

## 1. About Rihaplus

1.1. Rihaplus is a trading name of Rihaplus Sprl, a company incorporated under the laws of Burundi under the registration number 26084/20 We are authorized by OBR on NIF 4001514597.

## 2. Scope of these terms of use

2.1. These Terms of Service govern the opening, use and closure of your Rihaplus account and other related payment services mentioned herein. Together with all other terms and conditions mentioned in these terms of use, they constitute the agreement between you and us. For the use of additional services, you may need to agree to additional terms and conditions which will be notified to you when you order or use such services. You are advised to print or download and keep a copy of these Terms of Use for future reference. You can always review the current terms of use on our website.

2.2. Depending on the type of Rihaplus account you have, additional terms and conditions may apply as communicated to you at the appropriate time. In the event of any conflict between the additional general conditions and these conditions of use, the former shall prevail.

## 3. Your Rihaplus account

3.1. Your Rihaplus account is an electronic money account that allows you to send, pay and receive electronic payments.

3.2. Your Rihaplus account is denominated in the currency of your choice, as selected by you from among the currencies that Rihaplus makes available from time to time. This will remain the currency of your Rihaplus account for the duration of your agreement with us.

3.3. Subject to article 7, electronic money held in your Rihaplus account does not expire but does not earn any interest.

3.4. You have the right to withdraw funds from your Rihaplus account at any time. However, you may need to confirm your identity first. There is no minimum withdrawal amount but the funds in your Rihaplus account must be sufficient to cover all applicable withdrawal fees. You can choose the withdrawal method when submitting your withdrawal request.

3.5. Electronic money accounts are not bank accounts. By accepting these terms of use, you acknowledge that the Burundi financial services compensation scheme does not apply to your Rihaplus account. In the unlikely event that we become insolvent; you could lose the electronic money held in your Rihaplus account. However, the Burundian Directive on Electronic Money and the national legislation of Burundi apply to us and are designed to ensure the safety and liquidity of funds deposited in electronic money accounts.

3.6. Electronic money in a Rihaplus account belongs to the natural or legal person who is registered as the holder of the Rihaplus account. No one other than the Rihaplus account holder has any rights to the funds held in a Rihaplus account, except in the event of inheritance. You may not assign or

transfer your Rihaplus account to a third party or otherwise grant a third party a legal or equitable interest in it.

3.7. Your Rihaplus Account may be subject to download, payment and withdrawal limits, depending on your country of residence, the verification status of your Rihaplus Account and other factors that we use to determine these limits from time to time. our sole discretion.

#### 4. Opening your Rihaplus account

4.1. To use our payment services, you must first open a Rihaplus account by registering your details on our website. As part of the registration process, you will need to agree to these Terms of Service and you must have the legal capacity to agree to them. If you order additional services, you may be asked to agree to additional terms and conditions.

4.2. If you are an individual you must be 15 years or older to use our services and by opening a Rihaplus account you declare that you are 15 years or older. This does not apply to products for which we set a different age limit. We may require you to provide proof of your age at any time.

4.3. You can only open one Rihaplus account unless we explicitly approve the opening of additional accounts.

4.4. You can only open a Rihaplus account if it is legal in your country of residence. By opening a Rihaplus account, you represent and warrant to us that your opening of a Rihaplus account does not violate any law or regulation applicable to you. You will pay us the amount of any loss we suffer as a result of your violation of this section.

4.5. All information you provide during the registration process or at any time thereafter must be accurate and truthful. If you do not provide this information or do not cooperate as indicated by us within six (6) months of opening your Rihaplus account or in any other period that we may notify you at any time thereafter, we may charge an administration fee.

4.6. You can only add payment methods to your Rihaplus account if you are the named account holder for that payment method. We take any violation of this requirement very seriously and will treat any attempt to add a payment method for which you are not the designated owner as a fraudulent act.

4.7. When registering, you will be asked if you intend to use your Rihaplus account for private or commercial purposes. If you intend to use your Rihaplus account for commercial purposes, you must tell us, even if you are also using it for private purposes. If you have stated that you will use your Rihaplus account for private purposes only, you must notify us immediately before, at any time in the future you will use it for commercial purposes by contacting customer service. You use your Rihaplus account for commercial purposes if you receive payments for or in connection with commercial activity. We reserve the right to determine whether, in our reasonable opinion, you are using your Rihaplus account for commercial purposes. If you use your Rihaplus account for commercial purposes, in addition to these Terms of Service, Merchant Terms and Conditions. If you are in doubt as to whether or not an activity equals a commercial activity, you should contact customer service.

