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UNCLETIMTECH.COM

UDS PAY — TERMS & CONDITIONS

Version 1.0 — Effective 5 November 2026 | Provider: UNCLETIM DIGITAL SOLUTIONS LTD (RC 9959889), Nigeria | Contact: support@uncletimtech.com · uncletimtech.com

1. About UDS PAY

1.1 UDS PAY is a digital payments product of UNCLETIM DIGITAL SOLUTIONS LTD ("UNCLETIM", "we", "us").

1.2 UDS PAY is not a bank and does not hold depositor funds. We are a fintech platform that works with licensed partners. Wallet and account services are provided through 9 Payment Service Bank (9PSB), a licensed payment service bank. We do not ourselves take deposits, extend credit, or carry out other regulated banking activities.

1.3 By registering for UDS PAY you agree to these Terms. If you do not agree, do not register.

2. Eligibility and registration

2.1 You must be at least 18 years old and legally able to enter into contracts under Nigerian law.

2.2 You must register with accurate information: your full name, a valid email address, a username, and a phone number you control. You must keep this information up to date.

2.3 One person may hold one customer account unless we agree otherwise in writing.

3. Identity verification and account tiers

3.1 Your account operates under a tiered Know-Your-Customer (KYC) structure. Tier 0 (Unverified) applies on registration: transaction limits are ₦0 and the account cannot send funds or receive a virtual account until verification is completed.

3.2 To reach Tier 1 (Basic Identity) you must provide a Bank Verification Number (BVN) or National Identification Number (NIN) and consent to its verification. Verification is performed through the identity services of 9PSB against the issuing databases.

3.3 Current tier limits are:

Tier	Single transaction	Daily limit	Maximum balance	Requirements
0 — Unverified	₦0	₦0	₦0	Registration only
1 — Basic Identity	₦20,000	₦50,000	₦300,000	BVN or NIN + consent
2 — Full Identity	₦50,000	₦200,000	₦500,000	BVN + NIN + face match
3 — Enhanced	₦1,000,000	₦5,000,000	Unlimited	Tier 2 + government ID, proof of address, liveness check

3.4 We may adjust tier requirements and limits to comply with Central Bank of Nigeria (CBN) regulations or 9PSB requirements, and will notify you of material changes in the app or by email.

3.5 We may decline, restrict, or close an account where verification fails, where information provided is false, or where required by law or by our banking partner.

4. Your wallet and virtual account

4.1 On successful Tier 1 verification, a virtual account number issued by 9PSB is assigned to your wallet. You fund your wallet by transferring to that account number from any Nigerian bank; funds are credited once the transfer is confirmed.

4.2 Your wallet balance is recorded on our ledger and reflects confirmed transactions. If you believe your balance is wrong, contact us promptly (Section 11) and we will investigate against the ledger and bank records.

5. Transactions

5.1 You authorise transactions using your transaction PIN. Instructions given with your correct PIN are treated as yours.

5.2 Fees: where a fee applies to a transaction, the amount is displayed in the app before you confirm. By confirming, you accept the fee shown. We do not charge undisclosed fees.

5.3 Transactions are processed subject to your tier limits, available balance, system availability, and compliance checks. A transaction may be delayed or declined where compliance checks require it, including under our AML/CFT Policy.

5.4 Reversals: if a credit to your wallet is reversed by the sending bank or by 9PSB (for example, a duplicate or erroneous transfer), we will debit the corresponding amount. If your balance is insufficient, the shortfall is recorded and recoverable from future credits.

5.5 You are responsible for entering correct recipient details. Transfers sent to a wrong account number you provided may not be recoverable.

6. Security of your account

6.1 Keep your password and transaction PIN confidential. Do not share them with anyone, including anyone claiming to be from UDS PAY — we will never ask for your PIN.

6.2 Notify us immediately at support@uncletimtech.com if you suspect unauthorised access. We may suspend an account to protect it while we investigate.

6.3 After repeated failed PIN attempts, PIN use is temporarily locked as a fraud-prevention measure.

7. Acceptable use

You must not use UDS PAY for unlawful purposes, including money laundering, terrorist financing, fraud, or transactions prohibited by Nigerian law or CBN regulation. Breach may result in restriction or closure of your account and reports to the relevant authorities through our banking partner.

8. Service availability

We work to keep the service continuously available but do not guarantee uninterrupted operation. Maintenance, third-party outages (including at 9PSB or network providers), and force majeure may interrupt service. Our public service status is published at status.uncletimtech.com.

9. Liability

9.1 Nothing in these Terms excludes liability that cannot be excluded under Nigerian law.

9.2 Subject to 9.1, our liability to you for any claim arising from the service is limited to the total fees you paid us in the three months before the claim, or ₦50,000, whichever is greater — except for losses caused by our fraud or wilful misconduct.

9.3 We are not liable for losses arising from: incorrect details you provided; your breach of these Terms; interruptions caused by third parties outside our control; or transactions you authorised with your PIN, unless we were negligent in protecting your account.

10. Suspension and closure

10.1 You may close your account at any time by contacting support, subject to completing pending transactions and compliance checks. Any remaining balance will be returned to a bank account in your name after verification.

10.2 We may suspend or close an account for breach of these Terms, suspected fraud or financial crime, legal or regulatory requirement, or a direction from 9PSB. Where the law permits, we will tell you the reason.

11. Complaints

Contact support@uncletimtech.com first; we acknowledge complaints within one business day and aim to resolve within the timelines in our Customer Complaints Policy (published at uncletimtech.com). If unresolved, you may escalate to 9PSB or to the Central Bank of Nigeria's Consumer Protection Department.

12. Changes to these Terms

We may update these Terms. Material changes will be notified in the app or by email at least 7 days before they take effect, and the current version will always be available in the app and at uncletimtech.com. Continued use after the effective date is acceptance.

13. Governing law

These Terms are governed by the laws of the Federal Republic of Nigeria. Disputes will be resolved by the courts of Nigeria, subject to Section 11.

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