

## Terms and Conditions

### Definitions

The following words have these meanings in this Agreement unless the contrary intention appears:

**“Account”** means any business account nominated by you for the purposes of this Agreement (for and including settlement, Chargeback or billing purposes);

**“Agent / Representative(s)”** means person(s) registered and paid the license fees to use the Umujyi Tech Group platform.

**“Agreement”** means this Agreement, including the Schedules, as amended from time to time.

**“Application”** means the online application for Umujyi Tech Group completed by users and submitted to us online;

**“Business Day”** means any day between the hours of 8:00am and 5:00pm on which banks are open for business.

**“Commissions”** means fee given to agents for making sales to new buyers on behalf of the company.

**“Umujyi Tech Group Mobile App”** means the application that can be downloaded from the Google Play Store <http://play.google.com/store/apps> through which Transactions can be processed in accordance with the terms of this Agreement;

**“Umujyi Tech Group Web App”** means the application that can be access via the website; <https://umujyi.com> through which Transactions can be processed in accordance with the terms of this Agreement; **“Umujyi Tech Group Portal”** means an internet site providing access or links leading to Umujyi Tech Group website. `

**“Umujyi Tech Group Website”** means a set of pages of information on the internet published by Umujyi Tech Group on [www.umujyi.com](http://www.umujyi.com);

**“Umujyi Tech Group Platform”** means software used to host Umujyi Tech Group application.

**“Customer(s)”** means group of users who do not pay license fee to use the application but have access of use the platform.

**“Electronic”** means implemented on or by means of a computer: involving a computer.

**“Intellectual Property”** means creations of the human mind for which exclusive rights are recognized which include but not limited to all patents, patent applications, Trade Marks, designs, copyright, know-how, trade secrets, eligible layout rights, domain names, internet addresses, rights in confidential information, and all other intellectual property rights whether registered or unregistered.

**“Law”** includes any law, statute, regulation, ordinance, proclamation, by-law, statutory instrument or order, rules (including the Rules) or codes of conduct issued by regulatory bodies;

**“Agent fee(s)”** means an amount of money paid by the agent(s) to get a privilege of representation to perform on behalf of the company in line of business.

**“Password”** means a secret phrase or characters that allow users access to their personal accounts on the platform.

**“Transaction”** means an exchange or transfer of goods, services or funds electronically.

**“Referrer”** means an agent who introduces another agent or customer to the company.

**“Team”** means a group of Agents who share a common purpose and are mutually committed to the goal of each other.

**“Confidential information”** means any information or material that is proprietary to the Owner, whether or not owned or developed by the Owner, which is not generally known other than by the Owner, and which the Recipient may obtain through any direct or indirect contact with the Owner. Regardless of whether specifically identified as confidential or proprietary, Confidential Information shall include any information provided by the Owner concerning the business, technology and information of the Owner and any third party with which the Owner deals,

including, without limitation, business records and plans, trade secrets, technical data, product ideas, contracts, financial information, pricing structure, discounts, computer programs and listings, source code and/or object code, copyrights and intellectual property, inventions, sales leads, strategic alliances, partners, agent's lists and customer and client lists. The nature of the information and the manner of disclosure are such that a reasonable person would understand it to be confidential.

"Users" refers to both agents and customers of Umujyi Tech Group.

### **Becoming an Agent**

#### **UMUJYI TECH GROUP Registration**

A new applicant is required to read and agree to the terms of the Application and Agreement.

The application should be accurately completed in its entirety by the applicant(s), (including all Agents, shareholders and equity owners, must agree to the terms of the Application and Agreement personally)

Electronically submitted applications are considered as a received document.

The Company reserves the right to reject any Application at its sole discretion

Upon notification of acceptance by Umujyi Tech Group, the new Agent will be entered into the Umujyi Tech Group computer and electronic business files

If there are any errors on an Application, an Agent should verify with the Support Department as soon as the error is discovered (within 24 hours) to avoid delays in any rights under the Agreement.

By submitting the Representative's Application/Agreement, the Representative also agrees to the registration in the UMUJYI TECH GROUP Pay platform and all terms and conditions

#### **Eligibility requirements to become a Representative are as follows:**

**Legal Age.** Any individual who is of legal age (18 years) and residing in a country where the Umujyi Tech Group is doing business is eligible to become a Representative.

