SAFEAUX

TERMS & CONDITIONS

Prepared for:
SAFEAUX

This document sets out the terms and conditions governing the use of the Safeaux platform, including its website, mobile application, products, services and related features.

Effective Date: July 20th, 2026

SAFEAUX TERMS & CONDITIONS

1. Introduction

These Terms and Conditions govern your use of the Safeaux platform, including its website, mobile application, products, services and related features.

Safeaux is a financial fitness platform that helps individuals, families, teams and organizations save, invest, manage budgets, collect dues, make vendor payments and achieve their financial goals through various savings and financial planning tools.

Safeaux is not a bank. Some services offered through the Platform are provided in partnership with licensed financial institutions and payment service providers.

By creating an account or using the Platform, you agree to comply with these Terms and Conditions, as well as any other policies that may apply to specific services available on the Platform.

By accessing or using the Platform, you acknowledge that you have read, understood and agreed to these Terms and Conditions.

2. Definitions

For the purpose of these Terms and Conditions, the following words and expressions shall have the meanings assigned to them below:

Account means a user account created on the Platform to access and use the services provided by Safeaux.

Allowance Management means the budgeting and financial planning feature that enables users to allocate income into designated spending and savings categories.

Family Account means a financial fitness account created by a verified user for the purpose of managing family savings, emergency funds, educational savings and other family-related financial activities.

Investment Plan means a locked financial product available on the Platform through which users may contribute funds for a specified period in order to earn applicable returns, subject to the terms of the selected investment product.

KYC means “Know Your Customer” and refers to the identity verification procedures carried out by Safeaux, including verification of personal information and supporting documents.

Platform means the Safeaux website, mobile application, products, services, features and related technologies.

Safeaux means the financial fitness platform providing savings, investment, budgeting, group finance and related financial management services.

Savings Circle means a group savings arrangement that allows members to contribute funds regularly and receive payouts in turns based on an agreed rotation. Savings Circles may also be referred to as Ajo, Esusu or Adashe.

Savings Plan means any savings product available on the Platform, including locked savings, unlocked savings, flexible savings and automatic savings products.

Team/Department Account means an account created for a team, department, association, club, organization or other recognized group for the purpose of dues collection, fund management, vendor payments and related financial activities.

User means any individual or entity that accesses, registers for or uses the Platform.

Vendor means any individual, business or organization that receives payment through the Platform in connection with services, goods or obligations arranged by users.

Wallet means the electronic account provided through the Platform for receiving, holding and transferring funds in connection with the services offered by Safeaux.

Withdrawal means the transfer of funds from a Wallet, Savings Plan, Investment Plan or any other eligible account or product to a designated bank account or approved destination.

3. Acceptance of Terms

By creating an Account, accessing or using the Platform, you agree to be bound by these Terms and Conditions and any other policies, guidelines or rules that may apply to specific services offered through the Platform.

You acknowledge that you have read, understood and agreed to these Terms and Conditions before using the Platform.

Safeaux may update or modify these Terms and Conditions from time to time. Where changes are made, Safeaux may notify users through the Platform, by email or through any other appropriate communication channel. Your continued use of the Platform after such changes take effect shall constitute your acceptance of the updated Terms and Conditions.

4. Eligibility and Account Registration

To use the Platform, you must be at least 18 years old and capable of entering into a legally binding agreement under applicable laws.

To create an Account, you must provide accurate, complete and up-to-date information as may be required by Safeaux from time to time. You are responsible for ensuring that the information provided during registration remains accurate and current.

By registering for an Account, you represent and warrant that all information and documents submitted to Safeaux are true, accurate and not misleading.

You are responsible for maintaining the confidentiality of your Account credentials and for all activities carried out through your Account.

Safeaux reserves the right to refuse, suspend, restrict or terminate any Account where:

- false, inaccurate or misleading information is provided;
- verification requirements are not satisfied;
- suspicious, fraudulent or unlawful activity is detected; or
- such action is required for security, regulatory or operational reasons.

