

MINTYN INVESTMENT WEB APP TERMS OF USE AND CUSTOMER ATTESTATION

CUSTOMER ATTESTATION FORM

Customer Full Name:

BVN (Bank Verification Number):

I hereby affirm and attest as follows:

Identity Declaration

I declare that the information and personal details provided by me during onboarding are true, accurate, and complete.

I understand that I will be required to complete Mintyn Bank's full Know Your Customer (KYC) process, including but not limited to liveness verification, address verification, submission of utility bills, and National Identification Number (NIN), before accessing withdrawal and other services.

Source of Funds

I confirm that all monies deposited into my Mintyn account(s) are from lawful and legitimate sources.

I affirm that no funds deposited will be derived from or used for criminal, fraudulent, money laundering, terrorism financing, or any other illicit activities.

Prohibited Transactions

I shall not use my Mintyn account for cryptocurrency trading or related virtual currency transactions, unless expressly permitted by the Central Bank of Nigeria (CBN) and Mintyn Bank.

I shall not engage in, encourage, or facilitate any fraudulent, deceptive, or unlawful practices through my account.

Liability

I accept full responsibility for all transactions conducted on my account(s).

Should any breach of these declarations occur, I shall indemnify and hold Mintyn Bank harmless against any claims, losses, fines, sanctions, penalties, or regulatory actions arising therefrom.

Regulatory Compliance

I understand that Mintyn Bank is obliged to comply with Anti-Money Laundering (AML) and Counter Financing of Terrorism (CFT) laws, regulations, and guidelines issued by the Central Bank of Nigeria (CBN), Nigeria Deposit Insurance Corporation (NDIC), Economic Financial Crimes Commission (EFCC), Nigerian Financial Intelligence Unit (NFIU), and other competent authorities.

I consent to Mintyn Bank's right to report suspicious activities, restrict, suspend, or close my account where required by law.

TERMS OF USE

These Terms of Use govern your access and use of Mintyn Bank's web app and investment services. By clicking "I Agree" or proceeding to use the services, you agree to these terms.

1. Eligibility

You must provide a valid Bank Verification Number (BVN) to access Mintyn's web onboarding platform.

Access to withdrawal and full account services requires completion of the mobile app KYC process.

2. Account Creation and Use

Temporary or virtual accounts are provided for the purpose of depositing funds into Mintyn investment options.

You may not open or operate an account on behalf of another person without proper authorization.

3. Prohibited Activities

You agree not to use Mintyn services for:

Money laundering, terrorism financing, or fraudulent activities.

Cryptocurrency-related transactions not permitted by Nigerian law.

Funding of unlawful enterprises.

4. AML/CFT Compliance

Mintyn adheres strictly to AML/CFT regulations.

All transactions may be subject to monitoring, reporting, or restrictions.

Suspicious activity may result in suspension or closure of your account.

5. Investments

Investment products are subject to applicable risks, disclosures, and regulatory guidelines.

Mintyn only guarantees returns on investment products as expressly stated on its investment portfolio

6. Withdrawal Requirements

Withdrawals can only be made upon successful completion of mobile app KYC (liveness check, NIN, address verification, utility bill).

7. Liability & Indemnity

You agree to indemnify Mintyn Bank against any claims, damages, fines, or regulatory actions resulting from your breach of these Terms.

8. Termination

Mintyn may restrict, suspend, or terminate your account at its discretion for regulatory or compliance breaches.

9. Governing Law

These Terms are governed by the laws of the Federal Republic of Nigeria.

PRIVACY POLICY

Mintyn Microfinance Bank ("Mintyn", "we", "us") is committed to safeguarding your personal data in line with the Nigeria Data Protection Regulation (NDPR) and global best practices.

Please read this Privacy Policy carefully before accessing or using the Service. This Privacy Policy contains important terms that affect your legal rights. It is understood that upon submission of the application form, you agree to be bound by the terms and conditions set forth below and automatically consent to the collection, use, storage, analysis and manipulation of your data information in accordance with this Privacy Policy to provide you with a great customer experience. If you do not wish to be bound by these terms and conditions, you may not access or use MINTYN'S Service.

Please note that this privacy policy may be amended from time to time to comply with Data Privacy requirements, coverage and technology security advancements and such modifications shall be effective immediately upon posting of the modified Agreement.

This Privacy Policy includes the following matters:

1. Information We Collect

Personal Data

What we monitor and collect: "Personally identifiable information" is information that can be used to uniquely identify a user such as name, password, date of birth, civil status, gender, email address, phone number, and other personal details. Some examples of information that may be collected are (but not limited to):

Your First Name and Last Name (Middle name optional); Your Bank Verification Number (BVN), National Identification Number (NIN); Your date of birth; Contact details (email, phone number, address), Your job and income information; Utility bill, identity documents, biometric/liveness data, Your employment and income information; Transactional and investment activity data, Your bank account information; Any personal information you provide us in connection with any customer service communication (email, phone or other means), dispute or complaint; Your state, area and full address; Your contact person and marital Status; Your religion and language; Your alternate number and WhatsApp.

Purpose: You may be asked to provide personally identifiable information to meet our legal obligations, verify your identity, protect against fraud, and complete your transaction. We may also use the provided personal information to inform you of special

investment offers, to process your withdrawals, to provide you with our services or to conduct surveys. While Mintyn collects personally identifiable information on a voluntary basis for certain products and services, Mintyn's collection of personally identifiable information may be a requirement for access to our services or to process a user's withdrawal of mature funds.

