

TERMS AND CONDITIONS FOR USE OF THE PEZESHA PLATFORM

1. DEFINITIONS

1.1. In this Agreement the following words and expressions (save where the context requires otherwise) bear the following meanings:

1.1.1. **"Account"** means an account held by you with Pezesha and which is opened and operated in accordance with the terms and conditions herein contained;

1.1.2. **"Applicable Interest Rate"** means the Rate of Interest chargeable on the Fourteen (14) and Thirty (30) Day Loan, it being acknowledged that the interest chargeable shall be applied once on the loan such that whether the loan is repaid on the 1st day or the last date of the repayment period, the total amount repayable shall be the same, that is the principal together with interest on the principal as follows:

a. 3.50% for 14 day product

b. 5.80% for 30 day product;

1.1.3. **"Credit Reference Bureau"** means a Credit Reference Bureau duly licensed under the laws of the Republic of Kenya, as amended from time to time, to inter alia, collect and facilitate the sharing of customer credit information;

1.1.4. **"Borrower"** means a Tushop merchant looking to borrow credit from Pezesha;

1.1.5. **"Equipment"** includes any device you use to access the Pezesha website;

1.1.6. **"Facility Fee"** means the charge due to Pezesha from the Borrower in consideration for the Pezesha advancing the loan to the Borrower;

1.1.7. **"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;

1.1.8. **"Lending Criteria"** means any amount lent to the Borrower, at agreed terms and based on the Borrower's assessment on information as stated in clause 4.2;

1.1.9. **"Terms of the Loan"** means the agreement, incorporating the Loan Conditions,

1.1.10. **"Pezesha"** means Pezesha Africa Limited, a limited liability company incorporated under the Companies Act 2015 in the Republic of Kenya

1.1.11. **"Tushop"** means Tushop Pamoja Limited, a limited liability company incorporated in the Republic of Kenya under the Companies Act of 2015;

1.1.12. **"Repayment"** means monies due and payable by a Borrower in accordance with Terms of the Loan, which shall comprise of principal and any fees to Pezesha as well as any amount otherwise due and payable by the Borrower under the Terms of the Loan;

1.1.13. **"Request"** means a request or instruction received by Pezesha from you or purportedly from you through the System and upon which Pezesha is authorized to act;

1.1.14. **"Services"** shall include any form of loan facilities or products that Pezesha may offer you, as a Borrower, pursuant to this Agreement and as you may from time to time subscribe to and "Service" shall be construed accordingly;

1.1.15. **"System"** means the Loan Application Process and every aspect of the Pezesha Application Process enabling the delivery of the Services;

1.1.16. **"User"** refers to the person who accesses and uses the Pezesha website or services;

1.1.17. **"We," "our," "us,"** means Pezesha and includes the successors and assigns of Pezesha;

1.1.18. **"You," or "your,"** means the User and includes the personal representatives of the User;
1.1.19. The word **"User"** shall include both the masculine and the feminine gender as well as juristic Persons;

2. ACCEPTANCE

2.1. By selecting or confirming “accept” in the Pezesha Loan Application Process you will be deemed to have fully read and understood the contents of this Agreement and to have unconditionally accepted to be bound by its terms as amended from time to time.

2.2. It remains your sole responsibility to seek independent legal advice on the legal consequences of entering this Agreement. You understand and accept that the cost of obtaining legal advice is to be borne by you and not Pezesha.

2.3. Once accepted this Agreement will bind you and your personal representatives on the one hand and Pezesha’s successors and assigns on the other hand.

2.4. Any addition or alteration to this Agreement may be made from time to time by Pezesha and of which notice of 15 days shall be given to you by way of publication as provided herein shall be binding upon you as fully as if the same were contained in this Agreement. If you choose not to agree/accept the addition or alteration of this agreement upon being notified within the 15 days, then Pezesha shall have the right to demand all outstanding payments owed to Pezesha to be fully repaid within 15 working days.

2.5. It is your responsibility to review the terms of this Agreement regularly and to ensure that you understand any amendments made to them.

2.6. You accept that if your loan becomes non-performing that Pezesha may deal with this Agreement in accordance with paragraph 6 below.

