

GENERAL TERMS AND CONDITIONS

Content

1. Utility Payment
 2. Identity Verification
 3. Account Information
 4. Transactions
 5. Refund Policy
 6. Self-Service
 7. Loan
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Utility Payment

Overview

Utility payments include a range of services such as:

1. Airtime: Mobile phone credit payments.
2. Data: Internet data packages.
3. Educational Pins: Online educational resource payments.
4. Electricity Bills: Residential and commercial electricity payments.
5. Water Bills: Residential and commercial water payments.
6. Gas Bills: Residential and commercial gas payments.
7. Cable/Satellite TV: Television subscription payments.
8. Internet Service Provider (ISP): Broadband or fiber internet payments.
9. Waste Management: Garbage collection and waste disposal payments.
10. Municipal Taxes and Fees: Local government services payments.

Terms and Conditions

1. **Payment Processing Fees:** Processing fees may apply and will be disclosed before payment.
2. **Transaction Limits:** Limits may be imposed to ensure system stability and regulatory compliance.
3. **Refunds and Disputes:** Refunds are subject to the company's refund policy. Disputes must be reported within the specified time frame.
4. **Payment Confirmation:** Customers will receive a confirmation via email or SMS and must verify its accuracy.
5. **Service Availability:** The company is not responsible for third-party service availability. Issues should be addressed with the respective service provider.
6. **Data Security:** Security measures are implemented to protect customer data, but customers should use secure methods and avoid sharing sensitive information.
7. **Amendments to Terms:** Terms may be amended and will be communicated through the company's website or other channels.

8. **Compliance:** Payments must comply with applicable regulations and laws.
 9. **Customer Responsibility:** Customers must ensure payment details are accurate. The company is not liable for errors due to incorrect information.
 10. **Service Fees and Charges:** Service fees may apply and will be communicated before payment.
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Identity Verification

Verification Process

1. **Submission:** Identification documents are submitted via a secure portal.
2. **Verification Check:** Documents are thoroughly checked by verification specialists.
3. **Validation:** The authenticity of documents and user identity is verified.
4. **Confirmation:** Results are confirmed and communicated to the user.
5. **Audit:** Regular audits ensure adherence to the process.

Conditions

1. **Data Handling and Storage**
 - **Temporary Use:** Data is used temporarily and not stored post-verification.
 - **No Retention:** Data is securely deleted after use.
 - **Access Control:** Limited access to authorized personnel only.
 2. **Third-Party Interaction**
 - **No Sharing:** Data is not shared with third parties except as required by law.
 - **Third-Party Services:** Third parties must comply with data protection standards and not retain verification data.
 3. **Legal and Compliance**
 - **Regulatory Adherence:** Compliance with data protection regulations, including GDPR and CCPA.
 - **Audit Trails:** Logs are maintained without personal data.
 4. **User Rights**
 - **Transparency:** Users are informed about the verification process and their data rights.
 - **Access Requests:** Users can request information on data handling, with assurance of no retention.
 5. **Data Security**
 - **Encryption:** Data is encrypted during transmission.
 - **Secure Systems:** Systems are updated regularly to prevent vulnerabilities.
 6. **Confidentiality Agreement**
 - All involved parties must sign agreements prohibiting unauthorized use, retention, or sharing of personal data.
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Teams Responsible for Account Information

Team Structure

- **Data Protection Officer (DPO):** Oversees data protection policies and compliance.
- **Account Management Team:** Manages and updates account details.
- **IT Security Team:** Maintains security measures for account protection.
- **Compliance and Audit Team:** Monitors compliance and conducts audits.
- **Customer Support Team:** Assists with account-related inquiries.

Handling and Protection

1. **Data Collection and Use**
 - **Purpose Limitation:** Data is collected for specific, legitimate purposes.
 - **Minimal Data Collection:** Only necessary data is collected.
2. **Data Storage and Access**
 - **Secure Storage:** Data is stored securely with encryption.
 - **Access Control:** Restricted to authorized personnel.
 - **Role-Based Access:** Access levels are based on job responsibilities.
3. **Data Protection Measures**
 - **Encryption:** Sensitive data is encrypted.
 - **Regular Updates:** Systems are updated to address vulnerabilities.
 - **Firewalls and Intrusion Detection:** Implemented to prevent unauthorized access.
4. **Data Sharing and Third Parties**
 - **No Unauthorized Sharing:** Data is not shared with unauthorized parties.
 - **Third-Party Contracts:** Include data protection clauses.
 - **Due Diligence:** Third parties are vetted for data protection practices.
5. **User Rights and Transparency**
 - **Access and Correction:** Users can access and correct their information.
 - **Notification:** Users are informed of significant changes or breaches.
6. **Incident Response**
 - **Breach Response Plan:** In place for data breaches.
 - **Notification:** Users are promptly notified of breaches.
7. **Compliance and Auditing**
 - **Regulatory Compliance:** Adheres to relevant laws.
 - **Regular Audits:** Conducted to ensure compliance.
8. **Confidentiality Agreements**
 - **Employee Agreements:** Confidentiality agreements signed by employees.
 - **Third-Party Agreements:** Require confidentiality agreements.
9. **Training and Awareness**
 - **Ongoing Training:** Regular training on data protection best practices.
 - **Awareness Campaigns:** Reinforce data protection importance.