2. Data Collection and Usage

The data obtained above will be used as detailed above, Mintyn will strictly protect your data, Mintyn strictly limits data sharing, and users have the right to delete their account.

The way of use

The information will be used as: Personally identifiable information is used internally by Mintyn to deliver, develop, and improve services, to which users have subscribed, and to answer users' requests. This may include:

Communication information: Based on the consent of the customer, the data reported to the server, the information will be used for anti-fraud services.

Other information: Based on the permission of the customer the data reported to the server, the information will be used for anti-fraud services, as well as the program or other problem detection.

Information we hold: Your name, address, phone numbers, email address, date of birth, employment and banking and financial details, Demographic and lifestyle information, Information we receive when making a decision about you, your application (including information collected from credit bureaus); Details of the investment portfolios you have and have had with us and all transactions; Details of when you contact us and when we contact you, As well as any other information which we reasonably need to operate your account, make decisions about you or fulfil our regulatory obligations. We may keep details of any phone numbers that you call us from and use them to contact you. References to personal information include all of the information above whether obtained from you, from the internet or from any other source.

Other Uses:

Manage your account: manage your registration as a service user. The personal data you provide allows you to access different functions of services available as registered users.

Contact you: contact you by email, telephone, SMS or other equivalent forms of electronic communication, such as mobile application updates about functions, products or contract services (including security updates) or push notifications of information communication, if necessary or reasonable.

Provide you with news, special offers and general information about other goods, services and activities similar to those you have purchased or inquired about, unless you choose not to receive such information.

Manage your requests. participate in and manage your requests to us.

For other purposes: we may use your information for other purposes, such as data analysis, identifying usage trends, determining the effectiveness of our promotional activities, and evaluating and improving our services, products, services, marketing and your experience

3. Protection of Customer Data

We respect your privacy. Personal identifiable information provided to Mintyn will be collected, processed, and stored in a secure database under our control. Mintyn has taken reasonable steps to protect the information users share with us, including, but not limited to, setup of processes, equipment and software to avoid unauthorized access or disclosure of this information.

We only permit your Customer Data to be accessed or processed by our authorized personnel who hold such information under strict confidentiality. We restrict access to information to Mintyn employees, contractors, and agents who need to know such information in order to process it for us, who are subject to strict contractual and technical safeguards and are accountable if they fail to meet these obligations.

Furthermore, we only give you or your authorized representative access to your Personal Information. We do not sell your Personal Information to anyone for any purpose. Corrections, Updates, and removal of personally identifiable information. You will have a way to access or correct your Personal Data, unless there are practical contractual and legal reasons that would prevent us from doing so. We would just need ample time to provide or correct that information for you, but rest assured it would be completed.

4. About sharing data

Our sharing rules are: Mintyn will not share any personally identifiable information with other parties except as described in this policy and in the Applicant Consent Form signed by the customer. Mintyn also processes anonymous data, aggregated or not, in order to analyze and produce statistics related to the product usage patterns, and demographics of users. Such anonymous data does not allow the identification of the users to which it relates. Mintyn may share anonymous data aggregated or not, with third parties.

Information we share: With any firm, organization or person we use to help us operate our financial business, to collect payments and recover debts or to provide a service on our behalf; With any firm, organization or person who provides us with products or services or who we provide products and services to, With any person who has told us and who we reasonably believe to be your parent, carer or helper when proof is presented that you are unable to handle your own affairs because of mental incapacity or other similar issues; With any payment system we may use; Certain authorities in order to detect and prevent terrorism; With any person to whom we sell or transfer (or enter into negotiations to sell or transfer) our business or any of our rights or obligations under any agreement we may have with you. If the transfer or sale goes ahead, the transferee or purchaser may use your personal information in the same way as us; With regulatory agencies and government authorities (including but not limited to, the Board of Internal Revenue, the Financial Investigation bodies), including those overseas, where we are requested by them to do so; With credit bureaus or any similar organization which provides a centralized application matching service that collects information from and about mortgage and/or credit applications, for the purpose of preventing and detecting fraud. We may also provide information to third parties to help them to make decisions about whether to otherwise do business with you.

5. About deleting data

How to delete an account: When you wish to stop using and cancel your account, you can reach out to us via online customer service. We will request that you provide your

account details and relevant proof to verify your identity. Once verified, we will proceed to delete your account along with its associated data. If it's inconvenient for you to contact us through online customer service, you may send a request email to customerexperience@mintyn.com

6. Contacting us and handling children's information

Information related to children

Handling of information about children: Our services do not involve anyone under the age of 18. If you are a parent or guardian and you are aware that your child has provided personal data to us, please contact us. If we become aware that we have collected personal data from anyone under the age of 18 without verifying parental consent, we will take steps to remove that information from our servers. If you believe that we may have information from or about someone under the age of 18, please contact us using the information provided in the "Contact Us" section below.

If we need to rely on consent as a legal basis for processing your information, and your country requires parental consent, we may need to obtain your parental consent before collecting and using that information.

We employ industry-standard encryption, access control, and monitoring tools to protect your data.

The web app may use cookies and analytics to improve user experience.

7. Customer Rights

You have the right to:

Access and update your personal information.

Request data deletion (subject to regulatory requirements).

Withdraw consent for data processing, where applicable.