



WAJONI LIMITED

TERMS AND CONDITIONS

EFFECTIVE DATE: SEPTEMBER 18, 2023

PLEASE READ THE FOLLOWING TERMS OF SERVICE AND LICENSE AGREEMENT CAREFULLY BEFORE DOWNLOADING, USING, ACCESSING, OR PURCHASING ANY PRODUCT OR SERVICE THROUGH ANY PART OF THE **WAJONI** WEBSITE OR SERVICES.

The Terms and Conditions represents an agreement between:

YOU;

and

WAJONI LIMITED a company registered under the laws of the Federal Republic of Nigeria with Registration Number of RC6866904 and having its principal place of business at No 7 Kikelemo Street, Off Ilara Road, Ilishan Remo, Ogun State, Nigeria (hereinafter referred to as "Wajoni" or "We" or "Us" which expression shall, where the context so admits, include its legal representatives and assigns).

THE WAJONI PROGRAM, OR THE WAJONI MOBILE APPLICATION (IF AVAILABLE). The following are the terms and conditions for use of Wajoni.com by Wajoni Limited ("**Company**" or "**Wajoni**" or "**we**" or "**our**" or "**us**") a limited liability company organized in Nigeria and its related services, including any purchases made through the Wajoni platform or Wajoni Agro Funding Program (the "**Website**") and the Wajoni Mobile Application (as applicable and if available) and its services (the "**Application**") (collectively the Website and the Application are referred to as the "**Services**").

By downloading or using the Application (if applicable), accessing the Services, continuing to access the Services, purchasing any products through the Services, or submitting any information through the Services, and in consideration for the services **Wajoni** provides to you, **YOU** (the terms "**you**" or "**yours**" includes the person or entity that is accessing the Services as well as any third-parties accessing the Services on your behalf) **ARE STATING THAT YOU AGREE TO BE BOUND BY ALL OF THESE TERMS AND CONDITIONS GOVERNING THE USE OF THE SERVICES**. Use of the Services is offered to you conditioned on your acceptance without modification of the terms, conditions, and notices, including the class action waiver, contained herein.

1. OVERVIEW

Wajoni is a tech-based agro funding company that allows users to participate in various investment value chain by investing in a farm(s) or products or services of their choice. Every farm has a subscription price required, expected returns from harvest, and time frame till harvest. The users' ("Subscribers") money is used to lease farm land, engage farmers, procure seedlings and other inputs, comprehensive insurance, facilitate logistics and harvests to the market. Subscriber gets paid upon a successful harvested farm Period. Farm subscribers receive updates about operations of their farm in form of pictures, videos and text in order to stay tuned with the farm or progress.

Wajoni provides a platform through which fund users can offer their products or services, affiliates can market the products or services, and customers or users can purchase the products or services from the affiliates. If a customer purchases a product or service from an affiliate, the resulting agreement is solely between the affiliate and the customer or user and not with Wajoni.



The affiliate or product or service owner, and not Wajoni, is responsible for the creation, sale, fulfillment, and shipping (if applicable) of any product or service. Any disputes between customer or user and product owner or service owner or affiliate must be resolved between affiliate and customer or user, Users and Affiliates are also subject to the applicable Product or Service Agreement or Affiliate Agreement.

Wajoni does not guarantee that any user of the Services will achieve any particular results of any kind through the use of the Services or any products or services sold by affiliates through the Services.

2. REGISTRATION, ELIGIBILITY FOR SERVICES, PAYMENT, AND INFORMATION SUBMISSION

2.1. REGISTRATION

In order to utilize some of the Services' features, you must register and create an account as a platform member. In order to create an account, you must complete the registration process by providing Wajoni.com with complete and accurate information as prompted by the registration form, including contact information, an email, and password.

You shall protect your password and take full responsibility for your own and third-party activities that occur under your account.

You agree to notify Wajoni.com immediately of any unauthorized use of your account or any other breach of security. If you create an account on behalf of an entity, these Terms bind both you and the entity.

2.2. REFUSAL OF SERVICE

Wajoni reserves the right, with or without notice, to terminate the account of, or refuse service to any persons that violate these Terms, violate any party's intellectual property rights, abuse other users of the Services, misuse the Services, or otherwise engage in inappropriate conduct, as determined by Wajoni in its sole discretion.

