

# **Card usage -Terms & Conditions**

Conditions	mastercard	VISA
Price / Prix	5 \$ - 3500 CFA	5 \$ - 3500 CFA
Bonus top up / Recharge Bonus	3\$	3\$
Online Transaction fee /	1% /Transaction	2.5% +0.5 \$ for payment made
Frais de Transaction en ligne	Min :1\$ Max : 5\$	outside of the USA (ex:Alibaba)
Top up fee / Frais de Recharge	0 CFA	0 CFA
Advantages / Avantages	<ul> <li>Alibaba, Pinduoduo (E-commerce)</li> <li>Betting sites /Paris (premierbet, 1xbet)</li> <li>WISE</li> <li>Crypto</li> <li>META CNI – JPEG uniquement (pas de PDF)</li> <li>3DS- PIN code</li> </ul>	Alibaba , Pinduoduo ( E-commerce) META  CNI, Recepissé, passeport accepted
Disadvantage / inconvenient		<ul> <li>Withdrawal very slow, always contact customer Support if not successful / Retrait lent-contacter le support client en cas de questions</li> </ul>
Monthly Maintenance Fee Frais d'entretien par mois	1\$	0\$
Max card volume monthly volume max par mois	5000 \$ - 3.5 million CFA	+10.000 \$ - 6.8 million CFA
Remarks Remarques	<ul> <li>Leave 2\$ at the end of the month for maintenance fee else the card will be terminated / Laisser 2 \$ pour les frais de maintenance afin d'éviter que la carte ne soit desactivée.</li> <li>Card blocked after 5 failed transactions due to insufficient funds / Carte bloquée après 3 transactions echouées pour fond insuffisant</li> </ul>	<ul> <li>Always leave at least 2\$ on your card / Toujours laisser 2\$ sur la carte</li> <li>After 3 failed transactions due to insufficient balance, your card will be terminated by the bank./ après 3 transactions echouées ,la carte sera desactivée.</li> </ul>

• Refunds from Merchant (ex:Alibaba) are only processed by the card provider VISA/ Mastercard to customer's card within a certain period of time, usually less than 2 months and do not depend on Cash-Me.



# "Cash-Me" Terms and Conditions

#### Introduction

These Terms and Conditions ("Terms") contained herein on this page is a legal agreement between you, as a prospective customer and Cash-Me's services.

These Terms apply in full force and effect to your use of the Services and by using any of the Services, you expressly accept all terms and conditions contained herein in full and without limitation or qualification, including our Privacy Policy. You must not use any of the Services, if you have any objection to any of these Terms.

## Who we are and our company information:

We are Cash-Me, a company registered under the laws of Cameroon and France. Our registered office is at **Essos-Yaoundé-Cameroon**.

# PLEASE READ AND UNDERSTAND THE TERMS OF AGREEMENT CAREFULLY BEFORE AGREEING TO BE BOUND BY ITS TERMS.

## **Governing Language**

The governing language of these terms and all communication between Cash-Me and you will be English language.

# Who May Use Our Services?

You may use the Services only when you agree to form a binding contract with Cash-Me and are not a person barred from receiving services under the laws of the applicable jurisdiction. If you are accepting these Terms and use the Services on behalf of a company, business, or organization, you represent and warrant that you are authorized to do so.

## **ACCOUNT**

## **Opening a Cash-Me Account**

To use Cash-Me, you are required to register and open a Cash-Me Account with us by providing the necessary information needed to process you for the use of this service which you agree to.

We offer on type of Cash-Me Accounts

Personal accounts (You may only have one personal account).

To create a personal account, you must be at least 21 years old.

Personal accounts let you do things like:

- Do money transfers (P2P)
- Generate, top up and spend from Cash-Me virtual cards

To register, open and use a Cash-Me Account, you must sign up, create an account and provide necessary information including but not limited to your name, email address, mobile phone number, date of birth etc. (hereinafter Account Information). You represent and warrant that all Account Information provided is true and accurate.