4.8. Within 14 days of the date you opened your Rihaplus account, you can close your Rihaplus account free of charge by contacting customer service, however, if you have uploaded funds to your Rihaplus account, you may need to provide documents. identification before you can Withdraw funds. Transactions and fees for transactions made before your Rihaplus account was closed (including transactions which are not revocable and which were initiated but not completed before your Rihaplus account was closed) will not be refunded.

## 5. Manage your Rihaplus account

5.1. You must ensure that the information recorded on your Rihaplus account is always accurate and up to date and we will not be responsible for any loss resulting from your failure to do so. We may ask you at any time to confirm the accuracy of your information or to provide documents or other evidence.

5.2. We may contact you by email or other means. It is your responsibility to regularly check the correct functioning of your email account or other methods of communication that you have registered with your Rihaplus account and to quickly retrieve and read messages relating to your Rihaplus account We will not be responsible for any loss resulting from your failure to do so.

5.3. Fund transfers, payments received, payments sent, and fund withdrawals are displayed in your online transaction history along with the date received or transmitted (the debit value date), fees charged and, if applicable, applicable, the exchange rate used. Each transaction is assigned a unique transaction ID and appears in the transaction history. We will not modify or modify the information displayed in your online transaction history. You must provide this Transaction ID when communicating with us about a particular transaction. You should regularly check your Rihaplus account balance and transaction history. You should report any irregularities or clarify any questions you have as soon as possible by contacting customer service.

5.4. We will send you an email notification to the email address and / or phone number used when registering for your Rihaplus account (updated from time to time by you) each month reminding you to log in to your Rihaplus account and to download and / or print a copy of your transaction history.

5.5. Subject to the provisions detailed below in order to request a refund for an unauthorized or improperly executed payment transaction on your Rihaplus account, you must notify us without undue delay after becoming aware of the unauthorized or incorrect transaction and in any state of cause no later than thirteen (13) months after the debit date of the transaction.

## 6. Protection of your Rihaplus account

6.1. You must take all reasonable steps to keep your Rihaplus account password and all other security features secure and never disclose them to anyone. Our staff will never ask you to provide us with your password or that of a third party. Any message you receive or website you visit that asks for your password or other security features, other than the Rihaplus website or a Rihaplus payment gateway on a merchant website, should be reported to us. If in doubt about the authenticity of a website, you should contact customer service. It is advisable to change your password regularly (at least every three (3) to six (6) months) in order to reduce the risk of a security breach

in relation to your Rihaplus account. We also recommend that you do not choose a password that is easy to guess from information that someone might know or collect about you, or a password that has meaning. Unless stated otherwise in section 9.A, under no circumstances should you allow anyone to access your Rihaplus account or watch you access your Rihaplus account. You must comply with the security procedures that we tell you about from time to time.

6.2. If you have the slightest indication or suspicion that your Rihaplus account, login information, password or any other security feature is lost, stolen, misappropriated, used without authorization or otherwise compromised, you are advised to change your password. You should contact customer service without undue delay when you become aware of any loss, theft, misappropriation or unauthorized use of your Rihaplus account, login information, password or other security features. Any undue delay in notifying us may not only affect the security of your Rihaplus account, but also make you liable for any loss resulting from your failure to notify us intentionally or through gross negligence. If you suspect that someone else has accessed your Rihaplus account, you should also contact the police and report the incident.

6.3. We may suspend your Rihaplus Account or otherwise restrict its functionality on reasonable grounds relating to the security of the Rihaplus Account or any of its security features or if we reasonably suspect that unauthorized or fraudulent use of your Rihaplus Account is produced or that any of these security features have been compromised. We will notify you in advance of any suspension or restriction and the reasons for such suspension or restriction or, if we are unable to do so, immediately after the suspension or restriction has been imposed, unless to notify you would be illegal or would compromise our reasonable security interests. We will lift the suspension and / or restriction as soon as possible after the reasons for the suspension and / or restriction have ceased to exist.

6.4. If we believe your Rihaplus account is at risk of fraud or security threat, we will use the fastest and safest way to contact you using the details you have provided to tell you what you need to do to face this risk.

6.5. You should take all reasonable precautions to ensure that your email account (s) are secure and accessible only to you, as your email address may be used to reset passwords or to communicate with you regarding security. of your Rihaplus account. In the event that any of the e-mail addresses registered with your Rihaplus accounts is compromised, you must without undue delay after acquainting yourself with this customer service and also contact your e-mail service provider.

6.6. Whether you are using a public, shared computer or your own computer to access your Rihaplus account, you should always ensure that your login information is not stored by the browser or cached or otherwise saved. You should never use any functionality that stores login information or passwords on the computer you are using.

