

CryptoMomo Africa - Terms and Conditions of Service

Reference: CMOMO-T&C-001

Version: 1.0

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Classification: Public

1. INTRODUCTION

1.1 The Parties

The parties to these Terms and Conditions (this "Agreement") are:

- **CryptoMomo Africa Limited** (hereinafter "CryptoMomo", "we", "our" or "us"), a company registered under the laws of Ghana with company number [Company Number] and head office located at [Company Address, Accra, Ghana]; and
- **You** (hereinafter "you", "your", "the User" or "Customer"), the person who registers for and uses our cryptocurrency services.

1.2 Definitions

In this Agreement, the following terms shall have the meanings set out below:

"Account" means your CryptoMomo wallet and exchange account which allows you to store, send, receive, buy, sell, and exchange cryptocurrencies.

"Additional Services" means optional services including but not limited to advanced trading features, staking, premium account tiers, or other services we may offer from time to time.

"Agreement" means these Terms and Conditions and any additional terms that apply to specific services or promotional offers.

"Charges" means all fees, commissions, and costs associated with using our Services as set out in our Fee Schedule, including but not limited to transaction fees, withdrawal fees, deposit fees, and conversion fees.

"Content" means information, images, sounds, communications, software, educational materials, market data, or any other material contained or made available through the Services.

"Cryptocurrency" or "Crypto" means digital or virtual currency that uses cryptography for security and operates on blockchain technology, including but not limited to Bitcoin, Ethereum, and other supported digital assets.

"Customer Support" or "Team" means the CryptoMomo customer service team. Contact details are set out in Section 14.

"Fiat Currency" means government-issued currency including but not limited to Ghana Cedis (GHS), US Dollars (USD), and other supported currencies.

"Fee Schedule" means our current list of Charges and fees which is updated from time to time and available on our website at cryptomomo.africa or from our Customer Support upon request.

"KYC" means Know Your Customer verification procedures required under Ghanaian law and our internal policies.

"Platform" means our website at cryptomomo.africa, mobile applications, and any other interfaces through which we provide our Services.

"Prohibited Activities" means activities set out in Section 6 that are not permitted when using our Services.

"Services" means the cryptocurrency wallet, exchange, trading, and related services we provide through our Platform.

"Transaction" means any purchase, sale, exchange, transfer, deposit, or withdrawal of cryptocurrency or fiat currency through your Account.

"Wallet" means the digital wallet of your Account that allows you to store and manage cryptocurrencies.

2. OUR AGREEMENT

2.1 Commencement

This Agreement commences and you are deemed to accept these Terms and Conditions when you:

- Create an Account with CryptoMomo;
- First use our Services;
- Make your first deposit or Transaction; or
- Complete the KYC verification process,

whichever occurs first.

2.2 Acceptance

By creating an Account or using our Services, you confirm that:

- You have read, understood, and agree to be bound by this Agreement;
- You are at least 18 years of age;
- You are legally capable of entering into binding contracts;
- You are not using our Services from a jurisdiction where cryptocurrency services are prohibited;
- All information you provide to us is true, accurate, and complete.

2.3 Transfer of Account

This Agreement is personal to you. You shall not transfer, assign, or delegate your Account, rights, or obligations under this Agreement to any other person without our prior written consent. Any attempt to do so shall be void. However, we may transfer our rights and obligations under this Agreement to a third party, provided that such transfer does not materially reduce your rights or the quality of Services you receive.

2.4 Amendments

We reserve the right to amend this Agreement at any time in accordance with Section 7 below.

3. ACCOUNT CREATION AND VERIFICATION

3.1 Account Registration

To use our Services, you must create an Account by:

- Providing accurate personal information including your full name, email address, telephone number, and residential address;
- Creating a secure password;
- Agreeing to these Terms and Conditions and our Privacy Policy;
- Completing email and/or telephone verification.

3.2 KYC Verification

In compliance with Ghana's financial regulations and anti-money laundering laws, you must complete our KYC verification process before using certain Services. This requires you to provide:

- A valid government-issued identification document (Ghana Card, passport, driver's license, or voter ID);

- Proof of residential address (utility bill, bank statement, or official document dated within the last 3 months);
- A recent photograph or biometric verification;
- Source of funds documentation (for high-value transactions);
- Any additional information we may reasonably request.

3.3 Verification Levels

We operate tiered verification levels:

- **Level 1:** Basic verification - limited transaction amounts
- **Level 2:** Standard verification - increased transaction limits
- **Level 3:** Enhanced verification - full access to all Services and highest limits

Details of transaction limits for each level are available in our Fee Schedule.