2.7. If you do not agree with any provision contained in this Agreement, please do not access or accept this Loan Application Process in any way.

2.8. A copy of this Agreement will be made available for you to download through a weblink.

2.9. If you have any question in relation to this Agreement, please contact Pezesha’s customer care desk at hello@pezesha.com

3. PERSONAL INFORMATION

3.1. To use the Service, Pezesha will, through Tushop, gain access to your personal information held by Tushop (which for purposes of this Agreement will be deemed as information provided by You) for the purpose of opening an account on your behalf on the Pezesha platform. Your required personal information will include:

3.1.1. Your full name as it appears on your national identity card or passport.

3.1.2. Your national identity card or passport details.

3.1.3. Your mobile telephone number.

3.1.4. Date of Birth

3.1.5. Business Details such as name and contact information

3.1.6. Location information of the business

3.1.7. Any other information that Pezesha may require from time to time to provide You with the Service.

3.2. You warrant that the information that you provide for opening your Account is true and accurate.

3.3. You understand that providing false information will constitute a breach of this Agreement and may constitute a crime and that Pezesha reserves all right to take any and all measures available in law to obtain relief.

3.4. You authorise Pezesha to verify the information you have provided on your identity through any source which Pezesha may in its sole discretion decide to use.

3.5. You hereby authorise Pezesha to verify the information you have provided on your identity when opening your Account by obtaining and procuring your personal information contained in the IPRS and you further agree and consent to the disclosure and provision of such personal information by the Government of Kenya to Pezesha.

3.6. You hereby authorise Pezesha through the Pezesha Application to access information contained on your Equipment, relating to but not limited to, your phone usage and your mobile money account transaction history for the purposes of loan appraisal and for the purposes set out in this Agreement in general.

3.7. You hereby irrevocably authorise Pezesha to obtain your credit information from a Credit Reference Bureau.

3.8. You understand and agree that Pezesha reserves the right to make periodic checks during the currency of this Agreement to establish your most current credit information.

3.9. You understand and agree that Pezesha reserves the right to vary the terms of your loan including, but not limited to, the repayment period and interest payable based on, but not limited to, your most current credit information.

3.10. In case of default you irrevocably authorise Pezesha to send your name, the transaction and the details of default to a Credit Reference Bureau for listing. You understand that this information may be used by banking institutions and other credit grantors in assessing applications for credit by you, associated companies, and supplementary account holders and for occasional debt tracing and fraud prevention purposes. In case of default you also irrevocably authorise Pezesha to also send your name to an external debt collection agency to make efforts to collect any arrears in relation to your loan with Pezesha.

3.11. In so far as the information in question is not protected by any laws on data protection in Kenya you hereby irrevocably authorise Pezesha to disclose, receive, record or utilise any or all your personal information or information or data relating to your Account and any details of your use of the Services:

3.11.1. 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;

3.11.2. to and from the Pezesha's service providers, dealers, agents or any other company that may be or become the Pezesha's subsidiary or holding company for reasonable commercial purposes relating to the Services;

3.11.3. for reasonable commercial purposes connected to your use of the Services, such as marketing and research related activities; and

3.11.4. in business practices including but not limited to quality control, training and ensuring effective systems operation.

