

TERMS OF USE

MEELow (APP/WEBSITE)

PLEASE READ THESE TERMS AND CONDITIONS CAREFULLY BEFORE USING THIS APP/WEBSITE

1. Who we are and how to contact us

Meelow is operated by **Jagoo Tech Ltd** ("we", "us" or "our"). We are registered with the Corporate Affairs Commission (CAC) in the Federal Republic of Nigeria under registration number **RC: 8359042** and have our registered office at **Pengassan Estate, Phase 2, Lokogoma, FCT, Abuja**.

To contact us, please email jagootech@gmail.com.

2. Eligibility and Account Registration

Who may use the Service. You must be at least 18 years old and capable of entering into a binding contract under the Nigerian law to use the Service. If you use the Service for or on behalf of a business, you confirm you have authority to bind that business.

Account information. You must provide accurate, complete, and up-to-date information and keep your account credentials confidential. You are responsible for all activity under your account.

Verification. We may require identity or business verification, including Bank Verification Number (BVN), National Identification Number (NIN), corporate documentation or other KYC information, to comply with law, prevent fraud or protect the Service.

Suspension/termination. We may suspend or terminate your account if we reasonably believe you have violated these Terms, used the Service unlawfully, posed a security risk, or if required by law.

3. The Service (What Meelow Provides)

3.1 Bill payments and value-added services. Meelow enables you to initiate and manage bill payments (for example: utilities, airtime/ data, cable TV, levies, or other supported bills) and to view payment history.

3.2 Third-party billers and partners. Payments may be processed through third-party billers, payment processors, banks, or aggregators ("**Payment Partners**"). Availability and successful completion of any payment may depend on these third parties.

3.3 Not a bank. Meelow is not a bank and does not hold deposits unless explicitly stated. Services like the wallet or balance feature, it is provided through regulated partners or under applicable licensing arrangements.

3.4 Changes to the Service. We may modify, update, suspend, or discontinue any part of the Service at any time. Where a change materially affects you, we will take reasonable steps to notify you.

4. Your Responsibilities

4.1 Lawful use. You will use the Service only for lawful purposes and in compliance with all applicable laws and regulations in Nigeria (including consumer protection, anti-fraud, anti-money laundering, and data protection laws).

4.2 Prohibited conduct. You must not:

- use the Service for fraud, money laundering, terrorism financing, or other illegal activities;
- attempt to gain unauthorized access to any system, data, or account;
- interfere with or disrupt the Service or its security;
- reverse engineer, decompile, or otherwise attempt to extract source code, except to the extent the law prohibits this restriction;

- use automated means (bots/scrapers) to access the Service without our written consent;
- upload or transmit malware or harmful code;
- use the Service to harass, stalk, intimidate, or threaten anyone.

4.3 Device and connectivity. You are responsible for your device, data plan, and network connectivity, and for ensuring your device security (PIN/biometrics, updates, anti-malware).

5. By using Meelow you accept these terms

By using our website at **[INSERT DOMAIN]** and/or the Meelow mobile application (together, the "**Platform**"), you confirm that you accept these terms of use and that you agree to comply with them.

If you do not agree to these terms, you must not use the Platform.

We recommend that you save or print a copy of these terms for future reference.

6. Other terms that may apply

These terms of use refer to the following additional terms, which also apply to your use of the Platform:

- Our Privacy Policy: **[INSERT LINK AS HYPERLINK]**.
- Our Cookie Policy: **[INSERT LINK AS HYPERLINK]**.

App store terms. If you download Meelow from Apple's App Store or Google Play, your use of the Meelow app is also subject to the applicable store's terms and policies.

7. We may make changes to these terms

We may amend these terms from time to time. Every time you wish to use the Platform, please check these terms to ensure you understand the terms that apply at that time.

These terms were most recently updated on **[INSERT DATE OF LAST UPDATE]**.

8. We may make changes to the Platform

We may update and change the Platform from time to time to reflect changes to our services (including bill payment features and security/location features), our users' needs, compliance requirements and our business priorities.