Registration on the Platform does not guarantee access to all services. Certain services may be subject to additional eligibility requirements, verification procedures or approvals.

5. Identity Verification (KYC)

To comply with applicable laws, regulatory requirements and internal security measures, Safeaux may require users to complete identity verification procedures before accessing certain services on the Platform.

Users agree to provide accurate information and documents requested for verification purposes. Safeaux reserves the right to refuse, suspend or restrict access to any account where verification requirements are not satisfied.

5.1 BVN Verification

Safeaux may require users to provide and verify their Bank Verification Number (BVN) before accessing certain services or features on the Platform.

5.2 NIN Verification

Safeaux may require users to provide and verify their National Identification Number (NIN) as part of its identity verification process.

5.3 Email Verification

Users may be required to verify their email address during account registration or when using certain services available on the Platform.

5.4 Phone Number Verification

Users may be required to verify their phone number through a one-time password (OTP) or any other verification method approved by Safeaux.

5.5 Proof of Address

Safeaux may request proof of address where necessary for verification, compliance, security or regulatory purposes.

5.6 Additional Verification Requirements

Safeaux reserves the right to request additional information, documents or verification procedures where required for compliance, fraud prevention, risk management, security reviews or regulatory obligations.

6. Safeaux Services

Safeaux provides a range of financial fitness, savings, investment, budgeting and group finance services designed to help users save, invest, manage budgets, participate in group savings arrangements and organize personal or group finances.

The services available on the Platform may be modified, suspended, expanded or discontinued from time to time at the discretion of Safeaux.

Certain services may be subject to additional eligibility requirements, verification procedures, fees, product-specific rules or other conditions communicated through the Platform.

6.1 Savings Products

Safeaux offers savings products designed to help users achieve their financial goals and build consistent saving habits.

Savings products may include flexible savings, automatic savings, locked savings and unlocked savings.

Users may create and fund Savings Plans through the Platform in accordance with the rules applicable to the selected product.

Locked savings plans may restrict withdrawals until maturity, while unlocked savings plans may permit withdrawals at any time, subject to applicable fees, charges and other conditions.

Users may earn returns on eligible savings products in accordance with the terms of the selected plan. Any applicable returns displayed on the Platform are subject to the rules of the relevant product and may be reviewed from time to time.

Where early withdrawals are permitted, applicable charges, penalties or adjustments to accrued returns may apply.

6.2 Investment Products

Safeaux offers investment products designed to support long-term financial growth and disciplined wealth accumulation.

All Investment Plans available on the Platform are locked by default and are subject to a specified maturity period.

Users may create and fund Investment Plans through the Platform in accordance with the rules applicable to the selected investment product.

Users may earn returns on eligible investment products in accordance with the terms of the selected plan. Any projected returns displayed on the Platform are indicative only and may vary depending on the applicable product and other relevant factors.

Investment funds are generally inaccessible until maturity.

Upon maturity, users may become eligible to withdraw, reinvest or otherwise deal with their funds in accordance with the rules of the relevant investment product.

6.3 Allowance Management

Safeaux provides an Allowance Management feature designed to help users plan, allocate, track and control spending, build better financial habits and make more intentional financial decisions.

The feature allows users to divide and allocate funds across different categories or “buckets” based on their financial needs, preferences and goals.

Users may customize their allocations in accordance with the options available on the Platform. Certain categories, features or allocation requirements may be subject to applicable product rules and limitations prescribed by Safeaux.

Funds received through the Platform may be automatically allocated or distributed based on a user’s selected settings and preferences.

Users may transfer funds between eligible categories, subject to applicable rules, restrictions and available balances.

The Allowance Management feature may attract maintenance fees or other charges as communicated through the Platform.

6.4 Savings Circles

Safeaux provides a Savings Circle feature that allows users to contribute funds regularly and receive payouts in turns based on an agreed contribution and rotation arrangement.

