

Customer Registration Form

Surname:

First Name:

Other Name:

Address:

Date Of Birth (DD/MM/YY): Place Of Birth:

ID Type: Passport Driver's Licence National ID Other (please Specify) :

ID Number: Phone Number:

E-mail:

Nationality: NIGERIAN Other(please Specify)

NEXT OF KIN:

Full Names:

Address:

Date Of Birth (DD/MM/YY): Contact Number:

REFERENCE/ GUARDIAN (FOR REGISTRATION OF MINORS)

Full Names:

Address:

Phone Number:

Type Of ID: Passport Drivers's Licence National ID Other (please Specify)

ID Number Other(please Signify)

DECLARATION

Date: Signature

I certify that the above information is correct and I would like to register for NettCash Mobile Services provided by Pridar Systems Limited in accordance with the NettCash Mobile Customer Terms of Use set out overleaf. I confirm that I have read and understood the NettCash Mobile Customer Terms of Use and I accept them.

Signature/thumprint: Date:

AGENT DETAILS

Full Names:

Location:

AGENT ID

FOR OFFICIAL USE ONLY

CUSTOMER ACCOUNT NUMBER

APPROVED BY: _____
Head Of Operations Signature And Date

NETTCASHMOBILE TERMS AND CONDITIONS

THE AGREEMENT

When you open a NettCash mobile account you must know the terms and conditions ("rules") for using your account. You need to understand each clause as set out in this document. You are required to keep these rules as they are a binding agreement between you and Pridar Systems Limited, operator of NettCash Mobile, and partners.

NETTCASHMOBILE CONCEPT

NettCash Mobile: is a mobile payment solution that enables phone users to send and receive money on their mobile phones and perform other financial services at any NettCash Mobile Authorized Agent outlet without necessarily having a bank account. NettCash Mobile users will be informed of additional feature that may be offered in future.

APPLICATION FOR NETTCASH MOBILE

You can apply for NettCash Mobile by visiting any NettCash Mobile Authorized Agents where you will be given a registration form to complete. Persons below age 18(minors) cannot open a NettCash Mobile account. A person above 18 years may however open a NettCash Mobile account to be held in trust for a minor. You will be required to provide relevant and accurate information, in situations where inappropriate information is provided, application form will be declined.

Upon satisfactory consideration of your application and activation of your account you will be able to carry out transactions on your mobile phone. Foreigners wanting to benefit from this service are required to provide resident permit or any legal document to that effect.

FEES AND OTHER CHARGES

You agree to pay the scale of fees and commission as may be specified from time to time for the provision of this service. Fees and other charges are available at authorized agent outlets and partner banks. You can also request for a list of the fees by calling our Customer Support lines 01-2805437, 01-2714057, 01-2805438 or by visiting our website: www.nettcashmobile.com

TRANSACTION

There are transactions and daily limits on your NettCash Mobile account. You can increase or reduce these limits by contacting our customer support centre. This is however subject to the restrictions placed on the **global product limit**.

You may access the available funds in your account at any time by using your mobile phones and the internet. We shall provide services in accordance with the user manual provided, however, the services are without any warranties. All your transactions must be authorized by you using your PIN, which MUST remain known to ONLY you at all time. Please do not disclose your PIN to anyone to prevent unauthorized use of your account.

Any transactions concluded through the NettCash Mobile website are subject to the terms and conditions of NettCash Mobile Scheme as may be amended by us from time to time.

We may verify and confirm any record of a Cash-In into your account. Our records will be taken as correct unless you are able to prove otherwise.

You agree that you will only use the channels provided by Pridar Systems to access NettCash Mobile Services. We shall not be liable for any loss or damage whether direct, indirect, arising from offline transactions and the use of channels not provided by us to access NettCash Mobile services

SECURITY AND UNAUTHORIZED USE

You are to select a Personal Identification Number (PIN) during your registration that MUST remain known ONLY to you. This PIN is mandatory for the use of NettCash Mobile services as no transaction is effected without entering and validating the PIN. You have three (3) attempts to enter the right PIN. If you enter the wrong PIN on your third attempt the NettCash mobile account will be disabled. Please note that we are indemnified from any damage, virus attack or loss of data or device and breach of security profile.

ACCOUNT STATEMENT

A statement print out will be provided upon request at a fee to show all the transactions on your account. You must check each statement as soon as you receive and inform us within 30days of the date of the statement if you think that the statement is incorrect. If you do not do this within the time frame, you hereby waive the right to dispute any transactions reflected on the statement or to recover any losses from unauthorized transactions reflected on the statement.

You can use your mobile phone to request for balance or mini statement on your account or alternatively, you can download your statement from the NettCash Mobile website www.nettcashmobile.com at no cost to you.

CLOSING YOUR ACCOUNT

NettCash Mobile account will be closed on your request to us. We can close, restrict activity or suspend access to your account if in any way we notice or suspect your account is being used fraudulently or for illegal activities, or if we must do so to comply with the law. We can also close your account if we believe you have breached these terms and conditions.

