicking the „Sign up" button located at the end of the signup Application, you represent and warrant that: 2.1.1. pursuant to valid legal acts, you are entitled to enter into an agreement with us to use the Drupp Platform for providing the Transportation Service; 2.1.2. you have carefully studied, fully understand and agree to be bound by these General Terms, including all obligations that arise as provided herein and from Agreement; 2.1.3. all the information you have presented to us is accurate, correct and complete; 2.1.4. you will keep Drupp Driver Account accurate and profile information updated at all times; 2.1.5. you will not authorize other persons to use your Drupp Driver Account nor transfer or assign it to any other person; 2.1.6. you will not use the Drupp Services for unauthorized or unlawful purposes and impair the proper operation of the Drupp Services; 2.1.7. at all times, you fully comply with all laws and regulations Applicable in the state you are providing Transportation Services in, including (but not limited to) laws regulating passenger transportation services; 2.2. You are obliged to provide your bank requisites in course of filling the payment details upon registration. In case you are a legal person, you must insert the bank account of the company. We are transferring In-App Payment fees to the bank account that you have provided. We are not liable for any incorrect money transactions in case you have provided wrong bank requisites. 2.3. After submitting the

signup Application, you will receive an e-mail with additional conditions that must be met in order to use Drupp Services. These conditions may include providing criminal records, valid driving license, satisfactory technical state of the vehicle, completion of a training course, owning a GPS-supporting mobile device and other conditions as described in the pertinent e-mail. The failure to comply with the provided requirements and conditions may result in termination of the Agreement and right to use the Drupp Services. 2.4. You agree that in specific cities or countries Drupp Technology OÜ may assign any of our obligations arising from the General Terms or Agreement to Drupp group companies and partners. This includes, among else, assigning the rights and obligations regarding reviewing documents related to signup Applications, trainings, collection of Drupp Fees, forwarding you the fees due, mediating In-App Payment, licensing the Drupp App, etc. Details of the Drupp group companies and partners can be accessed here <http://mydrupp.com/cities>.

2.6. Registering the account as a legal person (i.e. a company). You are considered to be a legal person, if the recipient of the fees is marked as a legal person in payment details (as accessible in the Drupp Driver Account). In such case, the indicated legal person is considered to be the provider of Transportation Services and a party to these General Terms, Agreement and any further agreements. Only the specific natural person indicated in the signup process may factually provide the Transportation Services. Such natural person may use the account of the Driver only if he/she has read and agrees to be bound by these General Terms and any further documentation that is part of the Agreement. **THE LEGAL PERSON IN THE PAYMENT DETAILS AND THE NATURAL PERSON FACTUALLY PROVIDING THE TRANSPORTATION SERVICES UNDER DRUPP ACCOUNT SHALL REMAIN JOINTLY AND SEVERALLY LIABLE FOR ANY INFRINGEMENT OF THE GENERAL TERMS AND AGREEMENT CONDUCTED BY THE DRIVER.** 2.7. Registering Drupp Driver Account as a fleet company. Upon concluding a separate agreement, a fleet company may itself register accounts to its employees and/or service providers. In such case the fleet company shall be required to ensure that its employees and/or service providers conform to the requirements of General Terms, Agreement and any further agreements and agrees to act in accordance and be bound with its conditions and obligations. The fleet company and its employees and/or service providers shall remain jointly and severally liable for any infringement conducted by such employee and/or service provider.

3. RIGHT TO USE Drupp APP AND Drupp DRIVER ACCOUNT

3.1. License to use the Drupp App and the Drupp Driver Account. Subject to your compliance with the Agreement, We hereby grant you have a license to use the Drupp App and the Drupp Driver Account. The license does not grant you the right to sublicense or transfer any rights to the third persons. Regardless of the above and if so agreed separately, fleet companies may sublicense the Drupp App and the Drupp Driver Account to the members of its fleet. 3.2. In course of using the Drupp App and/or Drupp Driver Account you may not: 3.2.1. decompile, reverse engineer, or otherwise attempt to obtain the source code of the Drupp App, the Drupp Driver Account or other software of Drupp; 3.2.2. modify the Drupp App or the Drupp Driver Account in any manner or form or to use modified versions of the Drupp App or Drupp Driver Account; 3.2.3. transmit files that contain viruses, corrupted files, or any other programs that may damage or adversely affect the operations on Drupp Platform; 3.2.4. attempt to gain unauthorized access to the Drupp App, Drupp Driver Account or any other Drupp Services. 3.3. The License granted herein revokes automatically and simultaneously with termination of the Agreement. After termination of the Agreement you must immediately stop using the Drupp App and the Drupp Driver Account and we are entitled to block and delete Driver account without a prior notice. 3.4. Using tags and labels of Drupp. Additionally, we may give you tags, labels, stickers or other signs that refer to Drupp brand or otherwise indicate you are using the Drupp Platform. We grant you a non-exclusive, non-sublicensable, non-transferable license to use such signs and only for the purpose of indicating you are providing Transportation Services via the Drupp Platform. After termination of the Agreement you must immediately remove and discard any signs that refer to Drupp brand. 3.5. All copyrights and trademarks, including source code, databases, logos and visual designs are owned by Drupp and protected by copyright, trademark and/or trade secret laws and international treaty provisions. By using the Drupp Platform or any other Drupp Services you do not acquire any rights of ownership to any intellectual property.

4. PROVIDING THE TRANSPORTATION SERVICES

4.1. The Driver's Obligations. You hereby guarantee to provide Transportation Services in accordance with the General Terms, Agreement as well as laws and regulations Applicable in the state where you are providing Transportation Services. Please note that you are fully liable for any violation of any local laws and regulations as may arise from providing Transportation Services.

4.2. You must have all licenses (including a valid driver's license), permits, car insurance, liability insurance (if Applicable), registrations, certifications and other documentation that are required in the Applicable jurisdiction for providing the Transportation Services. It is your obligation to maintain the validity of all aforementioned documentation. Drupp reserves the right to require you to present evidence and submit for review all the necessary licenses, permits, Approvals, authority, registrations and certifications.

4.3. You must provide the Transportation Services in a professional manner in accordance with the business ethics Applicable to providing such services and endeavour to perform the Passenger's request in the best interest of the Passenger. Among else, you (i) must take the route least costly for the Passenger, unless the Passenger explicitly requests otherwise; (ii) may not make any unauthorised stops; (iii) may not have any other passengers in the vehicle other than the Passenger and the passengers accompanying the Passenger; and (iv) must adhere to any Applicable traffic acts and regulations, i.e must not conduct any actions that may disrupt driving or the perception of traffic conditions, including holding a phone in his/her hand while the vehicle is moving.

4.4. You retain the sole right to determine when you are providing the Transportation Services. You shall accept, decline or ignore Transportation Services requests made by Passengers at your own choosing.