3.4 Account Security

You are responsible for:

- Maintaining the confidentiality of your password, pin, passkeys, and account credentials;
- All activities that occur under your Account;
- Immediately notifying us of any unauthorized access or security breach;
- Using strong passwords, pins, passkeys, and enabling two-factor authentication (2FA) when available;
- Not sharing your Account access with any third party.

3.5 Account Restrictions

We reserve the right to:

- Refuse to open access to Account for any person;
- Limit the number of Accounts one person may hold;
- Suspend or close access to an Accounts that violate this Agreement;
- Require additional verification at any time.

4. SERVICES AND ACCOUNT USAGE

4.1 Cryptocurrency Services

Subject to your compliance with this Agreement, we provide the following Services:

a) Custodial wallet Services:

- Secure storage of supported cryptocurrencies
- Sending and receiving cryptocurrencies
- Viewing transaction history and balances

b) Exchange Services (through third parties):

- Buying cryptocurrencies with fiat currency
- Selling cryptocurrencies for fiat currency
- Converting between different cryptocurrencies

c) Onramp and Offramp Services:

- Depositing fiat currency via bank transfer, mobile money, or other supported methods
- Withdrawing fiat currency to your bank account or mobile money wallet
- Depositing and withdrawing cryptocurrencies to external wallets

4.2 Supported Assets

We currently support [8+] cryptocurrencies as listed on our Platform. We reserve the right to add or remove supported cryptocurrencies at any time. We will provide reasonable notice before removing support for any cryptocurrency, but may do so immediately if required for legal, regulatory, or security reasons.

4.3 Service Availability

We strive to make our Services available 24/7, however:

- Services may be unavailable due to maintenance, upgrades, or technical issues;
- Cryptocurrency markets operate continuously, and prices may change when our Platform is unavailable;
- We are not liable for any losses resulting from service unavailability except as required by law;
- We will provide advance notice of scheduled maintenance when possible.

4.4 Transaction Processing

a) Cryptocurrency Transactions:

- Cryptocurrency transactions are processed on their respective blockchain networks;
- Transaction speeds depend on network congestion and blockchain confirmation times;
- Once a transaction is broadcast to the blockchain, it cannot be reversed or cancelled;
- You are responsible for ensuring accurate recipient addresses and recipient phone numbers - we cannot recover funds sent to incorrect addresses or phone numbers.

b) Fiat Transactions:

- Fiat deposits and withdrawals are processed during our business hours: Monday - Friday, 9:00 AM - 5:00 PM GMT;
- Processing times vary depending on the payment method used;
- We may require additional verification for large or suspicious transactions.

4.5 Transaction Limits

Your Account is subject to daily, weekly, and monthly transaction limits based on:

- Your verification level;
- Transaction history and account age;
- Regulatory requirements;
- Risk assessment and fraud prevention measures.

Current limits are available in your Account dashboard or from our Customer Support.

4.6 Cryptocurrency Addresses

- We may provide you with cryptocurrency deposit addresses for supported assets;
- You must only send the correct cryptocurrency to each address - sending incompatible cryptocurrencies may result in permanent loss;
- We may change or rotate your deposit addresses for security reasons;
- Always verify the current deposit address in your Account before sending funds.

4.7 Third-Party Services

Our Platform may integrate with or link to third-party services, including:

- Blockchain explorers;
- Price data providers;
- Payment processors;
- External wallets.
- Decentralized exchanges
- Centralized exchanges
- Other crypto related service providers

We are not responsible for the availability, accuracy, or security of third-party services. Your use of third-party services is at your own risk and subject to their terms and conditions.

5. FEES AND CHARGES

5.1 Fee Structure

You agree to pay all applicable Charges for using our Services as set out in our Fee Schedule, including:

a) Swap Fees:

- Conversion fees for cryptocurrency exchanges

b) Onramp Fees:

- Fiat deposit fees (may vary by payment method)
- Cryptocurrency deposit fees (generally none, except network fees)

c) Offramp Fees:

- Fiat withdrawal fees (may vary by payment method and amount)
- Cryptocurrency withdrawal fees (includes network transaction fees)

d) Other Fees:

- Inactivity fees (if applicable after 90 days of no activity)
- Premium service fees
- Expedited processing fees
- Account recovery fees

5.2 Fee Display

All applicable fees will be displayed to you:

- In our Fee Schedule available on our Platform;
- Before you confirm any Transaction;
- In your transaction history and Account statements.

