



WIGAL SOLUTIONS LTD

TERMS OF USE POLICY

Welcome to Redde.

Thank you for using our payment services which are governed by these Terms of Use. Please read them carefully. **About Redde**

1.1. Redde is a trading name for a product of Wigal Solutions Limited, a company incorporated under the laws of Ghana with registration number **CS467452014**

2.1. Scope of these Terms of Use

These Terms of Use govern the opening, use and closure of your Redde Account and other related payment services as referred to herein. Together with our Privacy Policy, and any other terms and conditions referred to therein, they constitute the legal relationship between you and us. For the use of additional services you may have to accept additional terms and conditions as notified to you when you are ordering or using such services. You are advised to print or download and keep a copy of these Terms of Use for future reference. You can always view the current Terms of Use on our Website.

2.2. Depending on the type of Redde Account you have, additional terms and conditions may apply and will be communicated to you at the appropriate time.

Your Redde Account

3.1. As a merchant, your Redde account allows you to receive payments for your goods and services. You can use the Redde portal to periodically sweep your money into your bank account, Mobile money account, or any other account that is permitted under the laws of Ghana.

Opening Your Redde Account

4.1. In order to use our payment services you must first create a Redde Account by registering your details on our Website or through our Mobile App. As part of the signup process you will need to accept these Terms of Use and our Privacy Policy and you must have legal capacity to accept the same. If you order additional services, you may be asked to accept additional terms and conditions.

4.2. You must be 18 years or older to use our services and by creating a Redde Account you declare that you are 18 years or older. This does not apply to products for which we set a different age limit. We may require at any time that you provide evidence of your age.

4.3. You may only create one Redde Account per email address and phone number unless we explicitly approve otherwise.

4.4. You fully agree that all information you provide during the signup process or any time thereafter must be accurate and truthful.

Maintaining Your Redde Account

5.1. You must ensure that the information recorded on your Redde Account is always accurate and up to date and we shall not be liable for any loss arising out of your failure to do so. We may ask you at any time to confirm the accuracy of your information or to provide documents or other evidence.

5.2. We may contact you by e-mail, phone number or both with information or notices regarding your Redde Account. It is your responsibility to regularly check the proper functioning of your email account or other methods of communication that you have registered with your Redde Account and to retrieve and read messages relating to your Redde Account promptly. We shall not be liable for any loss arising out of your failure to do so.

5.3. Payments received are displayed in your online transactions history. Each transaction is given a unique transaction ID and shown in the transaction history. You should quote this transaction ID when communicating with us about a particular transaction. You should check your Redde Account transaction history regularly. You should report any irregularities or clarify any questions you have as soon as possible by contacting Customer Service.

Keeping Your Redde Account Safe

6.1. You must take all reasonable steps to keep your Redde Account password and security details safe at all times and never disclose it to anyone. Our personnel will never ask you to provide your password or security details to us or to a third party. Any message you receive or website you visit that asks for your password, other than the Redde Website, should be reported to us. If you are in doubt whether a website is genuine, you should contact Customer Service. It is advisable to change your password regularly (at least every three (3) to six (6) months) in order to reduce the risk of a security breach in relation to your Redde Account. We also advise you not to choose a password that is easily guessed from information someone might know or gather about you or a password that has a meaning. You must never allow anyone to access your Redde Account or watch you accessing your Redde Account.

6.2. If you have any indication or suspicion of your Redde Account, login details, password or other security feature being lost, stolen, misappropriated, used without authorisation or otherwise compromised, you are advised to change your password. You must contact Customer Service without undue delay on becoming aware of any loss, theft, misappropriation or unauthorised use of your Redde Account, login details, password or other security features. Any undue delay in notifying us may not only affect the security of your Redde Account but may result in you being liable for any losses as a result. If you suspect that your Redde Account was accessed by someone else, you should also contact the police and report the incident.

6.3. We may suspend your Redde Account or otherwise restrict its functionality on reasonable grounds relating to the security of the Redde Account or any of its security features or if we reasonably suspect that an unauthorised or fraudulent use of your Redde Account has occurred or that any of its security features have been compromised. We will notify you of any suspension or

restriction and of the reasons for such suspension or restriction in advance or, where we are unable to do so, immediately after the suspension or restriction has been imposed, unless notifying you would be unlawful or compromise our reasonable security interests. We will lift the suspension and/or the restriction as soon as practicable after the reasons for the suspension and/or restriction have ceased to exist.

6.4. You must take all reasonable care to ensure that your e-mail account(s) are secure and only accessed by you, as your e-mail address may be used to reset passwords or to communicate with you about the security of your Redde Account. In case any of the e-mail addresses registered with your Redde Accounts are compromised, you should without undue delay after becoming aware of this contact Customer Service and also contact your e-mail service provider.