**ID Number.** An Identification Number is to be inserted on the Application. This number should be either the Individual's Social Security Number, a Tax Identification Number, if applying as a Representative, or a government I.D, such as a Passport number, National ID. Incorrect Identification shall result into membership termination.

**Legal Entity.** If an Applicant is a corporation, partnership or other legal entity, all shareholder(s) of the corporate applicant, all partner(s) of the partnership or all owners of the legal entity applicant must agree to the Application, a list of the names of each shareholder of the corporate Applicant, each partner of the partnership Applicant, or each owner if another legal entity must accompany the Application. All legal documentation should be submitted with the Application, including but not limited to, certified articles of incorporation of organization, partnership agreements, regulations, charters, licenses, shareholder agreements, partnership agreements, and other pertinent legal information. The Application can be rejected without such documentation.

**Independent Representatives.** Representatives are Independent Representatives. They are not franchisees, joint ventures, Associates or employees of COMPANY, and are prohibited from stating or implying whatsoever orally or in writing, otherwise. Representatives have no authority to bind UMUJYI TECH GROUP to any obligation. UMUJYI TECH GROUP is not responsible for payment or co-payment of any employee benefits. Representatives are responsible for liability, health, disability, workmen's compensation and other insurance and for any other registration required by the Laws of the country of residence of the Representatives. Representatives set their own hours and determine how to conduct their COMPANY business and are responsible for their own management decisions subject to the Agreement. The reference to "position" is as it applies to Representative's participation in the Global Plan (the Universal payment structure) and adherence to the Agreement.

#### **Positions in the network**

By Registering under the selected position in the network and/or sponsor Representative, hereby acknowledges to holding the responsibility for that; the link I used to enroll or that the placement I selected is the right one.

The Company does NOT allow any changes to positions nor sponsor Representatives changes. The said is without any exceptions at all.

This is because Umujyi Tech Group platform uses real time commissions and therefore will not at any situation correct mistakes done by you as a Representative.

Representative membership is personal and not assignable, nor transferable.

>> I hereby confirm that I understand this and that the responsibility is solely resting on me as an Representative.

#### **Your Personal Account**

When you use the UMUJYI TECH GROUP website, Web Application and Mobile Application,

You agree that you are responsible for maintaining and protecting the confidentiality of your account and password/PIN and restricting access to your registered account.

You agree to accept responsibility for all activities that occur under your account or password/PIN and not hold the Company responsible in any way what so ever.

A Representative should maintain their Account and make sure that they are licensed at all times by paying the license fees annually.

If a Representative is not licensed at any time, they forfeit their cash returns and commissions for the unlicensed period.

#### **Commissions and cash returns**

Percentages on commissions and cash returns can be changed any time as and when UMUJYI TECH GROUP deems fit.

There can be delays or non-receipt of the commissions and cash returns

In case of any delay or non-receipt, contact the Support team within 24 hours.

Cash returns and commissions for Representatives are available for payout and conversion into points once a month. But commissions are immediately available for pay out and conversion into points.

Once commissions and cash returns are converted into points, then UMUJYI TECH GROUP cannot pay it out.

#### **Buying points**

Everyone who buys points from our platform is pre paying for a service and therefore enjoys cash returns every time they redeem their points.

#### **Payment**

##### **UMUJYI TECH GROUP Payment Plan**

Users hereby accept that:

UMUJYI TECH GROUP reserves the right to, at any given time, change the UMUJYI TECH GROUP Payment Plan.

Should a change ever be needed it will be done to protect the longevity of UMUJYI TECH GROUP as a company, and therefore also provide a secure and long-term business for both himself/herself and UMUJYI TECH GROUP.

The said comes to ALL areas of the payment plan including but not limited to any potential profit sharing or other benefits provided by the UMUJYI TECH GROUP Payment Plan.

##### **Payment Methods**

Currently UMUJYI TECH GROUP accepts the following payment methods:

- Bank transfer
- Mobile Money
- Visa & Master Card

More will be communicated as and when effected.

**Prohibited activities**

The company reserves the right to terminate the Representative's agency found to be involved in any activities that can tarnish or compromise the OPERATIONS AND REPUTATION of UMUJYI TECH GROUP or jeopardize its existence. This includes but not limited to,

Encroachment on Umuji Tech Group's property, rights and WORKMANSHIP. Note: Confidential information is Umuji Tech Group's Property.