5.3 Fee Changes

We may change our Charges at any time by updating our Fee Schedule. We will provide at least 30 days' notice of fee increases through:

- Email notification;
- In-app notification;
- Prominent notice on our Platform.

Your continued use of our Services after the effective date constitutes acceptance of the new fees.

5.4 Payment of Fees

- Fees are automatically deducted from your Account balance;

- You must maintain sufficient balance in your Account to cover applicable fees;
- If you have insufficient balance, we may decline to process your Transaction;
- Unpaid fees may be deducted from future deposits or transaction proceeds.

5.5 No Refunds

Except as required by law or as specified in Section 7.5, all fees are non-refundable, including:

- Fees for completed Transactions;
 - Network fees paid to blockchain networks;
 - Fees for cancelled or failed Transactions due to user error.
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6. PROHIBITED ACTIVITIES AND ACCEPTABLE USE

6.1 Prohibited Activities

You shall not use our Services to engage in or facilitate:

a) Illegal Activities:

- Money laundering or terrorist financing;
- Fraud, theft, or embezzlement;
- Purchasing or selling illegal goods or services;
- Tax evasion;
- Violation of any applicable laws or regulations.

b) Market Manipulation:

- Wash trading or fake transactions;
- Spoofing or layering;
- Price manipulation or market abuse;
- Insider trading;
- Front-running.

c) Platform Abuse:

- Creating multiple Accounts to circumvent limits or restrictions;
- Using automated tools or bots without authorization;
- Attempting to gain unauthorized access to our systems;
- Interfering with or disrupting our Services;
- Reverse engineering or decompiling our Platform;
- Exploiting bugs or vulnerabilities for personal gain.

d) Fraudulent Activities:

- Providing false or misleading information;
- Impersonating another person or entity;
- Using stolen payment methods or cryptocurrencies;
- Engaging in chargeback fraud;
- Phishing or social engineering.

e) Other Prohibited Uses:

- Reselling our Services without authorization;
- Using our Services on behalf of third parties without disclosure;
- Sending unsolicited marketing or spam;
- Harassing or threatening other users or our staff;
- Violating intellectual property rights.

6.2 Compliance with Laws

You must comply with:

- All applicable laws and regulations in Ghana and your jurisdiction;
- Tax reporting and payment obligations;
- Anti-money laundering and counter-terrorism financing laws;
- Securities and financial services regulations;
- Data protection and privacy laws.

6.3 Sanctions Compliance

You represent that:

- You are not located in, ordinarily resident in, or organized under the laws of any jurisdiction subject to comprehensive economic sanctions;
- You are not listed on any sanctions lists including those maintained by Ghana, the United States, European Union, or United Nations;
- You will not use our Services to transact with sanctioned persons or entities.

6.4 Monitoring and Enforcement

We reserve the right to:

- Monitor your Account activity for compliance with this Agreement;
 - Investigate suspicious or unusual transactions;
 - Request additional information or documentation at any time;
 - Report suspicious activities to relevant authorities;
 - Suspend or terminate Accounts that violate this Agreement;
 - Cooperate with law enforcement investigations.
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7. CHANGES TO THE AGREEMENT, SERVICES, OR CHARGES

7.1 Our Right to Make Changes

We may make changes to this Agreement, our Services, or Charges at any time for:

- Legal or regulatory compliance;
- Security or fraud prevention;
- Technical or operational reasons;
- Introduction of new features or services;
- Discontinuation of unprofitable or impractical services;
- Changes in cryptocurrency market conditions or technology.

7.2 Notice of Changes

We will provide notice of changes through:

- Email to your registered email address;
- In-app notifications;
- Prominent notices on our Platform;
- Updates to this Agreement with a revised effective date.

7.3 Material Changes

For material changes that are likely to be of significant detriment to you, we will provide at least 30 days' advance notice before the effective date.

7.4 Your Options

If you do not accept material changes:

- You may close your Account before the effective date;
- You may withdraw all funds from your Account;
- You must notify us in writing within 30 days of the change notification.

7.5 Refunds Upon Rejection

If you close your Account due to material changes you do not accept:

- We will refund any prepaid fees for unused services;
- You will be responsible for all fees for Transactions completed before closure;
- Withdrawal fees will apply to remove funds from your Account.

7.6 Acceptance of Changes

Your continued use of our Services after the effective date of any change constitutes your acceptance of the revised terms.