Participation in a Savings Circle is subject to the rules established by the Circle Administrator and any requirements communicated through the Platform.

Members are responsible for making contributions in accordance with the agreed contribution schedule for the Savings Circle.

Users are expected to participate in Savings Circles only with individuals they know and trust. Safeaux does not guarantee the conduct, performance or financial commitments of any participant.

Circle Administrators are responsible for managing membership, monitoring contributions and coordinating activities within the Savings Circle.

Safeaux may provide tools, automated contribution systems, payment tracking and recordkeeping features to support the operation and management of Savings Circles.

Safeaux reserves the right to restrict, suspend or terminate any Savings Circle, or take appropriate action against any participant, where fraud, suspicious activity, misuse of the feature or violations of these Terms are detected.

6.5 Family Accounts

Safeaux provides Family Accounts to help parents and guardians manage family finances, build savings and plan for future financial needs, including educational and emergency expenses.

A Family Account may only be created by a verified user of the Platform. The user who creates the Family Account shall be responsible for its management and administration.

Family Accounts may allow a parent or guardian to create and manage profiles for one or more children for the purpose of educational savings, family financial planning and other familyrelated financial goals available on the Platform.

Family Accounts may provide access to savings products, educational savings plans, emergency savings arrangements and other family-focused financial management tools made available by Safeaux.

Users are responsible for ensuring that all information provided in connection with a Family Account is accurate, complete and up to date.

Family Accounts may be subject to applicable fees, restrictions, eligibility requirements and product-specific rules communicated through the Platform from time to time.

6.6 Teams and Department Accounts

Safeaux provides Teams and Department Accounts to assist organized groups with dues collection, fund management, savings, vendor payments and other financial activities.

A Team or Department Account may only be created by a verified user of the Platform, who shall be responsible for the administration of the account, subject to any governance requirements prescribed by Safeaux.

Certain activities may require the appointment or registration of additional authorized officers, administrators or representatives in accordance with the rules applicable to the account.

A Team or Department Account may be used to collect dues, levies, contributions, event fees and other payments authorized by the relevant group.

For accountability and security purposes, certain transactions or activities may be subject to approval requirements, verification procedures or other controls implemented by Safeaux.

Users are responsible for ensuring that all information provided in connection with a Team or Department Account is accurate and up to date.

Safeaux reserves the right to restrict, suspend or investigate any Teams and Department Account where fraud, suspicious activity, misuse of the Platform or regulatory concerns are identified.

6.7 Wallet Services

Safeaux may provide users with access to wallet services for the purpose of receiving, holding, transferring and managing funds in connection with the services available on the Platform.

Wallet services may be provided through licensed financial institutions, payment service providers or other third-party partners engaged by Safeaux from time to time.

Users may fund their Wallets through approved payment methods made available on the Platform and may use available balances in accordance with these Terms and any applicable product rules.

All wallet transactions are subject to applicable fees, verification requirements, transaction limits, security checks and regulatory obligations.

Safeaux reserves the right to delay, restrict, decline or review any wallet transaction where necessary for security, compliance, fraud prevention or operational purposes. Users are responsible for ensuring that payment instructions, account details, beneficiary information and other transaction details provided through the Platform are accurate and complete.

7. Wallet Funding and Transactions

Users may fund their Wallets, transfer funds, make payments and carry out other permitted transactions through the Platform, subject to these Terms and any applicable product rules.

All transactions carried out through the Platform are subject to applicable verification requirements, transaction limits, fees, security checks and regulatory obligations.

Safeaux reserves the right to review, delay, decline, restrict or reverse transactions where necessary for security, fraud prevention, compliance, operational or regulatory purposes.

7.1 Funding Methods

Users may fund their Wallets and access certain services on the Platform through approved payment methods made available by Safeaux from time to time.

Available funding methods may include bank transfers, card payments, direct debit arrangements and any other payment options supported by the Platform.

