



TERMS AND CONDITIONS FOR THE REGISTRATION AND USE OF DTB WEZA

1. Agreement to the Terms and Conditions

- 1.1. This Agreement constitutes the Terms and Conditions (hereinafter referred to as the Terms and Conditions) applicable to the registration, access and use of the DTB Weza Service (hereinafter referred to as DTB Weza) offered by Diamond Trust Bank Kenya Limited (DTB).
- 1.2. These Terms and Conditions and any amendments or variations thereto shall come into force upon acceptance by the Customer (hereinafter “you”).
- 1.3. The Bank reserves the right to vary, amend or replace all or any of these conditions at any time. Notification of any such variation and/or amendment shall be given to you either in writing or by publication thereof by such means as the Bank may select provided that failure to make such notification shall not invalidate the changes, especially when the same has been occasioned upon instruction by government, court, regulator, or other competent authority.

2. Definitions & Interpretation

- 2.1. In this Agreement, the following words and expressions shall, unless inconsistent with or otherwise indicated by the context, have the following meanings and cognate expressions shall have corresponding meanings:
 - 2.1.1 “Applicable Law” means all laws, regulations, rules and regulatory guidance applicable to the operation of the DTB Weza Service and “Applicable Laws” shall be construed accordingly.
 - 2.1.2 “Contact Center” means the Customer Care Center of DTB as may be notified to the Customer by the company from time to time;
 - 2.1.3 “Court” means the High Court of Kenya;
 - 2.1.4 “Credit Limit” means the maximum pre-approved amount that a customer can borrow on this service;
 - 2.1.5 “Credit Reference Bureau” means a credit reference bureau duly licensed under Banking Act pursuant to Banking (Credit Reference Bureau) Regulations 2013, as amended, revised or promulgated from time to time, to inter alia collect and facilitate the sharing of customer credit information;
 - 2.1.6 “Customer” means any person in whose DTB Service is registered and is in existence within the M247 service;
 - 2.1.7 “Effective date” means the date of the publication of these Terms and Conditions;
 - 2.1.8 “Equipment” means your mobile phone handset, SIM Card and/or other equipment which when used together enables you to access the Network;
 - 2.1.9 “Force Majeure Event” means any circumstance not within a party's reasonable control including, without limitation:
 - 2.1.9.1 acts of God, flood, drought, earthquake or other natural disaster;
 - 2.1.9.2 epidemic or pandemic;
 - 2.1.9.3 terrorist attack, civil war, civil commotion or riots, war, threat of or preparation for war, armed conflict, imposition of sanctions, embargo, or breaking off of diplomatic relations;
 - 2.1.9.4 nuclear, chemical or biological contamination or sonic boom;
 - 2.1.9.5 any law or any action taken by a government or public authority, including without limitation imposing an export or import restriction, quota or prohibition, or failing to grant a necessary license or consent;
 - 2.1.9.6 collapse of buildings, fire, explosion or accident;
 - 2.1.9.7 interruption or failure of utility service.
 - 2.1.10 “Immediate Payment” means voluntary instant repayment of loan advanced before the due date;
 - 2.1.11 “Intellectual Property” means patents, rights to inventions, copyright and related rights, trademarks [and service marks], business names and domain names, goodwill and the right to sue for passing off [or unfair competition,] rights in designs, [rights in computer software,] database rights, rights to use and protect the confidentiality of confidential information (including know-how), and all other intellectual property rights, in each case whether registered or unregistered and including all applications and rights to apply for and be granted, renewals or extensions of, and rights to claim priority from, such rights and all similar or equivalent rights or forms of protection which subsist or will subsist now or in the future in any part of the world;
 - 2.1.12 “IPRS” means the Integrated Population Registration System set up and maintained by the Government of Kenya under the Ministry of State for Immigration and Registration of persons and its successors;
 - 2.1.13 “Loan Auto Recovery” means automated recovery of the loan advanced from the customer account on/ after the due date
 - 2.1.14 “DTB WEZA Service” means a loan service offered by the Bank to borrow and repay loans through mobile phone;
 - 2.1.15 “DTB WEZA MENU” means the MENU available on the DTB mobile app.
 - 2.1.16 “Network” means the mobile telephone network operated by various mobile networks in Kenya;
 - 2.1.17 “Prohibited Business” means the production, distribution or sale of arms, ammunition, weapons, military equipment and/or pornography; any terrorist activity or the funding of any terrorist activity; or any other activity prohibited by law.
 - 2.1.18 “Request” means a request or instruction received by DTB from you or purportedly from you through the Network and the System and upon which DTB is authorized to act;
 - 2.1.19 “Service” shall include any form of financing services or products that DTB may offer you pursuant to this Agreement and as you may from time to time subscribe to and “Service” shall be construed accordingly;
 - 2.1.20 “SMS” means short messaging service;
 - 2.1.21 “Subscriber” means any person that uses a mobile telephone network operated in Kenya;
 - 2.1.22 “System” means the M247 mobile application enabling you to communicate with the DTB for purposes of the Services. The

- System and the services will for the purpose of this Agreement be accessed through the DTB WEZA system; and
- 2.1.23 “**Transaction Fees**” includes the interest fee, processing fee, the roll-over fee and any other fees and charges payable for the use of the Services as published on Banks website and/or the daily newspapers in Kenya or by such other means as the Bank shall in its sole discretion determine.

