

# Terms and Conditions

## Terms of Use: Delivery, Return, Refund and Cancellation Policy

1. Any user who has created an account with TopUp Africa and has deposited funds via any of our channels (cash deposit in bank, bank wire transfer, or card payment on TopUp Africa website / portal / app), can make transactions for any services available on TopUp Africa platform within the limit of their deposit.
2. Funds deposited via a card payment are credited to your account immediately. Funds deposited via other channels are credited within minutes during standard working hours (Monday – Friday, 8am – 5pm except public holidays), and in the morning of the first business day if a deposit was effected on a day-off.
3. Deposited funds are converted into airtime and cannot be withdrawn in cash. They can only be used for purchasing services on TopUp Africa platform.
4. All payments are processed in Nigerian local currency i.e. Naira. Available balance is also displayed in Naira.
5. Transactions are processed online instantly. Once completed, a confirmation message informs you of a successful payment.
6. Each transaction holds a unique Transaction ID which is used to track and identify all transactions conducted on TopUp Africa platform. This ID is important for a number of reasons, including dispute resolution.
7. We strive to keep our service up and running at all times. However, due to the nature of e-payment channels, downtimes of service providers' platforms may occur from time to time. We keep our users informed of temporary unavailability of any services via pop-up notifications and emails. As a general rule, downtimes do not last more than 1 – 2 hours.
8. You are unable to perform transactions during a downtime, and no funds are deducted.
9. You can access a full list of your successful transactions on your app / portal. If you believe that the list is inaccurate, you must inform us within 30 days of the date of any transaction you dispute. Otherwise, it is deemed that you agree with the status of all your transactions, and TopUp Africa reserves the right to reject any claims.
10. If you have doubts about any transaction that was carried out from your account, you shall notify us as soon as possible so that we could investigate.
11. If we identify a problem on our side, we will take action immediately:
12. If the transaction failed, but funds were deducted from your account, we will either reimburse your account, or repeat the transaction (whatever option you will prefer);
13. If the transaction was successful, but funds were deducted incorrectly (for example, twice the amount of payment), we will reimburse your account;
14. If the transaction was successful, but funds were not deducted, we reserve the right to deduct them after communicating this information to you and getting your confirmation.
15. If we do not find any problem on our side, then you need to contact a relevant service provider. We have no liability beyond that of a payment agent.

16. The Transaction ID and transaction details will be requested to review your claim.
17. TopUp Africa is not responsible for the quality of services you purchase. All the claims in this regard should be addressed to the relevant service provider.
18. We can't cancel any transactions once they are successfully completed, therefore we advise you to carefully examine all transaction details before submitting it for payment.
19. In case you entered a wrong phone number / account details and the payment was sent to a wrong person, you need to contact a relevant service provider to find out if the issue can be resolved. TopUp Africa is not responsible for the information you enter, it is only responsible for processing transactions.

## **Privacy Policy**

TopUp Africa respects the privacy of its clients/ visitors to its website, and we do our best to ensure that your privacy is safeguarded.

When you create an account with us or visit our website, any information provided with us may be used in accordance with existing laws, rules, regulations, and other policies. This Privacy Policy governs the use and collection of information from TopUp Africa app / portal / website. Any actions that you conduct on TopUp Africa website / portal / app imply your agreement with our Privacy Policy.

### **Our use of information**

We require you to provide a minimum amount of information upon registration that we need to create and manage your account: phone number and email address. We use your phone number as your user ID and your email for verification and communication purposes.

By installing our app on your phone/tablet, you also allow TopUp Africa to collect certain data regarding your phone/tablet, such as your phone's IMEI (International Mobile Equipment Identity, a unique number given to every single mobile device). This information helps us prevent fraud and solve potential disputes.

We may collect information from your mobile phone or any other device that you use to access TopUp Africa concerning your browser type, location, and IP address, as well as the pages you visit for security purposes and to be able to better meet your needs.

We store details of all your deposits and transactions in accordance with service providers' and financial institutions' requirements.

If you credit your account using your card on TopUp Africa website / portal / app, your payment is processed and your card details are collected by Unified Payments Services Limited, an acquiring company licensed by the CBN as well as Visa and MasterCard

International. TopUp Africa does not store your credit/debit card information on its websites/servers.

In general, the gathered information is used to provide our services and customer support, enhance their quality, authenticate users, prevent fraud, and troubleshoot issues.

## **Sharing and disclosure of information**

TopUp Africa will neither disclose nor share your information with any third party unless it is required to do so by law. We have put security mechanisms in place to ensure confidentiality of your information and prevent unauthorized access. All the payment data transmitted through TopUp Africa platform is encrypted and communicated via secure VPN tunnels. We also advise you to stay vigilant and keep your passwords and card details safe.

## **Handling of information by TopUp Africa employees**

Our employees do not have access to your passwords and sensitive card information. They are obliged to respect any data they handle with confidentiality and not disclose it to any third party. We monitor our employees' performance on a constant basis and make sure they are well aware of TopUp Africa privacy policy.

## **Correspondence and communication**

We store any emails you choose to send us as well as chat conversations on our website for quality purposes and to investigate potential fraud and disputes.

## **Privacy Policy updates**

TopUp Africa reserves the right to update Privacy Policy at its sole discretion. The revised version will be published on TopUp Africa website, and our users will be notified via email and pop-up notifications (for app users). Your continued use of TopUp Africa platform will constitute your acceptance of the modified terms.

This policy will be updated if there are any changes in our practice.