4. LOAN APPLICATION

- 4.1. A loan is accepted by the borrower or on your behalf once you have stated clearly your intentions or acceptance of a loan offer from Pezesha through the following process;
- 4.2. Tushop will inform the Borrower through email/calls or any other means of their eligibility for a loan from Pezesha on the system;
- 4.3. The Borrower accesses the system on which if they are eligible, the borrower will see a loan offer from Pezesha;
- 4.4. The Borrower requests an amount, fills in the KYC and reads and approves the terms and conditions from Pezesha;
- 4.5. The request is then considered as a "valid" loan request;
- 4.6. At the same time, Pezesha can see the Borrower's application and its details in the Pezesha Service Area on the system;
- 4.7. Pezesha can choose to accept or refuse the loan at this stage and explain the rejection reasons in the PSA (Pezesha Service Area) on the system;
- 4.8. Pezesha reviews the application on the Pezesha Service Area on the system and can either reject it or make an offer;
- 4.9. Pezesha then makes an offer to the borrower on the PSA on the system (defining the amount and duration and interest rate);
- 4.10. The borrower can accept or refuse the offer on the system. If the borrower accepts the offer, Pezesha then calls the borrower to confirm their details and ask for further information as well as send them the loan agreement to sign off. ONLY once the loan agreement has been signed and internal review following the call with the borrower educating them on our terms, Pezesha will then disburse the loan both in its banking system and update in the PSA on the system.
- 4.11. Once Pezesha disburses the loan to the borrower, an automated SMS will be sent to the borrower informing them of the amount they have received, the interest rate, the duration and the repayment details;
- 4.12. Until the loan and any due amount has been repaid, the borrower cannot apply for another loan on the system.
- 4.13. One day before the due date, Pezesha will send a reminder SMS with the information stated in point
- 4.14. When the loan is fully reimbursed, Pezesha will update the loan status in the PSA on the system.
- 4.15. The amount you can borrow, the applicable rate of interest and the loan application fees ("the Terms of the Loan") will be determined by Pezesha at its sole discretion. In making its determination Pezesha will make a credit assessment after considering information from various sources, including but not limited to information stated in clause 3.6.
- 4.16. Pezesha will, after assessing you as a borrower, propose loan offers and notify you of the Terms of the Loan through the system and will give you an option asking you to confirm whether or not you have read, understood and accepted to be bound by the Terms of the Loan.
- 4.17. To accept the Loan, you will need to do so from the system.
- 4.18. If you accept the Terms of the Loan you will be bound to pay the loan amount applied for strictly on those terms and the terms of this Agreement.

4.19. Once you have accepted the Terms of the Loan, Pezesha will disburse the loan by respecting the following;

4.19.1. Pezesha accepts to review the loan request from the borrower in one business day and either accepts or rejects the request, Pezesha will then make an offer on the platform that same day. In the case Pezesha chooses to reject the loan request, Pezesha will inform the borrower as to the reason for the rejection. In the event Pezesha chooses to send back the request, so that the Borrower is able to make the changes directly on the system, Pezesha will contact the borrower directly to explain what needs to be changed in the application;

4.19.2. Pezesha commits to disburse or to make available the full loan amount to the borrower in one business day after the loan agreement signature and the acceptance of the offer on the platform by the Borrower.

4.19.3. Pezesha is prohibited from disbursing if the borrower has not accepted the offer on the system;

4.20. Notwithstanding anything that is contained in this section 4, Pezesha shall process all borrower's loan applications and reserves the right, to grant or withhold approval of the loan, or adjust the loan to any prequalified borrower

4.21. Pezesha shall require the borrower to provide collateral for loans above Kenya Shillings Two Hundred Thousand (KES 200,000.00).

5. LOAN REPAYMENT

5.1. You understand and accept that the Applicable Interest Rate is a one-off fixed rate of interest charged and applied on a straight-line basis for the duration of the loan.

5.2. You can repay your loan either by instalments or by making a single lump sum payment within seven (7) calendar days by following the following process;

5.2.1. Repayment of the loans happens through Pezesha's regular process i.e borrower pays directly to

Pezesha bank account or paybill account as will be communicated through the SMS notifications and calls from Pezesha;

5.3. For the avoidance of doubt, loan repayments will be deemed to have been made by the borrower upon Pezesha confirming receipt and communicating the same in the system and to Tushop.

5.5. You will repay the loan without any set off or counter-claim and save in so far as required by the law to the contrary, free and clear of and without any deduction or withholding whatsoever. If you are at any time required to make any deduction or withholding from any payment to Pezesha you shall immediately pay to Pezesha such additional amounts as will result in Pezesha receiving the full amount it would have received had no such deduction or withholding been required.