Anyone involved in scams - A scam is referred to as fraudulent scheme performed by dishonest person, group or company in an attempt to obtain money or something else of value. It is an illegal plan for making money.

A person involved in ponzi schemes - this is referred to as fraudulent investing in scam promising high rates of returns with little risk to investors. Get-rich quick schemes which pays investors the money paid by subsequent investors.

>> Any Representative found to be involved in any practice behavior by way of communication, oral, text or otherwise in a way defined here above or otherwise any act resultant of which will put UMUJYI TECH GROUP and or its Representatives, associates, partners and customers, TO DETRIMENT, SUCH A PERSON'S USER ACCOUNT WILL BE TERMINATED, CLOSED OR DEACTIVATED AT THE SOLE DISCRETION OF UMUJYI TECH GROUP.

**Conflict of Interest:**

Representatives are not free to participate in multilevel or network marketing business ventures during this agreement and 6 months thereafter. The term "**recruit**" means actual or attempted solicitation, enrollment, encouragement, or effort to influence in any other way, either directly or through a third party, another UMUJYI TECH GROUP's Representative or customer to enroll or participate in another multilevel marketing or network marketing opportunity. This conduct constitutes recruiting even if the actions are in response to an inquiry made by another Representative or customer.

In addition to the above, without prejudice to the independent status of the Representative and the stipulations above, Representatives are restrained from promoting competitive companies and products e.g. Network Marketing companies, Online Telecom Companies and E-commerce among others.

Any person involved in competitive business, SUCH A PERSON'S USER ACCOUNT WILL BE TERMINATED, CLOSED OR DEACTIVATED AT THE SOLE DISCRETION OF UMUJYI TECH GROUP.

**Personal Information****Correct and true information**

You confirm that information kept and maintained by UMUJYI TECH GROUP about You is true, correct at all times.

A Representative should be able to disseminate right information about UMUJYI TECH GROUP at all times and therefore should attend all trainings organized by UMUJYI TECH GROUP to keep abreast.

The company will not take responsibility for any liability caused by untrue information.

**Use of personal information:**

The personal information provided by user will be exclusively used to operate and administer the users UMUJYI TECH GROUP account. Save for where it is specifically provided otherwise.

The consent you have provided herein regarding your personal information to UMUJYI TECH GROUP shall also extend to any other person or corporation to which UMUJYI TECH GROUP may transfer its business, provided that such personal information is used for the same purposes.

**Third parties**

UMUJYI TECH GROUP may though share such information from time to time with the following third parties:

Directors and managers of the Company and its local and foreign associate companies who have a need to access your personal information in carrying out their responsibilities;

Any Representative, contractor, supplier, vendor, or third party who provides administrative, advertising, printing, or other services to the UMUJYI TECH GROUP or its Representative companies, including but not limited to distribution centers, external auditors, trustees, insurance companies, service provider, actuaries;

Sponsor Representative who may need access to his personal in or her organizational information in order to monitor sales activity and business development in their personal sales groups. However, the UMUJYI TECH GROUP does not share credit card information or Social Security or Social Insurance Numbers with any third party without your permission or unless required by law or valid court order;

Any government agency or other appropriate governmental, police or regulatory authority or elsewhere in order to meet legal security and regulatory requirements; and in the case of any consultant / company appointed by the UMUJYI TECH GROUP to plan, provide and/or administer Representative benefits.

#### **Confidentiality**

During the term of the Agreement and thereafter,

UMUJYI TECH GROUP may supply to Representatives confidential information, All such information (whether in written or electronic form) is proprietary and confidential to UMUJYI TECH GROUP and is transmitted to Representatives in strictest confidence on a "need to know" As is for use solely in Representatives' business with UMUJYI TECH GROUP.

Representatives must keep such information confidential and must not disclose any such information to any third party, directly, or indirectly.

Representatives must not use the information to compete with UMUJYI TECH GROUP or for any purpose other than promoting UMUJYI TECH GROUP'S program and its products and services.

Upon expiration, non-renewal or termination of the Agreement, Representatives must continue to keep such information confidential, discontinue the use of such confidential information and promptly return any confidential information in their possession and all copies thereof to UMUJYI TECH GROUP.

#### **Access/ correction of Personal Information**

You have the right to request and obtain from the Umujyi Tech Group the personal information available/maintained on file about you.

You may request a correction of any data that is inaccurate.

