

OOSRI BUYER TERMS OF USE (BUYER AGREEMENT)

These Oosri Buyer Terms of Use (**“Buyer Terms”**) govern your use of the Oosri online marketplace as a Buyer.

They supplement the general Oosri Platform Terms & Conditions and our Privacy Policy (**together, the “Oosri Terms”**). If there is any conflict, the terms that most protect Oosri will prevail, to the extent permitted by law.

By creating an account, browsing, or purchasing products on Oosri, you agree to be bound by these Buyer Terms and the Oosri Terms. If you do not agree, do not use Oosri.

1. ABOUT OOSRI

1.1 Marketplace Only

Oosri is an online marketplace that connects independent sellers (**“Sellers”**) with buyers (**“Buyers”**). Except where explicitly stated, Oosri is not the manufacturer, owner, or seller of products listed by third-party Sellers.

1.2 Your Contract Is With the Seller

When you purchase a product on Oosri, you enter into a direct sales contract with the Seller. Oosri is not a party to that contract, but may facilitate payment, logistics, and dispute handling.

1.3 No Guarantee of Seller Identity or Conduct

Oosri performs reasonable checks but does not guarantee any Seller’s identity, legal compliance, capability, or product quality.

1.4 Oosri’s Facilitation Role

Oosri provides:

- Product discovery and listing tools
- Checkout and payment infrastructure
- Logistics integrations where applicable

- Dispute handling processes and Buyer Protection (where applicable)

Oosri may intervene in disputes but does not guarantee outcomes.

2. ELIGIBILITY & ACCOUNT CREATION

2.1 Age & Capacity

You must be at least 18 years old and legally capable of entering into binding contracts.

2.2 Account Information

To use key features (including purchasing), you must create an Oosri account ("Account") and provide accurate, current, and complete information. You must promptly update your details if they change.

2.3 Account Security

You are responsible for:

- Maintaining the confidentiality of your login credentials;
- Restricting access to your devices; and
- All activity occurring under your Account.

Notify Oosri immediately if you suspect unauthorised access.

2.4 Verification (KYC)

Oosri may at any time request additional verification (e.g. ID, address proof, payment verification). If you fail to provide this or Oosri reasonably doubts your information, Oosri may:

- Suspend or restrict your Account;
- Cancel Orders;
- Withhold funds; or
- Terminate your Account.

Oosri is not liable for losses caused by such actions taken in good faith.

3. LICENCE & PERMITTED USE

3.1 Limited Licence

Subject to these Buyer Terms and the Oosri Terms, Oosri grants you a limited, revocable, non-exclusive, non-transferable licence to access and use the Platform for lawful personal or business purchasing.

3.2 Prohibited Use of the Platform

You must not:

- Use any scraper, robot, spider, or other automated tools to access or extract data;
- Copy, reproduce, sell, resell, or exploit any part of the Platform for commercial purposes without Oosri's written consent;
- Reverse-engineer, decompile, or tamper with the Platform's software or security features;
- Frame or mirror any part of the Platform without Oosri's consent;
- Attempt to bypass or avoid Oosri's fees or payment flows.

3.3 Withdrawal of Licence

Oosri may suspend or revoke your licence and access at any time if you breach these Buyer Terms, the Oosri Terms, or applicable law.

4. ELECTRONIC COMMUNICATIONS

By using Oosri or sending communications to us electronically, you consent to receive communications from Oosri electronically via:

- Email
- SMS
- Push notifications
- In-app messages
- Notices on the Platform

You agree that all electronic communications satisfy any legal requirement that such communications be in writing, to the extent permitted by law.

5. ORDERS & PAYMENTS

5.1 Placing Orders

When you place an order ("**Order**"):

- You make a binding offer to purchase specified products from the relevant Seller;
- The Order becomes binding when the Seller and/or Oosri accepts it or starts processing or dispatching the products.

5.2 Pricing & Charges

Prices displayed may include or exclude:

- VAT or sales tax;
- Import duties or customs;
- Shipping and handling fees;
- Oosri service or transaction fees;
- Currency conversion or cross-border fees.

The total payable amount (including applicable charges) will be shown at checkout. You are responsible for all taxes, duties, and fees related to your purchase.

5.3 Payment Processing

You authorise Oosri and its payment partners to:

- Charge your chosen payment method for the Order amount and associated fees;
- Temporarily hold funds (escrow-style) where necessary;
- Release funds to Sellers, refund you, or split funds in accordance with our Buyer Protection and dispute resolution decisions.

Any bank charges, FX charges or fees related to your payment method are your responsibility.

5.4 Order Cancellation by Oosri or Seller

Oosri or a Seller may cancel all or part of an Order due to:

- Suspected fraud or misuse;
- Inaccurate or incomplete information;
- Listing or pricing errors;
- Product unavailability;
- Legal, regulatory, or risk concerns.

If payment has already been taken for a cancelled Order, a refund will be processed in line with these Buyer Terms and our policies.