6. DEFAULT

6.1 An event of default occurs when you:-

6.1.1. Fail to repay the loan according to the provisions of paragraph 4 and 5 above.

6.1.2. Become insolvent.

6.2. Upon your default Pezesha will be entitled to:-

6.2.1. Demand immediate repayment of all outstanding amounts due to Pezesha within a period of Pezesha's choosing;

6.2.2. Deny you further loans and/or access to Pezesha's services;

6.2.3. Send information regarding the loan and your default to a Credit Reference Bureau;

6.2.4. To pursue any means of debt recovery available at law and any other measures Pezesha may in its sole discretion decide to take. You hereby agree to pay all expenses incurred by Pezesha in relation to the aforementioned debt recovery.

6.3. You may incur penalties on late payments in line with the interest rate set out in this agreement. The penalty rates shall be determined as follows;

- a. Where a borrower is between 1-7 days late they will accrue a penalty of 0.50% per day for 7 days.

7. IRREVOCABLE AUTHORITY TO PEZESHA

7.1. You hereby irrevocably authorise Pezesha to act on all Requests received by Pezesha from you through the System and to hold you liable in respect thereof, notwithstanding that any such requests are not authorised by you.

7.2. Pezesha 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, Pezesha determines that the incomplete or ambiguous information is immaterial to its action on the Request.

7.3. If you Request Pezesha to cancel any transaction or instruction after a Request has been received by Pezesha from you, Pezesha may at its absolute discretion cancel such transaction or instruction but shall have no obligation to do so.

7.4. Pezesha shall be deemed to have acted properly and to have fully performed all the obligations owed to you notwithstanding that the Request may have been initiated, sent or otherwise communicated in error or fraudulently, and you shall be bound by any Requests on which Pezesha may act if Pezesha has in good faith acted in the belief that such instructions have been sent by you.

7.5. You agree to and shall release from and indemnify Pezesha against all claims, losses, damages, costs and expenses howsoever arising in consequence of, or in any way related to Pezesha having acted in accordance with the whole or any part of any of your Requests (or failed to exercise) the discretion conferred upon it.

7.6. You acknowledge that to the full extent permitted by law Pezesha shall not be liable for any unauthorised drawing, transfer, remittance, disclosure, any activity or any incident on your account by the fact of the knowledge and/or use or manipulation of your Account login credentials or any means whether or not occasioned by your negligence.

7.7. You accept and understand that Pezesha is authorised to effect such orders in respect of your Account as may be required by any court order or competent authority or agency under the applicable laws.

7.8. In the event of any conflict between any terms in this agreement and any Request received by Pezesha from you and the terms of this Agreement shall prevail.

8. BORROWER'S RESPONSIBILITIES

8.1. You shall follow all instructions, procedures and terms contained in this Agreement and any document provided by Pezesha concerning the use of the System and the Services.

8.2. You shall take all reasonable efforts to ensure that the correct and agreed upon loan amount has been disbursed to your account

8.3. You shall take all reasonable efforts to ensure loan repayments are successful and paid to the correctly provided business account by Tushop. Where any doubt arises you shall immediately contact Tushop or Pezesha for clarification, and/or reversal of any adverse payments made to a wrong business Account.

8.4. You undertake to make good your repayments within the stipulated time and within the Terms of the Loan.

9. INDEMNITY

9.1. In consideration of Pezesha complying with your instructions or Requests in relation to your Account, you undertake to indemnify Pezesha and hold it harmless against any loss, charge, damage, expense, fee or claim which Pezesha suffers or incurs or sustains thereby and you absolve Pezesha from all liability for loss or damage which you may sustain from Pezesha acting on your instructions or requests or in accordance with this Agreement.

9.2. The indemnity in sub-paragraph 11.1 shall also cover the following:

9.2.1. All demands, claims, actions, losses and damages of whatever nature which may be brought against Pezesha 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, act of God, pandemic, corruption of storage media, natural phenomena, riots, acts of vandalism, sabotage, terrorism, any other event beyond Pezesha's 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 Pezesha.

9.2.2. 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.

9.2.3. Any unauthorised access to your Account 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.

9.2.4. Any loss or damage occasioned by your failure to adhere to this Agreement 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 Pezesha as a consequence of any breach of this Agreement.

9.2.5. Any damages and costs payable by Pezesha in respect of any claims against Pezesha for recompense for loss where the particular circumstance is within your control.