6.7. Additional products or services that you use may have additional security requirements, and you should familiarize yourself with those that have been notified to you.

7. Closing your Rihaplus account

7.1. You can close your Rihaplus account at any time by contacting customer service. The fees associated with the ongoing management of inactive accounts will also continue to be charged after your account is closed. This provision will survive the end of the relationship between you and us.

7.2. If your Rihaplus account has a balance when it is closed, we will ask you to withdraw your funds within a reasonable time, during which your Rihaplus account will be accessible for the sole purpose of withdrawing the remaining balance. After this period has expired, you will no longer be able to access your Rihaplus account, but you can withdraw the remaining funds by contacting customer service and requesting that the funds be sent to you in a manner reasonably acceptable to us. If you want to access your transaction history after closing your Rihaplus account, you will need to contact customer service and request the information, You can do so for a period of six months from the date your Rihaplus account is closed, but we suggest that you withdraw your remaining funds as soon as possible as they will not earn any interest when they are in your Rihaplus account. Your obligations to protect your Rihaplus account, as defined in section 6, will continue to apply.

7.3. We reserve the right to carry out any money laundering, terrorist financing, fraud or other controls of illegal activities before authorizing any withdrawal of your funds, including with regard to the return of funds after the closure of your Rihaplus account.

## 8. Download funds

8.1. You can download funds by visiting the website, logging into your Rihaplus account and following the relevant download instructions. You may be offered a number of different download methods, depending on the payment methods you have added to your Rihaplus account and the payment methods available in your country of residence. The download methods are payment services provided by third party financial institutions (for example, the issuer of the mobile money number you use on your Rihaplus account) and are not part of our service. We do not guarantee the use of any particular download method made available and may change or discontinue acceptance of any particular download method at any time without following the procedure described in clause 17. Notwithstanding section 8.7 below,

8.2. You may be asked to answer security questions or perform other activities that we or the payment service provider you use to upload funds to your Rihaplus account may reasonably require to ensure the proper authorization to 'a download transaction.

8.3. If you choose to upload funds using a payment method that may be subject to a right to claim funds (a "chargeback") such as (but not limited to) a credit card or debit or direct debit, you represent that you will not exercise such chargeback other than for unauthorized use of the payment method or for a breach by us of these terms of use which would entitle you to a refund of the uploaded amount . Otherwise, you may not charge for any download transaction or authorize billing for any download transaction for reasons for which we are not responsible, including (but not limited to) disputes with merchants for non- delivery of goods or services or an insufficient balance on the account of the payment method. We reserve the right to charge you for any fees

and expenses we incur in connection with such chargebacks and any action taken to dispute them. We may also charge you a chargeback fee.

8.4. You can authorize a merchant whom you wish to pay through us regularly (for example for a subscription service) to debit your Rihaplus account for each recurring payment. In this case, you authorize us to debit the payment method (for example, your mobile money number and / or bank card) that you used to make the initial payment also for each subsequent payment. In order to cancel recurring payments in the future, you must (a) contact us and (b) notify the merchant from whom you purchased the goods or services that you canceled the recurring payment. You should not cancel or reverse such recurring transactions by simply contacting the payment method's account issuer / provider (for example, your credit card provider or your bank) without following the cancellation steps mentioned in this section. 8.4. Subject to Article 8.5,

8.5. We will refund any past recurring payment initiated by or by the merchant provided that (a) the original authorization given to us or the merchant did not specify the exact amount of payment and (b) the amount of the payment has exceeded the amount you could reasonably expect based on your past spending habits and the circumstances of the case. You must request such a refund within eight weeks of the date the funds were debited from your Rihaplus account. You agree to provide us with the information reasonably necessary to verify whether the refund conditions described in this section 8.5 are met. Within ten (10) business days of receiving a refund request or, where applicable, receiving any other information we have requested from you,

8.6. If a chargeback or cancellation of a download transaction results in a negative balance in your Rihaplus account, you will need to repay this negative balance by uploading sufficient funds to your Rihaplus account. Failure to do so is a violation of these terms of use. The reimbursement of the negative balance is due immediately and without notice. We reserve the right, at any time, to send you reminders or take other debt collection actions, including, but not limited to, appointing a debt collection agency or attorneys or pursue the claim in court. We reserve the right to charge you for expenses that we reasonably incur in connection with any debt collection or enforcement efforts.

8.7. The uploaded funds will be credited to your Rihaplus account once we have received the funds. Certain download transactions, such as those carried out by a mobile money number, by direct debit or manual debit, will be immediately credited to your Rihaplus account, but may be canceled if the actual funds do not reach us within a reasonable period of time, to which we will deduct such a reverse transaction from your Rihaplus account balance. If the balance of your Rihaplus account is insufficient, we reserve the right to demand a refund from you.