Requests should be addressed by email to support@umujyi.com

You have an obligation to update personal information maintained by UMUJYI TECH GROUP

#### **Communications**

You authorize us to provide any information required to be given under this agreement electronically.

You hereby agree, fully and with no objections, that the Company may provide all legal communications to You electronically by posting them on our website or, at our discretion, by sending an email to the email address that you provided to us and/or to the email address that you currently are keeping in your profile section as an official email address of yours.

You acknowledge that if you change your email address, you must promptly notify us of your new email address, you undertake to ensure that your contact details as contained on the Umujyi Tech Group Website are up to date at all times.

You may, at any time, withdraw your consent to receive communications from UMUJYI TECH GROUP electronically by contacting our customer service by email provided at our website.

If you withdraw your consent to receive our communications electronically, you are at the same time discontinuing your use of your personal UMUJYI TECH GROUP account, and thereby also all benefits connected to your personal rights as a Representative.

You may give us notice under this agreement, by using the telephone number provided on UMUJYI TECH GROUP website or sending an email to the email address provided at our website.

#### **Proprietary and other rights.**

##### **Copyrights, Trademarks, UMUJYI TECH GROUP Website and others**

UMUJYI TECH GROUP retains exclusive ownership of UMUJYI TECH GROUP website, Web Application and Mobile Application contains; artwork, graphics, photographs, images, document layouts, text, fonts, music, software tools, and other information (referred to herein as "Content") and all other intellectual property rights.

Despite anything to the contrary in this agreement, title to UMUYJI TECH GROUP will at no time pass to you or any other third party and it shall be property of the Company at all times.

You will not remove or otherwise alter in any way; any Trade Mark, copyright, UMUYJI TECH GROUP website, Web Application and Mobile Application and other intellectual property rights affixed to or otherwise embedded in, UMUYJI TECH GROUP Platform without prior written consent from UMUYJI TECH GROUP.

Not to take any action which will adversely affect the value attached to UMUYJI TECH GROUP's Intellectual Property rights, or our business. You will not divulge or otherwise allow to be divulged to any person for your own benefit (except as permitted herein) or for the benefit of any third party any information relating to UMUYJI TECH GROUP or our business which is not in the public domain or which otherwise constitutes confidential information.

You acknowledge that your right to use our trade mark and other intellectual property rights does not confer proprietary or other interest during or after termination of this agreement.

#### **Internet and Print Advertising Policy**

An Representative may not advertise or promote their personal business using UMUYJI TECH GROUP's products or marketing plan, LOGOs or IMAGES with any electronic media or transmission, including on the Internet via web sites or otherwise, without the prior written approval of the UMUYJI TECH GROUP, which approval may be withheld at its sole discretion.

If written approval is given, Representatives must abide by use of guidelines set forth by the COMPANY. This policy applies to all forms of print media and advertising.

The Representatives of UMUYJI TECH GROUP are not allowed to use the name "UMUYJI TECH GROUP" in own domain names without permission from UMUYJI TECH GROUP.

All rights on our UMUYJI TECH GROUP website, Web Application and Mobile Application and its Content are reserved worldwide and without exceptions.

By accepting the present Terms and Conditions, Users hereby confirm that it is strictly prohibited to retain, copy, distribute, publish, or use any portion of the Content except as expressly allowed in these Conditions of Use.

UMUYJI TECH GROUP reserves the right to add, delete from, or modify any part of its Content at any time and without prior notice.

UMUYJI TECH GROUP reserves the full and complete right to use all the elements within the application and to make all such elements available for use.

The Representatives/users of UMUYJI TECH GROUP do not obtain any right or claim to any of the individual design elements obtained on Umuyji Tech Group sites made available as much as they are given a privilege of using them on their business cards and other business tools. UMUYJI TECH GROUP is in no way responsible for any images uploaded using our tools for business cards or other business tools.

Users are hereby granted full permission to access and use UMUYJI TECH GROUP website, Web Application and Mobile Application and its Content for the sole purpose of preparing, evaluating, and ordering products from UMUYJI TECH GROUP. No other services such as download, retention, use, publication, or distribution of any portion of UMUYJI TECH GROUP Content is authorized or permitted if not specifically permitted by us.