You hereby authorize Cash-Me, directly or through third parties, to make any inquiries we consider necessary to validate your identity and/or authenticate your identity and Account Information. This may include asking



you for further information and/or documentation about your Account usage or identity, requiring you to take steps to confirm ownership of your email address, mobile phone number or financial instruments, or verifying your information against third party databases or through other sources.

In connection with your use of the Service, you may not refuse to (a) cooperate in an investigation concerning activity that potentially violates the law and/or the Service Terms, (b) provide confirmation of your identity, or (c) provide confirmation of any information you provide us.

You agree that you are responsible for safeguarding your Cash-Me Account, so, use a strong password and a unique code as your transaction PIN and limit it to use to your Cash-Me Account. Do not allow anyone to have or use your password or transaction PIN details. In the event that you share such details, we cannot and will not be liable for any loss or damage arising from your failure to comply with the above.

Notifications

By providing us with your Account Information, you consent to receiving text (SMS), email and push notifications from us.

# **Transferring money out**

• Manually transferring it to a Mobile Money account subject to the fees applicable to such transfers.

### Other features

## **Closing a Cash-Me Account**

You may close your Cash-Me Account and terminate your relationship with us without cost, but you will remain liable for all obligations related to your Cash-Me Account even after the Cash-Me Account is closed. Any incomplete transactions or transfers must be completed or cancelled before closing it.

In certain cases, you may not close your Cash-Me Account, including:

- To evade an investigation.
- If you have a pending transaction or an open dispute or claim.
- If you owe amounts to us.
- If your Cash-Me Account is subject to a hold, limitation or reserve.

We may suspend or terminate your account or cease providing you with all or part of the services at any time, including but not limited to, if we reasonably believe; (i) you do not comply with any of the provisions of this Agreement, (ii) you create risk or possible legal exposure to us, (iii) we are required by law to do so, and (iv) you have engaged in fraudulent or suspicious transactions.

## Bank transfer reviews

We review account and transaction activity at various times, including when bank transfers are initiated. This review checks for, among other things, suspicious or illegal activity, and whether your account activity and the activity of users with whom you've transacted comply with this agreement. In connection with our review process, you may be required to provide us with additional information and/or documentation to verify your identity. We may limit your account and your access to money in it or that is sent to you until verification is completed.

Reviews may result in:



- · delayed, blocked or cancelled transfers;
- · money or payments being held by us;
- money or payments being applied to amounts you owe to us or used to offset loss incurred by us;
- · account limitation, suspension or termination;
- money or payments being seized to comply with a court order, warrant or other legal process; and/or
- · money or payments you previously received

being reversed (i.e., sent back to the sender or to the card or bank account that was used to fund the payment).

Among other reasons, we may take the above actions if you knowingly or unknowingly were a participant in a payment that was made from a stolen card, compromised bank account, or compromised Cash-Me Account.

## Refunds, Reversals and Chargebacks

discretion (subject to applicable law).

Payments may be invalidated and reversed by us if, among other reasons, a user sent the payment to you in error, the funding transaction is declined or reversed, the payment was unauthorized or unfunded, or if the payment was for activities that violated these Terms or any other agreement with us.

As the sender or recipient of a payment that is later invalidated for any reason, you may be liable to us for the full amount of the payment and we may recover the amount of the payment (plus any fees) from you. We may recover the amount of the payment from either the sender or the recipient of an invalidated payment in our

If we invalidate a payment because the card issuer or originating bank declined or reversed the transaction, then you may be liable for the payment even if you disagree with the decision of the card issuer or originating bank to decline or reverse the payment. If you believe that a payment initiated with your Cash-Me account was not authorized, then you must notify us immediately.

