



yurLAND

Dear Gideon Teibo

ACKNOWLEDGEMENT LETTER AND TERMS OF CONDITION

Thank you for your interest in YURLAND. We write to affirm that we received your purchase request. Do see below details of purchase and the terms and conditions attached.

ESTATE NAME: Isinmi Parkview

LOCATION: Ogun

DOCUMENTS ATTACHED: offerletter1941638672.pdf

TOTAL COST: ₦101,800

ALLOCATION FEE: ₦90,000

UNITS BOUGHT: 5

DAILY PAYMENT: ₦566

PERIOD OF PAYMENT: 180

START DATE: Jan-13-2023

EXPECTED PAYMENT COMPLETION DATE:

YURLAND TERMS AND CONDITIONS

These terms and conditions will serve as a basis of your customer relationship with us, yurLAND .By choosing to buy a LAND with us, you agree to the terms and conditions contained herein.You also confirm that you have provided us with the accurate and complete information required to create your account and that you have supplied all documentation,photographs and information that allow us to comply with our regulatory obligations. If you do not agree to these terms and conditions, please do not proceed and exit the application immediately.Also,please be informed that we can terminate your relationship with us if we believe that you have violated any of these terms.

ABOUT US

YurLAND, a Real Estate Product developed by Ilu-Oba International Limited “Real Estate company in Nigeria”, in partnership with Arklips Limited a tech base company into the development of tech related software to aid access into Logistics, Investments and Properties.

Objectives Of Relationship

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When Are These Terms Applicable?

These terms are applicable when you choose to buy a land on yurLAND and yurLAND prepares a customer database for you. We may, at any time, modify the terms and conditions of our relationship but we will not do this without first informing you of such modification. All updates will be detailed on our website and our web app. You will be able to access the latest version of our terms at any given time.

SCOPE OF RELATIONSHIP BETWEEN YURLAND AND HER CUSTOMERS.

Making A Purchase

You can make a purchase on our platform as long as you are a verified user with accurate database and proper documentation, own or have access to internet or be willing to work closely with any of our field sales agents who can help create and manage your account. We do not intentionally engage with users who do not meet these requirements Our lands are sold in units, a unit is therefore equivalent to half a plot of land (250 - 300spm)

Special Offer

Users who purchase up to 4 units at a single purchase transaction, gets one free unit. This offer is valid for all our estates locations.

Identity Verification

As much as we have developed an easy path to owning a LAND, with flexible payment plan, we are obligated by regulatory bodies to carry out proper KYC on all users. At the very least, there needs to be an active phone number, email, picture, BVN or any other means of identification.

Notification

By starting a relationship with us, you consent to receiving text (SMS), email and push notifications from us. These notifications are meant for your consumption only and we will not be held liable if you suffer any loss, or damage as a result of unauthorized access to the information sent. If you decide to opt out of receiving notifications from us, we would grant you such request. You agree to indemnify yurLAND and its owners against all losses, damages, claims, demands and expenses whatsoever which may be incurred, imposed or suffered by the firm as well as against all actions, proceedings or claims (including attorney's fees) whether civil or criminal, which may be brought against yurLAND by reason of such

notifications.

Purchase Duration

With yurLAND, you would be able to buy a LAND and pay over a minimum period of 1 month to a maximum period of 18 months or outright. Users who do not pay up after the maximum period would be charged with a 10% on Location price as a contract breaking fee and continue payment for their location of choice at the NEW SELLING PRICE, should the location prices be increased.

AVAILABLE PLANS AND DURATION

| S/N | PLAN TITLE | DURATION | PRICE INCREASE(%) |
|-----|-------------------|-----------|-------------------|
| 1 | Outright Purchase | Instant | 0 |
| 2 | 1 month plan | 1 month | 0 |
| 3 | 3 months plan | 3 months | 0 |
| 4 | 6 months plan | 6 months | 10 |
| 5 | 12 months plan | 12 months | 20 |
| 6 | 18 months plan | 18 months | 30 |

Default

Users who do not complete their payments before deadline of their plans, would be charged a contract breaking for every extra month(s) spent on the plan.

Means Of Payment

Payments on yurLAND are processed electronically on the web app either by manual operations daily, weekly or monthly or by automation using our auto debit feature enabled by our partners PAYSTACK to help process either daily, weekly or monthly payments without a need to visit the platform regularly. Users can also make payments offline, directly to the provided company's account only. Users who decides to make such payments are expected to contact their attached agents or our customer supports within a maximum period of 30 minutes to help confirm payments and update on the platform as supposed. Failure to do this may result in

loss of fund and/or lag on updating payment.