4.5. Costs you incur while providing the Transportation Services. You are obliged to provide and maintain all equipment and means that are necessary to perform the Transportation Services at your own expense, including a car, smartphone, etc. You are also responsible for paying all costs you incur in the course of performing the Transportation Services including, but not limited to, fuel, mobile data plan costs, duty fees, amortization of the vehicle, insurance, relevant corporate or payroll taxes etc. Please bear in mind that using the Drupp App may bring about consummation of large amount of data on your mobile data plan. Thus, we suggest you to subscribe for a data plan with unlimited or very high data usage capacity.

4.6. Fares. You are entitled to charge a fare for each instance you have accepted a Passenger on the Drupp Platform and completed the Transportation Service as requested (i.e. Fare). The Fare is calculated based on a default base fare, the distance of the specific journey as determined by the GPS-based device and the duration of the specific travel.

The default base fare may fluctuate based on the local market situation. In markets with In-App payment, you may negotiate the Fare by sending us a pertinent request that has been either signed digitally or by hand. Additionally, you shall always have the right to charge the Passenger less than the Fare indicated by the Drupp App. However, charging the Passenger less than the Drupp App indicates, does not decrease the Drupp Fee.

4.7. Upfront Fare. A Passenger may be offered to use a ride option that allows the Passenger to agree to a fixed Fare for a given instance of Transportation Service provided by you (i.e Upfront Fare). Upfront Fare is communicated via the Drupp App to a Passenger before the ride is requested, and to you when the ride is accepted or at the end of the ride. The Fare calculated in accordance with section 4.6 shall be Applied instead of Upfront Fare if the Passenger changes the destination during the ride, the ride takes materially longer than estimated due to traffic or other factors, or when other unexpected circumstances impact the characteristics of the ride materially (e.g a route is used where tolls Apply).

4.8. In markets with In-App payment, if you find that there has been an error in the calculation of the Fare and wish to make corrections in the calculation of the Fare, you must submit a petition in the section „Fare Review“ of the Drupp App. If a petition in the section „Fare Review“ of the Drupp App has not been submitted, then Drupp shall not recalculate the Fare or reimburse you for an error made in the calculation of the Fare. This option is not Applicable in markets with only cash payment.

4.9. Drupp may adjust the Fare for a particular order completed, if we detect a violation (such as taking a longer route or not stopping the fare meter of the Drupp App after the Transportation Services have been completed) or in case a technical error affecting the final fare is identified. Drupp may also reduce or cancel the fare in case we have reasonable cause to suspect a fraud or a complaint by the Passenger indicates a violation by you. Drupp will only exercise its right to reduce or cancel the fare in a reasonable and justified manner.

4.10. Passenger may have the option to pay the fare for the Transportation Services either directly to you or via the In-App Payment, in markets where this option is available, as described in section 6 of these **General Terms**. In case the Passenger pays the Fare directly, it is your obligation to collect the Fare. In case the Passenger fails or refuses to pay, Drupp will send a notice of debt to the Passenger on behalf of you. Such authorisation derives from the mandate of paying agent given to Drupp and does not entail that Drupp has an obligation to compensate the Fare not paid by the Passenger. If the passengers in the vehicle do not agree to pay the Fare for the provision of Transportation Service, the Fare will be paid by the Passenger who has ordered the provision of Transportation Service. If Passenger justifiably

refuses to pay the Fare on the account that your information stated in the Drupp App is incorrect, then Drupp will not reimburse you for such expenses.

4.11 Tips. In some markets Passenger may be given the option to tip you after a successful provision of Transportation Services. The Passenger can Tip you only by means authorised by Drupp for Tipping. The Tip will not affect the amount of Drupp Fees and Drupp will not collect a commission on the Tip paid by the Passenger. You are obliged to fully comply with any tax obligations arising from the Tipping. We may limit the maximum value of a Tip at our sole discretion.

4.12. Receipts. After each successful provision of Transportation Services, Drupp shall create and forward a receipt to the Passenger consisting of some or all of the following information: the company's business name, place of business, the first name and surname of the Driver, a photo of the Driver, service license number (if Applicable), the registration number of the vehicle, the date-, the time-, the start and end locations-, the duration and length-, the Fare and the Fare and Tip paid for the provision of the Transportation Services. The receipt of each provision of Transportation Services is available to you via the Drupp Driver Account.

4.13. Cancellation fee & wait time fee. Passenger may cancel a request for Transportation Services that a Driver has accepted via the Drupp App. In some markets, Driver may be entitled to the Fare for cancelled Transportation Services (Cancellation Fee) in the event that a Passenger cancels accepted request for Transportation Services after certain time period determined by Drupp App.

4.14. If, in the course of the provision of the Transportation Services, a Passenger or its co-passengers negligently damage the vehicle or its furnishing (among else, by blemishing or staining the vehicle or causing the vehicle to stink), you shall have the right to request the Passenger to pay a penalty up to ₦20,000 and request compensation for any damages exceeding the penalty. If the Passenger does not consent to paying the penalty and/or compensating the damage, you must notify us and we will then try to collect penalty and/or relevant costs on the your behalf from the Passenger. However, bear in mind that we are not taking any liability for direct or indirect damages in relation to cleaning or maintenance of the vehicle caused by Passenger.

4.15. Your tax obligations. You hereby acknowledges that you are obliged to fully comply with all tax obligations that arise to you from the Applicable laws in relation to providing the Transportation Services, including (i) paying income tax, social security tax or any other tax Applicable; and (ii) fulfilling all employee and tax registration obligations for calculations in regard to accounting and transfers to Applicable State authorities as required by the Applicable law. In case the Tax authority will submit a valid Application to us to provide information regarding the activities of you, we may

make available to the Tax authority the information regarding the activities of you to the extent set forth in valid legal acts. Additionally, it is your obligation to adhere to all Applicable tax regulations that may Apply in connection with the provision of Transportation Services. You hereby agree to compensate Drupp all state fees, claims, payments, fines or other tax obligations that Drupp will incur in connection with the obligations arising from Applicable tax regulations not having been met by you (including paying the income tax and social tax). 4.16. The Driver's authorisation to issue invoices. Drupp has a right to issue an invoice on your behalf to the Passenger in order to compensate you any Fares, contractual penalties or other fees that Drupp mediates to you. In markets where Drupp issues invoices, the invoice will be made available to you via the Drupp Driver Account.

5. DRUPP FEES

5.1. In order to use the Drupp Services, you are obliged to pay to a fee (i.e. the Drupp Fee). The Drupp Fee is paid based on the Fare of each Transportation Service order that you have completed. The amount of the Drupp Fee is made available to you via e-mail, Drupp App, Drupp Driver Account or other pertinent means. Please acknowledge that the Drupp Fee may change from time to time. We shall send you a prior notification of each such change. 5.2. You must pay the Drupp Fee and any other fees due to us for the previous month at latest by the 15th date of the following month. Upon delay with payment of the Drupp Fee, you shall be obliged to pay a penalty of late payment in the amount of 0,04% (zero point zero four percent) of the unpaid amount per day. You are obliged to cover all costs incurred by us, which are related to debt collection activities.

