Terms and Conditions for Clé Cooperative Management Solution (CCMS)

1. Introduction

1.1. Welcome to the Clé Cooperative Management Solution (CCMS), owned and operated by Clé Digital Services Limited.

These Terms and Conditions govern your access to and use of the Platform, including its web and mobile applications.

1.2. By accessing or using the Platform, you agree to comply with these Terms and Conditions.

If you have any questions or do not agree with any part of these Terms and Conditions, please contact us for clarification before proceeding.

2. Definitions

2.1. "Platform" refers to the Clé Cooperative Management Solution (CCMS), accessible through the web application or mobile application.

2.2. "User" refers to any individual authorised to access the Platform, including cooperative administrators, officers, employees, and members.

2.3. "Services" include, but are not limited to, membership management, savings management, loan management, credit sales management, financial reporting, accounting, and other cooperative related functionalities provided through the Platform.

3. Use of the Platform

3.1. The Platform is intended solely for use by registered cooperative societies and their authorised users to manage cooperative operations efficiently.

3.2. Users must provide accurate, complete, and up to date information during registration and are responsible for maintaining the confidentiality of their login credentials.

3.3. Any misuse of the Platform, including unauthorised access, fraudulent activities, or attempts to compromise against the security of the Platform, is strictly prohibited.

4. Subscription and Payments

4.1. The Platform operates on a subscription basis, with applicable fees determined by the Customer's selected subscription plan.

4.2. Subscription fees paid are non-refundable except where otherwise required by applicable law or agreed in writing by Clé.

Failure to meet payment obligations may result in the suspension or termination of access to the Platform.

4.3. Clé reserves the right to review and modify subscription plans and pricing upon providing reasonable prior notice to Customers.

5. Privacy and Data Protection

5.1. Clé collects and processes personal data in accordance with its Privacy Policy.

5.2. Users consent to the collection and use of their information for the purpose of providing, maintaining, securing, and improving the Services.

5.3. Clé implements appropriate technical and organisational measures to protect users' data and continuously strengthen the security of the Platform.

While Clé takes reasonable steps to safeguard the Platform, no system can be completely immune from security risks. Users are encouraged to adopt appropriate security practices when using the Services.

6. Intellectual Property Rights

6.1. All software, content, documentation, trademarks, logos, designs, databases, workflows, and other intellectual property associated with the Platform remain the exclusive property of Clé Digital Services Limited and are protected under applicable intellectual property laws.

6.2. Users shall not copy, reproduce, distribute, modify, reverse engineer, or otherwise exploit any part of the Platform without the prior written consent of Clé.

7. Prohibited Activities

7.1. Users must not:

- Attempt to gain unauthorised access to the Platform or its underlying systems.
- Use the Platform for any unlawful or fraudulent activity.
- Upload, distribute, or transmit viruses, malware, or other harmful software.
- Share login credentials with unauthorised persons.

8. Limitation of Liability

8.1. Clé uses commercially reasonable efforts to ensure the availability, security, and reliability of the Platform.

8.2. Clé shall not be liable for any loss or damage arising from circumstances beyond its reasonable control or from a User's misuse of the Platform.

9. Dispute Resolution

9.1. Any dispute arising from or relating to these Terms and Conditions shall first be resolved through mediation.

Where mediation is unsuccessful, the dispute shall be referred to arbitration in accordance with the Arbitration and Mediation Act of the Federal Republic of Nigeria.

10. Termination

10.1. Clé reserves the right to suspend or terminate a User's access to the Platform where these Terms and Conditions are violated or where continued access may compromise the security or integrity of the Platform.

11. Amendments

11.1. Clé may update these Terms and Conditions from time to time. Where material changes are made, reasonable notice will be provided where practicable. Continued use of the Platform after such updates constitutes acceptance of the revised Terms and Conditions.

12. Contact Information

12.1. For enquiries, support, or disputes, please contact us:

Email: support@cle.ng

Phone: +234 81 111 14801

Address: 2 Abebe Village Road, Iganmu, Lagos, Nigeria.

By accessing or using the Platform, you acknowledge that you have read, understood, and agreed to be bound by these Terms and Conditions.