8.8. For the purpose of a download transaction via a payment method, we are an issuer of electronic money and will issue electronic money in exchange for the downloaded funds. We will not act as a payment service provider when receiving these funds.

8.9. You should not download via a payment method if you are not the named owner of that payment method. We take any violation of this requirement very seriously and will treat any attempt to use a payment method for which you are not the designated owner as a fraudulent act.

8.10. Downloads may be subject to download limits due to security and legal requirements. These limits are set dynamically based on your verification status and the download method you want to use. You should be aware that depending on your verification status, your download limits may be higher than your withdrawal or spending limits. You can view these limits at any time in the appropriate section of your Rihaplus account profile.

8.11. Downloads are subject to fees, including currency conversion fees (if applicable). Please see section 13 for more details.

8.12. You don't have to download with cash. Without prejudice to claiming additional damages, if we are required to take action on your Rihaplus account as a result of your cash download, we may charge an administration fee.

## 9. Sending payments

9.1. To send a payment, you must authorize the payment with your login information and password. We may also ask you additional security questions regarding you or your Rihaplus account. If your Rihaplus account is protected by additional security measures such as password tokens, you must follow the instructions provided to you along with these additional security measures. If your Rihaplus account is authorized to make mass payments, the procedure for making these payments will be communicated to you in the corresponding integration manual.

9.2. Each recipient of a payment you wish to send through us must have a valid means that we can use for their identification. For most of our services, this means of identification will be a valid e-mail address and / or a valid telephone number in the corresponding country, but other means of identification may be necessary for our other services.

9.3. If you are asked to provide details of the recipient's email address and / or phone number or other means of identification, as applicable, great care should be taken to enter the exact details of the person correctly, who you want to send money to. We use this information as a unique identifier to determine the intended recipient of the payment you are asking us to process. The other information you provide as well as the means of identification of the recipient may be ignored and we will not be responsible for any errors you make when entering the means of identification of the recipient.

9.4. If the recipient's email address and / or telephone number is registered with us, the funds will be immediately credited to the Rihaplus account associated with these credentials. Once the funds are credited to the recipient's Rihaplus account, the transaction becomes irreversible.

9.5. If the recipient's email address and / or phone number is not registered with us, we will send a notification email with instructions on how to claim and receive payment. If the recipient does not claim payment within 14 days, the transaction will be canceled and the funds will be returned to you. You can also cancel the transaction at any time before the funds have been credited to the recipient's Rihaplus account. To cancel a transaction, you must log into your Rihaplus account, locate the relevant transaction in your transaction history and select "Cancel".

9.6. You can make recurring payments by setting up a recurring payment order on your Rihaplus account. You can cancel your recurring payment order for future payments at any time by logging into your Rihaplus account and deleting it. You will not be able to reverse transactions that have already been credited to the recipient.

9.7. Payments are subject to payment limits due to security and legal requirements. These limits are set dynamically based on your verification status. You can view these limits at any time in your Rihaplus account profile. You should make sure that your limits are sufficient to cover the payment you intend to make as well as any applicable charges, including service charges and currency conversion charges. You should be aware that the recipient of a payment may also be subject to spending and withdrawal limits and this may affect the recipient's access to the funds you intend to send.

9.8. If we are behind schedule with a payment you ask us to make, you can ask us to contact the recipient's payment service provider and ask them to credit it as if it was received on the day correct.

9.9. Sending payments is subject to fees, including a currency conversion fee (if applicable), depending on the type of payment you make and the type of Rihaplus account you hold. Please see section 13 for more details.

#### 9.A Third Party Suppliers

9.A.1. A third-party provider is a service provider authorized by law to make payments from your account on your behalf and to provide account information services to you, provided they act in accordance with your instructions and requirements. applicable regulations. You can check if the provider is licensed in the information, they give you about the services they will provide.

9.A.2. We will treat any instruction from a third-party vendor as if it came from you and the terms of this agreement will always apply. If you consent to a third-party provider having access to your account information, we'll assume that you consent to access being granted as often as the third-party provider requests.

9.A.3. If you give your security information to someone who is not a third-party provider, we will have to assume that it is you who authorize us to provide access to your account, we will treat payments requested by that third party as authorized by you. and will not be liable for any losses you suffer as a result of the misuse or disclosure of your account information by such third party.