You agree that we shall not be liable for any loss or damage whether direct, indirect, consequential, or special including but not limited to damages for loss of profits, goodwill, or other intangible loses, whether or not we had been advised of the possibility of such damages arising from the use or inability to use the NettCash Mobile service.

FAILURE OR MALFUNCTION OF EQUIPMENT

We shall not be responsible for any loss arising from any failure, malfunction or delay in any POS, mobile phone network, and mobile phones, the internet or terminals or any of its supporting or shared networks resulting from circumstances beyond our reasonable control.

NOTICE

The address you supply on your NettCash Mobile registration form is regarded as your chosen address where notice may be given and document in legal proceedings may be served. You must notify us immediately should your home, postal, email addresses or mobile phone number change.

We are entitled to send any notice to an email address specified on your form unless the contrary is proved.

This clause pertains to customers who have completed the NettCash Mobile registration form. Any correspondence that we send to you by post will be considered to have arrived within seven (7) days of posting and any correspondence sent to you by fax or email will be considered to have arrived on the day that it was sent.

We are entitled to send information to you via SMS to the contact mobile phone number supplied on your application form. These SMS are for information purpose only. You should send any legal notice to us at our chosen address, **PLOT 20, BLOCK 15, ADMIRALTY WAY, LEKKI PHASE 1, LAGOS, TELEPHONE +234 1 2706134-6, FAX +234 1 2714057.**

You acknowledge and agree that this agreement will be regarded as having been entered into in Nigeria and any breach of this agreement will be considered having taken place in Nigeria.

CONSENTS AND CONDUCT OF THE ACCOUNT

You, account holder, consent to us the right to:

- Make enquires of any credit record with any credit reference agency and any other party to confirm the detail on the application
- Provide regular update regarding the conduct of the account to the credit reference agencies and allowing the credit reference agencies to in turn make the record and details available to other credit grantors.

FRAUD PREVENTION

You, the account holder, consent to us the right to:

- Carry out identity and fraud prevention checks and to share information relating to this application with the Nigeria police or any fraud prevention or security agency.
- Provide details to the Nigeria Police or any fraud prevention or security agency of any conduct on your account that gives us reasonable cause to suspect that the account are been used for improper purposes.

You understand and agree that the record of this suspicion will be available to the Nigeria police or any fraud prevention and security agency should they carry out credit or other check on your name.

General Agreement

1. You shall abide by the terms and conditions
2. We may at any time amend this terms and conditions and notice will be sent to you. The amendment will not constitute a revocation of this agreement.
3. These terms and conditions are governed by the laws of the Federal Republic of Nigeria.
4. You agree that we may sue you in any court of competent jurisdiction.
5. We may allocate any money received from you or held on your behalf to settle any outstanding balance on your account. Should you default on any other account with our partner banks we have the right to apply setup on the affected account.
6. You must pay all your expenses in recovering any amount you owe us including legal fees.
7. A favour or concession we may give you will not affect any of our right against you.
8. A certificate signed by any of our manager (whose appointment needs not be proved) showing the amount you owe us is sufficient proof of the facts stated on the certificate unless the contrary is proved.
9. You must notify us if you are under an administration order, sequestration or any other form in insolvency
10. All copyright, trademark and other intellectual property rights used as part of our services or contained on our documents are owned by NettCash Mobile or its licensors.
11. You must notify us immediately of any change of details in your application form.
12. You agree that your information, including your personal information, your telephone conversation with our call centre and your transactions will be recorded and stored for record keeping purposes for five years from date of closure of account.
13. We are obliged by law to regularly update your personal particulars, such as your current residential address and contact information. We may contact you from time to time in this regard.
14. You accept that all the transactions effected on your cell phone are subject to other terms and conditions available on our website or from our call centre.
15. You are responsible for your connection to the internet and all cost associated with that same connection.
16. 16. You agree that we shall not be liable for any loss or damage whether direct, indirect, consequential, or special including but not limited to damages for loss of profits, goodwill, or other intangible loses, whether or not we had been advised of the possibility of such damages arising from the use or inability to use the NettCash Mobile service.
17. You agree that you will only use the channels provided by Pridar Systems to access NettCash Mobile Services. We shall not be liable for any loss or damage whether direct, indirect, arising from offline transactions and the use of channels not provided by us to access NettCash Mobile services

SANCTION

1. Any abusive and/or fraudulent usage of a NettCash Mobile account and any false declaration will be subject to sanctions applicable to the laws in place in Nigeria.
2. Any abusive and/or fraudulent usage of a NettCash Mobile account and any false declaration may also lead us to suspend temporarily or indefinitely access to the NettCash Mobile service.
3. Any cost engaged by us in recovering transactions and undue payment made by you will be borne by you
4. Any fee that could not have been debited from your account due to a fraudulent usage will be recovered by an additional legal interest rate.
5. Any transaction or action from your NettCash Mobile account triggering a malfunction of the system and requiring a technical intervention will be charged to you.

FOR FURTHER INFORMATION, PLEASE CALL: 01- 2714057, 01-2805437, 01-2805438