Safeaux reserves the right to add, remove, suspend or modify available funding methods at any time without prior notice.

7.2 Bank Transfers

Users may fund their Wallets or receive funds through bank transfer methods supported by the Platform.

Bank transfer transactions are subject to applicable verification requirements, transaction limits and processing procedures implemented by Safeaux and its payment partners.

Users are responsible for ensuring that all bank account details and payment instructions provided are accurate and complete.

Safeaux shall not be responsible for delays, failed transactions or losses arising from incorrect account details, inaccurate payment instructions or circumstances beyond its reasonable control.

Applicable fees or charges relating to bank transfer transactions shall be communicated through the Platform from time to time.

7.3 Card Payments

Users may fund their Wallets or access certain services on the Platform using payment cards supported by Safeaux and its payment partners.

Card transactions are subject to applicable verification requirements, transaction limits, processing procedures and security checks.

Users are responsible for ensuring that the payment information provided for card transactions is accurate, complete and authorized by the cardholder.

Safeaux shall not be responsible for failed or declined card transactions resulting from insufficient funds, expired cards, issuer restrictions, inaccurate payment information or circumstances beyond its reasonable control.

Applicable fees or charges relating to card payments shall be communicated through the Platform from time to time.

7.4 Wallet-to-Wallet Transfers

Where available on the Platform, users may transfer funds between eligible Safeaux Wallets in accordance with applicable transaction requirements and limits.

Users are responsible for verifying recipient details before initiating a transfer. Transactions completed using the details provided by the user may not be reversible once processed.

Safeaux reserves the right to delay, restrict, decline or review wallet-to-wallet transfers where fraud, suspicious activity, security concerns or regulatory obligations are identified.

Applicable fees, limits or other conditions relating to wallet-to-wallet transfers shall be communicated through the Platform from time to time.

7.5 Failed Transactions and Reversals

Safeaux is committed to ensuring that transactions are processed accurately and efficiently. However, transaction failures, delays or processing errors may occasionally occur due to technical, operational, banking or third-party service provider issues.

Where a transaction fails and the user has been debited without successful completion of the transaction, Safeaux may process a refund or reversal in accordance with its applicable policies and procedures.

Where applicable, refunds may include the transaction amount and any associated fees paid in connection with the failed transaction.

The time required to process a refund or reversal may vary depending on the nature of the transaction, the payment method used and the processes of relevant financial institutions or service providers.

Safeaux reserves the right to investigate, review and verify any request for a refund, reversal or transaction adjustment before processing such request.

Fees relating to successfully completed transactions are generally non-refundable except where otherwise required by law or determined by Safeaux in its discretion.

8. Withdrawals

Users may request withdrawals from eligible Wallets, Savings Plans, Investment Plans or other services available on the Platform, subject to the rules applicable to the relevant product.

Withdrawal requests may be subject to verification requirements, transaction limits, security checks, compliance reviews and any other conditions communicated through the Platform.

Certain products may restrict withdrawals for a specified period or until the occurrence of certain events, including maturity dates or the fulfillment of applicable product requirements.

Where early withdrawals are permitted, applicable fees, penalties, restrictions or adjustments to accrued returns may apply.

Safeaux reserves the right to delay, decline, restrict or review any withdrawal request where fraud, suspicious activity, security concerns, regulatory obligations or other legitimate operational reasons are identified.

Applicable withdrawal fees and charges shall be communicated through the Platform from time to time.

9. Fees and Charges

Certain services, transactions and features available on the Platform may attract fees, charges or other costs.

Applicable fees, where relevant, may include transaction fees, withdrawal fees, maintenance fees, processing fees and any other charges communicated by Safeaux from time to time.

All applicable fees and charges shall be displayed on the Platform, communicated to users before the completion of a transaction or otherwise made available through appropriate channels.

By using a service or completing a transaction that attracts a fee, the user authorizes Safeaux to deduct the applicable amount from the relevant Wallet, Account or transaction proceeds where permitted.

