

# YOQO MOBILE APP USER AGREEMENT

This User Agreement ("Terms") constitutes a legally binding agreement between you and **YOQO PAYMENT SYSTEMS LTD**, a company licensed and regulated by the Financial Services Commission of Mauritius (License No: OF24200003). These Terms govern your access to and use of the YOQO Mobile Application available on **Android and iOS** platforms.

By installing or using the App, you acknowledge that you have read, understood, and agreed to be bound by these Terms.

## 1. DEFINITIONS

- "**YOQO**": Yoqo Payment Systems Ltd.
- "**User/You**": The corporate individual authorized to use the App.
- "**Services- **Security & Access**: Multi-factor authentication, MPIN management, and biometric login.
- **Account Oversight**: Real-time balance displays and viewing of all associated cards.
- **Fund Management**: Card-to-card and account-to-account transfers.
- **Card Control**: Activation/deactivation, contactless toggle, and PIN selection.
- **Reporting**: Accessing the last 10 transactions and generating PDF statements via card number and date filters.
- **Issuance**: Requests for new card products and currency-specific card selection.**

## 2. ELIGIBILITY AND REGISTRATION

2.1. **Authorized Access**: Access is strictly limited to corporate individuals who have successfully completed YOQO's official onboarding process. 2.2. **Security Responsibility**: You are solely responsible for safeguarding your credentials (passwords, MPINs, and biometric data). Any activity performed through your account is deemed to be authorized by you.

## 3. SCOPE OF SERVICES

The YOQO App serves as a specialized mobile interface for the management of **YOQO Prepaid Cards** and comprehensive customer account monitoring.

## 4. FINANCIAL TERMS

4.1. **Service Fees**: All transaction costs, currency conversion rates, and administrative fees are governed by the **mutually signed agreement** between **YOQO** and your organization. 4.2. **Adjustments**: **YOQO** reserves the right to update its fee schedule, provided that users are given prior notification of such changes.

## 5. REGULATORY COMPLIANCE (AML/CFT)

5.1. **Strict Adherence**: As a licensed Payment Intermediary Service (PIS) provider, YOQO operates in full compliance with Anti-Money Laundering (AML) and Countering the Financing of Terrorism (CFT) laws. 5.2. **Verification**: We reserve the right to request Know Your Customer (KYC) documentation at any time. Failure to provide requested data may result in immediate account suspension. 5.3. **Prohibited Use**: You agree not to utilize the App for any fraudulent, deceptive, or illegal financial activities.

## 6. INTELLECTUAL PROPERTY & USAGE

6.1. **Ownership:** All software, logos, and interface designs are the exclusive intellectual property of YOQO.

6.2. **License:** You are granted a revocable, non-exclusive license to use the App solely for authorized business purposes. Attempting to bypass or compromise App security features is strictly prohibited.

## 7. LIMITATION OF LIABILITY

7.1. **Service Integrity:** While we aim for uninterrupted service, YOQO is not liable for disruptions caused by third-party network failures or maintenance. 7.2. **Damages:** YOQO shall not be held liable for any indirect or consequential financial losses resulting from the use or inability to use the platform.

## 8. TERMINATION

YOQO may suspend or terminate your access to the App without prior notice if:

- You violate these Terms.
- Regulatory authorities or legal mandates require such action.
- Security risks are identified.

## 9. GOVERNING LAW

These Terms are governed by the laws of the **Republic of Mauritius**. Any legal disputes arising from these Terms shall be settled exclusively within the jurisdiction of the **Courts of Mauritius**.

## 10. CONTACT INFORMATION

For technical support or formal inquiries, please contact:

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