



Referendum

Terms and conditions of use of the Sahlh Go application

1/ Introduction:

These terms and conditions represent the legal relationship between registered customers and E-Transactions (the Service Provider) in relation to the Sahlh Go App services as defined below. These terms and conditions constitute a contract for the provision of Sahlh Go application services between the customer and the service provider from the moment of registration in the service and apply when the customer uses the Sahlh Go application service as described below, so the customer must read this document carefully. These conditions will apply when the customer uses the Sahlh Go app service as described below:

2- Terminologies:

- Balance: means the money deposited in your bank card.
- Direct Debit: means the movement of funds outside your bank card.
- Merchant: any business entity that receives electronic payments.
- Password means the personal identification number that is the secret code you choose for your card's mobile application to prevent anyone other than the owner of the application from using it.
- User guide means the guide accompanying the application that contains a detailed explanation of how to use the application and all the services available therein.
- The word (we or we) means the electronic transaction company that owns the Sahlh Go application.
- The word (you or your phrase) means the user of the Sahlh Go App.

3- The concept of Sahlh Go application:

A mobile application licensed by the Central Bank of Sudan and the electronic banking services company, and it enables its user to perform the following transactions using his bank card:

- Remittances.
- Balance inquiry.
- Purchase of mobile phone credit.
- Pay mobile phone bills.
- Purchase of electricity.
- purchases.
- government payments.
- Users of the Sahlh Go app will be notified of any change or new feature added in the future to the app.

4- Other fees and costs:

When using the Sahlh Go application, certain fees are charged for some transactions that are deducted from the user's bank card account, and the value of these fees is determined by the Central Bank of Sudan.

All your transactions must be authorized and completed using your "PIN" password, which you create upon registration.

Any use of the application or transactions carried out through it are subject to the terms and conditions of the Go easy application, which we may amend from time to time without prior notice.

5- Protection and unauthorized use:

- User chooses a secret PIN during registration, this PIN is mandatory to use any transaction entered in the app and your passcode in Sahlh Go App prevents any activity that can happen without entering and validating the PIN code and validity .

- The customer is responsible for protecting his secret PIN code and all transactions made on his bank card using his own PIN, and the customer is obligated to indemnify us against any claims related to such transactions.

The password must not be sent to anyone, and it must be kept strictly confidential, and in all cases, it must not be written on any document. The user should ensure that the PIN is always entered out of sight of anyone.

- If at any time you believe or learn that your mobile phone or PIN code has been stolen or discovered, you should contact us immediately and we will assist you as soon as possible. The customer will remain responsible for all transactions that occur until his application account is suspended.

- The customer is responsible for protecting his phone from computer viruses while using the Internet. The app is offered and licensed by the App Store, Play Store. We are not responsible for any damages that may affect your phone as a result of using any copies of the Application.

6- Closing your account in Sahla Go app:

1- Your account will be suspended based on your request.

2- Your account may be suspended, restricted, or access suspended if it has been identified or suspected of being used fraudulently, negligently, or in any illegal activity, or if required by law enforcement.

3- We can close a customer's wallet if we believe he is violating any of these terms and conditions, trying to damage our systems or interfering in an unauthorized way with any of the services we provide.

4- We may reserve the right to close your Sahlh Go account at any time to protect our interests.

5- We may close your Sahlh Go Account if it has not been used within a period of more than 9 months.

6- We are not liable for any loss resulting from any failure, failure or delay of any of the mobile phone networks, vehicle cellular telephones, the Internet, stations or any of the common support networks caused by circumstances beyond our reasonable control.

7- We are not liable for any loss resulting from any failure, failure or delay resulting from debit and credit notices by Electronic Banking Services Limited.

7- Notifications:

You are a user of the Sahel Go App, and you agree to give us your consent to:

- The address given in your registration form is considered to be the address approved by us, where notices and documents can be directed to pursue

legal proceedings, and the notice is deemed to have been delivered in this way.

- We may send any notice, advertising or promotional materials to the email address specified in your order or by SMS to your telephone number registered in your registration form.