Safeaux reserves the right to introduce, modify, update or remove fees and charges at any time. Where required, users shall be notified of material changes through the Platform or any other appropriate communication channel.

Except as otherwise provided by law or expressly stated by Safeaux, fees paid in connection with successfully completed transactions or services are non-refundable.

10. User Responsibilities

Users are responsible for ensuring that all information provided to Safeaux is accurate, complete and up to date.

Users shall use the Platform only for lawful purposes and in accordance with these Terms and Conditions.

Users are responsible for maintaining the confidentiality of their Account credentials and for all activities carried out through their Account.

Users shall promptly notify Safeaux of any unauthorized access, suspected security breach or unauthorized use of their Account.

Users are responsible for complying with all applicable laws, regulations and requirements relating to their use of the Platform.

Users shall ensure that any payment instructions, account details, beneficiary information or other transaction-related information provided through the Platform are accurate and complete.

Users are responsible for reviewing and understanding any product-specific rules, requirements, fees and restrictions applicable to the services they use on the Platform.

11. Prohibited Activities

Users shall not use the Platform for any unlawful, fraudulent, deceptive or unauthorized purpose.

Users shall not provide false, inaccurate, misleading or incomplete information when registering for an Account or using any service available on the Platform.

Users shall not engage in any activity that may interfere with, disrupt, damage or impair the operation, security or functionality of the Platform.

Users shall not attempt to gain unauthorized access to any Account, system, network, data or feature of the Platform.

Users shall not use the Platform for money laundering, terrorist financing, fraud, identity theft or any other activity prohibited by applicable law.

Users shall not impersonate any person or entity or misrepresent their identity, authority or affiliation.

Users shall not use the Platform in a manner that violates these Terms and Conditions, applicable laws or the rights of any other user or third party.

Safeaux reserves the right to investigate, restrict, suspend or terminate any Account involved in activities prohibited under this section.

12. Security Obligations

Users are responsible for maintaining the security and confidentiality of their Accounts, devices and login credentials.

Users shall take reasonable steps to protect their passwords, one-time passwords (OTPs), verification codes and other authentication credentials from unauthorized access or disclosure.

Users shall not share their Account credentials, passwords, OTPs or verification codes with any third party.

Users are responsible for all activities carried out through their Accounts unless otherwise determined by Safeaux following an investigation.

Where a user becomes aware of any unauthorized access, suspicious activity or security breach affecting their Account, the user shall notify Safeaux as soon as reasonably practicable.

Safeaux may implement additional security measures, verification procedures or account restrictions where necessary to protect users, the Platform or applicable financial systems.

13. Vendor Payments

Safeaux may provide users with the ability to make payments to vendors, service providers, businesses or other third parties through the Platform.

Users are solely responsible for verifying the identity, suitability and payment details of any vendor or recipient before initiating a payment.

Safeaux acts solely as a payment facilitation platform and does not verify, endorse, guarantee or assume responsibility for any vendor, product, service or transaction between a user and a vendor.

Safeaux shall not be liable for any loss, damage, dispute, delay, non-performance, defective goods, poor service, misrepresentation or other issue arising from a user's dealings with a vendor or third party.

Users are responsible for ensuring that all payment instructions and recipient details provided for vendor payments are accurate and complete.

Safeaux reserves the right to delay, decline, restrict or review vendor payment transactions where fraud, suspicious activity, security concerns or regulatory obligations are identified.

14. Account Restrictions, Suspension and Termination

Safeaux reserves the right to restrict, suspend, terminate or otherwise limit access to any Account or service on the Platform where it reasonably believes that such action is necessary for security, compliance, fraud prevention, operational or regulatory purposes.

Any restriction, suspension or termination may be temporary or permanent, depending on the circumstances and the outcome of any investigation conducted by Safeaux.

Where appropriate, Safeaux may notify affected users of any action taken on their Accounts, provided that such notification does not compromise security, legal obligations or ongoing investigations.