## **RESTRICTED ACTIVITIES**

In connection with your use of our websites, your Cash-Me Account or in the course of your interactions with us, other customers, or third parties, you must not:

- Breach the Terms between you and us;
- Violate any law, statute, ordinance, or regulations;
- Infringe our or any third party's copyright, patent, trademark, trade secret or other intellectual property rights, or rights of publicity or privacy;
- Create or control more than one personal account for yourself without our express authorization, through among other methods, using a name that is not yours, using a temporary email address or phone number, or providing any other falsified personal information;
- Act in a manner that is defamatory, trade libelous, threatening or harassing;
- Provide false, inaccurate or misleading information;
- Send or receive what we reasonably believe to be potentially fraudulent money or payments for advertising, marketing, or otherwise on an unsolicited and unauthorized basis;
- · Refuse to cooperate in an investigation or



provide confirmation of your identity or any information you provide to us;

- Attempt to double dip during the course of a dispute by receiving or attempting to receive money from both us and the recipient of a payment, bank or card issuer for the same transaction;
- Use the Cash-Me services in a manner that results in or may result in:
- · complaints;
- disputes; claims, reversals, chargebacks,
- Use your Cash-Me Account in a manner that we, Mastercard or any other electronic funds transfer network reasonably believes to be an abuse of the card system or a violation of card association or network rules;
- · Have any amounts owed to us;
- Take any action that imposes an unreasonable or disproportionately large load on our websites, software, systems (including any networks and servers used to provide any of the services) operated by us or on our behalf;
- Facilitate any viruses, trojan horses, malware, worms or other computer programming routines that attempts to or may damage, disrupt, corrupt, misuse, detrimentally interfere with, surreptitiously intercept or expropriate, or gain unauthorized access to any system, data or information;
- Use an anonymizing proxy; use any robot, spider, other automatic device, or manual process to monitor or copy our websites without our prior written permission;
- Interfere or disrupt or attempt to interfere with or disrupt our websites, software, systems (including any networks and servers used to provide any of the Cash-Me services) operated by us or on our behalf;
- Take any action that may cause us to lose any of the services from our Internet service providers, payment processors, or other suppliers or service providers;
- Harass and/or threaten our employees, agents, or other users.

# Actions We May Take if You Engage in Any Restricted Activities

If we believe that you've engaged in any of these activities, we may take a number of actions to protect ourselves, our customers and others at any time in our sole discretion.

The actions we make take include, but are not limited to, the following:

- Terminate your agreement with us, and/or close or suspend your Cash-Me Account immediately and without penalty to us;
- Refuse to provide the Cash-Me services to you in the future;
- Take legal action against you.
- · Recoup any lost funds from activities carried out

If we close your Cash-Me Account or terminate your use of the Cash-Me services for any reason, we will provide you with notice of our actions and make any unrestricted money held in your Cash-Me Account or that has been sent to you available for bank transfers.



You are responsible for all reversals, chargebacks, claims, fees, fines, penalties and other liability incurred by us, any customer, or a third party caused by or arising out of your breach of their Terms, and/or your use of the Cash-Me services. For example, if you send a payment funded by your bank account and your bank informs us you do not have sufficient funds to cover the payment, you may be liable for the payment. Similarly, if you receive a payment and the payment is disputed, you may be liable for the payment.

## **Age Restriction**

Our website and services are directed to people from the ages of 21 and above. You are only permitted to use the Services if you are aged 21 or older. We do not knowingly engage in people younger than the age of 21.

#### License to Use Our Website

We grant you a non-assignable, non-exclusive and revocable license to use the software provided as part of our services in the manner permitted by these Terms. This license grant includes all updates, upgrades, new versions and replacement software for you to use in connection with our services.

## You may not:

Modify or copy the materials for any commercial purpose, or for any public display (commercial or non-commercial):

If you do not comply with all the provisions, then you will be liable for all resulting damages suffered by you and all third parties. Unless otherwise provided by applicable law, you agree not to alter, re-design, reproduce, adapt, display, distribute, translate, disassemble, reverse engineer, or otherwise attempt to create any source code that is derived from the software.

Any feedback, comments, or suggestions you may provide to us and our services is entirely voluntary and we will be free to use such feedback, comments or suggestion as we see fit without any obligation to you.

#### **Termination**

You may terminate this Agreement by closing your Cash-Me Account.

