

Terms and Conditions for VeriduxPay

1. Introduction

1.1. These terms and conditions ("Terms") govern your use of VeriduxPay ("the App"), provided by Veridux ("the Company"). By using the App, you agree to be bound by these Terms. If you do not agree with these Terms, please do not use the App.

1.2. Veridux is a technology company specializing in the development and management of a robust technology platform. This platform empowers local service providers, referred to as 'Merchants,' to showcase their products and services on the VeriduxPay app. The App basically is for the purchase of airtime, data packages, flight bookings, hotel booking, payment of utility bills such as electricity and docoders etc. Moreover, VeriduxPay acts as an intermediary, facilitating the coordination of planned or immediate product deliveries within specified time frames.

1.3. VeriduxPay also operates as a versatile Technology Platform for on-demand services facilitated through electronic means. Its core mission is to streamline the process for individuals seeking assistance with tasks, services, and in-person purchases from local merchants.

1.4. In all scenarios, VeriduxPay serves exclusively as an intermediary. Its responsibility is confined to managing the app, which acts as a conduit for communication between Users, and Merchants. VeriduxPay assumes no liability for the products and services offered through the app or for the execution of any tasks or deliveries requested via the app.

1.5. Upon accessing the site and/or the app and creating a profile, all Users, explicitly acknowledge and consent to adhere to these General Terms, the Privacy Policy, and the Cookie Policy, all of which are readily available online. Users, and Merchants who do not agree with these General Terms and/or Policies are encouraged to refrain from using the platform.

2. Registration and Account

2.1. When registering on the app, Users are required to select a username and password. Both the username and password are strictly confidential, personal, and non-transferable. To enhance account security, VeriduxPay strongly advises Users against using the same login credentials as those used on other platforms. However, it's important to note that VeriduxPay cannot guarantee the absolute security of user accounts or profiles.

2.2. To complete their registration on the app, Users must furnish specific details, including a username, email address, telephone number, and bank card information, among others. Once the registration process is finalized, all Users gain access to, and the ability to modify, their profiles as they see fit. VeriduxPay does not retain users' payment data, as this data will be processed and stored by the designated payment service provider, in accordance with the information provided in these General Terms and the Privacy Policy.

2.3. Users affirm that all information pertaining to their identity and qualifications submitted to VeriduxPay through the app's registration forms is true, precise, and complete. Furthermore, Users commit to keeping their information current and up-to-date. In the event that a User provides false, inaccurate, or incomplete information, or if VeriduxPay has justifiable grounds to question the truth, accuracy, or integrity of the information, VeriduxPay reserves the right to deny the User access to the app, its content, and services, both presently and in the future.

2.4. Users pledge not to disclose their account details or grant third parties access to their account. Users bear sole responsibility for any use of their account details or services on the site by third parties, including any statements or content entered into the app, as well as any other actions conducted under their username and password. VeriduxPay cannot validate the identity of registered Users, and thus, it cannot be held liable for the unauthorized use of a

registered User's identity by unregistered third parties. Users are required to promptly notify VeriduxPay, using the communication channels provided by VeriduxPay, in the event their login credentials are stolen, disclosed, or lost.

2.5. To use certain features of the App, you may need to register an account. You agree to provide accurate and up-to-date information during the registration process and to keep your account information current.

2.6. User pledges to notify VeriduxPay immediately of any unauthorized use of its account.

3. Orders and Payments

3.1. VeriduxPay, as a versatile Technology Platform, enables duly registered Users on the app to place various types of orders. Through the app, Users can purchase products and/or services directly from the Merchants.

3.2. By placing an order through the App, the User agree to pay the specified price for the product or service ordered. Prices are subject to change without notice.

3.3. We accept payment methods as specified on the App. Payment information is processed securely, and we do not store payment details.

4. Delivery and Returns

4.1. Delivery times and fees are specified on the App and may vary based on your location and usage.

4.2. In the event of a dispute, VeriduxPay may provide the first line of support and may reimburse the User if this is deemed appropriate. In case VeriduxPay becomes aware that the User who is requesting a refund of an Order, has made a fraudulent use of the APP, this request will be immediately rejected.

4.3. Notwithstanding the above, VeriduxPay shall not be obliged to implement any refund due to defects on the

Merchant's products and services. Further, any refund done by VeriduxPay due its high standards in Users' satisfaction, shall not be considered as a waiver of this exclusion of liability which is inherent to VeriduxPay's condition of a mere intermediary. Additionally, any refund for unperformed services as well as its corresponding refund shall be managed by the User directly with the Merchant,

5. Privacy and Data Security

5.1. At VeriduxPay, we believe in transparency and safeguarding User privacy. VeriduxPay Privacy Policy is designed to provide a comprehensive understanding of how VeriduxPay gather, employ, and secure User personal information. When User choose to use the VeriduxPay App, it signifies User's voluntary agreement to adhere to and abide by the principles and regulations outlined in VeriduxPay Privacy Policy. User commitment to this policy ensures that the User personal data is handled with care and in accordance with the User expectations. User must not disclose personal information to third parties.

6. User Conduct

6.1. The User agree not to use the App for any unlawful or prohibited purpose.

6.2. User must not transmit any harmful code, engage in hacking, or disrupt the App's functionality.

7. Intellectual Property

7.1. All content on the App, including text, images, logos, and trademarks, are the intellectual property of the VeriduxPay and are protected by applicable copyright and trademark laws.

7.2. User or any other party may not use, reproduce, or distribute VeriduxPay content without our written permission.

8. Termination

VeriduxPay reserves the right to terminate or suspend User account or access to the App at its discretion, with or without cause.

9. Disclaimers and Limitation of Liability

9.1. The App is provided "as is" without any warranty or guarantee. VeriduxPay does not guarantee that the App will be error-free or uninterrupted.

9.2. To the fullest extent permitted by law, the VeriduxPay shall not be liable for any indirect, incidental, special, consequential, or punitive damages.

10. Governing Law and Jurisdiction

10.1. These Terms shall be governed by and construed in accordance with the laws of Nigeria. Any disputes arising from these Terms shall be subject to the exclusive jurisdiction of the Nigerian courts.

11. Changes to Terms

11.1. VeriduxPay reserves the right to change, modify, or update these Terms at any time. Changes will be posted on the App, and it is the User's responsibility to review these Terms periodically.

12. Severability

12.1. If any of the clauses of these General Terms are found to be voidable or void by operation of law, such clause(s) shall be deemed not to have been included. Such declaration of nullity will not cause the other clauses to be void, and these shall remain valid and effective between the Parties.