**1. DEFINITIONS**

In these terms and conditions:

1.1. “CashMet” means CashMet Mobile Money Wallet, its successors and assignees,

1.2. “CashMet account” means any account maintained by CashMet which the client alone is entitled to operate in respect to which client has requested to be able to give transaction instructions,

1.3. “Client” means a person with a registered pro­le on CashMet,

1.4. “CashMet Mobile Money Service” means the CashMet mobile money-based transaction service that allows the transfer of electronic value in the form of e-money,

1.5. “PIN” means, in relation to a client, the personal identi­fication number required to transact using mobile banking and the card.

Unless the context requires otherwise, in these terms and conditions:

“Person” refers to an individual, “Phone” refers to a device through which a transaction instruction can be given.

Words denoting gender shall include all other genders; and Words denoting the singular shall the plural and vice versa.

**2. CARD SERVICES**

These terms and conditions apply to and regulate the provision of card services by CashMet.

General conditions on Card usage;

2.1. CashMet may decline to issue a prepaid card without giving a special reason,

2.2. The card does not allow cardholders any automatic overdraft facilities. The Card shall be funded prior to use,

2.3. The card is not a cheque guarantee,

2.4. Unless advised immediately, CashMet will accept no claim against a card being forged as a result of being lost/stolen or mislaid,

2.5. The card must be returned to CashMet should a cardholder’s account be closed under any condition whatsoever.

**3. USE OF CASHMET MOBILE MONEY SERVICE**

3.1. The mobile money service is not transferable and may not be used by anyone other than the client,

3.2. Mobile money transactions may be used through CashMet’s prescribed service providers and bill payment partners only. CashMet shall be entitled to give immediate effect to mobile bar mobile transactions on this platform,

3.3. If the client requires substitute or additional; mobile numbers, and/or account numbers; to be linked to his mobile money; the client may apply; and CashMet may at its discretion effect such edits at a fee.

**4. DEREGISTRATION AND CANCELLATION OF SERVICES**

4.1. The client may at any time seek deregistration of his mobile money pro­le or cancellation of the card by applying to CashMet,

4.2. CashMet may at any time deregister the mobile money pro­le or cancel the card, without assigning notice, reason or incurring any liability to the client.

**5. LIABILITY OF THE CLIENT**

5.1. The client shall be fully liable in respect of each transaction instruction given by the use their phone and card,

5.2. It is the responsibility of the client to notify any bene­ficiary of a transfer of funds in their favor. CashMet shall not be liable in any way for any disclosure to any third party arising out of a transaction instruction.

5.3. The client must exercise all due care and attention to prevent the loss of/and or the use their mobile money pro­le and card by a third party. The client will be fully responsible for ensuring that their PIN is not disclosed to anyone other than themselves,

5.4. If the client’s phone is stolen or if a PIN is disclosed to any other person, the client must immediately notify CashMet of such loss in respect to any transaction given prior to the receipt of that noti­fication by CashMet.

**6. AMENDMENTS**

6.1. These terms and conditions may be amended at any time by notice from CashMet to the client,

6.2. Any such amendments shall be deemed to be effective and binding on the client and any use of the mobile money service shall be deemed to constitute acceptance of any such amendment by the client.

**7. CHARGES**

In respect of the client, CashMet shall be entitled to change and debit an account of or linked to the client any transaction charges as they apply to the card use.

**8. LAW AND LANGUAGE**

8.1. The terms and conditions, and provision of mobile money by CashMet; shall be regulated in accordance with Zimbabwean Laws,

8.2. In the absence of manifest error, CashMet records as to any transaction instructions or their consequences shall be conclusive. The client agrees and acknowledges that CashMet is authorized to; disclose any information regarding either the client, the use of their mobile money pro­le in any transaction, their account relationship, their account and business with CashMet, an actual or proposed assignee of CashMet or participant or sub participant in or transferee of CashMet member, under a duty of con­fidentiality to CashMet or such a subsidiary, ultimate holding company or related company; relevant supervisory or regulatory authority or court law; any person when required to do so in accordance with the laws or any applicable jurisdiction or when considered necessary for the purpose of investigating any discrepancy, error or claim. The client also agrees and acknowledges that CashMet may transfer any of the above information to any party to

whom it is authorized to disclose the same referred to above notwithstanding that such party’s principal place of business is outside the client’s country of residence or that such information following disclosure will be; collected, held, processed, or used by such party in whole or part outside the client’s country of residence.