6. SHIPPING, DELIVERY & RISK

6.1 Delivery Estimates

Delivery times shown on the Platform are estimates only and are not guaranteed. Delays may result from:

- Customs or regulatory checks;
- Carrier or logistics issues;
- Seller processing delays;
- Incorrect or incomplete address details;
- Force majeure events (e.g. strikes, natural disasters).

6.2 Risk of Loss

Unless otherwise required by law, risk of loss or damage to products passes to you when:

- Products are delivered to the address you provided and recorded as delivered; or
- You collect the products from a designated pick-up point; or
- The carrier marks the products as delivered in their system.

6.3 Undelivered or Missing Orders

If an Order is marked as delivered but you have not received it, you must contact Oosri Support through the Platform within the timeframe stated in the Buyer Protection Policy. Oosri may request evidence (e.g. photos, confirmation from neighbours or building management) before reaching a decision.

7. INSPECTION, RETURNS & REFUNDS

7.1 Inspection on Receipt

You should inspect products promptly upon delivery. If you notice obvious damage, defects, or errors (e.g. wrong product, size or quantity), you must notify Oosri through the Platform within the time window specified in the Oosri Buyer Protection / Return Policy.

7.2 Return Eligibility

Return and refund rights depend on:

- The nature of the product (e.g. custom-made or personalised items may be non-returnable);
- The Seller's return policy (where applicable);
- Oosri's Buyer Protection / Return Policy;
- Applicable consumer protection laws.

We will endeavour to clearly indicate non-returnable products or special conditions on the listing page or at checkout.

7.3 Return Process

If a return is approved:

- Oosri will provide instructions (such as the return address, carrier, and timeline);
- You must follow those instructions, including packaging and shipping requirements;
- You may be responsible for return shipping costs, unless the policies or law dictate otherwise.

7.4 Refunds

Refunds may be:

- Full or partial;
- Issued to your original payment method, where feasible; or
- Issued as store credit or wallet balance, where this option exists and you agree.

Oosri may reduce or reject a refund if:

- The returned item is missing, different from the original, or severely damaged (beyond reasonable inspection);
- You fail to return the product where required;
- There is evidence of fraud, misuse, or abuse of the return system.

We will act in good faith and in line with our stated policies when assessing refund eligibility.

7.5 Oosri's Role in Disputes About Orders

Where a dispute between you and a Seller is escalated to Oosri:

- We will review evidence from both sides, including logistics and payment data;
- We may determine whether a full refund, partial refund, or no refund is appropriate; or
- We may decide to release payment to the Seller.

For purposes of how funds are allocated within the Oosri ecosystem, Oosri's decision is final and binding, without prejudice to any non-waivable statutory rights you may have under applicable consumer protection law.

8. BUYER CONDUCT & PROHIBITED ACTIVITIES

You agree that you will not:

- Place fake orders or orders with no genuine intent to purchase;
- Abuse coupons, referral programs, or promotions;
- File fraudulent or dishonest chargebacks or complaints;
- Make false claims about non-delivery or defects;

- Use offensive, threatening, or harassing language towards Oosri staff;
- Attempt to move transactions or relationships off the Platform to avoid Oosri fees;
- Purchase or attempt to purchase illegal or prohibited items;
- Use the Platform to engage in money laundering, terrorist financing, or other financial crimes;
- Interfere with the operation or security of the Platform (e.g. hacking, spreading malware).

Oosri may in response:

- Issue warnings;
- Cancel or restrict Orders;
- Withhold or claw back refunds or credits;
- Suspend or terminate your Account;
- Report you to financial institutions, law enforcement, or regulators.

9. REVIEWS, RATINGS & OTHER CONTENT FROM BUYERS

9.1 Your Content

You may submit content to the Platform, such as:

- Product reviews and star ratings;
- Photos or videos of products;
- Questions, comments, suggestions, and feedback.

9.2 Content Rules

You must ensure that your content:

- Is honest and based on your own experience;
- Is not defamatory, abusive, hateful, obscene, or discriminatory;
- Does not infringe intellectual property, privacy, or other rights of any person;

- Does not contain viruses, malicious code, or spam;
- Is not used to threaten, extort, or blackmail Sellers or Oosri.

9.3 Licence to Oosri

By submitting content, you grant Oosri a worldwide, royalty-free, perpetual, irrevocable, transferable, and sub-licensable licence to:

- Use, reproduce, adapt, publish, translate, distribute, display, and perform such content in any media;
- Use it for marketing, analytics, product improvement, and any other lawful purpose.

You represent that you have the right to grant this licence.

9.4 Content Moderation

Oosri may, at its discretion:

- Remove or edit content that appears to breach these Terms or the law;
- Filter or rearrange reviews;
- Restrict your ability to post further content if you repeatedly submit inappropriate or misleading content.

10. SANCTIONS & EXPORT CONTROL

10.1 Sanctioned Persons and Locations

You represent and warrant that:

- You are not listed on any sanctions or restricted-party list issued by applicable authorities;
- You are not located in a jurisdiction subject to comprehensive sanctions relevant to Oosri's operations;
- You will not use Oosri to transact with sanctioned persons or for purposes that would violate sanctions or export controls.

