



UGPAY PLATFORM SERVICE AGREEMENT

This Platform Service Agreement governs the use of the **UGPAY Wi-Fi Billing System** operated by **Garuga IT**

By using the Platform, you agree to the terms below.

1. Nature of the Platform

UGPAY is a digital billing and wallet platform that enables clients to sell Wi-Fi access to end users and collect payments through the system.

UGPAY is currently operating as a startup platform in Uganda, with formal registration in progress.

2. Ownership of Funds

All funds generated from Wi-Fi sales **belong to the Client**.

UGPAY only holds funds temporarily to:

- Process transactions
- Apply agreed service fees
- Enable withdrawals

UGPAY does **not** claim ownership of client funds.

3. Fees & Charges

Clients may choose **one** of the following payment models:

Option A: Commission Model

UGPAY deducts **5%** from each completed transaction.

Option B: Subscription Model

- Client pays **UGX 20,000 per month**
- No transaction commission is charged during the active subscription period.

Fees are automatically calculated and clearly displayed in the client wallet.

4. Withdrawals

- Withdrawals are available **every day**

- Withdrawals are processed via **Mobile Money**
- Clients may withdraw any available balance after applicable fees
- Processing is done automatically or within a reasonable time

5. Refund Policy

Refunds are allowed under the following conditions:

- Failed transactions
- Service errors
- Duplicate payments

Refunds are deducted from the client's wallet balance or processed back to the payer where applicable.

6. Transparency & Records

Clients can access:

- Transaction history
- Wallet balance
- Fees deducted
- Withdrawal records

UGPAY maintains internal records for accountability.

7. Termination & Exit

Clients may stop using the platform at any time.

Any remaining wallet balance may be withdrawn before exit, subject to applicable fees.

8. Limitation of Liability

UGPAY is not liable for:

- Network outages beyond its control
- Third-party mobile money service failures
- Losses caused by misuse of the system

9. Governing Law

This Agreement is governed by the laws of **Uganda**.

10. Acceptance

By registering or using UGPAY, you confirm that you understand and agree to this Agreement.

Signed By

ATAHO PRINCE, CEO Garuga IT

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