6. IN-APP PAYMENTS

6.1. We may enable Passengers to pay for the Transportation Service via cards, carrier billing and other payment methods (Drupp Business etc) directly in the Drupp App (i.e. In-App Payment). You hereby authorise us as your commercial agent to receive the Fares or other fees

paid by the Passenger via In-App Payment and to forward relevant funds to you. Any payment obligation made by the Passenger via the In-App Payment shall be considered fulfilled as of the time that the payment has been made. 6.2. You may not refuse payment by the Passenger via the In-App Payment, or influence the Passenger against the use of the In-App Payment. In case you refuse to accept an In-App Payment without just cause, we shall be entitled to charge you a contractual penalty in the amount of N5000 for every refusal and/or block your right to use the Drupp Services in case of repetitive behaviour. 6.3. Drupp reserves the right to distribute promo code to riders at our discretion on a per promotional basis. You are required to accept the use of promo code only when the rider Applies the code in-App to a trip using card payment. Promo codes may not be Applied to cash paid trips. If the use of promo codes is suspected as being fraudulent, illegal, used by a Driver in conflict with our Terms and Conditions relating to promo code use, then the promo code may be canceled and the outstanding amount will not be reimbursed by Drupp to the Driver. 6.4 If the option is available and the Passenger chooses to Tip you directly in the Drupp App, the Tip will be collected by Drupp on your behalf together with the Fares and other fees paid by the Passenger via the In-App Payment. If the payment of the Tip is suspected as being fraudulent, illegal, for a purpose other than as a gratuity related to the service provided or used by a Driver in conflict with our Terms and Conditions and, then the Tip can be withheld by Drupp. 6.4. You are entitled to review In-App Payment reports in the Drupp Driver Account or App. The reports will show the amounts of the In-App Payments brokered in the previous week as well as the withheld amounts of the Drupp Fee. You must notify us of any important circumstances which may affect our obligations to collect and distribute the Fares paid via In-App Payment. 6.5. We are not obliged to pay you the Fare due from the Passenger if the In-App Payment failed because Passenger's credit card or other payment is cancelled or is unsuccessful for other reasons. In such case we will help you in requesting the Fare due from the Passenger and shall transmit it to you once the Passenger has made the requested payment. 6.6. Before providing Transportation Services, you must verify that the service is being actually provided to the right Passenger or the Passenger has expressly confirmed he/she allows other passengers to ride under Passenger's account. If you make a mistake in identifying the Passenger, and the In-App Payment is charged to a person, who has not been provided or has not Approved the Transportation Services for other passengers, then we shall reimburse the person for the Fare. In such case you are not entitled to receive the Fare from us. Additionally, for every wrongfully Applied In-App Payment, we shall be entitled to charge

you a contractual penalty up to 10 Euros. 6.7. Please note that we will set off any Fares or Tip paid via In-App Payment against the amounts that you are obliged to pay to us (i.e. Drupp Fees and contractual penalties). We reserve the right to fulfil any of your financial liabilities to any Drupp group companies, in which case we will acquire the right to submit a claim against you. We may set off any of your financial liabilities against financial liabilities that you may have against us. 6.8. If we are not able to pay the Fees or Tip to you due to you not including your bank account details in your Driver's account or if the bank account details have been noted incorrectly, then we will hold such payments for 180 days. If you do not notify us of the correct bank account details within 180 days from the date that the right to claim such payments has been established, your claim regarding the payment of the Fare or Tip not transferred to you shall expire.

7. CUSTOMER SUPPORT

We provide the Drivers customer support regarding the use of the Drupp Services. We have the right to stop providing the customer support services in case you are in delay with any of the payments for more than 5 (five) calendar days.

8. RATINGS AND ACTIVITY

8.1. In order to guarantee high-quality service and provide additional reassurance to Passengers, you hereby acknowledge that the Passengers may provide you a rating and leave feedback regarding the quality of the Transportation Services that you have provided. Your average rating will be linked to your Driver's account and will be available to Passengers at Drupp App. If we find out the rating or comment is not given in good faith, this rating or comment may not be projected in the calculations of your rating. 8.2. In addition to the rating, we measure your level of activity and provide you with an activity score, which is based on your activity regarding accepting, declining, not responding and completing Transportation Service requests. 8.3. In order to provide reliable services to Passengers, we may determine a minimum average rating and a minimum activity score that Drivers must establish and maintain. If, after a pertinent notification from us, you do not increase your average rating or activity score to minimum level

within the prescribed time period, your Driver's account will be automatically suspended either temporarily or permanently. We may reverse the suspension of your account if it is merited by any external circumstances or it is detected that the suspension was caused by a system error or false ratings.

9. MARKET OVERVIEWS AND CAMPAIGNS

9.1. Market overviews. We may send you, via the Drupp App, Drupp Driver Account, SMS, e-mail or other means, market overviews, in order to increase your awareness regarding when the demand by the Passengers is highest. Such market overviews are merely recommendatory and do not constitute any obligations for you. As the market overview estimations are based on previous statistics, we cannot give any guarantees that the actual market situation will correspond to the estimations provided in the market overview. 9.2. Campaigns promising minimum income. We may also provide campaigns, whereby we will guarantee a minimum income if you provide Transportation Services within a specified timeframe. If the specified minimum is not reached by you, we shall compensate the gap. The specific requirements and conditions will be sent via the Drupp App, Drupp Driver Account, SMS, e-mail or other means. We have full discretion in deciding if, when and to which Drivers we provide such campaigns. If we have reasonable cause to suspect any fraudulent activity by you, we may withhold your Fare until the suspicion of fraud has been cleared. 9.3. Campaigns for Passengers. We may also occasionally arrange various campaigns to Passengers in order to promote the Drupp Platform. If the Fare paid by the Passengers is reduced as part of such campaign, we shall pay you compensation, amounting to the monetary value of the benefit offered to the Passengers. We may set off the marketing compensation against the Drupp Fee.

10. RELATIONSHIP BETWEEN YOU, US AND THE PASSENGERS

10.1. You hereby acknowledge and agree that we provide an information society service and do not provide Transportation Services. By providing the Drupp Platform and Drupp Services, we act as marketplace connecting Passengers with Drivers to help them move around cities more efficiently. You acknowledge that you are providing the Transportation Services on the basis of a

contract for carriage of passengers and that you provide the Transportation Services either independently or via a company as an economic and professional activity. Drupp, as the operator of Drupp App acts as the commercial agent of the Drivers for the mediation of conclusion of contracts between the Driver and the Passenger, and thus, among other things, accepts payments from the Passengers and forwards the payments to the Driver. 10.2. You acknowledge that no employment agreement nor an employment relationship has been or will be established between you and us. You also acknowledge that no joint venture or partnership exists between you and us. You may not act as an employee, agent or representative of us nor bind any contract on behalf of us. If due to the implication of mandatory laws or otherwise, you shall be deemed an employee of us, you hereby agree to waive any claims against us that may arise as a result of such implied employment relationship. 10.3. You may not transfer your rights and obligations deriving from the General Terms or Agreement to any third party.

