



CEDIPLUS Terms and Conditions

Welcome.

Thank you for choosing CEDIPLUS.

This document describes our Terms and Conditions. Please read it carefully before agreeing to it.

Last updated: 19th February 2018

By using the services of BluSpark-IT LIMITED (“we”, “us” and “our”) you agree to be bound by these Terms and Conditions (“terms”). You agree that by registering with us, accessing or using our services, you are agreeing to enter into a legally binding contract with BluSpark-IT LIMITED (even if you are using our Services on behalf of a company). If you do not agree to these terms do not access or otherwise use any of our services.

We reserve the right to make changes to these Terms and Conditions from time to time. We would post the updated Term and Conditions on our website. The updated terms supersede the previous one and would take effect a month after posting it on our website. During the one-month period before the terms take effect You may reach out to us to discuss any parts of it you have trouble with. However, Your continued use of our service after the terms take effect means that you are consenting to the updated terms. Do well to check the website for our current Terms and Conditions before using our services.

a. Your CEDIPLUS Account

- 1.** To gain access to the CEDIPLUS service you must first create a CEDIPLUS account by signing up on our website. Please note that by using our services you agree to these Terms and Conditions and our Privacy Policy. You also acknowledge that you have the legal capacity to accept these terms either on your own behalf or on the behalf of the company you represent.
- 2.** You acknowledge that all the information you provide us is accurate and up to date. Should there be a change in your details you should inform us by contacting via email or the Live chat feature on our website.

3. YOUR PASSWORD IS YOUR SECRET AND AS SUCH SHOULD BE PROTECTED. SHOULD YOU LOSE YOUR PASSWORD OR SUSPECT IT HAS BEEN COMPROMISED KINDLY CONTACT CUSTOMER SERVICE WITHIN 24 hrs. Do not disclose your password to anybody. Do well to take any reasonable steps to prevent other people from learning or obtaining it. Our personnel will not demand your password or security details neither will we via a third party.
4. Your CEDIPLUS account allows you to receive mobile money transactions from Tigo Cash users and MTN mobile money users.
5. Money paid to your CEDIPLUS account goes to the mobile money wallet number you provide during sign up.
6. Your CEDIPLUS Account simply facilitates the process of receiving mobile money payments. Your dashboard displays the amount of money you have you have in your wallet. Any delayed payouts should be reported to us after 48hrs.
7. By opening a CEDIPLUS Account you acknowledge that you are not in violation of any applicable laws or regulations. You shall therefore indemnify us against any actions resulting thereof.
8. Should there be any unauthorized transactions involving your account do well to contact us concerning the issue no later than 30 days after the said transaction.
9. You may change the wallet number associated with your account by navigating to change number inside the settings menu. After the request is made for a change of the account CEDIPLUS will confirm the switch. Payments will thereafter be made only to the new wallet number after confirmation.

b. Imprecisions & Limitations

We continually work to improve our services but we do not guarantee that the service or information provided on the site will always be error free or available.

c. Termination

You can terminate this agreement at any time by removing any CEDIPLUS data or derived data from your product and associated storage systems. We may immediately suspend your access to our API at any time, and without notice to you for any reason including your breach of any term or condition here of if we reasonably determine your usage is likely to cause liability to BluSpark-IT LIMITED. We will not be liable for any costs, expenses, or damages as a result of a termination of this agreement. Upon

termination of this agreement, you will promptly cease accessing and using our API and will delete all BluSpark-IT LIMITED content and any information derived therefrom and all copies and portions thereof, in all forms and types of media from your Service.

d. Use

You may not use our services to purchase any illegal substances, guns, pornographic material or any banned services in accordance with the laws of Ghana or your country of residence. Your use of the service warrants that you do not violate any laws applicable to you. You shall indemnify CEDIPUS against any possible outcomes or losses associated with this action thereof.

e. Fees

A charge is applied for every transaction made on the account. Currently a charge of 2.8% applies. By accepting these terms, you also give us the right to deduct this fee from your account for each transaction.

f. Confidentiality

You may be given access to certain information, software, and specifications relating to our API and data. You may use this confidential Information only as necessary in exercising your rights granted here. You can't share this data with any third party and agree to protect this information as you'd protect your own confidential business information.

g. Indemnity

WE WILL NOT BE LIABLE TO YOU FOR ANY SPECIAL, INCIDENTAL, EXEMPLARY, PUNITIVE OR CONSEQUENTIAL DAMAGES (INCLUDING LOSS OF USE, DATA, BUSINESS OR PROFITS) ARISING OUT OF OR IN CONNECTION WITH THIS AGREEMENT OR YOUR USE OF THE CEDIPUS SERVICE WHETHER SUCH LIABILITY ARISES FROM ANY CLAIM BASED UPON CONTRACT, WARRANTY, TORT (INCLUDING NEGLIGENCE), STRICT LIABILITY OR OTHERWISE, AND WHETHER OR NOT YOU HAVE BEEN ADVISED OF THE POSSIBILITY OF SUCH LOSS OR DAMAGE. THE FOREGOING LIMITATIONS WILL SURVIVE AND APPLY EVEN IF ANY LIMITED REMEDY SPECIFIED IN THIS AGREEMENT IS FOUND TO HAVE FAILED ITS ESSENTIAL PURPOSE.

h. PROPRIETARY RIGHTS; FEEDBACK

By accepting these terms and conditions You agree and acknowledge that BluSpark-IT LIMITED owns and retains all right, title and interest, including, without limitation, all intellectual property rights (including but not limited to patent, copyright, trade secret, trademark and other proprietary rights), in and to the CEDIPUS API. You agree any feedback you provide in relation to the API will be the property of BluSpark-IT LIMITED and may be used or exploited in any manner without limitation for any purpose by BluSpark-IT LIMITED.