8- Declarations and Submission Activities:

You agree to give us consent to:

We have the right to access through the application the phone history list, camera and studio and share notifications via SMS and social media in your phone. - We have the right to make inquiries about your credit history with any credit agency or any other party to confirm details about this application.

9- Preventing fraud:

You, the user of the Sahlh Go App, acknowledge that you have given us consent to: - Carrying out identity verification and fraud prevention operations , and you also agree to exchange information related to this application with the police, security, or any entity specialized in combating fraud. Providing the necessary details to the Sudanese police, security, or any other entity to prevent fraud for any behavior or activity carried out from the application, gives us reasonable cause to suspect that the application is being used for improper purposes. You understand and agree that the details of this suspicion will be made available to other members of the Sudanese Police or any fraud prevention or security agency.

10- General provisions:

We may at any time modify these terms and conditions by sending you notice. Any modification does not constitute a renewal of this Agreement. You must not breach any of these terms and conditions. You agree that we may file a claim in any court of competent jurisdiction.

- Any cooperation or concession that may be provided to you by us will not affect any of our rights.
- These terms and conditions are subject to Sudanese judicial law. - The client must notify us if he is under any administrative judicial order, withholding property or facing any kind of financial difficulty.
- The customer shall bear all costs paid to recover any amounts he owes us, including legal expenses.
- You are responsible for the Internet connection and all costs associated with this connection.
- Your personal information must be modified immediately in your personal information record within the application in the event of changing any of this information. You agree that your information, including personal information, telephone conversations with our call center and your transactions, will be recorded and stored for record purposes for the duration of your use of the Application and for a period of 5 years from the date of closing your Sahlh Go account for any circumstance.
- We are obligated by law to regularly update your personal details, such as your residential address and contact information and may contact you from time to time in this regard.
- All copyrights, trademarks and other intellectual property rights used as part of our Service or contained in our documentation are the exclusive property of E-Transactions. By doing so, you do not have any of the rights set forth above.
- You accept that all transactions executed on your mobile phone are subject to the terms and conditions of use of the application.

11- Our Terms of Protection:

- Any abusive or fraudulent use of the application or any false statement may be punished under the laws in force in Sudan.
- Any abusive or fraudulent use of the application or any false statement may also lead us to temporarily or indefinitely suspend the rights to use the application.
- Any spent expenses incurred by the customer that cannot be deducted from the customer as a result of fraudulent use of the application and cannot be deducted from the customer will be refunded in addition to an additional legal fine.
- Any transaction or action that the customer makes towards the application that leads to a system malfunction that requires technical intervention, the costs of which will be borne by the customer.
- Any content printed or downloaded from the application is for personal, non-commercial use, information only or educational use provided that it does not prejudice all copyright and other proprietary notices. You may not copy, display, distribute, modify, publish, reproduce, store, transmit, translate, create, reproduce, store, transmit, translate or create other derivative works of the Application, or sell, lease or license all or any Part of the content, products or services obtained from the Application in any medium for any person, except as expressly permitted by these Terms and Conditions and detailed in this Agreement or with a specific license, subscription agreement or permission from E-Transactions. Unless expressly authorized by us, you may not use any robots, digital spiders, digital crawlers or other automated download programs, algorithms or devices, or any similar or equivalent manual process, to do the following:
 - Search, scrape, and extract, any content from the application source automatically and continuously.
 - Collect personal information from the Site for the purposes of sending unsolicited or unauthorized material.

- Causing disruption to the performance of the site or to one of the site's users. If the site contains any exclusion files of robots or robots, you agree to respect that and not use any device, software or system to bypass them. You are not permitted to attempt to gain unauthorized access to any part or feature of the Site, or any other system or networks connected to the Site or our servers, nor to any of the products or services offered through the Site. You may not audit, examine or test the performance of the Site or any network connected to the Site or any network connected to the Site.

- You may not, without the consent of E-Transactions, use the Application to post or distribute any advertisements or promotional materials, or to seek to induce users of the Application to use any goods or services.

- In the event of a breach of any of our protection provisions, we have the right to resort to the judiciary and claim any compensation we deem appropriate.

- Sahlh Go would like to access your contacts so you can transfer money easily between you friends and family.