9.A.4 We may refuse to allow a third-party provider to access your Rihaplus account if we are concerned about unauthorized or fraudulent access by that third party provider. Before doing so, we will notify you and explain our reasons to you, unless this is not reasonably possible, in which case we will tell you Immediately thereafter. In either case, we'll tell you using one of the contact details we hold for you. We will not tell you our reasons why doing so would compromise our reasonable security measures or be otherwise illegal.

If you want to revoke the consent you have given to a third-party provider to access your account, you must contact them directly.

9.A.5 If you believe that a payment may have been made incorrectly or is not authorized, you must notify us as soon as possible, even if you are using a third-party provider. If you ask a third-party vendor to request payment and they don't, we will not be responsible for your payment not being made. Once a third-party provider initiates a payment, you normally can't reverse it.

## 10. Receipt of funds

10.1. If you receive funds in your Rihaplus account, we will send you a notification email and display the payment as a "Receive Money" transaction in your transaction history, along with the date of receipt (the value date credit), fees charged and, if applicable, any exchange rates used. Each transaction is assigned a unique transaction ID and appears in the transaction history. We will not modify or modify the information displayed in your online transaction history. You should periodically reconcile incoming payments with your own records.

10.2. You should know that receiving funds in your Rihaplus account does not necessarily mean that these transactions cannot be reversed. We reserve the right to reverse a payment if the payer or the payer's bank or payment service provider has charged or reversed (or is reasonably likely to reject or reverse) a download or other payment that was used to finance the payment for you.

10.3. If someone has received a payment notification from us that someone has sent them funds to an email address that is not registered, they will only be credited with the payment after it has been claimed as instructed. set out in the notification email. Until then, there will be no contractual or fiduciary relationship between us and the intended recipient. The funds remain those of the sender.

10.4. Receipt of payments is subject to fees and currency exchange charges, depending on the type of payment you receive and the type of Rihaplus account you have. Please see section 13 for more details.

## 11. Prohibited transactions

11.1. Third party payment processing or aggregation products or services, tiered marketing, pyramid or Ponzi schemes, matrix programs or other 'get rich quick' programs or high return investment programs, goods or services that infringe the intellectual property rights of a third party, uncoded / miscoded games, timeshares or property reservation payments (On and Off plan). We reserve the right, in our sole discretion, to add categories of prohibited transactions by adding such categories either to these Terms of Service or to an acceptable use policy posted on the website. goods or services that infringe the intellectual property rights of a third party, uncoded / miscoded games, timeshares or property reservation payments (On and Off plan). We reserve the right, in our sole discretion, to add categories of prohibited transactions by adding such categories either to these Terms of Service or to an acceptable use policy posted on the website. goods or services that infringe the intellectual property rights of a third party, uncoded / miscoded games, timeshares or property reservation payments (On and Off plan). We reserve the right, in our sole discretion, to add categories of prohibited transactions by adding such categories either to these Terms of Service or to an acceptable use policy posted on the website.

11.2. It is strictly prohibited to make payments or receive payments from persons or entities offering illegal gambling services, including (but not limited to) sports betting, casino games and

poker games. illegal. We may suspend or terminate your Rihaplus account at any time or refuse to execute or cancel a transaction if we believe that you are directly or indirectly using or have used your Rihaplus account for or in connection with illegal gambling transactions. This list is not exhaustive and it is your responsibility to ensure that you do not use our services for transactions which could be considered illegal in your jurisdiction.

11.3. You cannot use our services if you are from certain countries. A list of unserved countries is available on the website and updated from time to time. This list is not exhaustive and we may, at our sole discretion, decide to discontinue or restrict our services in other countries at any time without notice. We reserve the right to suspend or terminate your Rihaplus account at any time if we reasonably believe we are required to do so by law or in order to comply with recommendations issued by a competent government authority or recognized body for the prevention of financial crime.

11.4. It is strictly prohibited to use your Rihaplus account for any illegal purpose, including, but not limited to, fraud and money laundering. We will investigate and report any suspicious activity to the appropriate law enforcement agency. We reserve the right to charge you, in our sole discretion, an administration fee, for each investigation we undertake into such suspicious activity, including when notified to us by a third party with whom we partner. You are prohibited from using your Rihaplus account to attempt to abuse, exploit or circumvent the usage restrictions imposed by a merchant or third-party supplier on the services it provides.