11. PROCESSING OF PERSONAL DATA, ACCESS TO DATA

11.1. Your personal data will be processed in accordance with the Privacy Notice, available at [\(Link to drivers privacy document\)](#) 11.2. Drupp has access to all personal data and other data provided or generated in connection with your use of the Drupp Services. Drupp shall take all reasonable steps to ensure confidentiality of such data and comply with all Applicable Privacy Policies and laws whenever such data contains personal data. Except where otherwise provided by Applicable Privacy Policies and laws, Drupp maintains access to such data also after the Agreement between you and Drupp is terminated. 11.3. You have access to personal and other data provided by you or generated in connection with your use of the Drupp Services to the extent that is made available to you under your Drupp Driver Account through Drupp App. You shall take all reasonable steps to ensure confidentiality of such data and comply with Applicable Privacy Policies and laws as long and to the extent that such data contains personal data of Passengers.

12. LIABILITY

12.1. The Drupp Platform is provided on an "as is" and "as available" basis. We do not represent, warrant or guarantee that access to Drupp Platform will be uninterrupted or error free. As the usage of Drupp Platform for requesting transportation services depends on the behavior of Passengers, we do not guarantee that your usage of the Drupp Platform will result in any Transportation Service requests. 12.2. To the maximum extent permitted under the Applicable law, we, nor Drupp's representatives, directors and employees are not liable for any loss or damage that you may incur as a result of using the Drupp Services, including but not limited to: 12.2.1. any direct or indirect property damage or monetary loss; 12.2.2. loss of profit or anticipated savings; 12.2.3. loss of business, contracts, contacts, goodwill, reputation and any loss that may arise from interruption of the business; 12.2.4. loss or inaccuracy of data; and 12.2.5. any other type of loss or damage. 12.3. The financial liability of us in connection with violating the General Terms or Agreement will be limited to 500 euros. You shall have the right to claim for damages only if we have deliberately violated the General Terms or Agreement. 12.4. We shall not be liable for the actions or non-actions of the Passenger or co-passengers and shall not be liable for any loss or damage that may incur to you or your vehicle as a result of actions or non-actions of the Passenger or co-passengers. 12.5. You shall be fully liable for breach of the General Terms, Agreement or any other Applicable laws or regulations and must stop and remedy such breach immediately after receipt of a respective demand from us or any state authority. You shall indemnify us for any direct and/or indirect loss and/or damage, loss of profits, expense, penalty, fine that we may occur in connection with your breach of the General Terms, Agreement and laws and regulations. If Passenger presents any claims against us in connection with your provision of Transportation Services, then you shall compensate such damage to us in full within 7 (seven) days as of your receipt of the respective request from us. In case we are entitled to present any claims against you, then you shall compensate us any legal costs related to evaluation of the damages and submission of claims relating to compensation for such damage.

13. TERM, SUSPENSION AND TERMINATION

13.1. The conditions expressly specified in these General Terms shall enter into force as of submitting the signup Application. Agreements and other terms shall enter into force once the

specific document or message has been made available to you and you commence or continue providing Transportation Services on Drupp Platform. 13.2. You may terminate the Agreement at any time by notifying Drupp at least 7 (seven) days in advance, after which your right to use the Drupp Platform and Drupp Services shall terminate. Drupp may terminate the Agreement at any time and for any reason at the sole discretion of us by notifying you at least 3 (three) days in advance. 13.3. Drupp is entitled to immediately terminate the Agreement and block your access to the Drupp Platform without giving any advance notice in case you breach the General Terms or Agreement, any Applicable laws or regulations, disparage Drupp, or cause harm to Drupp's brand, reputation or business as determined by Drupp in our sole discretion. In the aforementioned cases we may, at our own discretion, prohibit you from registering a new Driver account. 13.4. We may also immediately suspend (block) your access to the Drupp Platform and to the Drupp Driver Account for the period of investigation, if we suspect an infringement of the Agreement or fraudulent activity from your behalf. The block of access will be removed once the investigation disproves such suspicions. 13.5. We are aiming to provide the highest quality service to all Passengers therefore we are monitoring the activity of Drivers on Drupp Platform. If you fail to meet the minimal service requirements, such as the minimal rating and activity score, we are entitled to immediately terminate the Agreement without giving any advance notice. 13.6. Additional requirements and safeguards provided in our Regulation shall Apply where the termination of the Agreement or blocking of the access to the Drupp Platform affects the rights of the Driver or fleet company using the Drupp Services for the provision of Transportation Services. 13.7. The Driver and fleet company referred to in section 13.6 (Business User Operating with Drupp) has the right to challenge the termination of the Agreement, blocking, and other alleged non-compliance of Drupp with the Regulation, in accordance with the Internal Complaint-Handling System Rules for Business Users of Drupp.

14. AMENDMENTS

14.1. Drupp reserves the right to amend these General Terms anytime by uploading the revised version on its website (<http://mydrupp.com/legal/>) and notifying you (e.g. via e-mail, Drupp App or Drupp Driver Account) whenever, in the reasonable opinion of Drupp, such amendments are material. 14.2. Drupp shall provide at least 15 days advance notice (e.g. via e-mail, Drupp App

or Drupp Driver Account) about the amendments that affect the rights of Business Users Operating in the Member State, unless: 14.2.1. Drupp is subject to a legal or regulatory obligation which requires it to amend the General Terms in a manner which does not allow it to respect the advance notice period; 14.2.2. immediate amendment is required to address an unforeseen and imminent danger related to health, safety or cybersecurity risks, or defending the Drupp Services, Passengers or Drivers from fraud, malware, spam or data breaches; 14.2.3. you have elected to waive the advance notice period (e.g. you continue to use Drupp Services after receipt of the notice of amendment); or 14.2.4. in the reasonable opinion of Drupp, amendments are beneficial for the Drivers and do not require technical adjustments from them. 14.3. If you do not agree to the amendments of the General Terms or other conditions of the Agreement, you have the right to terminate the Agreement by discontinuing the use of the Drupp Services and providing termination notice to Drupp. The termination of the Agreement takes effect on the effective date of the proposed amendment, unless otherwise provided in your termination notice. Your use of the Drupp Services on or after the effective date of the amendment constitutes your consent to be bound by the General Terms or Agreement, as amended.

15. APPLICABLE LAW AND COURT JURISDICTION

15.1. The General Terms and Agreement shall be governed by and construed and enforced in accordance with the laws of Federal Republic of Nigeria. If the respective dispute resulting from General Terms or Agreement could not be settled by negotiations, then the dispute shall be solved in a Nigerian Court.

