

VOUCHAT LIMITED

# TERMS OF SERVICE

## GENERAL PLATFORM TERMS

### 1. Introduction

Welcome to **Vouchat** (“Platform”, “we”, “us”, “our”). Vouchat is a network-agnostic social commerce platform enabling merchants to sell to customers via WhatsApp and other social channels, with embedded last-mile delivery and fulfilment services.

By accessing or using the Platform, you agree to these **Terms of Service**.

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### 2. Platform Role

Vouchat acts strictly as a **technology intermediary**:

- Sales contracts are between **Merchants and Customers**;
  - Delivery services are provided by **independent Logistics Partners**;
  - Vouchat does not own inventory, set prices, or guarantee fulfilment.
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### 3. Eligibility

Users must:

- Be at least 18 years old;
  - Have legal capacity to contract;
  - Use the Platform in compliance with applicable laws.
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### 4. Account Use

Users agree to:

- Provide accurate information;
- Keep credentials secure;
- Not misuse or disrupt the platform.

## **5. Fees & Payments**

Vouchat may charge platform or facilitation fees. Payment processing may be handled by third-party providers. Fees are disclosed before checkout where applicable.

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## **6. Limitation of Liability**

To the fullest extent permitted by law, Vouchat is not liable for indirect or consequential losses. Total liability shall not exceed fees paid to Vouchat in the prior three (3) months.

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## **7. Termination**

Vouchat may suspend or terminate access for violations, legal compliance, or platform integrity.

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## **8. Governing Law**

These Terms are governed by the laws of the jurisdiction of Vouchat's incorporation, subject to mandatory local laws.

# MERCHANT TERMS

## 1. Merchant Onboarding

Merchants must provide valid business information and necessary licences where required for KYC purposes during registration and when creating an account.

## 2. Merchant Responsibilities

Merchants agree to:

- Provide accurate product descriptions and pricing;
  - Fulfil accepted orders promptly;
  - Comply with consumer protection, tax, and trade laws;
  - Handle returns, refunds, and complaints in good faith.
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## 3. Prohibited Goods

Merchants may not sell illegal, restricted, counterfeit, or unsafe goods.

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## 4. Payments & Settlement

Settlement timelines, deductions, and fees will be communicated separately and may vary by payment method and geography.

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## 5. Suspension & Removal

Vouchat may suspend or delist merchants for violations, fraud, or reputational risk.

# CUSTOMER TERMS

## 1. Orders

Placing an order constitutes an offer to purchase from the Merchant. Acceptance occurs when then customer completes payment for the goods and may opt-in to place order for delivery.

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## 2. Pricing & Payments

Prices are set by Merchants. Customers agree to pay all applicable charges, including delivery fees.

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## 3. Cancellations & Refunds

Cancellations, returns, and refunds are governed by Merchant policies and applicable consumer law.

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## 4. Delivery

Delivery timelines are estimates. Logistics Partners operate independently and are not employees of Vouchat.

# PRIVACY POLICY

## 1. Data We Collect

- Personal information (name, phone, address);
  - Transaction and order data;
  - Device and usage data;
  - Merchant business data.
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## 2. How We Use Data

Data is used to:

- Facilitate transactions and deliveries;
  - Operate and improve the Platform;
  - Meet legal and regulatory requirements;
  - Prevent fraud.
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## 3. Data Sharing

We share orders data with Merchants, Logistics Partners, and authorities where legally required. We do not sell personal or transactional data.

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## 4. Data Retention & Security

Data is retained only as necessary and protected using reasonable safeguards.

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## 5. User Rights

Users may request access, correction, or deletion of their data subject to applicable law.

# ACCEPTABLE USE POLICY

Users must not:

- Engage in fraud or deception;
- Abuse messaging platforms or spam;
- Sell prohibited goods;
- Interfere with Platform operations.

# LOGISTICS & FULFILMENT POLICY

- Logistics Partners are independent contractors;
- Delivery pricing and SLAs vary by provider;
- Proof of delivery may be digital;
- Vouchat may assist with dispute escalation but does not guarantee outcomes.

# DISPUTE RESOLUTION POLICY

- Parties should attempt amicable resolution first;
- Vouchat may provide non-binding mediation;
- Legal proceedings may be used where required.

# UPDATES & CONTACT

## Updates

Vouchat may update these policies periodically. Continued use constitutes acceptance.

## Contact

### Vouchat Support

Email: [support@vouchat.africa](mailto:support@vouchat.africa)