2.3. PAYMENT

If you make any purchases through the Services, you agree to pay all applicable charges and fees for those purchases and to comply with the terms of the applicable payment processor. Unless otherwise stated, all prices are stated in Nigerian Naira (NGN). Also note that all withdrawals are being processed within 24-4hrs after request.

2.4. INFORMATION SUBMISSION AND AGE RESTRICTION

By submitting any information, including any **User Content** as defined below, through the Services, you represent and warrant and agree that you are of legal age in your country to partake in the Agro and Logistics Funding Programs that Wajoni offers and in all the cases, your minimal age must be 18 years, and if under the age of majority in your state, you are either an emancipated minor, or have obtained the legal consent of your parent or legal guardian to enter into these Terms and use the Services. Wajoni does not intend to use the Services to collect any information from children under age 18.

2.5. REFERRAL PROGRAM

The quick earning network program is a way to get extra fee waivers for referring other people to the products and services offered through this Website. You should have to activate your account to get the



referral bonuses.

Our quick rewards program offers waivers till unlimited levels which user can use to waive investment fees or applicable charges of a product or service by just inviting friends to join the platform.

3. MODIFICATIONS TO TERMS OF SERVICE AND OTHER POLICIES

We reserve the right to change the rules, commissions and rates of Wajoni at any time and at our sole discretion without notice, especially in order to respect the integrity and security of the members' interests. You agree that it is your sole responsibility to review the current terms.

4. TRANSACTIONS; PAYMENTS, ACTIVATIONS, AND REFUNDS

4.1. PAYMENT PROCESSING ACCOUNT

Wajoni facilitates the customer's payment for a products or services through the use of a payment processor. In order to be eligible to use the Services, you must register and create an account with a Wajoni supported payment processor, which includes supplying all information required by such supported payment processor. You are responsible for complying with all requirements for registration with such supported payment processor and for otherwise complying with all applicable terms and conditions located on the supported payment processor's website.

In no event shall Wajoni Limited be responsible for ensuring proper registration with the payment processor or proper payment of any sums between customer and project. All payments from customer to Wajoni for our products or services offered through the Services are required to be processed through an Wajoni supported payment processor, using your Payment Processing Account, and are subject to all terms and conditions provided on the supported payment processor's website. You are solely responsible for ensuring proper receipt of payments.

In no event does Wajoni make any representations or warranties of any kind relating to the supported payment processor's website, your Payment Processing Account, or any payments through such account; nor is Wajoni liable in any way for any error or omission on the part of any Wajoni supported payment processor.

4.2. SUBSCRIPTIONS AND ACTIVATIONS OF USERS' ACCOUNTS

Wajoni may offer certain Services on a subscription basis. Under such a subscription, you will be charged for the subscription Services every period until you cancel your subscription or activation. Please review the specific terms of your account activation for more information.

4.3. REFUND POLICY

Wajoni does not guarantee any refunds. All requests for refunds, and any other dispute regarding a product or service, must be communicated to Wajoni with 30 days of purchase of the product or service and refund will be processed within 60days after refund request. All applicable interests or bonuses on Wajoni product or service shall not apply to refunded transactions. All refunds will be handled by the Wajoni Limited Finance Department. In a case of liquidation, Wajoni Limited reserves the right to determine the percentage of funding amount to be refunded to users.



4.4. REVIEWS

If you submit a review or rating of a subscriber, advertiser, affiliate, platform member, or other user of the Wajoni Services (if ratings are available), you represent and warrant that your review is accurate and constitutes your opinion and not the opinion of Wajoni or any other person. You are solely responsible for the content of your reviews. Do not submit false or defamatory reviews or rating.

4.5. TESTIMONIALS AND PHOTOGRAPHS

If you Post or otherwise transmit to Wajoni a testimonial statement or photograph or video depicting your results using any service or product, you grant, and warrant and represent that you have the right to grant, Wajoni.com a perpetual, irrevocable, royalty-free, worldwide, non-exclusive, assignable, sub-licensable, transferable license to use, copy, perform, display, and distribute the testimonial statement and/or photograph for any purpose, including posting on the Services or using in any Wajoni advertising materials. By Posting or sending any testimonials of your results, you represent that the testimonial statement is true, that you used the service or product as directed, and that the testimonial accurately depicts your experience using the service or product. If you no longer wish Wajoni.com to use your written testimonial statement or photograph or video, please contact us immediately.