16. NOTICES

16.1. You are obliged to immediately notify us of any changes to your contact information. 16.2. Any notice required to be given under the General Terms and Agreement shall be sufficiently given if: 16.2.1. delivered personally, 16.2.2. sent by courier with proof of delivery, 16.2.3. sent by registered mail, 16.2.4. sent by e-mail or 16.2.5. made available via the Drupp App or Drupp Driver Account. 16.3 Any notice which is sent or dispatched in accordance with the previous clause shall be deemed to have been received: 16.3.1. if delivered personally, at the time of

delivery to the party; 16.3.2. if delivered by courier, on the date stated by the courier as being the date on which the envelope containing the notice was delivered to the party; 16.3.3. if sent by registered mail, on the 10th day after handing the document over to the post office for delivery to the party; 16.3.4. if made available via the Drupp App or Drupp Driver Account, or 16.3.5. if sent by e-mail, on the day the party receiving the e-mail confirms receiving the respective e-mail or on the 2nd day following the dispatch of the e-mail provided that the sender has not received an error notice (notifying that the e-mail was not delivered to the party) and has sent the e-mail again on the next calendar day and has not received a similar error notice.

17. FINAL PROVISIONS

If any provision of the General Terms is held to be unenforceable, the parties shall substitute for the affected provision an enforceable provision that Approximates the intent and economic effect of the affected provision. Date of entry into force of the General Terms: 12.07.2020

Terms and Conditions for Drupp Business

These Terms and Conditions Apply to the use of Drupp Business.

Effective from:

1. Definitions

1.1. **Drupp** – Drupp Harmony Limited, a private limited company incorporated and registered under the laws of Nigeria with registration code RC1716763, registered office 13B Onikanga Street, GRA, Ilorin, Kwara; 1.2. **Drupp App** – a smartphone Application used to access Drupp services; 1.3. **Drupp Business** – Drupp’s service for business customers for management of and payment for the rides taken by Passengers authorized by the business customer; 1.4. **Business Portal** – gateway to use Drupp Business accessible via Drupp webpage at <http>; 1.5. **Business Account** – Customer’s account that enables the use of Drupp Business, e.g allows Customer to register Passengers to Business Account and to pay for the usage of Drupp Business; 1.6. **Ride Booker** - a special purpose Drupp Business platform which enables Customer to request transportation services for a Ride Booker Passenger; 1.7. **Customer** - the person identified as Customer on the sign-up page of the Business Portal and who is using Business Account; 1.8. **Passenger** – a person using Drupp App for requesting transportation services; 1.9. **Ride Booker Passenger** - a person requesting transportation services without using Drupp App. Any reference in the Agreement to Passenger includes Ride Booker Passenger unless specifically stated otherwise. 1.10. **User** – a Passenger who is registered by Customer under Business Account and is thereby authorised to use Drupp Business in the limits set by Customer and Approved by Drupp. 1.11. **Administrator** – an individual Appointed by the Customer to administer the Business Account, i.e register and remove Users, view and edit User information, administer User groups and their rights; 1.12. **Driver** – a provider of transportation services whose services can be requested through Drupp App or Ride Booker; 1.13. **Agreement** – this Agreement between Customer and Drupp which consists of: 1.13.1. these Terms and Conditions; 1.13.2. special terms displayed in Business Portal and/or Drupp App, e.g regarding price info or payment methods, user manuals, service descriptions; and 1.13.3. other terms referred to in this Agreement, including Drupp Terms and Conditions for Passengers (available at [link to riders’ privacy Policy](#)) as may be amended from time to time, Applicable promo code terms and instructions or rules for use of e-scooters or other vehicles; 1.14. **Fare** – the fee User is obliged to pay to Driver for the transportation service. 1.15. **Service Fee** - the fee for Customer’s use of Drupp Business amounting up to 10% per Fare. 1.16. **Payment Agent** - Drupp Operations ,

agent responsible for the technical support services for the provision of payment services to facilitate payments and/or invoicing on behalf of Drupp Technology OÜ.

2. Set-up and administration of Business Account

Set-up of Business Account

2.1. Prior to using Drupp Business Customer must sign up for Business Account by providing the requested information in Business Portal. Customer warrants that the individual clicking to accept these Terms & Conditions is authorised to bind Customer to this Agreement. 2.2. Business Account allows Customer to register Passengers as Users, and thereby authorise Users to make use of Drupp Business in the limits set by Customer and Drupp. 2.3. Customer acknowledges and agrees that only Passengers meeting the following criteria are eligible to use Drupp Business as Users: 2.3.1. Passenger has active personal Drupp account (not Applicable for a Ride Booker Passenger); 2.3.2. Passenger has confirmed the mobile number provided during the registration process; and 2.3.3. personal Drupp account of the Passenger has not been blocked, suspended or terminated due to violation of Drupp Terms and Conditions for Passengers. 2.4. In order to register a Passenger as User, Customer shall upload the required Passenger information to Business Portal. 2.5. Passengers invited to use Drupp Business shall be linked automatically with Business Account for Customer payments, and be provided the option to settle Fares either through Passenger's personal account or Customer's Business Account on a ride by ride basis. 2.6. Upon successful registration Drupp provides Customer with unique master-username and master-password to access its Business Account via Business Portal. 2.7. Customer shall Appoint one or more Administrator(s) who access Business Account and Business Portal with personal administrator-username(s) and administrator-password(s). Personal data processing 2.8. Drupp and Customer remain separate data controllers regarding any personal data processed under this Agreement. Drupp and Customer shall thereby: 2.8.1. adhere to all the Applicable data protection laws, including Application of proper technical and organizational data protection measures. Drupp processes personal data as described in Drupp's Privacy Policy for Passengers (accessible [at link to riders' privacy policy](#)) considering the relevant laws of Estonia; 2.8.2. inform each other immediately about any data processing

incidents or breaches are relevant in performing this Agreement; 2.8.3. reasonably assist each other in responding to the requests of data subjects and authorized public authorities. 2.9. Customer agrees to have a relevant legal basis to process personal data, and if so required by the Applicable data protection laws, acquire consent from each Passenger to: 2.9.1. inform each respective Passenger that it has requested Drupp to contact such Passenger in connection with registration of the Passenger as a User, and that such registration may be followed by direct electronic marketing messages associated with the Business Account, including promo codes and bonuses (direct marketing not Applicable for Ride Booker Passengers); 2.9.2. notify each respective Passenger that linking of Passenger's personal Drupp account with Business Account shall provide Customer with the access to detailed trip information about the rides charged to Business Account; 2.9.3. receive messages and other communication from Drupp in order to provide Drupp Business.

