

TERMS OF USE: BANTOO LINK

Effective Date: 1 January 2025

1. Introduction

Welcome to Bantoo Link, a hyper-app that integrates social media, communication tools, and financial services, offering direct access to all Bantoo services. These Terms of Use ("Terms") govern your access to and use of Bantoo Link services, including mobile applications, websites, and related services (collectively, "Services"). By using Bantoo Link, you agree to these Terms. If you do not agree, please do not use our Services.

2. Definitions

- **"User"** refers to anyone using Bantoo Link services.
- **"Account"** refers to the user profile required to access Bantoo Link services.
- **"Content"** refers to posts, media, messages, transactions, and interactions on Bantoo Link.
- **"Wallet"** refers to the integrated financial services for transactions within Bantoo Link.

3. Eligibility

To use Bantoo Link, you must:

- Be at least 18 years old.
- Have the legal capacity to enter into agreements.
- Provide accurate, complete registration information.

Bantoo Link may refuse service or close accounts if eligibility requirements are not met.

4. Account Registration and Security

- Users must register with accurate personal details.
- You are responsible for maintaining the confidentiality of your login credentials.
- Notify Bantoo Link immediately of unauthorized account access.
- You are liable for all activities under your account.

5. Services Provided

Bantoo Link offers:

- A social media and communication platform.
- Integrated wallet for payments, transfers, and purchases.
- Direct access to other Bantoo services.

- User interaction features (likes, comments, shares, and messages).

Certain features may require identity verification.

6. User Obligations

By using Bantoo Link, you agree to:

- Use services lawfully and for intended purposes.
- Respect the privacy and rights of other users.
- Not engage in abusive, harmful, or unauthorized activities.

Bantoo Link may suspend accounts for violations.

7. Fees and Charges

- Bantoo Link offers free and premium services.
- Premium services and financial transactions may incur fees as outlined within the platform.
- You are responsible for all applicable taxes.

8. Content Ownership and Licensing

- Users retain ownership of content they upload.
- By posting content, you grant Bantoo Link a non-exclusive, royalty-free license to use, display, and distribute the content for service operation.
- Content must not infringe copyright, privacy, or other rights.

9. Monetization and Payments

- Users may monetize eligible content and services.
- Wallet transactions are subject to platform rules and applicable taxes.
- Bantoo Link reserves the right to withhold payments for policy violations.

10. Privacy and Data Protection

Bantoo Link protects your data under our Privacy Policy. By using our Services, you consent to data processing for service delivery and regulatory purposes.

11. Intellectual Property

Bantoo Link and related content (logos, trademarks, software) are protected by intellectual property laws. Users may not copy, modify, or distribute Bantoo Link's intellectual property without permission.

12. Prohibited Activities

Users may not use Bantoo Link for:

- Illegal, abusive, or fraudulent activities.
- Sharing harmful or offensive content.
- Violating privacy rights of other users.

Violation may result in account suspension and legal action.

13. Third-Party Services

Bantoo Link may integrate third-party services. Users are subject to third-party terms when using such services. Bantoo Link is not liable for third-party actions.

14. Limitation of Liability

Bantoo Link is not liable for:

- Losses due to user negligence, unauthorized access, or service interruptions.
- Indirect, incidental, or consequential damages.

Liability is limited to the the amount of fees paid for the affected service.

15. Indemnification

You agree to indemnify Bantoo Link from claims, damages, or liabilities arising from:

- Breach of these Terms.
- Unauthorized use of Bantoo Link services.

16. Account Suspension and Termination

Bantoo Link may suspend or terminate accounts for:

- Breach of these Terms.
- Fraudulent or illegal activities.
- Regulatory requirements.

Users can close accounts by contacting Bantoo Link support. Outstanding obligations must be settled before closure.

17. Dispute Resolution

- Users should first contact Bantoo Link to resolve disputes.

- Unresolved disputes may be referred to arbitration under applicable laws.

18. Governing Law

These Terms are governed by the laws of the International Chamber of Commerce courts in London. Users agree to the exclusive jurisdiction of the International Chamber of Commerce courts in London.

19. Changes to Terms

Bantoo Link may update these Terms periodically. Users will be notified of significant changes. Continued use after changes implies acceptance.

20. Contact Us

For questions about these Terms, contact:

Bantoo Link Customer Support

Email: info@bantoolink.com

Address: Bantoo Pay Africa, Angre Papaya Djomi, 04 BP 1164, Abidjan 04, Côte d'Ivoire

By using Bantoo Link, you confirm that you have read, understood, and agreed to these Terms of Use. Thank you for trusting Bantoo Link.