Obtaining Products or contents from UMUYJI TECH GROUP does not entitle Users to use any portion of that Content apart from finished Products as they are supplied. Users hereby agree to use UMUYJI TECH GROUP website, Web Application and Mobile Application in a responsible manner that is in full compliance with these Conditions of Use and within the rules of your local laws and regulations, including export and import regulations.

Without limitation, no portion of Content may be utilized as a trademark or service mark, for any pornographic use, for any unlawful purpose or use within the jurisdiction of Users countries laws or the laws where Representatives choose to market their UMUYJI TECH GROUP business., to defame any person, to violate any person's right of privacy or publicity, to infringe upon any copyright, trade name, trademark, service mark or other intellectual property right of any person or entity.

Users hereby agree that they will not use any UMUYJI TECH GROUP material; to produce or otherwise make public, at any market, Products that are offensive, unlawful, harassing, libelous, threatening, harmful, obscene, malicious or otherwise objectionable.

UMUJYI TECH GROUP reserves the right to terminate its service to customers found to be using UMUJYI TECH GROUP trademark to engage in undesirable activities.

Umujyi Tech Group will not be liable for any disguised use of images, graphics, text or other materials by the Representatives in the process of promoting Representative's UMUJYI TECH GROUP business. Users further agree that they will not include any text, image, design, trademark, service mark, or any copyrighted work of any third party in the Products unless the appropriate authorizations from the owners.

By registering on this website, Web Application and Mobile Application, Users warrant that they are 18 years old and above and have legal capacity to operate with Umujyi Tech Group.

## **Products**

### **Delivery of Products**

You agree that the ownership of Products you purchase transfers to You immediately the transaction is complete and becomes available for use at your personal website, web application or mobile app. Therefore, Umujyi Tech Group is not liable for any loss or misuse of the products the moment they become available to you.

By accepting this agreement, Users hereby confirm that they understand and accept that UMUJYI TECH GROUP will deliver their products with its best efforts in a timely manner, however there is no guaranteed time-frame for delivery, and therefore UMUJYI TECH GROUP cannot be held liable for orders which arrive later than a user's desired time frame and hence not liable for any loss that may be caused by such delays.

### **Product or/and Service Descriptions**

At UMUJYI TECH GROUP we always strive towards being as accurate as possible in our descriptions of products and/or services. However, Umujyi Tech Group does not warrant that products or/and service descriptions or other content is accurate, complete, reliable, current, or error-free.

### **Taxes, Customs, Duties or other fees**

The Representatives of UMUJYI TECH GROUP are liable to pay their own taxes.

When ordering Products, or receiving commissions or other benefits from UMUJYI TECH GROUP, Users may be subject to duties, taxes or other fees, which are levied once the product, commission or benefit reach you by specified destination or account.

Policies vary widely from country to country, so it is Users responsibility solely, as a buyer or a Representative to contact the local administration office for further information.

## **Termination and suspension**

UMUJYI TECH GROUP reserves the right to terminate any accounts under the following circumstances but not limited to,

Fraudulent activities.

Representative Account shall be terminated immediately the license period expires and this has no grace period

A customer account will be blocked upon Upgrading from a customer to a Representative.

Where a user reports that their account has been compromised.

And others specifically provided in this agreement.

May be suspended, during a period of investigation and /or

When the company deems it necessary for its security.

## **Variations**

UMUJYI TECH GROUP shall amend this Agreement at any time by posting a revised version on its website.

The revised version will be effective at the time it is posted.

All future changes set out in the revised version are incorporated by reference into this Agreement and will be binding as though they were incorporated at the time of signing this agreement.

UMUJYI TECH GROUP hereby reserves the right to make changes to this website, Web Application and Mobile Application and/or Conditions of Use at any time without prior notice and in line with what the management sees as serving the interest of UMUJYI TECH GROUP and its Representatives.

#### **Undertakings, Warranties and indemnities**

Umujyi Tech Group provides this Information solely on an "AS IS" basis, with no representation or warranty of any kind, express or implied, including but not limited to the warranties of merchantability, fitness for particular purpose, or non-infringement, nor does Umujyi Tech Group make any representation or warranty as to the accuracy, completeness or reasonableness of such information and will have no liability for any errors in, or omissions from, such Information. Umujyi Tech Group shall be under no obligation to update any information or to correct any inaccuracies in any Information provided.

You undertake to compensate Umujyi Tech Group for harm or loss suffered or incurred directly or indirectly out of your use of UMUJYI TECH GROUP intellectual property rights and related rights, and for any activity that tarnishes the image, goodwill and business of UMUJYI TECH GROUP.