3. Rules of use of Drupp Business

3.1. Customer is responsible for providing Drupp only with accurate and complete information, and for keeping such information updated at all times. 3.2. Customer agrees to inform Drupp immediately of any changes relating to Customer's elected payment method linked to Business Account that may impair Drupp's ability to charge Customer pursuant to this Agreement. 3.3. Customer shall limit access to Business Portal only to authorised Administrators who may not share or transfer their access privileges to any third person. Customer shall be responsible for all activity that occurs under its credentials. 3.4. Subject to Customer's compliance with this Agreement, Drupp grants Customer a royalty free, revocable, non-exclusive, non-transferable, non-assignable license, without right to sublicense, to access and use Business Portal in accordance with and throughout the term of this Agreement. 3.5. Upon becoming aware of the loss or theft of the mobile device of the User, Customer shall immediately close the phone number of such device in Business Portal. 3.6. Customer uses Drupp Business solely for legitimate business purposes in accordance with this Agreement and shall not use Drupp Business for unauthorized or unlawful purposes nor impair the proper operation of Drupp Business. 3.7. In the event that a User's personal account is suspended or terminated, such User's access to Business Account shall also be suspended. 3.8. Drupp reserves the right to add, remove

and update features and functionality of Drupp Business at any time, including to offer discounts to Passengers based on their rides made 3.9. Customer shall not itself, and shall not authorise third persons to:

- 3.9.1. decompile, disassemble, reverse engineer or otherwise attempt to derive the source code or underlying technology, methodologies or algorithms related to Drupp Business;
- 3.9.2. misuse Business Portal by knowingly introducing viruses, Trojans, worms, logic bombs or other material which would harm the use of Drupp Business in any way;
- 3.9.3. circumvent, disable or otherwise interfere with any security related features of Business Portal;
- 3.9.4. advocate, promote or engage in any illegal or unlawful conduct or conduct that causes damage or injury to any person or property;
- 3.9.5. collect any data from Business Portal other than in accordance with Agreement;
- 3.9.6. submit or contribute any content that contains nudity or violence or is abusive, threatening, obscene, misleading, untrue or offensive;
- 3.9.7. submit or contribute any content that Customer/User does not own or has no right to use or otherwise infringe the copyright, trademark or other rights of third parties;
- 3.9.8. use content in violation of any licensing terms specified by the owner;
- 3.9.9. submit or contribute any information or commentary about another person to Business Portal without that person's permission;
- 3.9.10. threaten, abuse or invade another's privacy, or cause annoyance, inconvenience or needless anxiety, or harass, upset, embarrass, alarm or annoy any other person; or
- 3.9.11. use any automated system, including without limitation 'robots', 'bots', 'spiders' or 'offline readers' to access Business Portal in a manner that send more request messages to Business Portal than a human can reasonably produce in the same period of time;
- 3.9.12. upcharge, increase or otherwise modify or manipulate Fares as calculated through Drupp App;
- 3.9.13. impose any additional fees or charges on User, except for Ride Booker Passenger, related to the use of Drupp Business.

3.10. Parties keep confidential any business, technical or financial information, including the terms and conditions of this Agreement, received from the other party in connection with this Agreement, unless:

- 3.10.1. the disclosing party permits in writing the requested disclosure of particular information;
- 3.10.2. such information is already public;
- 3.10.3. receiving party shall use confidential information solely for the purposes permitted under Agreement;
- 3.10.4. the receiving party receives an administrative or judicial order, or any other request for disclosure of any confidential information, if the receiving party provided disclosing party written notice of such request allowing the disclosing party to assert any available defences to disclosure.

3.11. Receiving party shall protect the disclosing party's confidential information

in the same manner as it protects the confidentiality of its own proprietary and confidential information, but in no event using less than a reasonable standard of care.

4. Payments & refunds General

4.1. Customer shall select a method of payment for its Business Account from the list of available payment methods provided in the Business Portal, which may include e.g direct, prepaid and postpaid payments. 4.2. Drupp reserves the right to remove or amend the available payment methods at its sole discretion. 4.3. Customer shall be liable to Drupp for the payment of all Fares, along with Service Fee, incurred by Users under Business Account option, regardless of whether the User had the authorisation of the Customer to incur such cost. 4.4. Customer agrees to pay any fines, fees, penalties, and any other charges and costs incurred by Drupp, that result from User cancelling a ride, User's use of any vehicle, User's parking any vehicle improperly, or as a result of User violating any other law, rule, regulation, or ordinance while using Drupp Business. Customer authorises Drupp to deduct such amounts from Customer's credit card automatically (if providing credit card is required for the respective payment method). 4.5. If Customer disputes any transactions charged to Customer's elected payment method, Customer must contact Drupp within 10 business days from the date of said transaction. 4.6. When making payments, the recipient of the payment is Drupp Harmony. Customer agrees that payments to Drupp Harmony may be facilitated by Payment Agent. Drupp Harmony has AppointedPayment Agent to respond to any complaints and settle any disputes in relation to payments made to Drupp Harmony. Customer agrees to discuss any complaints with the Payment Agent directly. In countries determined by Drupp, the Customer may select a resale invoicing model, whereby the issuer of invoices and recipient of the payments, including additional fees charged in connection with the model, is a company that acts as a reseller (Reseller) of rides taken by Users under Business Account. Drupp Operations , another affiliate of Drupp, or third party Appointedby Drupp may act as the Reseller. Section 5 and all other limitations of liability of Drupp provided in these Terms and Conditions shall Apply respectively (mutatis mutandis) to the Reseller, unless specifically stipulated otherwise. 4.7. All payments are non-refundable except as may be expressly provided otherwise herein or in Applicable law. Refunds shall be made to Business Account as credit which can be used for payment for future

rides. 4.8. An account statement showing rides per country shall be made available to the Customer. Invoices are available for Customer to view and download in Business Portal. Direct payments 4.9. During the term of this Agreement Customer shall provide and maintain one or more valid credit card(s) linked with Business Account to allow Drupp to charge any payments associated with the use of Drupp Business as set forth in this Agreement. 4.10. After User has requested a ride, Drupp automatically charges from Customer's credit card an amount which equals to the Fare due for the User's respective ride along with Service Fee which is charged monthly. 4.11. If automatic charge from the credit card fails, the request for the ride shall be rejected and User will be required to choose an alternative payment method available in Drupp App. Customer remains liable for the payment obligation also in the event where rejection of the ride failed regardless of the circumstances that normally trigger such rejection. 4.12. All payments, including Service Fee, shall be processed in the local currency Applicable in the country of the User's given ride. 4.13. Customer's bank may impose additional charges for Customer's use of the credit card which is neither included in Fare or in Service Fee. Prepayments 4.14. After User has requested a ride, Drupp automatically charges from Customer's balance an amount which equals to the Fare due for the User's respective ride along with Service Fee. 4.15. If Customer has spent the prepaid balance, the request for the ride (as well as all future rides) shall be rejected and User is required to choose an alternative payment method available in Drupp App. Customer remains liable for the payment obligation also in the event where rejection of the ride failed regardless of the circumstances that normally trigger such rejection. 4.16. All payments, including Service Fee, shall be processed in Naira. Postpayments 4.17. Drupp may, in its sole discretion, offer a credit limit, inclusive of Service Fee, to Customer. 4.18. If Customer has spent the credit limit, the request for the ride (as well as all future rides) shall be rejected and User is required to choose an alternative payment method available in Drupp App. Customer remains liable for the payment obligation also in the event where rejection of the ride failed regardless of the circumstances that normally trigger such rejection. 4.19. Drupp submits a monthly account statement to Customer for Service Fee and for the rides made by Users under Business Account during the previous calendar month. Drupp shall make the account statement available to Customer by the 14th day of the following calendar month in Business Portal. 4.20. Customer shall make the payment according to the account statement within 15 days from the date of the account statement. If the payment has not been received by the due date all requests for rides of Users shall be rejected. 4.21. In case Customer fails to make

