

## Terms of Use Policy

**Effective Date:** 01.03.2025

**1. Introduction** Welcome to Fikima, a financial literacy and inclusion platform developed by Lincet Partners. By accessing or using Fikima on Meta's WhatsApp platform, you agree to comply with these Terms of Use. If you do not agree with any part of these terms, please refrain from using the platform.

### 2. Platform Usage

- Fikima is designed to provide financial education, budgeting tools, and access to financial services for eligible users.
- Users must be at least 18 years old or have parental/guardian consent to use the platform.
- Lincet Partners reserves the right to modify or discontinue any feature of the platform without prior notice.

### 3. User Responsibilities

- Users must provide accurate and truthful information when registering or interacting with Fikima.
- Users are responsible for maintaining the confidentiality of their personal data and any authentication credentials.
- Misuse of the platform, including fraud, harassment, or unlawful activities, will result in account termination and potential legal action.

### 4. Limitations of Liability

- Lincet Partners provides the platform "as is" without warranties of any kind, including reliability, availability, or suitability for a particular purpose.
- Lincet Partners is not liable for any financial loss, data breaches, or service interruptions resulting from the use of Fikima.

### 5. Modifications to Terms

- Lincet Partners may update these Terms of Use at any time. Users will be notified of significant changes via WhatsApp or other communication channels.

### 6. Governing Law

- These Terms of Use shall be governed by and construed in accordance with the laws of Uganda.