8. SUSPENSION AND TERMINATION

8.1 Our Right to Suspend

We may suspend your access to our Services immediately and without prior notice if:

- We reasonably suspect you have violated this Agreement;
- We detect unusual, suspicious, or fraudulent activity on your Account;
- Required by law, court order, or regulatory authority;
- Your Account has been inactive for 90 consecutive days;
- We reasonably believe your Account has been compromised;
- You fail to complete required KYC verification;
- You exceed risk or transaction limits we have set;
- We need to conduct maintenance or upgrades;
- We detect security threats to our Platform or other users.

8.2 Your Right to Close Your Account

You may close your Account at any time by:

- Submitting a closure request through our Platform or to Customer Support;
- Withdrawing all cryptocurrency and fiat balances;
- Providing any information we reasonably request;
- Paying all outstanding fees and charges.

8.3 Our Right to Terminate

We may terminate this Agreement and close your Account immediately if:

- You materially breach this Agreement and fail to remedy within 7 days of notice;
- You engage in Prohibited Activities;
- Required by law or regulatory authority;
- We cease to offer our Services;
- You provide false or misleading information;
- You repeatedly violate our policies despite warnings.

8.4 Effect of Suspension or Termination

Upon suspension or termination:

- You will not be able to access your Account or use our Services;

- All pending Transactions may be cancelled or reversed;
- You must immediately pay all outstanding fees and charges;
- You must withdraw all funds within the timeframe we specify (typically 30 days);
- We may retain records as required by law;
- You remain liable for all obligations incurred before termination.

8.5 Inactive Accounts

If your Account has been inactive for 90 consecutive days:

- We may suspend your access through our services;
- We may charge an inactivity fee as specified in our Fee Schedule;
- We may close your Account after providing 30 days' notice;
- You will need to contact Customer Support to reactivate.

8.6 Account Closure Process

When closing your Account:

- You must withdraw all cryptocurrency balances to external wallets;
- You must withdraw all fiat balances to your bank account or mobile money wallet;
- Any remaining small balances may be forfeited after 90 days;
- We will provide confirmation once your Account is fully closed.

9. RISKS AND DISCLAIMERS

9.1 Cryptocurrency Risks

You acknowledge and accept the following risks associated with cryptocurrencies:

a) Price Volatility:

- Cryptocurrency prices can fluctuate dramatically within short periods;
- You may lose some or all of your investment;
- Past performance does not guarantee future results.

b) Regulatory Risks:

- Cryptocurrency regulations are evolving and may change;
- Regulatory changes may affect your ability to use our Services;
- Cryptocurrencies may be banned or restricted in some jurisdictions.

c) Technology Risks:

- Blockchain networks may experience delays, congestion, or failures;
- Smart contracts may contain bugs or vulnerabilities;
- Cryptocurrency protocols may change through forks or upgrades.

d) Security Risks:

- Cryptocurrency transactions are irreversible;
- Lost or stolen private keys cannot be recovered;
- Cyberattacks may target cryptocurrency platforms.

e) Liquidity Risks:

- Some cryptocurrencies may have limited liquidity;
- You may not be able to buy or sell at your desired price;
- We may suspend trading for certain cryptocurrencies.

9.2 Platform Disclaimers

a) No Investment Advice:

- We do not provide investment, financial, legal, or tax advice;
- Content on our Platform is for informational purposes only;
- You should consult qualified professionals before making investment decisions;
- We are not responsible for your investment decisions or outcomes.

b) No Guarantees:

- We do not guarantee the accuracy, completeness, or timeliness of market data;
- We do not guarantee the availability or performance of our Services;
- We do not guarantee the value or exchangeability of any cryptocurrency;
- We do not guarantee protection against all security threats.

c) Third-Party Content:

- We are not responsible for the accuracy or reliability of third-party content;
- Third-party opinions do not represent our views or recommendations;
- We are not liable for losses resulting from third-party information.

9.3 User Responsibility

You are solely responsible for:

- Evaluating the risks and suitability of cryptocurrencies;
- Conducting your own research before transacting;
- Securing your Account credentials and private keys;
- Complying with applicable tax and legal obligations;
- Backing up important Account information;

- Understanding how cryptocurrencies and blockchain technology work.
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10. LIABILITY AND INDEMNIFICATION

10.1 Limitation of Liability

To the maximum extent permitted by law, CryptoMomo and its officers, directors, employees, and agents shall not be liable for:

a) Indirect Damages:

- Loss of profits, revenue, or business opportunities;
- Loss of data or information;
- Loss of cryptocurrency values due to market fluctuations;
- Any indirect, incidental, special, consequential, or punitive damages.

b) Direct Damages - Limitations:

- Our total liability for any claim shall not exceed the lesser of:
 - GH¢10,000 (Ten Thousand Ghana Cedis); or
 - The total fees you paid to us in the 12 months preceding the claim.

c) Excluded Losses:

- Losses arising from your violation of this Agreement;
- Losses due to your failure to maintain Account security;
- Losses from sending cryptocurrency to incorrect addresses;
- Losses from market volatility or price changes;
- Losses from regulatory changes or government actions;
- Losses from third-party actions or services.