Transactions

1. **Overview**

Transactions include all payment activities such as deposits, withdrawals, and transfers.

2. **Data Security**

Transaction data is protected using industry-standard encryption methods.

3. **Access and Sharing**

- **User Access:** Transaction history is accessible to the user only.
- **Legal Requirements:** Shared with authorized entities only as required by law.

4. **Privacy Assurance**

Transaction details will not be disclosed to third parties except as required by law.

Refund Policy and Conditions

1. **Eligibility for Refunds**

Refunds are available for:

- **Failed Transactions:** Due to technical issues or errors.
- **Open Investigations:** Verified issues warranting refunds.

2. **Refund Process**

- **Request:** Submit a refund request within 30 days.
- **Provide Information:** Necessary documentation and transaction details must be provided.

3. **Investigation Procedure**

- **Initiation:** Investigations start upon receiving a request.
- **Timeline:** Typically completed within 2 business days.
- **Outcome:** Refunds processed within 2 business days if confirmed.

4. **Non-Refundable Situations**

- **Incorrect Information:** Due to user-provided errors.
- **Exceeding Time Limits:** Requests outside the 30-day window.
- **User Error:** Issues due to user neglect.

5. **Refund Method**

Refunds are processed using the original payment method or alternative arrangements if needed.

6. **Policy Changes**

Refund policy may be modified and changes will be communicated via appropriate channels.

Self-Service

1. **Information Submission**

- **Accuracy:** Responsibility to provide accurate and complete information.
- **Rejection:** Requests may be rejected for invalid or incorrect information.

2. **Document Upload and Verification**

- **Verification:** Documents uploaded will be verified.

- **Sharing:** Verified documents may be shared with third parties as necessary.
 - 3. **No Refund Policy**
Requests cannot be modified, canceled, or refunded once submitted. Invalid details do not entitle a refund.
 - 4. **Data Protection and Privacy**
Information handling follows applicable data protection laws. Consent is given for information sharing as outlined.
 - 5. **Limitation of Liability**
Liability is limited to the extent permitted by law. No liability for indirect or consequential damages.
 - 6. **Modifications to the Agreement**
Agreement may be amended and changes will be effective upon posting on the website.
 - 7. **Contact Information**
for questions or concerns, contact us at 07088881690.
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Loan Service

1. **Introduction**
These Terms govern the use of our loan services. By using the service, you agree to these Terms.
2. **Eligibility Criteria**
 - **User Requirement:** Must be an active user for at least 6 months.
 - **Transaction Requirement:** Minimum of 200,000NG in transactions over the past 6 months.
3. **Loan Amount and Approval**
 - **Loan Offer:** Based on transaction history and determined at our discretion.
 - **Approval:** Subject to internal review. Applications may be rejected.
4. **Loan Terms**
 - **Interest Rates and Fees:** Specified at approval and subject to change.
 - **Repayment:** Detailed in the loan agreement. Adherence required.
5. **User Responsibilities**
 - **Accurate Information:** Must provide accurate information.
 - **Account Activity:** Maintain good account standing.
6. **Data Protection**
 - **Confidentiality:** Personal information is protected as per the Privacy Policy.
 - **Data Sharing:** Information may be shared for loan processing.
7. **Limitation of Liability**
Liability is limited to the extent permitted by law. No liability for indirect or consequential damages.
8. **Modification of Terms**
Terms may be amended and changes will be effective upon posting on the platform.
9. **Termination**
 - **Rights:** Access may be suspended or terminated for non-compliance.
10. **Governing Law**

- **Jurisdiction:** Governed by [Jurisdiction] laws. Disputes are subject to the exclusive jurisdiction of [Jurisdiction].

11. **Repayment Terms**

Repayment is processed instantly once the loan is credited. If a wallet is not created within 30 days, a refund will be arranged.

By signing up, you agree to these Terms and Conditions.