

End User Terms and Conditions

Last Updated: 03/09/2024

Welcome to Vend By WallX. These Terms and Conditions ("Terms") govern your access to and use of our payment, savings, soft POS, and bank transfer services (collectively, the "Services"). By using our Services, you agree to be bound by these Terms. If you do not agree, please do not use our Services.

1. Acceptance of Terms

By accessing or using our Services, you confirm that you have read, understood, and agreed to these Terms, along with our Privacy Policy.

2. Services Overview

- **Payment Services:** Facilitate payments between you and third parties.
- **Savings Services:** Provide digital savings options, including setting and managing savings goals.
- **Soft POS Services:** Enable you to accept payments using your mobile device.
- **Bank Transfer Services:** Allow you to transfer funds to and from your bank account.

3. User Eligibility

To use our Services, you must be at least 18 years old or the age of majority in your jurisdiction and have the legal capacity to enter into agreements. You must provide accurate and complete information during registration and keep it updated.

4. User Responsibilities

You agree to:

- Use the Services for lawful purposes only.
- Not use the Services for any fraudulent, illegal, or unauthorized purpose.
- Maintain the confidentiality of your account information and notify us immediately of any unauthorized use.
- Be responsible for all activities that occur under your account.

5. Fees and Charges

Some of our Services may be subject to fees. Any applicable fees will be communicated to you when you use the Services. By using these Services, you agree to pay all fees associated with them.

6. Transaction Limits and Restrictions

We may impose transaction limits or restrictions on the use of certain Services for security, regulatory, or operational reasons. You agree to comply with these limits and restrictions.

7. Security and Fraud Prevention

We take security seriously and use various measures to protect your information. However, you are responsible for safeguarding your account details. If you suspect any fraudulent activity, please contact us immediately.

8. Disclaimer of Warranties

Our Services are provided "as is" and "as available" without any warranties of any kind, express or implied. We do not guarantee that the Services will be uninterrupted, error-free, or secure.

9. Limitation of Liability

To the maximum extent permitted by law, Vend By WallX shall not be liable for any direct, indirect, incidental, special, consequential, or punitive damages arising out of or related to your use of the Services.

10. Termination

We reserve the right to suspend or terminate your access to the Services at our discretion, without notice, if we believe you have violated these Terms or applicable laws.

11. Modifications to the Terms

We may update these Terms from time to time. Any changes will be posted on our website or notified to you via email. Your continued use of the Services after such changes will constitute acceptance of the revised Terms.

12. Governing Law

These Terms shall be governed by and construed in accordance with the laws of The Federal Republic of Nigeria. Any disputes arising from these Terms or the use of our Services shall be resolved in the courts of Arbitration.

13. Contact Information

If you have any questions or concerns about these Terms, please contact us at complaints@wallxvend.com