10.2 Force Majeure

We are not liable for any failure or delay in performing our obligations due to circumstances beyond our reasonable control, including:

- Acts of God, natural disasters, or extreme weather;
- War, terrorism, civil unrest, or government actions;
- Network or telecommunications failures;
- Blockchain network issues or failures;
- Cyberattacks, hacking, or malware;
- Labor disputes or strikes;
- Changes in laws or regulations;

- Failure of third-party service providers.

10.3 Indemnification

You agree to indemnify, defend, and hold harmless CryptoMomo, its affiliates, and their respective officers, directors, employees, and agents from and against any claims, damages, losses, liabilities, costs, and expenses (including reasonable legal fees) arising from:

- Your use or misuse of our Services;
- Your violation of this Agreement;
- Your violation of any laws or regulations;
- Your violation of any third-party rights;
- Your provision of false or misleading information;
- Unauthorized use of your Account by third parties due to your failure to maintain security.

10.4 Exceptions

Nothing in this Agreement excludes or limits our liability for:

- Death or personal injury caused by our negligence;
- Fraud or fraudulent misrepresentation;
- Any other liability that cannot be excluded under Ghana law.

10.5 Acknowledgment

You acknowledge that:

- You have read and understood the limitations of liability;
- The limitations are reasonable given the nature of cryptocurrency services;
- The fees you pay reflect the allocation of risk in this Agreement;
- You accept these limitations as a condition of using our Services.

11. INTELLECTUAL PROPERTY

11.1 Our Intellectual Property

All intellectual property rights in our Platform, Services, Content, and related materials (including but not limited to software, designs, logos, trademarks, and documentation) are owned by or licensed to CryptoMomo.

11.2 Limited License

We grant you a limited, non-exclusive, non-transferable, revocable license to:

- Access and use our Platform for personal, non-commercial purposes;
- Use our Services in accordance with this Agreement;
- Download and print Content for personal reference only.

11.3 Restrictions

You shall not:

- Copy, modify, adapt, or create derivative works from our Platform or Content;
- Distribute, sell, rent, lease, or sublicense our Services;
- Reverse engineer, decompile, or disassemble our software;
- Remove or alter any copyright notices or proprietary markings;
- Use our trademarks, logos, or branding without written permission;
- Frame or mirror our Platform on any other website;
- Use our Content for commercial purposes without authorization.

11.4 User Content

Any feedback, suggestions, or ideas you provide to us regarding our Services:

- Shall be considered non-confidential and non-proprietary;
 - May be used by us without restriction or compensation to you;
 - Shall not create any intellectual property rights in your favor.
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12. DISPUTE RESOLUTION

12.1 Informal Resolution

Before initiating formal proceedings, you agree to:

- Contact our Customer Support to attempt to resolve the dispute;
- Provide a detailed description of the issue and desired resolution;
- Cooperate with us in good faith to reach an amicable solution;
- Allow us at least 30 days to investigate and respond.

12.2 Escalation

If the dispute cannot be resolved through Customer Support:

- You may escalate to our Compliance Department at ;
- We will review your complaint and respond within 14 business days;
- We may request additional information or documentation.

12.3 Mediation

If informal resolution fails, both parties agree to:

- Attempt mediation before litigation;
- Use a mutually agreed mediator or mediation service in Accra, Ghana;
- Share mediation costs equally;
- Engage in good faith mediation efforts.

12.4 Arbitration

If mediation is unsuccessful, disputes shall be resolved through binding arbitration:

- Arbitration shall be conducted in Accra, Ghana;
- The arbitration shall be conducted in English;
- Each party shall bear its own costs and share arbitrator fees equally;
- The arbitrator's decision shall be final and binding;
- Judgment on the arbitration award may be entered in any court of competent jurisdiction.

12.5 Exceptions

The following disputes are excluded from the arbitration requirement and may be brought in court:

- Claims for injunctive or equitable relief;
- Disputes involving intellectual property rights;
- Claims brought in small claims court;
- Enforcement of arbitration awards.