## 12. Withdrawal of funds

12.1. You can request the withdrawal of all or part of the funds held in your Rihaplus account at any time. To do this, you need to log into your Rihaplus account and select a withdrawal method and enter the amount to withdraw. Withdrawal methods are payment services provided, at least in part, by third-party financial institutions (for example, the bank where you have a bank account or the mobile money operator of the number registered under your account). We do not guarantee the availability of any particular withdrawal method and may make changes or discontinue any particular withdrawal method at any time without following the procedure described in section 17 as long as there is at least one withdrawal method. At your disposal. When the withdrawal payment is received by you through the participation of a payment service provider (such as the bank where you have a bank account or the mobile money operator)

12.2. Your Rihaplus account is subject to withdrawal limits. These limits are dynamically adjusted based on the type of identifying documentation we hold on you. You can view your withdrawal limits at any time in your Rihaplus account profile. Before uploading funds to your Rihaplus account, you must ensure that your current withdrawal and spending limits meet your withdrawal and spending requirements as we cannot legally allow you to exceed these limits.

12.3. If your withdrawal request exceeds the current limit, we may refuse your request and ask you to send us documents verifying your identity and address before authorizing a withdrawal of funds or cooperating with us to verify your identity.

12.4. Withdrawals are subject to fees, including currency conversion fees (if applicable). Please see section 13 for more details.

12.5. For the purposes of a withdrawal transaction, we are a payer and not a payment service provider.

12.6. You should not make a withdrawal to a bank account or other payment method if you are not the designated cardholder. We take any violation of this requirement very seriously and will treat any attempt to use a payment method for which you are not the designated owner as a fraudulent act.

12.7. You should make sure that the payment details you enter when withdrawing funds are correct and complete. We will not be responsible for withdrawn funds sent to the wrong account when it is due to your providing incorrect payment information. When withdrawing, you must ensure that the account number is correct. If you have withdrawn funds from the wrong account, you can request that we help you recover the funds. However, we will charge you an administration fee and we cannot guarantee that any recovery efforts will be successful.

### 13. Fees

13.1. The fees vary depending on whether you use your Rihaplus account for personal or business purposes.

13.2. Your transactions may be subject to currency conversions. If you make a payment from your Rihaplus account denominated in one currency to a Rihaplus account denominated in another currency, you will be asked to make the payment in the currency of your Rihaplus account or in another currency. If you choose the currency of your Rihaplus account, the recipient will pay the conversion fee into the currency of their Rihaplus account. If you choose the currency of the recipient's Rihaplus account, you will pay the conversion fee into the currency of the payment. If you choose a currency which is neither the currency of your Rihaplus account nor the currency of the recipient's Rihaplus account, you will pay the conversion fee in the currency of the payment,

13.4. For each currency conversion, we will apply the average daily interbank market rate published by a third-party foreign currency data provider (Reuters) to which we add an exchange fee. Exchange fee is payable in addition to the transaction fee.

13.5. Our fees are expressed either as a percentage of the transaction, or as a fixed amount in BIF. When fixed charge amounts are displayed in a currency other than BIF, it is for information only. If a charge is deducted from a balance or from a transaction denominated in another currency, the amount of the charge in BIF will be converted into the equivalent charge in that other currency on the basis of the Rihaplus wholesale exchange rates applicable at the time. .

13.6. Fees payable by you will be deducted from your Rihaplus account balance and you hereby authorize us to do the same. Transaction fees will be charged when executing the transaction. If your Rihaplus account balance is insufficient to cover the charges, we may refuse to process the payment. Cancellation or chargeback fees will be deducted when incurred.

13.7. If the deduction of fees results in a negative balance in the Rihaplus account, you will have to repay this negative balance by uploading sufficient funds to your Rihaplus account. Failure to do so is a violation of these terms of use. The reimbursement of the negative balance is due immediately and without notice. However, we reserve the right at any time to send you reminders that you should download funds or take other debt collection action, including, but not limited to, instructing a collection agency to claims or lawyers or pursue the claim in court. We reserve the right to charge you for expenses that we have reasonably incurred in connection with any collection or enforcement efforts.

#### 14. Your data

14.1. You expressly consent that we access, process and store any information you provide to us, for the purpose of providing payment services to you. This does not affect our respective rights and obligations under data protection law. You can withdraw this consent by closing your Rihaplus account. If you withdraw your consent in this way, we will stop using your data for this purpose, but we may continue to process your data for other purposes when we have other legitimate reasons to do so, for example when we are legally required to keep records of transactions.

14.2. The processing of your data is governed by our Privacy Notice which can be found on our website.

#### 15. Liability

15.1. In the event of an unauthorized payment or a payment that has been improperly executed due to an error on our part, we will, as soon as possible, refund the amount of the payment, including any charges deducted therefrom. . This does not apply:

15.1.1. When the unauthorized payment results from your inability to keep the personalized security features of your Rihaplus account secure.

