

Terms and Conditions for Clé Digital Services Limited

Welcome to Clé Digital Services Limited. These Terms and Conditions govern your access to and use of our digital solutions, products, and services.

By using our services, you acknowledge that you have read, understood, and agreed to these terms.

If you have any concerns or do not agree with any part of these terms, please contact us for clarification before proceeding.

1. Definitions

1.1 "**Clé**" refers to Clé Digital Services Limited ("we," "us," or "our"), including its subsidiaries, affiliates, and platforms.

1.2 "**User**" refers to any individual or entity accessing or using Clé's services.

1.3 "**Services**" include all digital solutions, products, software, platforms, and support offered by Clé.

1.4 "**Agreement**" refers to these Terms and any subsequent updates or modifications.

2. Acceptance of Terms

2.1 By using Clé's services, you confirm that you are at least 18 years old and legally capable of entering into this Agreement.

2.2 Your continued use of our services constitutes acceptance of these Terms.

3. Scope of Services

3.1 Clé offers a range of digital solutions, including but not limited to:

- Cooperative management systems
- Automated voting platforms
- Custom enterprise solutions

3.2 Clé reserves the right to modify, update, or discontinue any part of its services at its discretion.

4. User Responsibilities

4.1 Users must provide accurate and up-to-date information when accessing our services.

4.2 Users are responsible for maintaining the confidentiality of their account credentials.

4.3 Users must not use Clé's services for unlawful activities, unauthorized access, or disruptive behavior.

4.4 Users are prohibited from attempting to hack, reverse-engineer, or exploit Clé's digital platforms in any way.

5. Intellectual Property

5.1 All content, designs, software, trademarks, and other intellectual property related to Clé are owned by Clé or its licensors.

5.2 Users may not copy, modify, distribute, or create derivative works from Clé's intellectual property without prior written consent.

5.3 Unauthorized use of Clé's branding, logos, or trademarks is strictly prohibited.

6. Data Privacy

6.1 Clé is committed to protecting user data in accordance with the Nigerian Data Protection Regulation (NDPR).

6.2 By using our services, you consent to the collection, use, and processing of your data as outlined in our Privacy Policy.

7. Payment and Fees

7.1 Users agree to pay all applicable fees associated with their use of Clé's services.

7.2 Payments must be made in Nigerian Naira or any other agreed currency.

7.3 Failure to make timely payments may result in service suspension or termination.

7.4 All payments are **non-refundable**, except where explicitly stated in a written agreement.

8. Limitation of Liability

8.1 Clé is not liable for any indirect, incidental, or consequential damages resulting from the use of our services.

8.2 Clé does not guarantee uninterrupted or error-free operation of its services.

8.3 Users acknowledge that they use Clé's services at their own risk.

9. Termination

9.1 Clé reserves the right to suspend or terminate user accounts for violations of these Terms.

9.2 Users may terminate their accounts by providing written notice to Clé.

9.3 Upon termination, access to Clé's services will be revoked immediately.

10. Governing Law and Dispute Resolution

10.1 These Terms shall be governed by and construed in accordance with the laws of the Federal Republic of Nigeria.

10.2 Any disputes shall be resolved through negotiation, and if unresolved, through arbitration in Lagos, Nigeria.

11. Changes to Terms

11.1 Clé reserves the right to modify these Terms at any time.

11.2 Users will be notified via email or platform announcements about significant changes.

11.3 Continued use of our services after changes take effect constitutes acceptance of the updated Terms.

12. Contact Us

For inquiries, support, or disputes, please contact us:

- **Email:** support@cle.ng
- **Phone:** +234 (0) XXX-XXX-XXXX
- **Address:** 2 Abebe Village road Iganmu, Lagos, Nigeria.

By using our services, you confirm that you have read, understood, and agreed to these Terms and Conditions.