We will try to give you reasonable notice of any major changes.

9. We may suspend or withdraw the Platform

The Platform is made **available free of charge** unless otherwise stated for specific features.

We do not guarantee that the Platform, or any content on it, will always be available or be uninterrupted.

We may suspend, withdraw or restrict the availability of all or any part of the Platform for business and operational reasons, security reasons, fraud prevention, compliance or to carry out maintenance. We may do so without notice where notice would compromise security/fraud controls or where immediate action is required.

You are also responsible for ensuring that all persons who access the Platform through your device or internet connection are aware of these terms and comply with them.

10. We may transfer this agreement to someone else

We may transfer our rights and obligations under these terms to another organisation. We will always tell you in writing if this happens and will ensure that the transfer will not affect your rights under these terms.

11. Nigeria-only users

The Platform is directed to people residing in Nigeria. We do not represent that content available on or through the Platform is appropriate for use or available in other locations.

12. You must keep your account details safe

If you choose, or you are provided with, a user identification code, password, PIN, OTP, biometric sign-in or any other piece of information as part of our security procedures, you must treat such information as confidential and must not disclose it to any third party.

We have the right to disable any user identification code, password, PIN or account access at any time if, in our reasonable opinion, you have failed to comply with these terms or where we reasonably suspect unauthorised access, fraud, or suspicious activity.

If you know or suspect that anyone other than you who knows your login credentials or has accessed your account, you must promptly notify us at **[INSERT SECURITY CONTACT DETAILS]**.

13. How you may use material on the Platform

We are the owner or the licensee of all intellectual property rights in the Platform and in the material published on it. Those works are protected by copyright laws and treaties around the world. All such rights are reserved.

You may print off one copy and may download extracts, of any page(s) from the Platform for your personal use.

You must not modify the paper or digital copies of any materials you have printed off or downloaded in any way, and you must not use any illustrations, photographs, video or audio sequences or any graphics separately from any accompanying text.

Our status and that of any identified contributors as the authors of content on the Platform must always be acknowledged.

You must not use any part of the content on the Platform for commercial purposes without obtaining a licence to do so from us or our licensors.

If you print off, copy, download, share or repost any part of the Platform in breach of these terms of use, your right to use the Platform will cease immediately and you must, at our option, return or destroy any copies of the materials you have made.

14. No text or data mining or web scraping

You must not conduct, facilitate, authorise or permit any text or data mining or web scraping in relation to the Platform or any services provided via, or in relation to, the Platform.

This includes using or permitting, authorising or attempting the use of any "robot", "bot", "spider", "scraper" or other automated device, program, tool, algorithm, code, process or methodology to access, obtain, copy, monitor or republish any portion of the Platform or any data, content, information or services accessed via the same.

This clause will not apply in so far as, but only to the extent that, we are unable to exclude or limit text or data mining or web scraping activity by contract under the laws applicable to us.

15. Do not rely on information on the Platform

The content on our Platform is provided for general information only. It is not intended to amount to advice on which you should rely. You must obtain professional or specialist advice before taking, or refraining from, any action on the basis of the content on our Platform.

Although we make reasonable efforts to update the information on our Platform, we make no representations, warranties or guarantees, whether express or implied, that the content is accurate, complete or up to date.

16. We are not responsible for websites we link to

Where the Platform contains links to other sites and resources provided by third parties, these links are provided for your information only. Such links should not be interpreted as approval by us of those linked websites or information you may obtain from them.

We have no control over the contents of those sites or resources.

17. User-generated content is not approved by us

If the Platform includes information and materials uploaded by other users (including any community, comments, reviews or support forums that may be enabled), this information and these materials have not been verified or approved by us.

The views expressed by other users on the Platform do not represent our views or values.

18. Complaints about user content

If you wish to complain about content uploaded by other users, please contact us at [\[jagootech@gmail.com\]](mailto:jagootech@gmail.com).