3 Acceptance of the Terms and Conditions

Before applying to register for DTB Weza you should carefully read and understand these Terms and Conditions which will govern the use and operation of DTB Weza.

- 3.1 If you do not agree with these Terms and Conditions, Please click “no” on the DTB Weza Menu.
- 3.2 You will be deemed to have read, understood and accepted these Terms and Conditions:
- 3.2.1 Upon clicking “Yes” option on the DTB Weza menu requesting you to confirm that you have read and accepted the Terms and Conditions and/or
- 3.2.2 Upon registration on DTB Weza and/or by using or continuing to use and operate the DTB Weza product.
- 3.3 By applying to register for DTB Weza, you agree to comply with and be bound by these Terms and Conditions for the time being and from time to time in force governing the operation of DTB Weza and affirm that these Terms and Conditions herein are without prejudice to any right that the Bank may have with respect to DTB Weza in law or otherwise.
- 3.4 By accepting these Terms you are accepting that:
- 3.4.1 The Bank may conduct any know your customer diligence, identity confirmation, fraud and credit checks which it deems necessary on you and for this purpose the Bank may seek confirmation of any details which you upload to the DTB Weza Service from any third party (including any credit referencing agency in accordance with Applicable Laws), or Government Authority;
- 3.4.2 The Bank may periodically obtain your demographic, identification and historical transactional data from trade partners who deal directly or indirectly with you either in your individual capacity or through an organization related to yourself through ownership, management or otherwise;
- 3.4.3 The Bank may procure any credit history, obtain a credit rating for you from any credit reference agencies we use from time to time, or obtain any related data available on you from any third party or Government Authority as the Bank in its sole discretion deems appropriate;
- 3.4.4 in the event of your service as a Borrower going into default, the Bank may forward your Personal Information and details of your default in servicing your loan to any credit reference agency for listing or collection, and you acknowledge that such information may be used by banking institutions and other credit grantors for the purpose of evaluating your credit history, credit worthiness, in assessing applications for credit made by you, for occasional debt tracing and fraud prevention purposes and for any other lawful purpose.
- 3.4.5 the DTB Weza Service may automatically process payments in relation to repayments and Transaction Fees and automatically deduct any fees or charges to the persons to whom those fees are due and payable; and
- 3.5 The Bank may record details of your borrowing history on the DTB Weza Service and utilise such details to build up a credit history for you. Such details and credit history may at any time be shared with credit reference agencies we use from time to time, or any relevant Government Authority and you acknowledge that your credit history and information gathered from your use of the DTB Weza Service may be used by banking institutions and other credit grantors for the purpose of evaluating your credit worthiness, in assessing applications for credit made by you, for occasional debt tracing and fraud prevention purposes and for any other lawful purpose.
- 3.6 You acknowledge and accept that the Bank offers DTB Weza only electronically and you agree to do business with the Bank and to operate DTB Weza service only by electronic means via the DTB WEZA MENU, any query and complaint you may have relating to the services shall be addressed to Bank through their Contact Centre channels. For the avoidance of doubt, you acknowledge and accept that you will not be allowed or entitled to receive or demand the Services pertaining to DTB Weza at any branch or branches.

4 Registering for DTB Weza

- 4.1 In order to register on the DTB Weza Service you will need to meet the following criteria. The following criteria are not exhaustive, and you may be required to produce further documentation or information at the time of such registration. Failure to provide such information within the time required by the Bank may result in the Bank declining to accept your application for a DTB Weza Service.
- 4.2 In order to operate the DTB DTB Weza service, you must be;
- 4.2.1 18 years of age and above,
- 4.2.2 be a registered and active Mobile Subscriber with a mobile service provider, and
- 4.2.3 be an active DTB account holder with access to the DTB mobile banking service
- 4.3 The Bank reserves the right to verify with the IPRS the authenticity of your details.
- 4.4 You may register for DTB Weza solely by way of an electronic application made by using your mobile equipment via DTB Weza Menu.
- 4.5 You hereby agree and authorize the Bank to request IPRS for your personal information held by IPRS pursuant to the agreement between you and the Bank for the provision of Mobile Lending products and services and including your phone number, name, date of birth, ID or Passport Number and such other information that will enable the Bank to identify you and comply with the regulatory “Know Your Customer” requirements (together the “**Personal Information**”).

- 4.6 You must not be operating in, own or otherwise be involved in any Prohibited Business.
- 4.7 Acceptance by the Bank of your application for a DTB Weza shall be done via SMS sent to the Mobile Phone Number associated with your Service.
- 4.8 the Bank reserve the right to decline your application for a DTB Weza Service or to revoke the same at any stage at the Bank's sole discretion and without assigning any reason or giving any notice thereto.