6.5. Irrespective of whether you are using a public, a shared or your own computer to access your Redde Account, you must always ensure that your login details are not stored by the browser or cached or otherwise recorded. You should never use any functionality that allows login details or passwords to be stored by the computer you are using.

6.6. Additional products or services you use may have additional security requirements and you must familiarise yourself with those as notified to you.

Closing Your Redde Account

7.1. You may close your Redde Account at any time by contacting Customer Service.

7.2. We reserve the right to carry out any necessary money laundering, terrorism financing, fraud or other illegal activity checks before authorising closure of your Redde Account.

Receiving Funds

8.1. If you receive funds into your bank Account, we will send you a notification e-mail, phone number or both. You should regularly reconcile incoming payments with your own records.

8.2. You should be aware that receipt of funds to your bank Account does not necessarily mean that these transactions cannot be reversed. We reserve the right to reverse a payment in case the payer or the payer's bank or payment service provider has charged back or otherwise reversed.

9.1. It is strictly forbidden to receive payments as consideration for the sale or supply of illegal product as stipulated by the laws of the land:

We reserve the right, in our sole discretion, to add categories of prohibited transactions by adding such categories either to these Terms of Use or an acceptable use policy published on the Website.

9.2. It is strictly forbidden to receive payments from persons or entities offering illegal gambling services, including (but not limited to) illegal sports, scamming, betting, casino games and poker games. We may suspend or terminate your Redde Account at any time or refuse to execute or reverse a transaction if we believe that you directly or indirectly use or have used your Redde Account for or in connection with illegal gambling transactions.

9.3. It is strictly forbidden to use your Redde Account for any illegal purposes including but not limited to fraud and money laundering. We will report any suspicious activity to the relevant law enforcement agency. You are prohibited from using your Redde Account in an attempt to abuse, exploit or circumvent the usage restrictions imposed by a merchant on the services it provides.

9.5. If you conduct or attempt to conduct any transaction in violation of the prohibitions contained in this section 11 or without the necessary approval under section 11.4, we reserve the right to:

reverse the transaction; and/or

close or suspend your Redde Account; and/or

report the transaction to the relevant law enforcement agency; and/or claim damages from you; and charge you an administration fee in case we apply any of the above.

9.6 It is your and not our responsibility to ensure that you only receive payments from persons or entities for the sale or supply of goods and services that you may provide in compliance with any applicable laws and regulations. The mere fact that you accepts payments through us is not an indication of the legality of the supply or provision of your goods and services.

Your Data

10.1. The processing of your data is governed by our Privacy Policy which can be found on our Website. By accepting these Terms of Use, you also agree to the terms of our Privacy Policy, AntiMoney Laundering Policy and every other policy we display on our website. You should print and keep a copy of the Privacy Policy together with these Terms of Use.

Liability

11.1. In case of an unauthorised payment or a payment that was incorrectly executed due to an error by us, we shall at your request immediately refund the payment amount including all fees deducted therefrom. This shall not apply:

11.1.1. where the unauthorised payment arises from your failure to keep the personalised security features of your Redde Account safe in accordance with section 6 in which case you shall remain liable for the action;

11.1.2. if you fail to notify us without undue delay of any loss of your password or other event that could reasonably be expected to have compromised the security of your Redde Account after you have gained knowledge of such event in which case you shall remain liable for losses incurred up to your notification to us;

11.1.3. if the transaction was unauthorised but you have compromised the security of your Redde Account with intent or gross negligence in which case you shall be solely liable for all losses; or

11.1.4. If you fail to dispute and bring the unauthorised or incorrectly executed transaction to our attention within 2 weeks from the date of the transaction.

11.2. Subject to the foregoing, we shall not be liable for any disruption or impairment of our service or for disruptions or impairments of intermediary services on which we rely for the performance of our obligations hereunder, provided that such disruption or impairment is due to abnormal and unforeseeable circumstances beyond our reasonable control or the control of the intermediary affected.

11.3. We shall not be liable for any indirect or consequential losses including but not limited to loss of profit, loss of business and loss of reputation. We shall not be liable for any losses arising from our compliance with legal and regulatory requirements.

11.4. Nothing in these Terms of Use shall operate to exclude liability for death or personal injury due to negligence or for fraud or fraudulent misrepresentation or for any statutory liability that cannot be excluded or amended by agreement between the parties.

11.5. Our obligation under these Terms of Use is limited to providing you with an electronic money account and related payment services and does not make any statement in relation to or endorsement of the quality, safety or legality of any goods or services provided by a Redde customer, merchant or intermediary.

11.6. We shall not be liable for the assessment or payment of any taxes, duties or other charges that arise from the underlying commercial transaction between you and another Redde customer.

11.7. Indemnification/re-imbusement. You agree to defend, reimburse or compensate us and hold us and our other companies in our corporate group harmless from any claim, demand, expenses or costs (including legal fees, fines or penalties) that we incur or suffer due to or arising out of your or your agents' breach of these Terms of Use, breach of any applicable law or regulation and/or use of the services. This provision shall survive termination of the relationship between you and us.

