



GidiNest Terms and Conditions

Last Updated: October 10, 2025

1. Introduction

Welcome to **GidiNest** (“we,” “our,” “us”). These Terms and Conditions govern your use of the GidiNest mobile application, website, and related services (“the Platform”). By using GidiNest, you agree to these Terms and our Privacy Policy. Please read them carefully before using our services.

2. Eligibility & Registration

To use GidiNest, you must be at least 18 years old and legally capable of entering into a binding agreement. By registering, you confirm that the information you provide is accurate and complete. You are responsible for maintaining the confidentiality of your account details.

3. Account Security

You are responsible for safeguarding your login credentials. GidiNest will not be liable for losses arising from unauthorized access due to your negligence or disclosure of account details.

4. Savings & Financial Services

GidiNest provides a savings and maternal financial planning platform in partnership with licensed financial institutions in Nigeria. All financial transactions comply with the regulations of the Central Bank of Nigeria (CBN). Interest rates, savings terms, and withdrawal policies are subject to our partner financial institutions and applicable CBN guidelines.

5. Use of the Platform

You agree to use the Platform only for lawful purposes. You must not use GidiNest to engage in fraudulent, misleading, or harmful activities. We reserve the right to suspend or terminate accounts that violate these Terms or applicable laws.

6. Intellectual Property

All content, logos, trademarks, and software on the Platform are the property of GidiNest or its licensors. You may not copy, reproduce, or distribute any materials without prior written consent.

7. Prohibited Conduct

Users must not attempt to hack, reverse-engineer, interfere with, or disrupt the Platform's operations. You must not use the Platform to transmit harmful software, false information, or unauthorized financial activities.

8. Limitation of Liability

GidiNest strives to provide reliable and secure services. However, we are not liable for indirect, incidental, or consequential damages arising from use or inability to use the Platform. All services are provided "as is" without warranties of any kind.

9. Termination

We may suspend or terminate your account at our discretion if you breach these Terms or engage in fraudulent or unlawful activity. You may close your account at any time by contacting our support team.

10. Governing Law

These Terms and Conditions are governed by the laws of the Federal Republic of Nigeria. Any disputes shall be resolved under Nigerian law, in courts with jurisdiction in Lagos State.

11. Updates to These Terms

We may update these Terms periodically to reflect legal, regulatory, or service changes. Continued use of GidiNest after updates means you accept the revised Terms.

12. Contact Us

GidiNest Legal & Compliance Office

House 3, Silverlake Estate, Idowu Dabiri Street (Beside Blenco Mall), Sangotedo, Lagos, Nigeria

Website: <https://gidinest.com/>

Email: info@gidinest.com