Land Inspection

Lands are available for inspection under the following conditions;

a

On schedule - We organize regular visitation to our estate locations using our prepared calendar and send out an invite to all customers. Interested customers are then expected to pay the sum of #5,000 (Five thousand naira) only, to participate in this inspection. The amount paid covers for two persons, on exception please contact our support lines.

b

On Request - Users are also allowed to request for an inspection either while paying for their lands or before starting their payment. This inspection comes with an inspection fee of #10,000 (Ten Thousand Naira) only. The amount paid covers for two persons, on exception please contact our support lines..

c

Feed your eye - This inspection is 100% free and happens quarterly. We send out a public notice inviting both existing, new and prospective customers to join us as we visit any of our Estate locations. Users who intend to benefit from this offer are expected to prepare to cover all their personal expenses (feeding, transportation etc.). There is no maximum number of persons that can visit.

Change Of Location

A user is allowed to change their location of choice just once under the following conditions;

a

Upgrade - A user who wants to change his current land location from a cheaper location to a more expensive location. This comes with no charges and can be treated within 24-72hours of notification, after a proper verification of request.

b

Downgrade - A user who wants to change his current location from a more expensive location to a cheaper location. This comes with a 10% charge on the new location price and can be treated within 24-72hours of notification, after a proper verification of request.

all change or location requests, should be sent via mail to support@yurland.com.ng with a follow up request via phone call to +2349124259139

Transfer Of Ownership

Users are allowed to transfer the ownership of their land location to a new owner by simply using the “REQUEST CHANGE OWNERSHIP” button on their dashboard or send a request via mail to the email provided above with a follow up call, only after completion of payment. The transfer of ownership comes with a 10% charge on the current location price, can be treated within 24-120hours of notification, after a proper verification of request and ownership can only be transferred ONCE. Should you and the existing user fail to meet our user verification for change of ownership request, this request would be rejected and can only be treated again after 30 days of consistent payment. This verification is done to prevent theft.

Allocation Of LAND

Currently, all lands allocation are designed to take place after successful completion of payment within 7-14 working days. Although we are working to make this happen before completion, we would communicate if that is to be initiated. Note: Allocation

of land comes with a fee, an amount already stated on this document and on the product review page

Land Documentation

All our estates comes with different documents, ranging from registered survey, Individual C of O to a Global C of O or both. We advise that you read and confirm the documents attached to your location of choice before commencing payment. Also, documentation takes place immediately after allocation of land.

Proof Of Payment

Our payments processing partners are responsible and promises to provide you with regular payment receipts of every payments processed on our platform. You can also view and download your transaction history from your dashboard. On occasions where there seems to be a delay or cases where alerts are not sent , please reach out to our support lines directly for assistance.

Cancellation And Refund Request

We operate a strict cancellation and refund policy. "See below" to read about our cancellation and refund policy.

REFUND POLICY

- A subscriber can completely cancel, upgrade or downgrade a payment plan without any penalty or fine if the cancellation is done within 24hrs after the payment or activation of the plan.
- A subscriber is eligible for a full refund IF ONLY the refund is requested for within 24hrs after payment.
- In a case of an emergency refund, a subscriber must inform YURLAND management and provide concrete evidences before refunds can be processed. Processing of refund may take 30-60 working days and attracts a penalty of 30% of the subscribed plan.

GENERAL RULES

- Refunds must be requested in writing and given to the agent/IOC you purchased the land through or sent through email to the official email address of YURLAND. This request must be signed by the person who made the original payment.
- Refunds will be made by the same method used for payment and will be paid to the entity that made the original payment.

for your perusal, below are important communication channels you should keep

- Your assigned agents (details available on your dashboard)
- Support mail : support@yurland.com.ng
- Call center : +234 912 425 9139, +234 902 609 4011
- On escalation : put in copy of your mail hello@yurland.com.ng

our physical office address: 1 abiola adeyemi street, jidsam filling station plaza, igando-ikotun road, lagos state.

partners website;

**ilu-oba international limited:
<https://iluobainternationallimited.com>**

arklips limited : <https://arklips.com>

**Once Again,
Thank You For
Your Purchase.
Kind Regards.**

Ahunanya, Ifeanyi Richard

Founder/Chief Technology Office Arklips

For: YurLAND