We may suspend or terminate your account or cease providing you with all or part of the services at any time, including but not limited to, if we reasonably believe; (i) you do not comply with any of the provisions of this Agreement, (ii) you create risk or possible legal exposure to us, (iii) we are required by law to do so, (iv) you have engaged in fraudulent or suspicious transactions.

## **Information Security and Warranty Disclaimer**

CASH-ME WILL ALWAYS ENSURE THAT THE WEBSITE IS AVAILABLE AT ALL TIMES AND BUG FREE. HOWEVER, IT IS USED AT YOUR OWN RISK.

WE PROVIDE ALL MATERIALS "AS IS" WITH NO WARRANTY, EXPRESS OR IMPLIED, OF ANY KIND. WE EXPRESSLY DISCLAIM ANY AND ALL WARRANTIES AND CONDITIONS, INCLUDING ANY IMPLIED WARRANTY OR CONDITION OF MERCHANTABILITY, FITNESS

FOR A PARTICULAR PURPOSE, AVAILABILITY, SECURITY, TITLE, AND NON-INFRINGEMENT OF INTELLECTUAL PROPERTY RIGHTS, WITHOUT LIMITING THE GENERALITY OF THE FOREGOING, RAVEPAY MAKES NO WARRANTY THAT OUR WEBSITE AND SERVICES WILL MEET YOUR REQUIREMENTS OR THAT OUR WEBSITE WILL REMAIN FREE FROM ANY INTERRUPTION, BUGS, INNACCURACIES, AND ERROR FREE.

YOUR USE OF OUR SERVICES ARE AT YOUR OWN RISK AND YOU ALONE WILL BE RESPONSIBLE FOR ANY DAMAGE THAT RESULTS IN LOSS OF DATA OR DAMAGE TO YOUR COMPUTER SYSTEM. NO ADVICE OR INFORMATION, WHETHER ORAL OR WRITTEN OBTAINED BY YOU FROM OUR WEBSITE OR OUR SERVICES WILL CREATE ANY WARRANTY OR CONDITION NOT EXPRESSLY STATED.



You are responsible for configuring your information technology, computer programs and platform in order to access our Services. Please ensure you use your virus protection software or application as we cannot guarantee that our Services will be free from viruses or bugs.

You must not attempt to gain unauthorized access to our Services, computers or databases. You must not misuse our Services by introducing trojans, viruses or other materials which are malicious or technologically harmful.

## **Limitation of Liability**

YOUR USE OF CASH ME SITE AND SERVICES IS AT YOUR OWN RISK. YOU AGREE TO THE LIMITATION LIABILITY CLAUSE TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW: CASH ME WILL IN NO WAY BE LIABLE FOR ANY DIRECT, INDIRECT, INCIDENTAL PUNITIVE, CONSEQUENTIAL, SPECIAL OR EXEMPLARY DAMAGES OR ANY DAMAGES INCLUDING DAMAGES RESULTING FROM REVENUE LOSS, PROFIT LOSS, USE, DATA, GOODWILL, BUSINESS INTERRUPTION OR ANY OTHER INTANGIBLE LOSSES (WHETHER CASH-ME HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES OR NOT) ARISING OUT OF CASH-ME'S WEBSITE OR SERVICES (INCLUDING, WITHOUT LIMITATION TO INABILITY TO USE, OR ARISING FROM THE RESULT OF USE OF CASH-ME'S WEBSITE OR SERVICES) WHETHER SUCH DAMAGES ARE BASED ON WARRANTY, TORT, CONTRACT, STATUTE OR ANY OTHER LEGAL THEORY.

SOME JURISDICTIONS DO NOT ALLOW EXCLUSION OF CERTAIN WARRANTIES OR LIMITATIONS ON THE SCOPE AND DURATION OF SUCH WARRANTIES, SO THE ABOVE DISCLAIMERS MAY NOT APPLY TO YOU IN THEIR ENTIRITIES BUT WILL APPLY TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW.