If we do not hear from you, we will assume you still stand behind your testimonial statement.

If you received any kind of compensation, whether monetary, in the form of a free service or product, or otherwise, you must notify us of this fact when posting or sending your testimonial.

4.6. RULES OF CONDUCT

In addition to all other obligations and terms stated in these Terms, you agree to abide by any rules of conduct or community guidelines posted on the Website or Application. Wajoni reserves the right to exclude or suspend any user who violates these rules of conduct, and reserves the right, but does not undertake an affirmative obligation, to remove, screen, or edit any content which is contrary to these rules without prior notice. User Content does not necessarily reflect the opinion of Wajoni.

4.7. INFORMATION STORAGE AND ACCESS

Wajoni reserves the right, in its sole discretion, to determine whether and how long to store User Content and user data, except as qualified by the last sentence of this paragraph.

Wajoni will not be responsible for any liability related to the deletion or removal or any data or content maintained on the Services or Wajoni's servers, provided that such disclaimer of liability shall be limited to the extent required to comply with applicable laws. The first sentence of this paragraph notwithstanding, Wajoni will delete Regulated Personal Data as directed by the user in compliance with applicable laws.

4.8. SUGGESTIONS

By sending us any ideas, suggestions, documents or proposals ("**Feedback**"), you agree that your Feedback does not contain the confidential or proprietary information of third-parties, we are under no obligation of confidentiality, express or implied, with respect to the Feedback, and we may have something similar to the Feedback already under consideration or in development, and you grant us an irrevocable, non-exclusive, royalty-free, perpetual, worldwide license to use, modify, prepare derivative works, publish, distribute and sublicense the Feedback, and you irrevocably waive, and cause to be waived, against Wajoni



and its users any claims and assertions of any rights, whether intellectual property rights or otherwise, contained in such Feedback.

5. WAJONI MOBILE APPLICATION LICENSE (IF AVAILABLE)

Wajoni may, from time to time, choose to make available for download a Wajoni mobile Application. If Wajoni makes an Application available, the terms of this license apply to your download and use of the Application. Wajoni does not guarantee that any Application will be developed or made available.

5.1. LICENSE

In order to use some of the Services' features, you may need to download the Application. Subject to, and in accordance with, these Terms, Wajoni grants to **You**, and **You** accept from Wajoni, a limited, revocable, non-exclusive, and non-transferable license to use the Application, if available. Wajoni reserves all rights not expressly granted to **You** hereunder. This license is automatically revoked if you violate any of these Terms.

5.2. MAINTENANCE OR SUPPORT

Wajoni is not under any obligation to provide maintenance or support for the Application. Wajoni may provide maintenance or support for the Application in Wajoni's sole discretion.

6. NO RECOMMENDATIONS OR INVESTMENT ADVICE

Nothing on the Platform or from the Wajoni.com shall be construed as making any recommendation or investment advice of any kind whatsoever. You are solely responsible for evaluating the merits and risks associated with the use of any Content provided through the Service before making any decisions based on such Content. You agree not to hold the Wajoni Limited liable for any possible claim for damages arising from any decision you make based on the Content or other information made available to you through the Service or any Wajoni websites. Past performance data should not be construed as indicative of future results.

7. FIXED RETURNS PRODUCT

This section is applicable to all Users accessing the Platform from Nigeria specifically for the Fixed Returns Product as may be amended from time to time ("the **Product**"). Users accessing the Product may only use the service upon accepting the Terms and Conditions of the Product.

8. INDEMNIFICATION

You agree to indemnify, hold harmless and defend Wajoni, its managers, members, directors, employees, agents, or affiliates and funding participants (collectively the "**Indemnified Parties**") at your expense, against any and all third-party claims, actions, proceedings, and suits brought against any of the Indemnified Parties, and against all related liabilities, damages, settlements, penalties, fines, costs or expenses (including, without limitation, reasonable attorneys' fees) incurred by the Indemnified Parties arising out of or relating to your breach of any term or condition of these Terms, your Posting of User Content, your use of the Services, your unauthorized use of the Services, or your purchase, sale, or use of any product or service purchased through the Services.