payment by due date according to the account statement, it shall be liable to pay 0,5% interest per day from the total amount that is overdue. Customer is liable to compensate to Drupp all reasonable expenses (including those charged by any debt collection agency) together with all administrative, legal and other costs incurred in the collection of any overdue payment. The minimum compensation charge for such costs is N5000. 4.22. The account statement shall be provided in the currency Applicable to Customer's primary address. Drupp shall determine the Applicable exchange rate for converting Fares along with Service Fee for rides taken in geographies with other currencies at its reasonable discretion.

5. Liability

5.1. Drupp does not offer transport services. It is also not a provider of transport agency service for finding Passengers for Drivers. Drupp shall not take any responsibility for the quality or the absence of defects in the provision of transport services by the Drivers. As the provision and availability of transport services depends on Drivers, Drupp cannot and does not guarantee that the availability of Drivers meets the needs of the Users. 5.2. Drupp Business is provided on an "as is" and "as available" basis. Drupp does not guarantee that access to Drupp Business shall be uninterrupted or error free. In case of any faults in the software, Drupp shall endeavour to correct them as soon as possible. 5.3. Drupp is not liable for any loss or damage that Customer or User may incur as a result of using Drupp Business, unless provided otherwise by law. The financial liability of Drupp in connection with the latter shall be limited to 500 euros. Drupp shall not be liable for the actions, errors or omissions of Driver. 5.4. Drupp shall not be liable to Customer or User or any other party for any costs, losses or damages caused due to inaccurate or incomplete data provided by Customer. 5.5. Failure to comply with the rules stipulated in this Agreement constitutes a serious breach, and provides Drupp with the right (with or without notice): 5.5.1. to immediately, temporarily, or permanently terminate Customer's or its User's right to use Business Account and, where relevant, Drupp App, and 5.5.2. to Apply and seek any other remedies available pursuant to this Agreement and Applicable law. 5.6. Customer is liable for all the activities of Administrators and Users. Customer shall be responsible also for Fares incurred in the course of unauthorised, fraudulent or other unlawful activity connected to the User's use of Drupp Business. Customer shall notify Drupp promptly upon discovery of any such

unauthorised, fraudulent or unpermitted activity. 5.7. If a User no longer qualifies for the use of Drupp Business, it is the sole responsibility of the Customer to remove that individual from the list of Users under its Business Account. Customer remains liable for any fees incurred by the Passenger under Business Account before the moment of removal of such Passenger from the list of Users. 5.8. Neither party may use or reference the other party's name, logo, trademarks or service marks in a press release or otherwise without the prior consent of such other party in each instance. 5.9. Non-performance of either party under Agreement shall be excused to the extent and during the period that performance is rendered impossible by strike, fire, flood, earthquakes, governmental acts or orders or restrictions, failure of suppliers, or contractors, or any other reason where failure to perform is beyond the reasonable control and not caused by the negligence of the non-performing party.

6. Term and termination

6.1. The Agreement becomes effective from the moment of successful processing of Customer's signup Application and remains in effect until terminated in accordance with the provisions of the Agreement. 6.2. Customer may terminate Agreement at any time and for any reason by notifying Drupp at least 7 days in advance. 6.3. Drupp may terminate Agreement at any time and for any reason by notifying Customer at least 3 days in advance. 6.4. All outstanding payment obligations, as well as obligations arising out of liability and confidentiality provisions of this Agreement shall survive the termination of this Agreement. 6.5. Drupp is entitled to terminate Agreement and block Customer's access to Business Portal without prior notice in cases where Customer breaches this Agreement, any Applicable laws or regulations, or harms Drupp's brand, reputation or business. 6.6. Drupp may also immediately block Customer's access to Business Portal for a period of investigation, if Drupp suspects an infringement of Agreement or fraudulent activity associated with Customer's Business Account.

7. Final provisions

7.1. Any notice under Agreement shall be sufficiently given if delivered and deemed to have been received: 7.1.1. if delivered personally, at the time of delivery to the party; 7.1.2. if

delivered by courier, on the date stated by the courier as being the date on which the envelope containing the notice was delivered to the party; 7.1.3. if sent by registered mail, on the 10th day after handing the document over to the post office for delivery to the party; 7.1.4. if made available via Business Portal, or if sent by email, on the day the party receiving the email confirms receiving the respective e-mail or on the 2nd day following the dispatch of the email provided that the sender has not received an error notice (notifying that the email was not delivered to the party). 7.2. Any changes to Agreement shall enter into force after they have been made available to Customer via Business Portal or notified to contact details recorded under its Business Account. Continued use of Drupp Business after changes so notified shall constitute Customer's consent to such changes. 7.3. This Agreement may not be assigned by Customer, in whole or in part, without the prior written consent of Drupp. Customer may assign Agreement without such consent, but with notice to Drupp, in connection with a merger or a sale of all of the equity or assets of Customer. Agreement may be assigned by Drupp in Drupp's sole discretion. 7.4. This Agreement constitutes the entire agreement between the parties relating to its subject matter and supersedes all prior communications, drafts, agreements, representations, warranties, stipulations and undertakings of whatsoever nature, whether oral or written between the parties. 7.5. Agreement shall be governed by and construed and enforced in accordance with the laws of Nigeria. If a dispute resulting from Agreement could not be settled by the negotiations, then the dispute shall be finally settled in a Nigeria court..

DRIVER'S REGISTRATION REQUIREMENT

To complete your signup successfully, you will need to provide the necessary documents and meet the requirements below:

Driver requirements

- Hold a valid drivers license
- Attend driver training for service quality and use of the Drupp driver Application
- **Additional Documents for Lagos:** LASDRI Card, Driver Badge and LASRRA Card.

Vehicle requirements

- Vehicle licence
- Insurance Certificate
- Proof of Ownership
- Certificate of Road-Worthiness

- Vehicle Inspection Report
- **Additional Documents for Lagos:** State Hackney Permit and a Vehicle Body Tag for all routes.

Accepted vehicles

Accepted vehicles for Regula (Lagos only)

- The vehicle is a model between 2002 and 2004
- The vehicle is a 4-door sedan or SUV
- The vehicle is in excellent condition
- The vehicle must accommodate at least 4 passengers.

Accepted vehicles for Luxury (Abuja only)

- The vehicle is no older than 10 years
- The vehicle is a 4-door sedan or SUV
- The vehicle is in excellent condition
- The vehicle must accommodate at least 4 passengers.