#### **Breaches of these Terms**

Without prejudice to Cash-Me's other rights under these Terms, if you breach these Terms in any way, Cash-Me may take such action as Cash-Me deems appropriate to deal with the breach, including suspending your access to the website, prohibiting you from accessing the website, blocking computers using your IP address from accessing the website, contacting your internet service provider to request that they block your access to the website and/or bringing court proceedings against you.

## Cookies

We use cookies to identify you as a user and to customize and improve our services. A cookie is a small data file that is transferred to your computer or mobile device. It enables us to remember your account log-in information, IP addresses, web traffic, number of times you visit, date and time of visits.

Some browsers may automatically accept cookies while some can be modified to decline cookies or alert you when a website wants to place a cookie on your computer. If you do choose to disable cookies, it may limit your ability to use our website.

#### **Data Protection**

Cash-Me recognizes the importance of protecting the privacy of those who visit and choose to use the Cash-Me Services. Cash-Me remains compliant with the Payment Card Industry Data Security Standard (PCI/DSS) requirement to the extent applicable. Please note that such requirements may be amended from time to time. With respect to all the Personal Information belonging to, and/or processed in connection with Cash-Me or this website, such Personal Information at all times are in compliance with all Data Protections Laws in the territory, in all respect and in particular the GDPR. Cash-Me maintains a Privacy Policy which provides an overview of the Personal Information we collect about you or that you provide to us. By using the Cash-Me Services, you consent to such processing, and you commit to provide accurate information.



## **Governing Law**

These Terms shall be interpreted and governed in accordance with the Laws of Cameroon and you submit to the non-exclusive jurisdiction of the Courts located in Cameroon for the resolution of any dispute.

## **Suppliers and Vendors**

In order to use the payment functionality of Cash-Me, you agree to Module's terms and conditions

#### **Terms of Use for Cards**

### Terms and conditions

In this Agreement, "Card" means the Cash-Me Card, issued to you by Cash-Me ("Issuer"), as a MasterCard® or Visa® prepaid card holding the associated balance or funded value. "Card Account" or "Account" means the records we maintain to account for the value of the Card. The words "you", "your" and "yours" in this agreement mean the person(s) who has received the card or is authorized to use the Card as described below. The words "we", "us" and "our" mean, Cash-Me, our successors, affiliates or assignees. By accepting and using the Card, you agree to be bound by the terms and conditions contained in this Agreement.

#### Section II. General Terms

These Terms and Conditions (hereinafter, "Agreement") contain the terms that apply to your Cash-Me Card; the Card may be used only in the manner and for the purposes authorized by this Agreement.

## IMPORTANT INFORMATION ABOUT OPENING THE CARD

The Card is a prepaid card that can be used to purchase goods anywhere online where MasterCard cards are accepted. No interest or dividends will be paid on the balance of the Card. The Cardholder is not permitted to resell MasterCard Prepaid Cards.

Important Information about your new Card.

To help fight the funding of terrorism and money laundering activities, the Law requires all financial institutions to obtain, verify and record information that identifies each person who opens a Card.

You may not use the Card for any illegal purpose, including the purchase of illegal goods or services. You agree to take steps to ensure that you do not use the Card, for any transaction that is illegal under the laws governing your Card Account. Issuer reserves the right to deny transactions or authorizations from merchants apparently engaging in the Internet gambling business or identifying themselves through the Card transactions record or otherwise as engaged in such business. Additionally, Issuer reserves the right to otherwise block or deny transactions from any merchant as we deem fit, with or without notice.

By signing, activating, accepting or using the Card, you agree to be bound by the terms and conditions contained in this Agreement which govern the use of the Card. Read this Agreement thoroughly before using the Card and keep it for future reference.

# **Section III. Card Description and Function**

The Card is a proprietary MasterCard and Visa card. The Card accesses funds previously loaded on the Card.

The Card is not directly linked to any checking or credit card account. The Card is neither a gift card nor a credit card.