Termination and suspension

12.1. We may terminate your Redde Account or any payment service associated with it by giving you two weeks' prior notice. You may terminate your Redde Account with us at any time.

12.2. Together with a termination notice or at any time thereafter we may give you reasonable instructions on how to proceed.

12.4. We may suspend your Redde Account at any time if:

12.5.1. We reasonably believe that your Redde Account has been compromised or for other security reasons; or

12.5.2. We reasonably suspect your Redde Account to have been used or is being used without your authorisation or fraudulently; and we shall notify you either prior to the suspension or, if prior notification is not possible under the circumstances, promptly after the suspension unless we are prohibited by law to notify you.

Changes to these Terms of Use

13.1. These Terms of Use and any additional terms and conditions that may apply are subject to change. Changes will be implemented with prior notice from us under the procedure set forth in this section.

13.2. We shall give notice to you of any proposed change by sending an e-mail to the primary email address registered with your Redde Account.

13.3. If you object to the changes, they will not apply to you, however, any such objection shall constitute a notice by you to terminate and close your Redde Account. Your Redde Account will be closed in accordance with the provisions of section 6 above.

How We Communicate

14.1. We usually communicate to you via e-mail, phone or both. For this purpose you must at all times maintain at least one valid e-mail address and phone number in your Redde Account profile. You are required to check for incoming messages regularly and frequently. E-mails may contain links to further communication on our Website. Any communication or notice sent by e-mail will be deemed received by you.

14.2. Where legislation requires us to provide information to you on a durable medium, we will either send you an e-mail (with or without attachment) or send you a notification pointing you to information on our Website in a way that enables you to retain the information in print format or other format that can be retained by you permanently for future reference. You are required to keep copies of all communications we send or make available to you.

14.3. You can request a copy of the current Terms of Use or any other contractual document relevant to you by contacting Customer Service or visiting the website.

14.4. We will never send you any e-mails with executable files attached or with links to any executable files. If you receive any e-mail with such attachments, you should delete the message without clicking on the attachment. If you are unsure whether a communication is originating from us, please contact Customer Service.

14.5. We will communicate to you in English and will always accept communications made to us in English. For non-standard communication, we reserve the right to communicate with you in English. Documents or communications in any other languages are for convenience only and shall not constitute an obligation on us to conduct any further communication in that language.

14.6. Apart from communicating via e-mail, we may contact you via letter or telephone, where appropriate. If you use any mobile services, we may communicate with you via SMS. Any communication or notice sent by post will be deemed received ten days from the date of posting for Ghana post or within 14 days of posting for international post. Any communication or notice sent by SMS will be deemed received the same day.

14.7. You may contact us at any time by sending a message to Customer Service via the “E-Mail Support” facility on our Website.

Complaints

15.1. Any complaints about us or the services we provide should be addressed to us in the first instance by contacting Customer Service. You should clearly indicate that you are wishing to make a complaint to us. This helps us to distinguish a complaint from a mere query. We send you a complaint acknowledgement by post or by e-mail.

15.2. We endeavour to provide you with an answer or resolution to your complaint within reasonable timeframes. Should this not be possible due to unforeseen circumstances or lack of information, we will contact you. Miscellaneous

16.1. No person other than you shall have any rights under these Terms of Use and the provisions of the Payment Systems Act 2003.

16.2. Your Redde Account is personal to you and you may not assign any rights under the Terms of Use to any third party.

16.3. Your Redde Account is operated in Ghana and these Terms of Use shall be governed by and interpreted in accordance with the laws of Ghana. Any dispute under these Terms of Use or otherwise in connection with your Redde Account shall be brought exclusively in the courts of Ghana except where prohibited by Ghana law.

16.4. If any part of these Terms of Use is found by a court of competent jurisdiction to be invalid, unlawful or unenforceable then such part shall be severed from the remainder of the Terms of Use, which shall continue to be valid and enforceable to the fullest extent permitted by law.

Definitions

Various terms in these Terms of Use have a defined meaning as follows:

“Business Day” means any day other than a Saturday or a Sunday or a public or bank holiday in Ghana;

“Customer Service” means our customer service, which you can reach by sending a message through the

“Contact Us” or email facility on the Website.

“Fees” shall mean the charges payable by you to us for using our services;

“Privacy Policy” is the Redde’s policy governing the processing of personal data which is available on the Website, as may be amended from time to time;

“Redde Account” shall mean the money account you open and maintain through the Redde Website and Mobile App;

“Redde Website” or “Website” shall mean the website available at www.reddeonline.com

“Terms of Use”, shall mean these Redde Account Terms of Use, published on the Website and as may be amended from time;

“We”, “us”, “our” shall mean Redde;

“You”, “your” shall mean you, the natural person or legal entity in whose name the Redde Account is opened and maintained;