15.1.2. If you do not inform us without undue delay of any loss of your password or other security elements or other event which could reasonably be likely to have compromised the security of your Rihaplus account after becoming aware of this event, in which case you will remain responsible for any losses incurred until you notify us;

15.1.3. If the transaction was not authorized but you have acted fraudulently or compromised the security of your Rihaplus account with intent or gross negligence, in which case you will be solely responsible for all losses; or

15.1.4. If you do not dispute and bring to our attention the unauthorized or improperly executed transaction within 6 months from the date of the transaction.

15.2. Unless you have acted fraudulently, section 15.1.1 does not apply to transactions made after you have notified us in accordance with section 6.2, where we have not provided appropriate means of notification or are required to to use strong customer authentication but we fail to do so,

in which case we will remain responsible and refund any unauthorized transactions to you as soon as possible.

15.3. Without prejudice to the foregoing, you are encouraged to regularly and frequently check the transaction history of your Rihaplus account and to contact customer service immediately in case you have any questions or concerns.

15.4. In the event of any incorrect or misdirected payments, we will take reasonable steps to help you locate and recover those payments.

15.5. Subject to the foregoing, we will not be liable for any disruption or alteration of our service or any disruption or alteration of any intermediary services on which we rely for the performance of our obligations hereunder, provided that such disruption or alteration is due to anomalies and unforeseeable circumstances beyond our control or the control of the intermediary concerned.

15.6. We will not be liable for any indirect or consequential losses, including, but not limited to, loss of profit, loss of business and loss of reputation. We will not be liable for any losses resulting from our compliance with legal and regulatory requirements.

15.7. Nothing in these Terms of Use shall exclude liability for death or personal injury due to negligence or fraud or fraudulent misrepresentation or any statutory liability which cannot be excluded or varied by agreement between the parties. parts.

15.8. Our obligation under these Terms of Service is limited to providing you with an Electronic Money Account and associated payment services and we make no representation or endorsement regarding the quality, safety or legality of any goods or services provided by any Rihaplus customer. Or intermediate.

15.9. We will not be responsible for the assessment or payment of any taxes, duties or other charges resulting from your use of the Rihaplus account or the services provided in these terms of use.

15.10. Refund. You agree to defend, reimburse or indemnify us and to keep us and our other companies in our group free from any claims, demands, expenses or costs (including legal fees, fines or penalties). ) which we incur or suffer as a result of your breach by you or your agents of these Terms of Service, breach of any applicable law or regulation and / or use of the Services. This provision will survive the end of the relationship between you and us.

## 16. Termination and suspension

16.1. We may terminate your Rihaplus account or any payment service associated with it by giving you one month's notice. You can terminate your Rihaplus account with us at any time. Different termination provisions may apply if you use your Rihaplus account for business purposes, as described in section 4.7 above.

16.2. With notice of termination or at any time thereafter, we may give you reasonable instructions on how to withdraw the remaining funds.

16.3. If your Rihaplus account is subject to a reserve, termination of your Rihaplus account will not affect our right to hold the reserve and to make deductions from it for the agreed period.

16.4. We can suspend or terminate your Rihaplus account at any time without notice if:

16.4.1. You violate a condition of these Terms of Service or any other condition applicable to specific services covered by separate terms and conditions;

16.4.2. you violate or we have reason to believe that you are violating any law or regulation applicable to your use of our services;

16.4.3. we have reason to believe that you are involved in any way in fraudulent activity, money laundering, terrorist financing or other criminal activity; or

16.4.4. we have reason to believe that another Rihaplus account provided by us or one of our group companies is held by you and has been used for any fraudulent activity, money laundering, terrorist financing or other criminal activity.

16.5. We can suspend your Rihaplus account at any time if:

16.5.1. we reasonably believe that your Rihaplus account has been compromised or for other security reasons; or

16.5.2. we have a reasonable suspicion that your Rihaplus account has been or is being used without your authorization or in a fraudulent manner; and we will notify you prior to the suspension or, if prior notice is not possible in the circumstances, promptly after the suspension, unless we are prohibited by law from giving you notice.

17. Changes to these terms of use

17.1. These terms of use and any additional terms that may apply are subject to change. Changes will be implemented with prior notice from us according to the procedure described in this section.

17.2. We will notify you of any proposed changes by sending an email to the primary email address registered with your Rihaplus account.

17.3. The proposed change will come into effect two (2) weeks after the date on which the notice of change is deemed to be received under section 18.1, unless you have notified us that you object to the proposed changes prior to their entry. in force. Changes that make these Terms of Service more favorable to you will take effect immediately if indicated in the notice of change. Changes in exchange rates will take effect immediately and without notice and you will not have the right to object to such change.