# Section IV. Transaction Types, Limitations and Alerts



# A. Using the Card You may use the card for:

- Pay for purchases of goods or services at online merchants who accept MasterCard and Visa debit cards, and have agreed to accept the Card
- Access online services to obtain Card balances and review recent Card history

# You may not use the card:

- For any illegal activity or goods, or paraphernalia that may be used for illegal activity.
  - For credit counseling or credit repair



- agencies, or for credit protection or identity theft protection services For wire transfer money orders, or on money transfer websites and platforms
- For adult entertainment or related products or services in any medium,
- To purchase or pay for firearms, firearm parts or hardware, and ammunition; or weapons and other devices
  designed to cause physical injury
- To purchase or pay for age-restricted products
- To purchase or pay for occult materials
- To purchase or pay for hate or harmful products
- To pay for escort services.

Using your Cash-Me card or the app for any illegal or unauthorized use, or on any illegal or unauthorized platform will lead to instant termination of your card; this does not exclude any other actions or remedies we may take against you.

B. Adding funds and using the Card Funds can be loaded via transfer from cards or Mobile Money.

When the Card is used to obtain goods or services or to obtain cash, the merchant may attempt to obtain preauthorization from the Card for the transaction. A three (3) business day hold may be placed on the Card for the amount of the preauthorization request. Certain types of transactions (like hotels and airlines) may have a 15-business day hold. If the preauthorization request amount varies from the actual transaction post amount, the preauthorization hold amount may remain on the Card until the required number of days expires. As a result, subsequent preauthorization requests against the hold amount may cause the transaction to be declined. A preauthorization amount may differ from the actual transaction post amount if the final amount of the transaction is unknown, such as when dispensing fuel or adding a tip at a restaurant. You may not make or schedule pre-authorized, regular payments with the Card.

**E. Card Expiration** Subject to applicable law, you may use the Card only through its expiration date, which will be displayed to you the time of card creation. If you attempt to use the Card or add funds to your Card Account after the expiration date, the transactions may not be processed. If there is a balance remaining in your Card Account upon expiration, a new Card may be issued to you. You must activate any newly issued Card in order to access the funds in your Card Account. If we choose not to issue a new Card to you or if we cancel your Card Account for any reason, we will attempt to refund to you the balance remaining in your Card less any amounts owed to us (e.g., fees and charges).

**E. Card Termination** If you do not use your card for a period of six (6) months, the card will be terminated and we will attempt to refund to you the balance remaining in your Card less any amounts owed to us (e.g., fees and charges).

Using your card or the app for any illegal or unauthorized use, or on any illegal or unauthorized platform will lead to instant termination of your card. Notwithstanding, this does not exclude any other actions or remedies we may take against you.

You can also terminate your card voluntarily by deleting the card from the application. Once your card is terminated, whether by us or by you, we will attempt to refund to you the balance remaining in your Card less any amounts owed to us (e.g., fees and charges).



## Section V. Payment

Each time the Card is used, the amount of the transaction will be debited from the Card balance. You may not exceed the Card balance available on the Card by any individual or series of transactions. If you conduct a transaction which exceeds the Card balance, you remain fully responsible for either the amount of the transactions approved, or the cash withdrawn, or any applicable fees. You agree to immediately add funds to the Card for all transactions exceeding the Card balance, including any fees. If there is still a negative balance after fifteen (15) business days, we reserve the right to permanently close the card.

#### A. Our Fees

You agree to pay the applicable fees listed below. All Fees are charged at the time we process a transaction and are deducted first from the transferred or collected funds. You also grant us Recovery Authorizations, which we may utilize to recover any fees you owe us. Subject to the General Terms and these Payment Terms, we reserve the right to change the Fees upon reasonable advance notice.

# **B.** Applicable Fees

Subject to these terms and conditions and to any other liabilities or charges that may arise in the course of your transactions or depending on your location and the nature or currency of your transaction, or from our partners or third party provider, all applicable fees will be displayed on the app at the time of the transaction.