5 DTB Weza Service

As a registered DTB Weza Subscriber, you may, subject to these terms and conditions borrow money from the Bank as follows:

- 5.1 As a holder of a DTB Weza Service and having opted-in to view your credit limit, you may, subject to these terms and conditions apply for a loan using the request loan menu on your equipment. The transaction fees payable in respect of your Service from time to time will apply to any transactions effected in respect of your DTB Weza Service using the system.
- 5.2 Where you apply for a loan from the Bank, your application shall be appraised according to the applicable loan appraisal processes of the Bank. The Bank reserves the right at their sole discretion and without assigning any reason to approve or decline your application for a loan.
- 5.3 Subject to approval of your application for a loan, the Bank shall disburse to you a loan of an amount to be determined by the Bank in their sole discretion subject to a minimum amount of Kenya Shillings Five Hundred (Kshs 500/=) and a maximum of your assigned credit limit or such other minimum or maximum amount as the Bank may from time to time in their sole discretion determine (the "Loan").
- 5.4 The proceeds of the Loan requested shall be credited into your selected service within reasonable time of the Loan being approved and communication of the same being delivered to you via SMS.
- 5.5 You shall repay the Loan within the term agreed upon at the time of loan request. The loan terms shall be thirty (30) calendar days from the date of disbursement of the loan.
- 5.6 In consideration of the Bank granting you the Loan, you shall pay interest on the loan at our prevailing interest rate on loans. The interest rate will be communicated to you at the time of borrowing. The Interest must be paid by you when you make your Loan request and deducted upon disbursement of the loan. The Bank will charge interest at 13% p.a. on the Loan amount.
- 5.7 Processing Fees are subject to change at any time at the Bank' sole discretion subject to a notice to you as soon as is practicable. The processing fee of the Loan will be 7% and excise duty of the amount applied for, which shall be deducted upon disbursement of the loan.
- 5.8 You shall make all payments due from you to the Bank in respect of the Loan and Transaction Fees using your M24/7 Mobile application.
- 5.9 The Bank shall utilize funds in your nominated account to recover any outstanding amount due on maturity date.
- 5.10 The Bank shall utilize funds in any other accounts opened and operated by you to offset any amounts outstanding and due from you to the Bank in respect of your loan.
- 5.11 In the event that you do not repay the Loan in full within thirty (30) calendar days after the date of disbursement of the Loan, the Bank will automatically roll over any outstanding amount in respect of the Loan for a further period of thirty (30) calendar days including any applicable charge incurred therein.
- 5.12 A loan default sum notification shall be sent to your Equipment requiring the immediate payment of the outstanding amount due in respect of your loan.
- 5.13 In consideration of the forbearing to demand the immediate payment of the outstanding amount due in respect of your loan and rolling over the same pursuant to Clause 5.11, you shall, in addition to paying the outstanding amount in respect of the loan pay the Bank a roll over fee of 3% and excise duty being a percentage of the outstanding amount in respect of the Loan.
- 5.14 The Bank shall hold your funds in your Bank Account as collateral and security for any amounts outstanding and due from you to the Bank in respect of your DTB Weza Loan. You hereby agree and confirm that the Bank is entitled in its discretion to prevent or restrict you from withdrawing in whole or in part the funds in your Account for so long as and to the extent of the amount outstanding in respect of your DTB Weza Loan without the Bank giving any notice to you and/or without incurring any liability to you whatsoever in that connection.
- 5.15 The Bank shall have a right of lien and set off over funds held by you in your Bank Account and any other account held by you in the Bank.
- 5.16 the Bank shall be entitled to terminate this Agreement and restrict usage of your DTB Weza service in accordance with the provisions of Clause 16 without prejudice to any of its rights accruing hereunder if you fail to repay the Loan and/or the Transaction Fees due thereon within ninety (90) calendar days of the disbursement of the Loan.
- 5.17 The Bank reserves the right to vary the terms of the Loan including the fees payable thereon from time to time having regard to the prevailing rules, regulations and the policies of the Bank. The Bank will notify the customer of such changes by way of SMS as soon as practicable
- 5.18 You hereby expressly consent and authorize the Bank to disclose, respond, advise exchange and communicate the details or information pertaining to your DTB Weza Service to Credit Reference Bureau.