14.1 Fraud

Safeaux may restrict, suspend or terminate an Account where it reasonably suspects fraud, attempted fraud, financial misconduct, identity theft or any other fraudulent activity connected with the use of the Platform.

Safeaux reserves the right to investigate suspected fraudulent activity and may request additional information, documents or verification from affected users during such investigations.

14.2 Suspicious Activity

Safeaux may monitor transactions, account activity and platform usage for the purpose of detecting suspicious, unusual or potentially harmful activity.

Where suspicious activity is identified, Safeaux may restrict transactions, place an Account under review, request additional verification or take any other action reasonably necessary to protect users, the Platform or applicable financial systems.

14.3 Incomplete KYC Requirements

Safeaux may restrict, suspend or limit access to certain services where a user fails to complete applicable identity verification requirements or provide information reasonably requested for verification purposes.

Access to certain features or services may remain unavailable until the required verification process has been completed to the satisfaction of Safeaux.

14.4 Regulatory Requirements

Safeaux may restrict, suspend, review or terminate an Account where required to comply with applicable laws, regulations, court orders, directives from competent authorities or other legal obligations.

Users acknowledge that Safeaux may take such actions without prior notice where required by law or regulatory requirements.

14.5 Security Concerns

Safeaux may restrict, suspend or review an Account where it reasonably believes that unauthorized access, security vulnerabilities, account compromise or other security concerns may affect the Account, the Platform or other users.

Safeaux may require additional verification, password changes, account reviews or other security measures before restoring full access to the Account.

14.6 Misuse of Savings Circles or Group Features

Safeaux may restrict, suspend or terminate a user's access to Savings Circles, Family Accounts, Teams and Department Accounts or any other group-based feature where it reasonably believes that the user has engaged in misuse, misconduct, fraudulent activity or any conduct that may negatively affect other participants or the integrity of the Platform.

Safeaux reserves the right to investigate complaints, disputes or reports relating to the misuse of group-based features and may take appropriate action where a violation of these Terms and Conditions is identified.

15. Dormant Accounts

An Account may be classified as dormant where there has been no user-initiated activity on the Account for a continuous period of twelve (12) months.

Where an Account is classified as dormant, Safeaux may require additional verification, security reviews or reactivation procedures before certain services or features become available.

Safeaux reserves the right to apply reasonable measures to dormant Accounts in accordance with applicable laws, regulatory requirements and internal policies.

16. Investment Risk Disclosure and No Financial Advice

Certain investment products available on the Platform may require users to commit funds for a specified period in accordance with the terms of the selected product.

Any information, projections, estimates or indicative returns displayed on the Platform are provided for informational purposes only and should not be interpreted as a guarantee of future results.

Returns may vary depending on factors such as the amount deposited, the selected product, the duration of the plan and other applicable product conditions.

Safeaux does not provide financial, investment, tax or professional advisory services and nothing on the Platform shall be construed as financial or investment advice.

Users are responsible for reviewing the terms, conditions and features of any savings or investment product before participating.

Past performance, projected returns or historical results do not guarantee future outcomes.

17. Communications and Electronic Notices

By creating an Account or using the Platform, users consent to receive communications, notices, alerts and other information from Safeaux through electronic means.

Such communications may be delivered through email, SMS, push notifications, in-app messages or any other communication channel made available by Safeaux.

Users are responsible for ensuring that their contact information remains accurate, complete and up to date at all times.

Any notice, communication or information sent by Safeaux through the contact details provided by the user shall be deemed received upon transmission, except where otherwise required by applicable law.

Safeaux shall not be responsible for any loss arising from a user's failure to maintain accurate contact information or access communications sent through approved communication channels.

18. Privacy and Data Protection

Safeaux is committed to protecting the privacy and personal information of its users.

In providing services through the Platform, Safeaux may collect, use, store, process and disclose personal information in accordance with applicable laws and its Privacy Policy.