In such a case, the Indemnified Party or Parties will provide you with written notice of such claim, suit or



action. You shall cooperate as fully as reasonably required in the defense of any claim. The Indemnified Party or Parties will reserve the right, at its own expense, to assume the exclusive defense and control of any matter subject to indemnification by you.

9. CHANGES TO PLATFORM

Unless otherwise agreed, the Wajoni may discontinue or modify Platform at any time without prior notice to you, and you accept those modifications if you continue to use Platform.

10. TERMINATION

You agree that, without notice, Wajoni may terminate these Terms and Conditions, or suspend your access to the Service or the Content, with or without cause at any time and effective immediately. These Terms and Conditions will terminate immediately without notice from Wajoni if you, in Wajoni's sole discretion, fail to comply with any provision of these Terms and Conditions. Wajoni Limited shall not be liable to you or any third party for the termination or suspension of the Service or the Content, or any claims related to such termination or suspension.

11. SEVERABILITY

If any provision of these Terms and Conditions is deemed unlawful, void or for any reason unenforceable, then that provision will be deemed severable from these Terms and Conditions and will not affect the validity and enforceability of the remaining provisions.

12. ASSIGNMENT

The User may not assign or delegate these Terms or any of the terms or conditions hereunder, directly, indirectly, or otherwise without the written consent of the other, and any such purported assignment or delegation shall be void.

13. DISCLAIMER OF WARRANTIES

Wajoni Limited does not make any express or implied warranties about platform, including but not limited to implied warranties of merchantability, fitness for a particular purpose, or non-infringement. The Wajoni platform is made available to you "**as is**" and "**as available**" and Wajoni does not warrant that any defects or inaccuracies will be corrected. Wajoni does not warrant that platform will meet your needs, or that they will be uninterrupted, timely, secure or error-free. Wajoni also makes no warranty that the results obtained from the use of the platform will be accurate or reliable, or that the quality of any products, services, information, or other material purchased or obtained by you through the platform will meet your expectations.

14. LIMITATION OF LIABILITY

Wajoni will not be liable for any direct, indirect, incidental, special, consequential or exemplary damages, including, but not limited to, damages for loss of profits, revenue, income, goodwill, use, data or other intangible losses (even if the Wajoni Limited has been advised of the possibility of such damages), resulting from: (1) the use of or the inability to use the content or the service; (2) the cost of procurement of substitute goods and services resulting from any goods, data, information or services purchased or obtained or messages received or transactions entered into, through or from the service; (3) access to or alteration of



your account, transmissions or data due to your conduct, inaction or negligence; or (4) any other matter relating to the content or the service. Wajoni will not be liable to you or anyone else for any consequential, incidental, special, direct, or indirect damages (including but not limited to lost profits, trading losses or damages that result from use or loss of use of platform and third-party content, inconvenience or delay). This is true even if Wajoni has been advised of the possibility of such damages or losses.

Wajoni will not be liable to you or anyone else for any loss resulting from a cause over which Wajoni does not individually have direct control. This includes failure of electronic or mechanical equipment or communications lines (including telephone, cable and internet), unauthorized access, viruses, theft, operator errors, severe or extraordinary weather (including flood, earthquake, or other act of god), fire, war, insurrection, terrorist act, riot, labor dispute and other labor problems, accident, emergency or action of government.

If you live in a jurisdiction that does not allow the limitation or exclusion of liability or incidental or consequential damages, some or all of these limitations and exclusions may not apply to you.

15. MISCELLANEOUS

Wajoni.com is not responsible or liable for any damages, losses and costs resulting from any violation of the conditions and terms and/or use of our website by a member. You guarantee to Wajoni.com that you will not use this site in any illegal way and you agree to respect your local, national and international laws.

Don't post bad vote on Public Forums and at Gold Rating Site without contacting the administrator of Wajoni.com

We will not tolerate SPAM or any type of UCE in Wajoni.com. SPAM violators will be immediately and permanently removed from Wajoni.com.

Wajoni.com reserves the right to accept or decline any member for membership without explanation.

Notice: By visiting this website, you have read, understood, and accept the terms and conditions above.

Last updated on January 13, 2025