6 Amendments to the DTB Weza Terms

- 6.1 We may vary these terms and conditions from time to time and at our sole discretion to accommodate:
 - 6.1.1 DTB Weza Customers' feedback;
 - 6.1.2 changes required by third party service providers;
 - 6.1.3 improvements in the DTB Weza Service;
 - 6.1.4 changes in Applicable Law; and
 - 6.1.5 decisions or orders of any court, ombudsman, arbitrator, regulator or any undertakings given in one of these context

- 6.2 A notification of any such change will be sent to you. We will always try to give notice by sms or email before making the change; however this may not always be possible. If you continue to use the DTB Weza Service after we have given you such notice you will be deemed to have accepted such amendments and the DTB Weza Terms, as amended.
- 6.3 We reserve the right at all times to suspend or terminate the DTB Weza Service at any time for the purposes of dealing with any technical defects (including but not limited to the DTB Weza Service becoming unavailable or subject to extensive delays) which may arise, making any improvements to the DTB Weza Service or for any other reason whatsoever. We will provide you with reasonable notice before we suspend or terminate the DTB Weza Service, unless the defect is urgent or we are forced to suspend or terminate the DTB Weza Service in an emergency.
- 6.4 In the unlikely event that the DTB Weza Service has been suspended or terminated in accordance with Clause 6.3, We will endeavor to repair or fix the defect or carry out the modification as soon as is reasonably practicable and We will not incur any liability for any direct or indirect loss (including loss of profit, sales, business or revenue, loss of business opportunity, goodwill or reputation or loss of anticipated savings) or damage which you have incurred as a result of the suspension or termination of the DTB Weza Service.

7 Fees

- 7.1 You hereby agree to pay DTB the principal amount advanced to you.
- 7.2 You hereby agree to pay all Transaction Fees payable in connection with your use of the Services.
- 7.3 You shall pay to DTB that which it is entitled to deduct from your payment:
 - 7.3.1 any Transaction Fees payable in respect of the Services;
 - 7.3.2 any legal charges including advocate and client costs incurred by the Bank in obtaining legal advice in connection with your DTB Weza Service and your dealings with the Bank or incurred by the Bank in any legal, arbitration or other proceedings arising out of any dealings in respect of your DTB Weza Service; and
 - 7.3.3 all other fees, expenses and taxes, duties, impositions and expenses incurred in complying with your requests.
- 7.4 You hereby agree to pay costs, charges and expenses incurred by the Bank in obtaining or attempting to obtain payment of any loan owed under your DTB Weza service.
- 7.5 You hereby agree to make all payments towards your loan clearance through the officially communicated channels. You acknowledge that any cash payments made by yourself to agents representing or purporting to represent the Bank shall be done at your own risk, and you indemnify the Bank from any liability related to such cash payments done by yourself.

8 Statements

- 8.1 You may request for a statement or activity report in respect of your DTB Weza service by selecting Loan history within the DTB Weza service.
- 8.2 Save for a manifest error, a DTB Weza Statement issued to you aforesaid in respect of your DTB Weza shall be conclusive evidence of the transactions carried out on your DTB Weza service for the period covered in the Statement.

9 Irrevocable Authority of the Bank

- 9.1 It's your sole responsibility to familiarize yourself with the operating procedures for the service that will be provided by the Bank upon your registration to the Service. The Bank will not be liable for any losses incurred because of your errors either of commission and/or omission.
- 9.2 You hereby irrevocably authorize the Bank to act on all Requests received by the Bank from you (or purportedly from you) through the System and to hold you liable in respect thereof, notwithstanding that any such requests are not authorized by you or are not in accordance with any existing mandates given by you.
- 9.3 If you request the Bank to cancel any transaction or instruction after a Request has been received by the Bank from you, the Bank may cancel such transaction or instruction upon sufficient proof provided by you that such transaction ought to be reversed.
- 9.4 The Bank shall be entitled to accept and to act upon any Request, even if that Request is otherwise for any reason incomplete or ambiguous if, in its absolute discretion, the Bank believes that it can correct the incomplete or ambiguous information in the Request without any reference to you being necessary.
- 9.5 The Bank is authorized to effect such orders in respect of your DTB Weza service as may be required by any court order or competent authority or agency under the applicable laws of Kenya.
- 9.6 In the event of any conflict between any terms of any Request received by the Bank from you and these Terms and Conditions, these Terms and Conditions shall prevail

10 Privacy and Data Protection

- 10.1 You hereby allow us to use your personal information for: statistical analysis; developing and improving the DTB Weza service and related products; updating your records; if you agree, identification of our other products which might interest you; assessing lending and insurance risks; arranging, underwriting and administering insurance and handling claims; identification, prevention, detection or tackling fraud, money laundering and other crime; conducting regulatory checks; keeping you informed about your account; market research.
- 10.2 We will keep your personal information confidential and shall not, without your prior consent, disclose any of your personal information to any other third party other than in the following circumstances:

- 10.2.1 to credit reference agencies to carry out credit checks, check your identity or to prevent fraud;
- 10.2.2 to tell credit reference agencies that you have a service and how you run that service;
- 10.2.3 to our agents and subcontractors who are under a duty of confidentiality for the purpose of operating the DTB Weza service or obtaining payment or repayment pursuant to a Loan;
- 10.2.4 to investigate, prevent or detect fraud or carry out checks against money laundering;
- 10.2.5 to our professional advisors and service providers such as debt collection agencies enforce or defend our rights or to trace you and recover our debt;
- 10.2.6 to meet our obligations to any relevant regulatory authority or taxing authority;
- 10.2.7 pursuant to any orders of a competent court, tribunal or authority (including an authority investigating an offence);
- 10.2.8 to anyone where we are legally or contractually compelled to, or it is in the public interest;
- 10.2.9 if all of the assets which we use to operate the DTB Weza service (or substantially all of them) are acquired by a third party, we may transfer personal information we then hold to that party so that the acquirer can continue to operate the DTB Weza service;
- 10.2.10 to our agents, associates or subsidiary companies (DTB Group) for the purpose of lending and/or with the aim of developing new products and improving services and benefits to you with the understanding that information will be kept confidential; and
- 10.2.11 to check your identity.

Further information on this can be found on our website www.dtbk.dtbafrica.com or by contacting us on +(254) 719 031 000 or on dpo@dtbafrica.com

11 Customer's Equipment and Customer's Responsibilities

- 11.1 You shall at your own expense provide and maintain in safe and efficient operating order your Equipment necessary for the purpose of accessing the System and the Services.
- 11.2 You shall be responsible for ensuring the proper performance of your Equipment. The Bank shall neither be responsible for any errors or failures caused by any malfunction of your Equipment, nor shall the Bank be responsible for any virus or related problems that may be associated with the use of the System, the Services and the Equipment. You shall be responsible for charges due to any service provider providing you with connection to the Network and the Bank shall not be responsible for losses or delays caused by any such service provider.
- 11.3 You shall follow all instructions, procedures and terms contained in these Terms and Conditions and any document provided by the Bank concerning the use of the System and Services.
- 11.4 You are entitled to opt-out from receiving marketing material, if you so wish.
- 11.5 You shall, at all times, submit accurate and true information and promptly update such registration information as necessary.
- 11.6 You agree and acknowledge that you shall be solely responsible for the safekeeping and proper use of your Equipment and for keeping your Mobile Banking PIN secret and secure. You shall ensure that your PIN does not become known or come into possession of any unauthorized person. The Bank shall not be liable for any disclosure of your PIN to any third party and you hereby agree to indemnify and hold the Bank harmless from any losses resulting from any PIN disclosure.
- 11.7 You shall take all reasonable precautions to detect any unauthorized use of the System and the Services. To that end, you shall ensure that all communications from the Bank are examined and checked by you or on your behalf as soon as practicable after receipt by you in such a way that any unauthorized use of and access to the System will be detected.
- 11.8 You shall immediately inform the Bank through the Contact Centre in the event that:
 - 11.8.1 You have reason to believe that your PIN is or may be known to any person not authorized to know the same and/or has been compromised; and/or
 - 11.8.2 You have reason to believe that unauthorized use of the Services has or may have occurred or could occur and a transaction may have been fraudulently input or compromised.
- 11.9 You shall at all times, follow the security procedures notified to you by the Bank from time to time or such other procedures as may be applicable to the Services from time to time. You acknowledge that any failure on your part to follow the recommended security procedures may result in a breach of your DTB Weza service confidentiality. In particular, you shall ensure that the Services are not used or Requests are not issued or the relevant functions are not performed by anyone other than a person authorized to do so.
- 11.10 You shall not, at any time, operate or use the Services in any manner that may be prejudicial to the Bank.
- 11.11 You shall be responsible for checking your statements whether you receive a statement reminder or a loan default notification.
- 11.12 You shall authorize the Bank to carry out credit checks with or obtain your credit information from, a credit reference bureau. In the event of the service going into default, you shall consent to your name, transaction and default details being forwarded to a credit reference bureau for listing. You shall acknowledge that this information may be used by other institutions and other credit grantors in assessing applications for credit by you, associated companies, and supplementary service holders and for occasional debt tracing and fraud prevention purposes.
- 11.13 It is your responsibility to periodically review these Terms and Conditions to stay informed of updates. You will be subject to and will be deemed to have been made aware of and to have accepted, the changes in any revised Terms and Conditions by your continued use of the DTB Weza system after the publication of the variations and amendments.

12 Your use of the DTB Weza Service

- 12.1 You undertake not to use the DTB Weza Service to:

- 12.1.1 use the DTB Weza Service in any unlawful manner or in any other manner that could damage, disable, overload or impair the DTB Weza Service or the servers on which it is hosted;
 - 12.1.2 use automated scripts to collect any information from or otherwise interact with the DTB Weza Service;
 - 12.1.3 upload, post, publish, display, transmit, share, store or otherwise make available on the DTB Weza Service any Information that we may deem fit:
 - 12.1.4 distribute information, which is misleading, harmful, threatening, unlawful, libelous, defamatory, infringing of any intellectual property rights, abusive, inflammatory, harassing, vulgar, obscene, fraudulent, invasive of privacy or publicity rights, hateful, or racially, ethnically or otherwise objectionable.
 - 12.1.5 upload software viruses or any other computer code, files or programs designed to interrupt, destroy or limit the functionality of any computer software or hardware or telecommunications equipment.
 - 12.1.6 be used for unsolicited or unauthorized advertising, solicitations, promotional materials, "junk mail," "spam," "chain letters," "pyramid schemes," or any other form of solicitation.
 - 12.1.7 access the private Information of any third party, including, without limitation, addresses,
 - 12.1.8 phone numbers, email addresses, Personal Identification Numbers, telephone numbers or other identifiers, credit card numbers and/or debit card numbers.
 - 12.1.9 register on the DTB Weza Service more than once or register on the DTB Weza Service on behalf of an individual other than yourself, or register on the DTB Weza Service on behalf of any entity without that entity's prior written authorization.
 - 12.1.10 impersonate any person or entity, or falsely state or otherwise misrepresent yourself, your age, your financial employment or personal circumstances or your affiliation with any person or entity; use or attempt to use another's service, service or system without authorization from us, or create a false identity on the DTB Weza Service;
 - 12.1.11 solicit information from any other user of the DTB Weza Service or solicit passwords or personally identifying Information for commercial or unlawful purposes; or
 - 12.1.12 invite any person to lend or borrow money outside the DTB Weza Service or to transact on the basis of any change to these Terms, any Loan or any other terms or conditions contained in the DTB Weza Service.
- 12.2 You are solely responsible for any content that you upload to the DTB Weza Service. You may not post, transmit, or share personal information on the DTB Weza Service that is incorrect, no longer valid or which you did not create or that you do not have permission to display or post.
- 12.3 You agree to indemnify and hold us, our subsidiaries and affiliates, and each of the Bank directors, officers, agents, contractors, partners and employees, harmless from and against any loss, liability, claim, demand, damages, costs and expenses, including reasonable attorney's fees, arising out of or in connection with any of your personal information, your use of the DTB Weza Service including any lending made through the DTB Weza Service, your conduct in connection with the DTB Weza Service or with other users of the DTB Weza Service, or any violation of these Terms or of any law or the rights of any third party.

13 Exclusion of Liability

- 13.1 The Bank shall not be responsible for any loss suffered by you should the Services be interfered with or be unavailable by reason of (a) the failure of any of your Equipment, or (b) any other circumstances whatsoever not within the Bank control including, without limitation, force majeure or error, interruption, delay or non-availability of the System, terrorist or any enemy action equipment failure, loss of power, adverse weather or atmospheric conditions, and failure of any public or private telecommunications system.
- 13.2 The Bank will not be liable for any losses or damage suffered by you as a result of or in connection with:-
- 13.2.1 Unavailability of sufficient funds in your Bank account;
 - 13.2.2 Failure, malfunction, interruption or unavailability of the System, your Equipment, the Network, DTB Weza System and/or DTB Weza Service;
 - 13.2.3 Your failure to give proper or complete instructions for payments relating to your DTB Weza service;
 - 13.2.4 Any fraudulent or illegal use of the Services, the System and/or your Equipment; or
 - 13.2.5 Your failure to comply with these Terms and Conditions and any document or information provided by the Bank concerning the use of the System and the Services.
- 13.3 If for any reason other than a reason mentioned in subparagraphs 13.1 or 13.2, the Services are interfered with or unavailable, the Bank' sole liability under this Agreement in respect thereof shall be to re-establish the Services as soon as reasonably practicable.
- 13.4 Save as provided in subparagraph 13.3 the Bank shall not be liable to you for any interference with or unavailability of the Services, howsoever caused.
- 13.5 Under no circumstances shall the Bank be liable to you for any loss of profit or anticipated savings or for any indirect or consequential loss or damage of whatever kind, howsoever caused, arising out of or in connection with the Services even where the possibility of such loss or damage is notified to the Bank.
- 13.6 The Bank shall only be liable for foreseeable loss or damage arising directly out of its own breach of these Terms, negligence or willful misconduct.
- 13.7 We shall not be liable for any loss or damage arising out of or in connection with:
- 13.7.1 any error or inaccuracy in the information entered by you or any other DTB Weza Customer;
 - 13.7.2 any of the information available on the DTB Weza Service; or
 - 13.7.3 any failure to make a repayment, breach, negligence, breach of contract, misrepresentation or willful misconduct in

relation to any Loan.

13.8 In no circumstances shall the Bank be liable for any indirect, special or consequential loss or damage, including loss or damage arising out of or in connection with a failure by a customer to make a repayment, any breach of a Loan by a customer, lost information, lost profits, damage to goodwill or business interruption, any delay or failure to perform our own obligations under these terms due to circumstances beyond our own reasonable control.