10.2 Export & Import Compliance

You are responsible for complying with all export, import, customs, and trade laws applicable to your purchases. You must obtain any necessary licences or approvals for the import or use of products.

Oosri may block or cancel Orders, Accounts, or payments that appear to breach sanctions or export control laws and may share information with authorities where required.

11. THIRD-PARTY SERVICES

The Platform may integrate with or rely on third-party services (such as payment providers, logistics companies, verification services, and analytics tools). These third parties are independent of Oosri and have their own terms and policies.

Oosri is not responsible for:

- The content, availability, or performance of third-party services;
- Any loss or damage caused by third-party acts or omissions.

12. PRIVACY & DATA PROTECTION

Your use of Oosri is subject to our Privacy Policy, which explains how we collect, use, store, and share your personal data.

You acknowledge that:

- Certain personal data (e.g. your name, phone, address) must be shared with logistics partners and, where relevant, Sellers, to fulfil your Orders;
- Oosri may process your data for fraud prevention, security, analytics, and compliance with legal obligations.

13. DISCLAIMER OF WARRANTIES

To the fullest extent permitted by law:

- The Platform and all content, products and services accessible through it are provided on an “as is” and “as available” basis;
- Oosri makes no express or implied warranties, including but not limited to warranties of merchantability, fitness for a particular purpose, non-infringement, accuracy, or availability;

- Oosri does not warrant that product descriptions or other content are free from errors, or that the Platform will be uninterrupted or secure.

14. LIMITATION OF LIABILITY

To the extent permitted by applicable law:

14.1 Excluded Damages

Oosri shall not be liable for any:

- Indirect, incidental, special, punitive, or consequential damages;
- Loss of profits, revenue, business, goodwill, or data;
- Business interruption or opportunity loss;
- Any loss arising from Seller acts, omissions, or product defects.

14.2 Liability Cap

In any event, Oosri's total aggregate liability to you arising from or relating to your use of the Platform or any purchase shall not exceed the greater of:

- The total service or transactional fees you paid to Oosri in the six (6) months preceding the event giving rise to the claim; or a fixed amount to be determined by Oosri.

14.3 Non-Excludable Liability

Nothing in these Buyer Terms excludes or limits any liability that cannot be excluded or limited under applicable law (such as liability for fraud or gross negligence where such exclusion is not permitted).

15. INDEMNITY

You agree to indemnify, defend, and hold harmless Oosri and its affiliates, officers, employees, and agents from and against any claim, loss, liability, damage, cost, or expense (including reasonable legal fees) arising out of or related to:

- Your breach of these Buyer Terms or the Oosri Terms;
- Your violation of any law or third-party rights;

- Your misuse of the Platform;
- Fraudulent or abusive use of chargebacks, returns, or promotions.

16. DISPUTE RESOLUTION

16.1 Disputes Regarding Orders or Products

Because Buyers cannot message Sellers directly on the Platform at this time:

- You must raise all issues concerning Orders (including non-delivery, defects, or misdescription) with Oosri Support via the Platform or by using the designated support channels;
- Oosri will liaise with the Seller, review relevant data, and apply the Buyer Protection / dispute policies.

16.2 Disputes with Oosri

If you have a dispute with Oosri:

1. You agree to first contact our Support team and allow a reasonable opportunity to resolve the issue informally;
2. If it remains unresolved, you agree to participate in good-faith negotiation or mediation in Lagos, Nigeria, where Oosri proposes it;
3. If still unresolved, you may bring a claim before the competent courts or, where mutually agreed, arbitration, in accordance with Section 19 of the general Oosri Platform Terms.

17. TERMINATION & ACCOUNT CLOSURE

17.1 Your Right to Close Your Account

You may close your Account at any time via the Platform or by contacting Oosri Support, provided:

- You have no pending Orders or disputes; and
- All outstanding amounts owed to Oosri or Sellers are fully paid.

17.2 Oosri's Right to Suspend or Terminate

Oosri may suspend, restrict, or terminate your Account or access to the Platform at any time, with or without notice, if:

- You breach these Buyer Terms, the Oosri Terms, or any other policy;
- Oosri suspects fraud, abuse, or illegal activity;
- Oosri is required to do so by law, regulator, or court order;
- Your behaviour poses a risk to Oosri, other users, or third parties.

Termination does not affect obligations incurred prior to termination (e.g. payment, indemnity, or limitation of liability).

18. CHANGES TO THESE BUYER TERMS

Oosri may update these Buyer Terms from time to time. When we do:

- We will post the updated Buyer Terms on the Platform with a new "Last Updated" date; and
- Where appropriate or required, we may notify you by email or in-app message.

Your continued use of the Platform after changes take effect constitutes your acceptance of the updated Buyer Terms. If you do not agree, you must stop using the Platform and may close your Account.

19. GOVERNING LAW & JURISDICTION

These Buyer Terms are governed by the laws of the Federal Republic of Nigeria, without regard to conflict of laws principles.

Subject to any mandatory mediation or arbitration rules, you and Oosri agree that the courts of Lagos State, Nigeria shall have jurisdiction over any dispute arising from or relating to these Buyer Terms or your use of the Platform.