10. INTELLECTUAL PROPERTY RIGHTS.

10.1. All copyright, trademarks, patents and other intellectual property rights in any material or content (including without limitation software, data, source code, applications, information, text, photographs, music, sound, videos, graphics, logos, symbols, artwork and other material or moving images) contained in or accessible via the System ("Intellectual Property") is either owned by us or has been licensed to us by the rights owner(s) for use as part of the Services. You will not infringe any such intellectual property rights. Having noted the foregoing you shall not

be entitled in respect of any Intellectual Property to change, edit, modify, reformat or adapt it in any way, sell, reproduce, display, distribute, or otherwise use the Intellectual Property in any way for any non-private, public or commercial purpose without our written consent.

10.2. If you violate any of the foregoing provisions, your permission to use the Intellectual Property automatically terminates and you must immediately destroy any copies you have of the Intellectual Property.

11.ASSIGNMENT, NOVATION AND OTHER DEALINGS

11.1. Pezesha may assign or novate this Agreement or otherwise deal with the benefit of it or a right under it, or purport to do so, without your prior written consent.

11.2. You may not assign or novate this Agreement in the manner described in sub-paragraph 11.1 or at all.

12.NOTICES

12.1. Pezesha may send information concerning your Account through a phone call, via SMS to the mobile phone number or email address associated with your Account.

12.2. You accept that you have no claim against the Pezesha for damages resulting from losses, delays, misunderstandings, mutilations, duplications or any other irregularities due to mis-transmission of any communication pertaining to your Account.

13.MISCELLANEOUS

13.1. The parties are to act with loyalty and good faith towards one another.

13.2. The failure by Pezesha to enforce at any time or for any period any one or more of the terms or conditions of this Agreement shall not be a waiver of them or of the right at any time subsequently to enforce all terms and conditions of this Agreement.

13.3. If any provision of this Agreement is declared by any judicial or other competent authority to be void, voidable, illegal or otherwise unenforceable or indications to that effect are received by either of the parties from any competent authority, the parties shall amend that provision in such reasonable manner as achieves the intention of the parties without illegality.

14.TERMINATION

14.1. Pezesha may at any time, upon notice to you, terminate or vary its business relationship with you or Tushop and close your Account.

14.2. Without prejudice to Pezesha's rights under sub-paragraph 14.1, Pezesha may at its sole discretion suspend or close your Account:

14.2.1.if you use the provided loan for unauthorised purposes or where Pezesha detects any abuse/misuse, breach of content, fraud or attempted fraud relating to your use of the Services;

14.2.2.if your use of the provided loan in the opinion of Pezesha is in contravention with the law of Kenya and or illegal and not limited to money laundering activities.

14.2.3.if Pezesha is required or requested to comply with an order or instruction of or a recommendation from the government, court of competent jurisdiction, regulator or other competent authority;

14.2.4.if Pezesha reasonably suspects or believes that you are in breach of the terms of this Agreement which you fail to remedy (if remediable) within the time given for you to respond to any notice sent to you requiring you to do so;

14.2.5.where such a suspension or variation is necessary as a consequence of technical problems or for reasons of safety; to facilitate update or upgrade the contents or functionality of the Services from time to time; where your Account becomes inactive or dormant; or

14.2.6.if Pezesha decides to suspend or cease the provision of the Services for commercial reasons or for any other reason as it may determine in its absolute discretion.

14.3. Termination shall however not affect any accrued rights and liabilities of either party.

14.4. If Pezesha receives notice of your demise, Pezesha will not be obliged to allow any operation or withdrawal from your Account by any person except upon production of administration letters from a competent authority or a confirmed grant of letters of administration or a confirmed grant of probate by your legal representatives duly appointed by a court of competent jurisdiction.

15.DISPUTE RESOLUTION

15.1. If any dispute arises between the Parties to this Agreement regarding any provision of this Agreement, or its application or termination, then the Parties shall attempt to resolve our dispute peaceably by means of joint co-operation or discussion between the parties directly involved in the dispute within five (5) days after notification of the dispute or such extended time period as we may agree to.

15.2. In the event that the Parties are unable to resolve the dispute, that dispute shall be finally settled by a court of law with appropriate jurisdiction.