13.9 All warranties and obligations implied by law are hereby excluded to the fullest extent permitted by law.

14 Intellectual Property

14.1 You acknowledge that the intellectual property rights in the System (and any amendments, upgrades or enhancements thereto from time to time) and all associated documentation that the Bank provides to you through the System or otherwise are vested either in the Bank or in other persons from whom the Bank has a right to use and to sub-license the System and/or the said documentation. You shall not infringe any such intellectual property rights. You shall not duplicate, reproduce or in any way tamper with the System and associated documentation without the prior written consent of the Bank

15 Indemnity

15.1 In consideration of the Bank complying with your instructions or Requests in relation to DTB Weza, you undertake to indemnify the Bank and hold it harmless against any loss, charge, damage, expense, fee or claim which the Bank suffer or incur or sustain thereby and you absolve the Bank from all liability for loss or damage which you may sustain from the Bank acting on your instructions or requests or in accordance with these Terms and Conditions.

15.2 The indemnity in clause 15.1 shall also cover the following:

- 15.2.1 All demands, claims, actions, losses and damages of whatever nature which may be brought against the Bank or which it may suffer or incur arising from its acting or not acting on any Request or arising from the malfunction or failure or unavailability of any hardware, software, or equipment, the loss or destruction of any data, power failures, corruption of storage media, natural phenomena, riots, acts of vandalism, sabotage, terrorism, any other event beyond the Bank control, interruption or distortion of communication links or arising from reliance on any person or any incorrect, illegible, incomplete or inaccurate information or data contained in any Request received by the Bank.
- 15.2.2 Any loss or damage that may arise from your use, misuse, abuse or possession of any third party software, including without limitation, any operating system, browser software or any other software packages or programs.
- 15.2.3 Any unauthorized access to your DTB Weza service or any breach of security or any destruction or accessing of your data or any destruction or theft of or damage to any of your Equipment.
- 15.2.4 Any loss or damage occasioned by the failure by you to adhere to these Terms and Conditions and/or by supplying of incorrect information or loss or damage occasioned by the failure or unavailability of third-party facilities or systems or the inability of a third party to process a transaction or any loss which may be incurred by the Bank as a consequence of any breach by these Terms and Conditions.
- 15.2.5 Any damages and costs payable to the Bank in respect of any claims against the Bank for recompense for loss where the particular circumstance is within your control.

16 Termination

16.1 The Bank may at any time, upon notice to you, terminate or vary its business relationship with you and close your DTB Weza Service and in particular but without prejudice to the generality of the foregoing the Bank may cancel credit limit which it has granted and require the repayment of outstanding debts resulting therefrom within such time as the Bank may determine.

16.2 Without prejudice to the Bank rights under clause 16.1, the Bank may at its sole discretion suspend, decline loan application or close your DTB Weza service following a notice of the same provided by the Bank:

- 16.2.1 If you use DTB Weza for unauthorized purposes or where the Bank detects any abuse/misuse, breach of content, fraud or attempted fraud relating to your use of the Services;
- 16.2.2 If you provide any information that is untrue, inaccurate, not current, or incomplete, the Bank has the right to not only suspend or terminate your service but also refuse any and all current or future use of the System;
- 16.2.3 If your agreement with the Bank is terminated for whatever reason;
- 16.2.4 If the Bank are required or requested to comply with an order or instruction of or a recommendation from the government, court, regulator or other competent authority;
- 16.2.5 If the Bank reasonably suspects or believes that you are in breach of these Terms and Conditions (including non-payment of any Loan amount due from you where applicable);
- 16.2.6 Where such a suspension or variation is necessary as a consequence of technical problems or for reasons of safety that shall be sent to the Customer;
- 16.2.7 To facilitate update or upgrade the contents or functionality of the Services from time to time upon provision of a notice to the Customer;
- 16.2.8 If the Bank decide to suspend or cease the provision of the Services for commercial reasons, notice of which will be sent to the Customer by way of [e-mail or SMS] before the suspension/termination of the Customer's service.
- 16.2.9 If you have a current listing with a Credit Reference Bureau for a Non- performing service with any institution.

16.3 You may close your DTB Weza service by opting out of the service at any time upon payments of all outstanding amounts owed to the Bank.

16.4 Termination shall not affect any accrued rights and liabilities of either Party.

16.5 If the Bank receive notice of your demise, the Bank will not be obliged to allow any operation or withdrawal from your DTB Weza service by any person except upon production of a Grant of Letters of Administration or Grant of Probate and a Confirmation of Grant by your legal representatives duly appointed by the Court.

17 Disclosure of Information

- 17.1 You hereby expressly consent and authorize the Bank to receive, record, disclose or utilize your personal information or information or data relating to your DTB Weza service and any details of your use of the Services including details of your default in servicing financial obligations on your DTB Weza Service:
- 17.1.1 to and from any local or international law enforcement or competent regulatory or governmental agencies so as to assist in the prevention, detection, investigation or prosecution of criminal activities or fraud;
 - 17.1.2 to and from the Bank's service providers, dealers, agents or any other company that may be or become the Bank's subsidiary or holding company for reasonable commercial purposes relating to the Services
 - 17.1.3 to a Credit Reference Bureau if in the Bank's opinion such disclosure is necessary for the purposes of evaluating your creditworthiness or any transaction with or credit application made to the Bank, maintaining your Account with the Bank or for any other lawful purpose;
 - 17.1.4 to the Bank lawyers, auditors or other professional advisors or to any court or arbitration tribunal in connection with any legal or audit proceedings;
 - 17.1.5 to a Mobile Network in connection to the Services;
 - 17.1.6 for reasonable commercial purposes connected to your use of the Services, such as marketing and research related activities; and
 - 17.1.7 in business practices including but not limited to quality control, training and ensuring effective systems operation.