By creating an Account or using the Platform, users consent to the collection, use and processing of their information as described in the Privacy Policy and any applicable notices provided by Safeaux.

Users are responsible for ensuring that personal information provided to Safeaux is accurate, complete and up to date.

Nothing in these Terms and Conditions shall limit any rights or obligations contained in the Privacy Policy, which forms part of the contractual relationship between Safeaux and its users.

19. Intellectual Property

All intellectual property rights in and to the Platform, including its name, logo, trademarks, content, design, software, features, functionality and other materials made available through the Platform, are owned by or licensed to Safeaux and are protected by applicable intellectual property laws.

Nothing in these Terms and Conditions grants any user ownership of, or rights in, the intellectual property belonging to Safeaux, except for the limited right to access and use the Platform in accordance with these Terms and Conditions.

Users shall not copy, reproduce, modify, distribute, sell, license, reverse engineer, exploit or otherwise use any part of the Platform or its intellectual property without the prior written consent of Safeaux.

Any unauthorized use of the Platform or its intellectual property may result in the suspension or termination of access to the Platform and any other remedies available to Safeaux under applicable law.

20. Limitation of Liability

To the fullest extent permitted by applicable law, Safeaux shall not be liable for any indirect, incidental, consequential, special or punitive loss, damage, cost or expense arising from or relating to a user's access to or use of the Platform.

Safeaux shall not be responsible for any loss arising from:

- incorrect information, payment instructions or account details provided by a user;
- the acts, omissions or conduct of third parties, including vendors, financial institutions and payment service providers;
- delays, interruptions, system failures or events beyond its reasonable control; or
- a user's failure to comply with these Terms and Conditions or applicable product rules.

While Safeaux takes reasonable measures to provide secure and reliable services, it does not guarantee that the Platform will be available, uninterrupted, error-free or free from security risks at all times.

Nothing in these Terms and Conditions shall affect any rights, obligations or liabilities that cannot legally be excluded or limited under applicable law.

21. Indemnity

Users agree to indemnify, defend and hold harmless Safeaux, its affiliates, officers, employees, agents and service providers from and against any claims, losses, liabilities, damages, costs or expenses arising from or relating to:

- the user's breach of these Terms and Conditions;
- the user's misuse of the Platform;
- any information or content provided by the user that is false, inaccurate or misleading;
- the user's violation of any applicable law, regulation or third-party right; or
- any act or omission by the user that results in loss, damage, investigation, claim or liability affecting Safeaux.

The obligations contained in this section shall continue to apply even after a user's Account has been suspended, terminated or closed.

22. Amendments to the Terms

Safeaux reserves the right to modify, amend, update or replace these Terms and Conditions from time to time.

Where material changes are made, Safeaux may notify users through the Platform, email, SMS or any other appropriate communication channel.

The continued use of the Platform after any amendment becomes effective shall constitute acceptance of the updated Terms and Conditions.

Users who do not agree with any amendment may discontinue their use of the Platform, subject to the completion of any outstanding obligations or transactions.

23. Governing Law and Dispute Resolution

These Terms and Conditions shall be governed by and construed in accordance with the laws of the Federal Republic of Nigeria.

In the event of any dispute, claim or controversy arising out of or relating to the use of the Platform or these Terms and Conditions, the parties shall first seek to resolve the matter amicably through good faith discussions and negotiations.

Where a dispute cannot be resolved amicably within a reasonable period, either party may refer the matter to a court of competent jurisdiction in Nigeria.

Nothing in this section shall prevent Safeaux from taking any action permitted by law to protect its rights, property, systems, intellectual property or business interests.

24. Contact Information

Users may contact Safeaux regarding these Terms and Conditions, their Accounts or any services available on the Platform through the contact details provided on the Platform or through any official communication channel designated by Safeaux from time to time.

Safeaux may update its contact information from time to time and users are encouraged to refer to the Platform for the most current contact details.