I hereby confirm that I have carefully read, understood and agreed, without any objections, to the following Conditions of Use for UMUJYI TECH GROUP website, Web Application and Mobile Application. Conditions of Use and Ethical Behavior for Representatives and Customers of the Company, govern both your access and use of this website, Web Application and Mobile Application, your rights and obligations as a Representative of UMUJYI TECH GROUP and your purchases of products and services through this website, Web Application and Mobile Application.

By accessing and/or using this website, Web Application and Mobile Application or purchasing Products, You are entering into a binding agreement with the Umujyi Tech Group and you hereby agree to be bound by these Conditions of Use and any additional guidelines, restrictions, or rules and agreements posted on this website, Web Application and Mobile Application from time to time.

Each user is required to read, understand, and comply with all terms and conditions of the Agreement.

The Agreement shall constitute the entire understanding of the parties. All parts of this Agreement shall apply to the Registered Representatives and users.

By submitting the Representative Application/Agreement you hereby agree to all of the terms and conditions herein and by reference all legal terms and conditions.

The Agreement is subject to revision by UMUJYI TECH GROUP from time to time at its sole discretion. The Agreement shall govern all aspects of the relationships between UMUJYI TECH GROUP and its Representatives and users.

#### **Governing law**

This agreement is governed by and interpreted in accordance with the laws of Rwanda.

#### **Dissatisfaction**

If you have any problem with the service we provide, we would like to hear about them. When you provide fee back, we have an opportunity to improve our service to you.

If you have a complaint, it is your responsibility to, immediately, notify us. You can raise your complaint with our customer support team on the telephone contact number provided on Umujyi Tech Group website or email us on the email provided at our website.

Aim to resolve your complaint within 24 hours

In complicated instances, within 7 days.

If still dissatisfied, the party should request for intervention of top management. Specifically the managing director/CEO

If still dissatisfied, the parties should refer the matter to a mediator.



## (SUMMARY)

1. I am legally competent to enter into a contract in the jurisdiction in which I reside and I willingly enter into this Contract consisting of the Terms and Conditions of this legally binding document, the Umujyi.com Policies and Procedures and the Umujyi.com Benefits Plan, which by reference are all fully incorporated in this Contract.

2. I will become the Umujyi Tech Group Ltd (hereinafter "The Company", "Umujyi.com") independent contractor/Member (hereinafter "Member") upon acceptance of this signed Contract by Umujyi.com and I will, at that time, have the right to purchase Umujyi.com products directly from Umujyi.com according to Umujyi.com's Policies and Procedures. This Application may only be deemed accepted by Umujyi.com by an officially authorized employee of Umujyi.com.

Umujyi.com, in its sole discretion, may reject this Application, without disclosing any reason therefore. If this Application is not accepted or approved, I release Umujyi.com and its officers, directors, agents, advisors, and employees from any and all liability incurred by me or by any other person. I waive any associated claim(s) that might be asserted in my interest.

3. I understand that no purchases are necessary to become an independent Contractor of Umujyi.com other than the purchase of a non-refundable Member Kit that contains promotional and sales information about Umujyi.com and its products. An annual non-refundable renewal fee may be required upon my anniversary with Umujyi.com to maintain my Member status. I am responsible for renewing my Membership each year.

4. If I wish to terminate this Contract, I will deliver written notification of my intent to terminate to Umujyi.com at the following address: Umujyi.com KG26 18st Kisementi Remera Kigali-Rwanda. My voluntary termination will be effective as of the date such notice is received by Umujyi.com. I understand that I may resign at any time for any reason.

5. The Member will not be treated as an employee for Government Tax purposes. As a Member, I am an independent contractor and am NOT an employee, partner, agent, franchisee, or legal representative of Umujyi.com. I agree that I am solely responsible for my compliance with any and all laws or regulations related to my activities and status in any jurisdiction exercising authority over me including, but not limited to, the duty to license my business and to collect and pay sales or use tax on sales and on products I consume. I will obey any and all government and local laws, statutes, and regulations applicable to my business and me.

