

# Terms and Conditions

## Overview

- This web portal (and any products and services used in conjunction with it, collectively referred to as “web portal”) is operated by Chamsmobile Ltd a CBN holder of Mobile Money Operator’s Licence and the Company that power the Kegow mobile wallet and Agency banking services. By visiting our portal herein, you engage in our "Service" and agree to be bound by the following terms and conditions. These Terms of Service apply to all our Customers, Merchants and Agents on all our platforms including, but not limited to, mobile app, web portal and Point of Sales Terminals. Please read these Terms of Service carefully before accessing or using our platform. By accessing or using any part of the platform, you agree to be bound by these Terms of Service.

## Privacy Policy

- Chamsmobile Ltd recognizes the importance of protecting the privacy of all information provided by users on www.kegow.com, Kegow mobile wallet or Point of Sales machines. This statement is meant to affirm our utmost respect for your rights to privacy.
- This Privacy Policy describes the User’s privacy rights regarding Kegow transactions. It applies to our website and all linked sites, mobile applications and tools irrespective of medium through which you access them.
- The user acknowledges that Chamsmobile Ltd may verify their identity information through publicly and/or restricted government databases in order to comply with regulatory requirements (Know-Your-Customer, also abbreviated as KYC).
- The user accepts that Chamsmobile Ltd shall have the right to monitor their account usage on the Kegow platform and may disclose personal information to local law enforcement or investigative agencies or any competent regulatory or governmental agencies to assist in the prevention, detection or prosecution of any criminal activities.
- The user accepts that in the event that a registration was made with a debit or a credit card, it shall be rightly presumed that the user is the card owner/holder or possess the authority of the card owner/holder to make such usage.
- Chamsmobile Ltd does not store any card information provided through third party platform and does not in any way use the data. Payment details are securely processed by a third-party service provider with all relevant security policies in place.
- The user accepts that Chamsmobile Ltd shall not be liable for any loss, claim, action, expense; damage or injury suffered or sustained by the card owner/holder whatsoever and howsoever pursuant to entering into this agreement or as a result of the card owner/holder’s negligence with his/her card.
- Chamsmobile Ltd employees, agents or merchants who handle any personal information are under an obligation to treat it confidentially and may not disclose it to un-authorized third parties.

## Information About You

### How we use the information we collect

- Our primary purpose in collecting personal information is to provide our customers with a secure, smooth, and efficient service. We follow strict procedures for the safety of our customers’ data, both physically and electronically, with regards to the storage and the disclosure of any personal data that they entrust to us.

- We may use your personal information to:
  - provide the services and customer support you request;
  - process transactions and send notices about transactions
  - resolve disputes, collect fees, and troubleshoot problems;
  - prevent potentially prohibited or illegal activities;
  - customize, measure, and improve our services
  - send targeted marketing, service update notices, and promotional offers based on communication preferences;
  - Compare information for accuracy and prohibit unauthorized users.

#### **How we protect and store personal information**

- Throughout this policy, we use the term “personal information” to describe information that can be associated with a specific person and can be used to identify that person. We do not consider personal information to include information that has been anonymized so that it does not identify a specific user.
- We store and process personal information on our world-class servers, and we protect it by maintaining physical, electronic and procedural safeguards in compliance with applicable Federal and State regulations. We use computer safe-guards such as firewalls and data encryption, enforce physical access controls to our buildings and files, and authorize access to personal information only for those employees who require it to fulfill their job responsibilities.

We do not pass on any information concerning our customers to third parties, in accordance with the Data protection Act and The Privacy and Electronic Communications Regulations.

#### **Account Usage**

- Chamsmobile Ltd does not warrant that all functionalities shall be available at all times and may withdraw any functionality on the Kegow solution in general as a direct result of new or amended legislation, statutory requirements or Government regulations, policies or any other compelling reasons
- Chamsmobile Ltd may provide additional functionalities on the Kegow menu following integration with platforms of Financial Institutions and other entities providing you with specified services. Such functionalities may give you limited access to platforms of the financial institution or other entities. By using such functionality to gain access to other platforms, you hereby agree to indemnify Chamsmobile Ltd against and hold Chamsmobile Ltd harmless from any losses arising from access to such external platforms.
- In event of any review of our business plans, technical, public interest or operational reasons, changes within the industry, recommendation from regulatory bodies or similar events, Chamsmobile Ltd may vary Terms and Conditions or policies affecting usage and shall notify you of such changes through appropriate means. Your continued usage of Kegow service shall be deemed to be acceptance of all such varied terms and conditions or policies.

#### **Purchase Information.**

- To process purchases, we may require your name, address, phone number, email address and credit card information. Such information is used primarily to process your order or as otherwise described herein. Credit card transactions are processed through industry standard Secure Socket Layer (SSL) and/or strong encryption (3DES) by a third party, which only uses your information for that purpose. Chamsmobile Ltd does not in any way store the debit or credit card information
- Except as may otherwise be notified, fees are inclusive of all applicable taxes including Value Added Tax at the applicable rates

## Security

- We take utmost precautions to ensure your personal information are protected. We follow Industry best practices to restrict misuse or unauthorized disclosure.

## Suspension, Termination & Freezing

- Chamsmobile Ltd reserves the rights at its sole discretion to suspend or terminate the agreement if you use Kegow account for unauthorized purposes.
- Chamsmobile Ltd reserves the right at its sole discretion to suspend or terminate the agreement if it is discovered at any time that the information you provided are not correct
- Chamsmobile Ltd may be compelled by law to suspend and or freeze your Kegow Account or decline to execute your transaction request if there are reasonable grounds an account has been or is being or may be used in connection with any criminal or fraudulent activity.
- You may request your account to be closed by giving a written e-mail notice to: [info@kegow.com](mailto:info@kegow.com) or [support@kegow.com](mailto:support@kegow.com)

## Online Survey Data

We may periodically conduct voluntary customer surveys. We encourage our customers to participate in such surveys because they provide us with important information regarding the improvement of our services. You may also volunteer for certain surveys that we may offer to our users, and any additional rules regarding the conduct of such surveys will be disclosed to you prior to your participation. We do not link the survey responses to any personal identification Information (PII), and all responses are anonymous.