

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"**: The digital tools provided within the App, including but not limited to:
 - **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:

YOQO PAYMENT SYSTEMS LTD 40 Silicon Avenue, Suite 105, 2nd Floor, The Catalyst, 72201, Cybercity, Ebene, MAURITIUS. **Email:** customersupport@yoqo.io **Phone:** +230 55 32 59 09