17.4. If you object to the changes, they will not apply to you. However, such objection will constitute notice from you to terminate and close your Rihaplus account. Your Rihaplus account will be closed in accordance with the provisions of section 7 above.

18. How we communicate

18.1. We usually contact you by email and / or number provided during account opening. For this purpose, you must at all times keep at least one valid e-mail address and telephone number in your Rihaplus account profile. You should check incoming messages regularly and frequently. Emails may contain links to other communications on our website. Any communication or notification

sent by e-mail will be deemed to have been received by you on the same day if it is received in your e-mail box before 4.30 p.m. on a business day. If it is received in your inbox after 4:30 p.m. on a business day or at any other time, it will be deemed received on the next business day.

18.2. Where we are required by law to provide you with information in a durable medium, we will send you an email (with or without an attachment) or send you a notification telling you information on our website in a way that allows you to keep the information in print or other format that you can keep permanently for future reference. We recommend that you keep copies of all communications we send or make available to you.

18.3. You can request a copy of the current terms of use or any other contractual document relating to you by contacting customer service.

18.4. To view the emails, you need a computer with email software that can display the emails in HTML format. We may also send you PDF (Portable Document Format) attachments from Adobe Systems Inc., for which you need Adobe Acrobat Reader software, which can be downloaded free of charge from the Adobe website.

18.5. We will never send you emails with attached executable files or with links to executable files. If you receive an email with such attachments, you should delete the message without clicking on the attachment. If you are unsure whether a communication is from us, please contact customer service.

18.6. We will communicate to you in the chosen language and will always accept communications made to us in the languages available on the site. You can choose your preferred language from the list of supported languages in your Rihaplus account profile and we will send you email notifications and automated communications regarding changes to these Terms of Service in the language of your choice. For non-standard communications, we reserve the right to communicate with you in English and / or French. Materials or communications in any other language are provided for convenience only and do not oblige us to continue any communication in that language.

18.7. In addition to e-mail communication, we may contact you by mail or telephone, as appropriate. If you use mobile services, we may communicate with you by SMS. Any communication or notification sent by post will be deemed to have been received three days from the date of publication within five days of publication for international mail. Any communication or notification sent by SMS will be deemed to have been received on the same day.

18.8. You can contact us at any time by sending a message to customer service via the "Support" function.

## 19. Complaints

19.1. Any complaint about us or about the services we offer should be addressed to us first by contacting customer service. You must clearly indicate that you wish to send us a complaint. This helps us distinguish a complaint from a simple request. We send you an acknowledgment of receipt

by mail or email within 48 hours of receiving your complaint in accordance with our complaint's procedure.

19.2. We make every effort to provide you with a response or resolution to your complaint within the timeframe indicated by the financial mediation service. If this is not possible due to unforeseen circumstances or a lack of information, we will contact you.

19.3. If your complaint is not resolved to your satisfaction, you can contact customer service again by attaching the reference of the first unfinished request.

## 20. Miscellaneous

20.1. No one other than you have any rights under these terms of use.

20.2. Your Rihaplus account is personal to you and you may not assign any rights under the terms of use to a third party.

20.3. Your Rihaplus account is operated in Burundi and these terms of use are governed and interpreted in accordance with the laws of Burundi. Any dispute under these terms of use or otherwise in connection with your Rihaplus account will be brought exclusively before the courts of Burundi.

20.4. If any part of these Terms of Service is held to be invalid, illegal or unenforceable by a court of competent jurisdiction, that part should be severed from the rest of the Terms of Service, which will continue to be valid and enforceable to the greatest extent possible. Authorized by law.

## 21. Definitions

Different terms in these terms of use have a defined meaning as follows:

"Business day" means any day other than a Saturday or Sunday or a public or bank holiday in Burundi.

"Customer service" means our customer service, which you can access by sending a message through the "Support" function on the website.

"Fees" means the fees you must pay us for using our services.

"Method of Payment" means bank transfers and payment instruments including, but not limited to, credit cards and debit cards.

"Privacy Notice" is Rihaplus' policy governing the processing of personal data available on the website, which may change from time to time.

"Rihaplus" means Rihaplus Ltd. (registration number: NIF 4001514597) whose registered office is located on Blvd. Melchior NDADAYE, Peace corner building Office C8

"Rihaplus Account" means the electronic money account that you open and manage through the Rihaplus website

“Terms of Use” means these terms of use for the Rihaplus account, published on the website and which may be changed at any time.

“Third Party Provider” means an authorized service provider that you have agreed can access information or make payments for you from your Rihaplus account.

"We", "our" means Rihaplus

"You", "“your" means you, the natural or legal person in whose name the Rihaplus account is opened and managed