

BANTOO CHAT SERVICE AGREEMENT

Effective Date: 1 January 2025

1. Introduction

Welcome to Bantoo Chat! This Service Agreement ("Agreement") governs your use of Bantoo Chat's services, including communication tools, embedded finance features, and value-added services. By using Bantoo Chat, you agree to this Agreement. If you do not agree, please refrain from using our services.

2. Definitions

- **"Bantoo Chat"** refers to the Bantoo Chat application and all related services.
- **"User"** refers to any individual or entity accessing Bantoo Chat.
- **"Embedded Finance Features"** include wallet transactions, "Tap & Pay," and other financial tools, powered by Bantoo Pay.

3. User Obligations

As a user, you agree to:

- Provide accurate, complete, and updated information during registration.
- Use the services only for lawful purposes.
- Keep your account credentials secure and confidential.
- Notify us immediately if you suspect unauthorized access to your account.

4. Prohibited Activities

You may not:

- Engage in fraudulent or deceptive activities.
- Use the platform for distributing harmful or illegal content.
- Interfere with the functioning of the app (e.g., by hacking, spamming, or introducing malware).
- Use the app to infringe on the rights of others, including intellectual property and privacy rights.

5. Financial Features

Bantoo Chat includes embedded finance tools for transfers, payments, and wallet management.

By using these features, you:

- Acknowledge that transactions may be subject to fees and local regulations.
- Confirm that you are authorized to use the selected payment methods.
- Agree to comply with all applicable financial laws and regulations.

6. Merchants on Bantoo Chat

Merchants using Bantoo Chat's platform to receive payments must:

- Adhere to applicable laws and regulations.
- Ensure transparent and lawful business practices.
- Handle refunds and disputes in accordance with Bantoo Chat's Refund Policy and their own policies.

7. Data Privacy

Your privacy is important to us. Our Privacy Policy outlines how we collect, use, and protect your personal information. By using Bantoo Chat, you agree to the terms of the Privacy Policy.

8. Intellectual Property Bantoo Chat and its content, including trademarks, logos, and software, are protected by intellectual property laws. Users may not copy, modify, distribute, or create derivative works without prior authorization.

9. Termination of Services

We reserve the right to suspend or terminate your access to Bantoo Chat if you:

- Violate this Agreement.
- Engage in prohibited activities.
- Use the platform in a manner that compromises its integrity or security.

10. Limitation of Liability

To the extent permitted by law, Bantoo Chat is not liable for:

- Indirect, incidental, or consequential damages resulting from your use of the platform.
- Loss of data, service interruptions, or unauthorized access to your account.

11. Governing Law

This Agreement is governed by the laws of the International Chamber of Commerce courts in London, without regard to conflict of law principles. Any disputes will be resolved under the jurisdiction of the courts International Chamber of Commerce courts in London.

12. Modifications to the Agreement

We may revise this Agreement to reflect changes in our services or applicable laws. Updates will be communicated via the app or our website. Continued use of Bantoo Chat after such updates constitutes acceptance of the revised Agreement.

13. Contact Information

For inquiries regarding this Agreement, please contact us:

- **Email:** support@bantoochat.com
- **Address:** Bantoo Pay Africa, Angre Papaya Djomi, 04 BP 1164, Abidjan 04, Côte d'Ivoire