12.6 Governing Law and Jurisdiction

This Agreement shall be governed by and construed in accordance with the laws of the Republic of Ghana. Subject to the arbitration provisions above, the courts of Ghana shall have exclusive jurisdiction over any disputes.

13. GENERAL PROVISIONS

13.1 Entire Agreement

This Agreement, together with our Privacy Policy and Fee Schedule, constitutes the entire agreement between you and CryptoMomo and supersedes all prior agreements, understandings, and representations.

13.2 Severability

If any provision of this Agreement is found to be invalid, illegal, or unenforceable:

- The remaining provisions shall remain in full force and effect;
- The invalid provision shall be modified to the minimum extent necessary to make it valid and enforceable;
- The intent of the parties shall be preserved.

13.3 Waiver

No failure or delay by CryptoMomo in exercising any right or remedy shall constitute a waiver of that right or remedy. No single or partial exercise of any right or remedy shall preclude further exercise of that right or other rights.

13.4 Assignment

You may not assign or transfer this Agreement or any rights or obligations hereunder without our prior written consent. We may assign this Agreement to any affiliate or successor entity without your consent.

13.5 Notices

All notices under this Agreement shall be in writing and sent to:

- **To CryptoMomo:** or our registered office address;
- **To You:** The email address or contact information in your Account.

Notices shall be deemed received:

- Email: 24 hours after sending (if no delivery failure notification);
- Post: 5 business days after mailing.

13.6 No Partnership

Nothing in this Agreement creates a partnership, joint venture, agency, or employment relationship between you and CryptoMomo.

13.7 Third-Party Rights

This Agreement is for the benefit of you and CryptoMomo only. No third party has any right to enforce any provision of this Agreement.

13.8 Language

This Agreement is written in English. Any translation is provided for convenience only. In case of conflict between English and translated versions, the English version shall prevail.

13.9 Survival

The following provisions shall survive termination of this Agreement:

- Sections 9 (Risks and Disclaimers), 10 (Liability and Indemnification), 11 (Intellectual Property), 12 (Dispute Resolution), and 13 (General Provisions);
- Any obligations that accrued before termination;
- Any provisions that by their nature should survive.

13.10 Age Verification

If you are under 18 years of age:

- You are not permitted to use our Services;
- Any Account you create will be closed without refund;
- We may require age verification at any time.

13.11 Regulatory Compliance

We are committed to complying with all applicable regulations in Ghana. This includes:

- Registration with relevant regulatory authorities;
- Compliance with AML/CFT requirements;
- Adherence to data protection laws;
- Cooperation with regulatory investigations.

14. CONTACT INFORMATION AND CUSTOMER SUPPORT

14.1 Customer Support

For any questions, issues, or complaints regarding our Services, contact us:

Email:

Phone: [Company Phone Number]

Hours: Monday - Friday, 9:00 AM - 5:00 PM GMT

Address: CryptoMomo Africa Limited, [Company Address, Accra, Ghana]

14.2 Complaints Procedure

If you have a complaint:

1. Contact Customer Support with details of your complaint;
2. We will acknowledge receipt within 2 business days;
3. We will investigate and respond within 14 business days;
4. If you are not satisfied, you may escalate to ;
5. If still unresolved, follow the dispute resolution process in Section 12.

14.3 Emergency Security Issues

For urgent security matters (compromised Account, unauthorized access):

- Immediately change your password if possible;
- Contact our emergency security line: [24/7 Security Hotline];
- Email: ;
- We will respond to security emergencies within 1 hour.

14.4 Regulatory Complaints

If your complaint is not resolved satisfactorily, you may contact:

- **Bank of Ghana:** [Contact details]
 - **Securities and Exchange Commission Ghana:** [Contact details]
 - **Data Protection Commission:** See our Privacy Policy for full details
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15. ACKNOWLEDGMENT AND ACCEPTANCE

By creating an Account or using our Services, you acknowledge that:

1. You have read, understood, and agree to be bound by this Agreement;
 2. You understand the risks associated with cryptocurrency trading and investments;
 3. You are solely responsible for your use of our Services and any resulting gains or losses;
 4. You have provided accurate and truthful information;
 5. You will comply with all applicable laws and regulations;
 6. You are 18 years of age or older;
 7. You accept the limitations of liability and disclaimers in this Agreement;
 8. You consent to receive communications from us as described in this Agreement.
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CryptoMomo Africa Limited
Simplifying Crypto for Everyday People

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