

GENERAL TERMS

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Please read these Terms and Conditions carefully before accessing or using this Website. We reserve the right to change, modify, add, or remove portions of these Terms and Conditions at any time. Please check these terms periodically for changes. If you have any questions about these Terms and Conditions, please contact us via email at info@competenceassetmanagement.com or info@edike.info.

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When you commence an application on edike, an edike account will be created for you by us edike id as part of the application process. You hereby consent to the creation of the edike Loan ID, and you agree that you shall not argue to the contrary before any court of law, tribunal administrative authority or any other body acting in any judicial or quasi-judicial capacity.

AGE

You agree with the contents of this Privacy Policy when you give consent upon access to our website, digital and non-digital platforms, or use our services, content, features, technologies or functions offered on our website or digital platforms or visit any of our offices for official or non-official purposes. Note that you can withdraw your consent at any time, however such withdrawal of consent would not affect the lawfulness of processing information based on consent given before its withdrawal.

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You may not retrieve data from the Website to create a business that shall compete with us in any form or manner or for any other commercial benefit, gain or revenue-generating purpose. You may not retrieve data from our site to constitute databases, compilations, stocks, inventories or directories, without express permission from us.

You may not download, sell, re-publish or otherwise give out for profit, any service, information or content made available on the Website. You may not defraud, or mislead other users, in an attempt to learn sensitive account information or attempt to impersonate a user or person through the use of their information, however it is gotten.

SECURITY

We welcome your email correspondence. But Internet and email communications are not confidential. Information transmitted to us may be read or obtained by other parties. To protect your privacy, our email responses do not include personal account information such as your BVN. Email is an important communication channel for our Website's visitors. We will use your email address and the content of any email for correspondence purposes and to meet our legal and regulatory requirements regarding customer communications. On occasion, we may use your email address to send you communications with information about service and product information that we believe may be of interest to you. If you do not want to receive such unsolicited communications from us, please send us a message to this effect.

USER REPRESENTATIONS

By using the Website, you represent and warrant that:

- all registration information you submit will be true, accurate, current, and complete.
- you will maintain the accuracy of such information and promptly update such registration information, as necessary.
- you have the legal capacity, and you agree to comply with these Terms and Conditions.
- you are not a minor in the jurisdiction in which you reside.
- you will not access the website through automated or non-human means, whether through a bot, script or otherwise.
- you will not use the website for any illegal or unauthorized purpose.
- your use of the Website will not violate any applicable law or regulation.

If you provide any information that is untrue, inaccurate, not current, or incomplete, we have the right to suspend or terminate your account and refuse all current or future use of the Website (or any portion thereof).

DISPUTE RESOLUTION

By using the Website, you represent and warrant that:

Disputes, differences, or claims arising out of or in connection with or concerning the use of Competence Asset Management/edike's services or the Website shall be settled amicably through our internal dispute resolution system. Such resolution shall be commenced by either party sending a written notice of the dispute to the other party.

The notice of dispute shall state the cause of dispute and propose a date for negotiations to occur date no later than seven (7) days from the date of the other party's receipt of the dispute notice. Where we are unable to reach an amicable resolution after exhausting Competence Asset Management's internal dispute regulation mechanism, the dispute will be resolved by binding arbitration in line with the Arbitration and Conciliation Act, Cap A18 Laws of the Federation of Nigeria, 2004.

GOVERNING LAW

You agree that the use of this site shall be governed by and construed in accordance with the laws of the Federal Republic of Nigeria.