19. Bill payments and transaction terms

19.1 What Meelow does

Meelow provides tools that allow you to initiate bill payments and related transactions (for example, airtime/data, electricity, cable TV, internet and other supported bill categories) through integrations with third-party billers, aggregators, banks and payment processors.

We do not provide the underlying utility/telecom/content services that you pay for. Those services are provided by third-party billers on their own terms.

19.2 Your authorisation

When you submit a payment instruction through Meelow, you authorise us and our service providers to debit your selected payment method and submit your instruction to the relevant biller/processor.

19.3 Accuracy of payment details

You are responsible for ensuring that all details you provide are correct (including meter number, smart card number, phone number, customer reference, amount and biller selection). If you provide incorrect details, the transaction may be processed to the wrong account, may fail or may not be reversible.

19.4 Processing times and status

Processing times vary by biller and processor. A “successful” status in Meelow may reflect that your instruction was accepted or processed by a third party and may not always mean the biller has posted value. You are responsible for confirming service activation/credit with the biller.

19.5 Fees and third-party charges

We may charge service or convenience fees for certain transactions or features. If applicable, we will display fees before you confirm the transaction.

Your bank, card issuer, mobile network operator or other provider may charge additional fees.

19.6 Failed transactions, reversals and refunds

If a transaction fails, is reversed or is not completed, we will use reasonable efforts to support remediation with the relevant third parties.

Refund eligibility, timing and method depend on the biller/processor rules, the payment method used and applicable law. Unless otherwise required by law, any refund will be returned to the original payment method.

19.7 Compliance, fraud prevention and limits

To comply with applicable laws and prevent fraud, we may request additional information or verification, set transaction limits, delay/block/refuse transactions, suspend/close accounts, and report suspected unlawful or suspicious activity to relevant authorities where we reasonably consider it necessary.

20. Location and security features (live location)

20.1 Feature overview

Meelow includes security features that may use device permissions and location services to enable live location functionality and related safety tools.

20.2 Consent and control

Location features require your consent and device permissions. You can enable, disable or manage location permissions in your device settings.

If you do not grant location access or you disable it, some Meelow features may not work.

20.3 Acceptable use of location features

You must not use Meelow's location features to stalk, harass, intimidate, threaten, unlawfully monitor, or otherwise violate the rights (including privacy rights) of any person.

We may suspend or terminate access to location features (or your account) if we reasonably believe you have misused them.

20.4 Accuracy and limitations; not an emergency service

Location data may be inaccurate, delayed or unavailable due to factors outside our control (including GPS accuracy, network coverage, device settings, battery optimisation and third-party outages).

Meelow is not an emergency service and is not a substitute for contacting law enforcement or emergency responders.

20.5 Location data and privacy

How we collect, use, store, share and retain location data is described in our Privacy Policy [\[INSERT PRIVACY POLICY HYPERLINK\]](#).

20.6. Promotions and Rewards

When we offer discounts, cashback, referrals or rewards, those programs are subject to separate rules disclosed in-app. We may change or discontinue them at any time.

21. OUR RESPONSIBILITY FOR LOSS OR DAMAGE SUFFERED BY YOU

Whether you are a consumer or a business user:

- We do not exclude or limit in any way our liability to you where it would be unlawful to do so. This includes liability for death or personal injury caused by our negligence.

If you are a business user:

- We exclude all implied conditions, warranties, representations or other terms that may apply to the Platform or any content on it.
- We will not be liable to you for any loss or damage, whether in contract, tort (including negligence), breach of statutory duty, or otherwise, even if foreseeable, arising under or in connection with use of, or inability to use, the Platform or reliance on content.

In particular, we will not be liable for loss of profits, sales, business, or revenue; business interruption; loss of anticipated savings; loss of business opportunity, goodwill or reputation; or any indirect or consequential loss or damage.

If you are a consumer user:

Please note that we only provide the Platform for domestic and private use. If you use the Platform for commercial or business purposes, we have no liability to you for any loss of profit, loss of business, business interruption or loss of business opportunity.