6. Although Umujyi.com or any of its affiliated entities may assist me in becoming aware of applicable laws, rules and regulations, the sole responsibility to conduct my Umujyi.com business lawfully in any jurisdiction rests with me. Therefore, I release Umujyi.com and any of its affiliated entities and their officers, directors, agents, and employees from all liability for any of my actions or omissions. I also waive any claims or causes of action which I (or others acting in my interest) may assert regarding my status or conduct as a Member for Umujyi.com. I agree to indemnify and hold harmless Umujyi.com and any of its affiliated organizations for any claim, action, or liability asserted arising out of my actions, omissions, or representations in enrolling or conducting any activities under my business.

7. I understand that only Members in good standing (as such status is determined by the Company) may act as marketers and Sponsors. I understand that I am responsible for training and supporting any Member that I market to or sponsor to be a Member for Umujyi.com. I will perform bona de supervisory, recruitment, training, advertising, sales and marketing functions in connection with the sale of Company products.

8. I understand and agree that compensation from Umujyi.com as established by the Umujyi.com Benefits Program (hereinafter "Benefits Plan") is solely related to the sale of products derived from in-person sales, solicitations, or orders from ultimate consumers. I am entitled to receive Member benefits and opportunities offered to a Member through the Plan, provided I maintain the Umujyi.com business that operates in compliance with the Contract. I agree to abide by the Contract established by Umujyi.com Policies and Procedures and as modified from time to time and posted at Umujyi.com websites/Mobile App.

9. I agree that I may not alter, repackage, re-label, add additional labels of information or otherwise change any Company product, nor will I sell any such product under any other name.

10. I understand and agree that I may not convey, assign, sell or otherwise transfer any rights arising under this Contract or my relationship with Umujyi.com without the prior written consent of Umujyi.com.

11. I agree not to use proprietary trade names, trademarks, domain names or other property of Umujyi.com without the prior written consent

of Umujiyi.com.

12. I agree that any websites used to conduct my Umujiyi.com business shall conform to the Umujiyi.com policies and specifications as described in the Contract.

13. I will make no claims of specialist or curative properties regarding Umujiyi.com products or claims involving the Plan that are NOT contained in official Company literature produced and distributed by Umujiyi.com.

14. I agree that I will not create or hold a beneficial interest in additional Company Member business(es) beyond the indirect benefits that are derived from sales, sponsoring and Downline sales volumes. I understand and agree that compensation from my individual product purchases and sales may be paid to my Enroller(s) and other Company Members Upline from me under the rules of the Plan.

15. I agree that Umujiyi.com and its affiliated entities have proprietary rights to its Members and lists of Member names. I will not use any Company Member lists or other Company contacts to promote the sale or use of any products, programs, or services other than those offered through Umujiyi.com.

16. In the event I choose to purchase Company products on my Mobile Money Number, credit card or banking debit card, my acknowledgement (including my electronic endorsement) of this Contract hereby constitutes my authorization to process any order I place to those accounts and to use this agreed to Contract as my "signature". I understand that any cancellation of an order placed by me shall be made within one business day of the placement of a particular order, but all shipping, handling and restocking charges incurred will be paid by me.

17. Other than this Contract, no other promises, representations, guarantees or agreements of any kind shall be valid unless in writing and signed by both me and an authorized officer of Umujiyi.com. If any provision of this Contract is found to be unenforceable or invalid, the validity of the remaining provisions shall not be affected.

18. I agree that regardless of the form of claim, whether in tort, contract or other, Umujiyi.com, its subsidiaries, affiliated companies, assigns and successors and their officers, directors, employees and agents shall NOT be liable for any consequential, incidental, special, or punitive damages, including lost profits or any other claims against Umujiyi.com. No legal action may be brought by either party to this Contract more than one year after the event giving rise to the cause of action has occurred.

19. I certify the accuracy of all information provided by me in this Contract and agree that the providing of false or misleading information authorizes Umujiyi.com, at its election, to declare this Contract void from its inception.

20. Umujiyi.com agrees to Provide quality products and Services available under the terms and conditions of Umujiyi.com Contract and to pay commissions according to the Plan.

21. This Contract shall be governed under the laws of the Republic of Rwanda. Any controversy or claim arising out of this Contract, whether during or after its term, will be settled by binding arbitration in the Republic of Rwanda using the rules of Rwanda. Jurisdiction and venue shall be Kigali City. Each party having a concern shall first give notice of the offense and allow at least thirty (30) days for the other party to cure. In the event of a dispute, the prevailing party shall be reimbursed its costs and attorney's fees.