

# KoboX Finance Terms and Conditions

## 1. Introduction

Welcome to KoboX Finance. By accessing or using our website (the “Website”) and the services provided therein (collectively, the “Services”), you agree to comply with and be bound by these Terms and Conditions (“Terms”). Please read these Terms carefully before using our Website. If you do not agree to these Terms, please do not use our Website.

KoboX Finance is a digital finance platform that revolutionizes financial services in Africa by merging traditional finance with blockchain technology. Our Services include, but are not limited to, digital wallet management, secure identity verification, and financial transaction processing.

## 2. Acceptance of Terms

By using our Website, you agree that you are at least 18 years of age (or of legal age in your jurisdiction to form a binding contract) and that you accept these Terms in full. If you are using the Website on behalf of an organization, you represent that you have the authority to bind that organization to these Terms.

## 3. Changes to the Terms

KoboX Finance reserves the right to update, modify, or change these Terms at any time without prior notice. Your continued use of the Website following any changes constitutes your acceptance of the updated Terms. We encourage you to review these Terms periodically.

## 4. Description of Services

KoboX Finance provides a platform for digital financial services, which includes:

- **Financial Transactions:** Facilitating seamless transactions and digital payments.
- **Digital Wallet Management:** Providing secure crypto wallet solutions.
- **Identity Verification:** Offering secure, AI-driven identity verification services.
- **Blockchain Integration:** Enabling onchain financial transactions and bridging traditional finance (TradFi) with decentralized finance (DeFi).

Additional features or services may be added from time to time. We reserve the right to modify or discontinue any part of our Services without liability.

## 5. User Obligations

When using the Website and Services, you agree to:

- Provide accurate, current, and complete information during registration and when using our services.
- Maintain the confidentiality of your account credentials, including your username and password.
- Notify us immediately if you suspect any unauthorized use of your account or breach of security.
- Comply with all applicable laws and regulations in connection with your use of the Website and Services.
- Refrain from using the Website for any fraudulent, unlawful, or harmful purposes.

## 6. Intellectual Property Rights

All content, features, and functionality on the Website—including but not limited to text, graphics, logos, images, as well as the underlying software and technology—are the exclusive property of KoboX Finance or its licensors and are protected by intellectual property laws. You are granted a limited, non-exclusive, non-transferable, revocable license to access and use the Website solely for your personal, non-commercial use in accordance with these Terms.

Any unauthorized reproduction, distribution, or commercial use of any content or material on the Website is strictly prohibited.

## 7. Disclaimers and Limitation of Liability

### 7.1 Disclaimer of Warranties

The Website and Services are provided on an “AS IS” and “AS AVAILABLE” basis without any warranties of any kind, either express or implied. KoboX Finance disclaims all warranties, including but not limited to implied warranties of merchantability, fitness for a particular purpose, and non-infringement. We do not guarantee that the Website will be error-free, secure, or uninterrupted, or that any defects will be corrected.

### 7.2 Limitation of Liability

In no event shall KoboX Finance, its affiliates, directors, employees, or agents be liable for any indirect, incidental, special, consequential, or punitive damages (including loss of profits, data, or other intangible losses) arising out of or in connection with your use of the Website or Services, even if advised of the possibility of such damages. KoboX Finance's total liability to you for any claim arising out of or in connection with these Terms or your use of the Website

shall not exceed the amount you paid (if any) to access the Website during the twelve (12) months preceding the claim.

## 8. Blockchain and Onchain Transactions

KoboX Finance leverages blockchain technology to provide secure, decentralized financial transactions. Please note that:

- **Onchain Data:** Transactions recorded on the blockchain are immutable and publicly verifiable. However, any sensitive personal data is processed off chain and secured using industry-standard measures.
- **Data Minimization:** Only essential transactional data is recorded on chain. Sensitive data necessary for identity verification or regulatory compliance is maintained off chain.
- **User Acknowledgment:** By using our Services, you acknowledge that blockchain technology has inherent characteristics, including immutability, and that you agree to the handling of your onchain data as described herein.

## 9. Privacy

Your privacy is important to us. Please review our Privacy Policy to understand how we collect, use, store, and disclose your personal and financial information.

## 10. Governing Law and Jurisdiction

These Terms and any disputes arising out of or related to your use of the Website or Services shall be governed by and construed in accordance with the laws of Nigeria. Any legal proceedings arising out of these Terms will be subject to the exclusive jurisdiction of the courts located in Nigeria, and you hereby consent to the personal jurisdiction of such courts.

## 11. Indemnification

You agree to indemnify, defend, and hold harmless KoboX Finance and its affiliates, officers, directors, employees, and agents from and against any claims, damages, obligations, losses, liabilities, costs, or expenses (including attorneys' fees) arising from your use of the Website or Services, your violation of these Terms, or your infringement of any intellectual property or other rights of any third party.

## 12. Termination

KoboX Finance reserves the right to suspend or terminate your access to the Website or Services, in whole or in part, at any time and for any reason without prior notice. Upon

termination, all rights granted to you under these Terms will cease, and you must immediately stop using the Website and Services.

## 13. Miscellaneous

- **Severability:** If any provision of these Terms is found to be invalid or unenforceable, the remaining provisions will continue to be valid and enforceable.
- **Waiver:** Failure to enforce any provision of these Terms shall not be deemed a waiver of future enforcement of that or any other provision.
- **Entire Agreement:** These Terms constitute the entire agreement between you and KoboX Finance regarding your use of the Website and Services and supersede any prior agreements, understandings, or representations.

## 14. Contact Information

If you have any questions or concerns regarding these Terms and Conditions, please contact us at:

Email: [accounts@kobofinance.com](mailto:accounts@kobofinance.com)