Accepted vehicles for XL (Lagos only)

- The vehicle is no older than 15 years
- The vehicle is an SUV or mini-van
- The vehicle is in excellent condition
- The vehicle must accommodate at least 6 passengers.

You can visit the Drupp website portal to view example models of accepted vehicles.

Note:

- 2-door sedans and hatchbacks are not acceptable.
- You can also watch the Drupp sign up walkthrough video to get a full overview of the registration process.

Ride Hailing Insurance Key Information Document

Understanding what an insurance cover actually provides can be complicated so we are providing this document for information purposes and to provide a helpful overview of how our Insurance policy works for both drivers and passengers. However, this summary does not

constitute any form of contractual commitments between Drupp Nigeria and any driver or passenger.

Drupp has purchased this insurance cover to protect against certain risks that may arise on a Drupp Trip. This insurance cover is provided to all users of the Drupp Application at no cost to users.

The insurance cover has been purchased by Drupp in the form of an insurance policy (the “Policy”) from and underwritten by AIICO Insurance plc (“AIICO Insurance”), as regulated by the National Insurance Commission. Venia Technologies Ltd (“AutoGenius”) are the policy managers in charge of the everyday operation of the insurance product.

Drupp is providing this Insurance policy to its users at no extra cost and the policy is set up to protect you against certain risk (up to certain limits) by enabling you to submit a claim to AIICO insurance via AutoGenius in the unfortunate event that you suffer loss of personal effects, bodily injury, temporary or permanent disability or death resulting from an incident while on a trip using the Drupp Application in Nigeria during the period where this policy is in effect.

Here is a summary of the covers that are available to you and which are subject to the terms and conditions of the Policy:

Insured event	Insured Amount
Permanent disability	₦500,000
Temporary disability	₦250,000
Medical expenses (bodily injury)	₦200,000
Loss of personal effects	₦100,000
Death (accidental)	₦2,000,000
Total Value of Insurance Cover	₦3,150,000

NOTE: The maximum total amount the Insurer will pay in the aggregate for an Insured Person for all injuries and loss arising from any one accident is ₦3,150,000.

Insured amount for death up to ₦500,000 is provided by AIICO under the Policy, the exceeding amount up to ₦2,000,000 is provided by Drupp. In all cases will AutoGenius handle your claim with the same level of diligence.

Further coverage details:

- In the case where there are multiple passengers, the claim amount is shared between all the passengers unless stated otherwise.
- The cover also provides protection for loss of personal effects:
 - Coverage for loss of personal effects is NGN 100,000.00 per passenger capped at an aggregate of NGN 200,000.00 for all Riders on a single trip.
 - Drivers are entitled to NGN 100,000.00 per accident capped at an annual limit of NGN 200,000.00 for personal effects.
 - Coverage excludes loss of cash.
 - Coverage is provided for screen damage to phones only if there is physical damage to the vehicle involved in the accident.

Who is covered

Driver and/or Rider on the Drupp platform at the time of and physically affected by the accident during the Effective period.

What is the scope of coverage

Coverage begins from the point of acceptance of a ride request and lasts until the completion of the ride using the Drupp App as more particularly described in the definition of “effective time” below covered under “Defined terms”.

Where is this coverage Applicable

Coverage is Applicable in all active Drupp cities across Nigeria.

Who is the insurer

The insurer is AIICO Insurance PLC. You can visit their website here: www.aiicopl.com The insurance contract is managed by Venia Technologies Ltd. You can visit their website here: www.myautogenius.com

How do I submit a claim

In the event You might have a claim, You would need to submit a claim via one of the following channels:

- Via telephone to the AutoGenius Claims Team on 0904 140 0876
- Via WhatsApp to the AutoGenius Claims Team on 0812 411 5041
- Via email to AutoGenius at Drupp@myautogenius.com
- Via an online claims form on the AutoGenius website at <http://Drupp.myautogenius.com/>

In the event of any occurrence likely to give rise to a claim under this Policy written notice shall be reported to AutoGenius as soon as possible and in any event, within 14 days of the date of the Accident.

Evidence required from Claimant:

1. All certificates information and evidence required by the Insurer shall be furnished at the expense of the Claimant or his/her legal personal representatives and shall be in such form and of such nature as the Insurer may prescribe.
2. The Insured Person shall, when required, submit to medical examination at the Insurer's expense in respect of any alleged Bodily Injury.
3. The Insurer shall in the event of the death of the Insured Person be entitled to have a post-mortem examination at its own expense, in the absence of a police report confirming death as a result of an accident.
4. The Insurer shall not be liable unless after Bodily Injury the Insured Person shall procure and act on professional medical or surgical advice.

If any claim under this Policy shall be in any respect fraudulent or if any fraudulent means or devices shall be used by You or anyone acting on your behalf to obtain a payment under this Policy, AIICO & AutoGenius shall be under no obligation to entertain such claim.

Your claim will be voidable in the event of misrepresentation, misdescription or non-disclosure of any material information by or on your behalf.

Exclusions

The Policy excludes cover for Bodily Injury which is the result of or is contributed to by:

1. Intoxicating liquor or drugs.
2. Suicide or self-inflicted injury.
3. War, invasion, civil war, rebellion, etc.
4. Radioactivity and nuclear risk.
5. Political risk exclusion.
6. Terrorism exclusion.
7. Pandemic exclusion

Defined Terms

1. **Insured person:** Any unnamed Driver and/or Rider/Passenger on the Drupp platform at the time of and physically affected by the accident during the Effective time.
2. **Drupp platform / Drupp App:** Drupp mobile Application operated by Drupp Technology OÜ and/or its affiliates which is used to process the sourcing for transportation service.
3. **Driver / Driver Partner:** Registered Person who renders transportation service to users on his/her own behalf through the Drupp platform and while active on the Drupp platform.
4. **Rider/Passenger:** Person traveling on the Drupp platform during the Effective time.
5. **Insured event:** Insured person suffering damage from the loss of personal effects, bodily injury, temporary disability, permanent disability or death arising after an accident has occurred whilst the Insured person was on a trip using Drupp platform during the Effective time, according to the limits and terms and conditions of this policy.
6. **Accident:** Traffic accident, robbery or civil unrest
7. **Effective time:** In relation to the Driver or Rider, either: a. **Rider:** the Effective time begins from the time the Driver accepts a requested ride until the Rider exits the vehicle or the trip ends, whichever comes first; b. **Driver:** the Effective time begins from the time the Driver is online on the Drupp platform and ends the moment they go offline or sign out from the platform.
8. **Place of Insurance:** Federal Republic of Nigeria
9. **Terms and conditions:** AIICO General Terms & Conditions for Drupp ride hailing insurance

This document is subject to change without notice. This is not an insurance policy document and does not constitute any form of contractual commitments between Drupp Nigeria, AIICO, Venia Technologies and any driver or passenger. Terms and Conditions Apply. END OF DOCUMENT