We will not be liable for damage that you could have avoided by following our advice to apply an update offered to you free of charge or for damage that was caused by you failing to correctly follow installation instructions or to have in place the minimum system requirements advised by us.

22. Exclusion of liability for digital content

If we supply digital content that is defective and damages a device or digital content belonging to you and this is caused by our failure to use reasonable care and skill, we will either repair the damage or pay you compensation as required by applicable law.

23. How we may use your personal information

We will only use your personal information as set out in our Privacy Policy [\[INSERT PRIVACY POLICY HYPERLINK\]](#).

24. Uploading content to our Platform

Whenever you make use of a feature that allows you to upload content to the Platform, or to make contact with other users of the Platform, you must comply with the standards set out in our Privacy Policy [\[INSERT PRIVACY POLICY HYPERLINK\]](#).

You warrant that any such contribution complies with those standards and you will be liable to us and indemnify us for any breach of that warranty.

Any content you upload to the Platform will be considered non-confidential and non-proprietary. You retain all of your ownership rights in your content, but you grant us a limited licence to use, store and copy that content and to distribute and make it available to others to the extent necessary to operate, improve and promote the Platform.

We also have the right to disclose your identity to any third party who is claiming that any content posted or uploaded by you to our Platform constitutes a violation of their intellectual property rights or of their right to privacy.

We have the right to remove any posting you make on our Platform if, in our opinion, your post does not comply with the standards set out in our Acceptable Use Policy.

You are solely responsible for securing and backing up your content.

25. Rights you are giving us to use material you upload

When you upload or post content to our Platform, you grant us a worldwide, non-exclusive, royalty-free, transferable licence to use, reproduce, distribute, prepare derivative works of, display, and perform that user-generated content in connection with the service provided by the Platform and across different media (including to promote the Platform), to expire when the user deletes the content from the Platform, except to the extent copies are required for legal, regulatory, dispute resolution, audit or backup purposes.

26. We are not responsible for viruses and you must not introduce them

We do not guarantee that our Platform will be secure or free from bugs or viruses.

You are responsible for configuring your information technology, computer programmes and platform to access our Platform. You should use your own virus protection software.

You must not misuse our Platform by knowingly introducing viruses, trojans, worms, logic bombs or other material that is malicious or technologically harmful. You must not attempt to gain unauthorised access to our Platform, the server on which our Platform is stored or any server, computer or database connected to our Platform. You must not attack our Platform via a denial-of-service attack or a distributed denial-of-service attack.

We will report any such breach to the relevant law enforcement authorities and we will cooperate with those authorities by disclosing your identity to them. In the event of such a breach, your right to use our Platform will cease immediately.

27. Rules about linking to our Platform

You may link to our home page, provided you do so in a way that is fair and legal and does not damage our reputation or take advantage of it.

You must not establish a link in such a way as to suggest any form of association, approval or endorsement on our part where none exists.

You must not establish a link to our Platform in any website that is not owned by you.

Our Platform must not be framed on any other site, nor may you create a link to any part of our Platform other than the home page.

We reserve the right to withdraw linking permission without notice.

If you wish to link to or make any use of content on our Platform other than that set out above, please contact **[INSERT SECURITY CONTACT DETAILS]**.

28. Which country's laws apply to any disputes?

If you are a consumer, please note that these terms of use, their subject matter and their formation, are governed by the laws of the Federal Republic of Nigeria. You and we both agree that the courts of the Federal Republic of Nigeria will have exclusive jurisdiction.

If you are a business, these terms of use, their subject matter and their formation and any non-contractual disputes or claims are governed by the laws of the Federal Republic of Nigeria law. We both agree to the exclusive jurisdiction of the courts of the Federal Republic of Nigeria.

29. Our trademarks are registered

[INSERT TRADE MARK 1] and **[INSERT TRADE MARK 2]** are registered trademarks of Jagoo Tech Ltd. Our trade marks, copyright and other intellectual property rights related to our Platform belong to us. You are not permitted to use them without our approval.