16.GOVERNING LAW AND JURISDICTION

16.1. You agree that this Agreement shall be governed by and construed in accordance with the laws of the Republic of Kenya.

16.2. You agree to the exclusive jurisdiction of the courts of the Republic of Kenya in respect of disputes which may arise out of your use of Pezesha's services and this Agreement.

INFORMATION SHARING CONSENT FORM

I do hereby give permission to Pezesha Africa Limited to share my personal information with third parties/other service providers for the following purposes;

1. Verification of my identity;
2. Listing me in the Credit Reference Bureau;
3. Credit scoring;

To offer its services to myself, I acknowledge that Pezesha shall gain access to my personal information held by myself or third parties such as Government sites for the purpose of undertaking Know Your Customer

(KYC) checks. My personal information will include:

1. My full name as it appears on my national identity card or passport;
2. My national identity card or passport details;
3. Date of Birth;
4. Gender;
5. My mobile telephone number;
6. Postal and physical address;
7. Business premises location; and
8. Any other information that Pezesha may require from time to time.

I warrant that the information that I provide to Pezesha Africa Limited (hereinafter 'Pezesha') is true and Accurate.

I understand that providing false information will constitute a breach of this Agreement and may constitute a crime and that Pezesha reserves all right to take any and all measures available in law to obtain relief.

I further authorize Pezesha to verify the information that I have provided on my identity through any source which Pezesha may in its sole discretion decide to use.

I hereby authorize Pezesha to verify the information I have provided on my identity by obtaining and procuring my personal information contained in the Integrated Population Registration System (IPRS) and I further agree and consent to the disclosure and provision of such personal information by the Government of Kenya to Pezesha.

I hereby irrevocably authorize Pezesha to obtain my credit information from a Credit Reference Bureau.

I understand and agree that Pezesha reserves the right to make periodic checks during the currency of this Agreement to establish my most current credit information.

I understand and agree that Pezesha reserves the right to vary the terms of my loan including, but not limited to, the repayment period and interest payable based on, but not limited to, my most current credit information.

In case of default I irrevocably authorize Pezesha to send your name, the transaction and the details of default to a licensed Credit Reference Bureau for listing. I understand that this information may be used by banking institutions and other credit grantors in assessing applications for credit by me, associated companies, and supplementary account holders and for occasional debt tracing and fraud prevention purposes. In case of default I also irrevocably authorize Pezesha to send my name to an external debt collection agency to make efforts to collect any arrears in relation to my loan with Pezesha.

I further consent to Pezesha Africa Limited to process my personal information for the following reasons:

1. Determining my credit score in order to determine how much money I qualify to borrow;
2. Undertake due diligence on me as well as comply with any regulatory requirements;
3. Create my profile on its lending platform/apps;
4. Allow Pezesha to identify me for purposes of collection of the loan I owe it;
5. in business practices including but not limited to quality control, training and ensuring effective systems operation;
6. Provide third party service providers such as KYC service providers.

I acknowledge that Pezesha will share my personal data with third party software providers who collect, store and process my personal data on behalf of Pezesha and who are contractually obligated to keep my personal data confidential subject to appropriate safeguards to prevent it from unauthorized disclosure; and In so far as the information in question is not protected by any laws on data protection in Kenya I hereby irrevocably authorize Pezesha to disclose, receive,

record or utilize such information or information or data relating to my Account and any details of my use of the Services:

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;
2. to and from Pezesha's service providers, dealers, agents or any other company that may be or become Pezesha's subsidiary or holding company for reasonable commercial purposes relating to the Services including but not limited to KYC checks;
3. in business practices including but not limited to quality control, training and ensuring effective systems operation.

Statement of consent

I understand the nature of personal information held by the Company;

I understand the implications of sharing my data with third parties;

I agree to my information being collected by the Company and shared with the Third Parties.

I understand that my consent to Pezesha to share my personal information is entirely voluntary and I may withdraw my consent at any time.

Should you have any questions about this process, or wish to withdraw your consent please contact: compliance@pezesha.com Tel: +254755768547

The Above Terms and Conditions Were Agreed upon and Signed By :