# Section VI. Issuer's Liability for Failure to Complete Transactions

Issuer is liable for your actual and direct damages if it causes a Card transaction to be unreasonably delayed or processed for an incorrect amount unless:



- You have insufficient funds available on the Card to cover a transaction (through no fault of ours); If a
  merchant refuses to accept your card; or If a terminal where you are making a transaction does not operate
  properly; If access to your Card has been blocked
  after you reported you Card lost or stolen; or
- If we have reason to believe that the requested transaction is unauthorized; or
- Despite reasonable precautions, circumstances beyond our control (such as flood or fire) prevent or delay the transaction: or
- We have blocked or restricted card usage at certain merchants and/or locations.

## Section VII. Unclaimed Funds

The balance remaining on the Card may become unclaimed funds escheatable to the state, if, as shown by our record, you have not, within the applicable statutory period, requested refund of unused funds on the expired or cancelled Card, corresponded with us concerning the Card, or transacted any business on the Card. If that occurs, the funds will escheat to the appropriate wallet on Cash-Me.

#### Section VIII. Unauthorized Transfers

Tell us at once if you believe the Card has been compromised, or if you believe that an electronic fund transfer or transaction has been made without your permission. Contact us at <a href="mailto:info@cash-me.net">info@cash-me.net</a> or whatsapp:+4915157430568.

#### Section IX. Error Resolution Procedures

In case of errors, questions or discrepancies about Card transaction(s) email us at <a href="mailto:info@cash-me.net">info@cash-me.net</a> as soon as possible. You must contact us within 60 days from the date the transaction appears on a monthly statement, and you must provide us with the following information:

- Your name and card number.
- A description of the error or the transaction you are unsure about and why you believe it is an error or why you need more information.
- The amount of the suspected error.

We will determine whether an error occurred within ten (10) business days after we hear from you and will promptly correct any error. If we need more time to investigate, however, we may take up to 45 days (90 days for point-of-sale transactions or foreign-initiated transfers). If we decide to do this, we will credit the funds within ten (10) business days for the amount you think is in error and you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint in writing and we do not receive it within ten (10) business days, we may not credit you. We will tell you the results within three (3) business days after completing our investigation. You may ask for copies of the documents that we used in our investigation.

## Section X. Visa Zero Liability Policy

You will not be held liable for unauthorized purchases made with your Card. You must notify us immediately of any unauthorized use.

# Section XII. Disclosure of Information to Third Parties

Information about the Card or Card transactions may be disclosed to and by third parties on our behalf only:



# Section XIII. Legal Actions Affecting Your Card or Card Account

If we are served with a subpoena, restraining order, writ of attachment or execution, levy, garnishment, search warrant, or similar order relating to the Card or Card Account, we will comply with that legal action. Or, in our discretion, we may freeze the assets on the Card or Card Account and not allow any payments out of the Card or Card Account until a final court determination regarding the legal action is received. In such cases, we will not have any liability to you if there are insufficient funds on the Card or in any way restrict access to your funds in accordance with the legal action.

#### General

We may revise these Terms from time to time without notice. The changes will not be retroactive, and the most current version of the Terms will govern our relationship with you. We will also try to notify you of any material changes via the email

associated with your account. By continuing to use our services after the changes become effective, you agree to be bound by the revised Terms.

These Terms supersedes and extinguishes all previous agreements between you and Cash-Me whether written or oral, relating to its subject matter.

In the event that any of these Terms is held to be invalid or unenforceable, then that provision will be limited or eliminated to the minimum extent necessary, and the remaining provisions of these Terms will remain in full effect. Cash-Me's failure to enforce any right or provision of these Terms will not be deemed a waiver of such right or provision.

# **Complaints**

If you have any complaints about us and our Services, you may contact us at info@cash-me.net

#### **Contact Us**

# Cash-Me Sarl

Email Address: info@cash-me.net

Tel: +237 242232230

Website: www.cash-me.net

Facebook: <a href="https://www.facebook.com/CASHMEALLTHETIME/">https://www.facebook.com/CASHMEALLTHETIME/</a>

Address: Immeuble Solex, Calafatas - Cameroon

Hours of Operation: 9:30 am - 6 pm (Mon - Sun)