18 Miscellaneous

- 18.1 These Terms and Conditions (as may be amended from time to time) form a legally binding agreement between you, your personal representatives, heirs and permitted assigns/successors in title and assigns and the Bank.
- 18.2 You may not assign this Agreement and any rights or liabilities accruing thereunder to any other person unless expressly permitted in writing by the Bank.
- 18.3 The Bank may vary or amend these Terms and Conditions and the Processing Fees, subject to prior notice to you. Any such variations or amendments may be notified to you via SMS, published in posters, in the daily newspapers, on the Bank's website and/or by any other means as determined by the Bank and any such variations and amendments shall take effect within a period of 30 days from publication
- 18.4 No failure or delay by either yourself or the Bank in exercising any right or remedy hereunder shall operate as a waiver thereof, nor shall any single or partial exercise of any right or remedy prevent any further or other exercise thereof or the exercise of any other right or remedy.
- 18.5 The rights and remedies herein provided are cumulative and not exclusive of any rights or remedies provided by law.
- 18.6 If any provision of these Terms and Conditions shall be found by any duly appointed arbitrator, court or administrative body of competent jurisdiction to be invalid or unenforceable the invalidity or unenforceability of such provision shall not affect the other provisions herein.
- 18.7 Any addition or alteration to these Terms and Conditions may be made from time to time by the Bank and of which notice has been given to you by way of publication as provided in subparagraph 18.3 shall be binding upon you as fully as if the same were contained in these Terms and Conditions.
- 18.8 The Bank's failure to exercise or enforce any right or provision of these Terms and Conditions shall not operate as a waiver of such right or provision.
- 18.9 There is no joint venture, partnership, employment or agency relationship created between you and us as a result of these Terms and Conditions or the use of the DTB Weza Services.
- 18.10 You hereby waive any and all defenses you may have based on the electronic form of these Terms and Conditions and the lack of signing by the Bank hereto to execute these Terms and Conditions.
- 18.11 Except with respect to Customer's obligation to pay Charges, neither Party shall be liable for any Loss resulting from delay or failure to perform this Agreement, either in whole or in part, where any such delay or failure is due to a Force Majeure Event.
- 18.12 These terms are in English and governed by Kenyan law which shall also apply to the establishment of our relationship with you. We will only write and communicate with you in English. By accepting these terms you confirm that you are able to read and understand English.
- 18.13 Taxes: If any taxes apply to you as a result of entering into these terms or as a result of entering into any Loan you must service for them yourself.
- 18.14 We may transfer our rights and obligations under these terms to another person, and we will notify you in writing if this should happen. You are not permitted to transfer or assign your rights or your obligations under these terms to any other person.
- 18.15 We," "our," and "us," means the Bank and includes its successors in title and assigns;
- 18.16 "You" or "your" means the Customer and includes your personal representatives and heirs;
- 18.17 word "Customer" shall include both the masculine and the feminine gender as well as juristic persons;
- 18.18 Words importing the singular meaning where the context so admits include the plural meaning and vice versa.
- 18.19 Headings in these Terms and Conditions are for convenience purposes only and they do not affect the interpretation of this Agreement.

19 Notices

- 19.1 The Bank may send information concerning DTB Weza via SMS to the Mobile Network Mobile Phone number associated with your DTB Weza Service.
- 19.2 You acknowledge that you have no claim against the Bank for damages resulting from losses, delays, misunderstandings, mutilations, duplications or any other irregularities due to transmission of any communication pertaining to DTB Weza.

20 Dispute Resolution, Jurisdiction and Arbitration

- 20.1 You may contact the Bank's Contact Centre to report any disputes, claims or DTB Weza Service discrepancies.
- 20.2 Any dispute arising out of or in connection with this Agreement that is not resolved by Customer Care Centre representatives shall be referred to arbitration by a single arbitrator to be appointed by agreement between the Bank or in default of such agreement within 60 days of the notification of a dispute, upon the application of either party, by the Chairman for the time being of the Chartered Institute of Arbitrators (Kenya Branch). Such arbitration shall be conducted in the English language in Nairobi in accordance with the Rules of Arbitration of the said Institute and subject to and in accordance with the provisions of the Arbitration Act 1995.
- 20.3 To the extent permissible by Law, the determination of the Arbitrator shall be final, conclusive and binding upon the Bank hereto.
- 20.4 This Agreement shall be governed by and construed in accordance with the laws of the Republic of Kenya.

