

my.t money Service

Terms and Conditions

These Terms and Conditions shall constitute a binding agreement between Customer and Cellplus Mobile Communications Ltd.

1. DEFINITION

Bank Account: a bank account in Mauritian Rupees maintained by Customer at any licenced Commercial Banks in the Republic of Mauritius.

Cancellation Form: the form made available by Cellplus to Customers wishing to terminate the my.t money Service.

Cash-in: either Physical Cash-in at any Telecom shop or Digital Cash-in.

Cellplus: Cellplus Mobile Communications Ltd.

Child : a person under the age of 18

Customer: any person who has registered to the my.t money Service.

Digital Cash-in: transfer of Money by Customer from his/her Bank Account to his/her my.t money account via my.t money app.

Digital Registration: digital onboarding and self registration of the my.t money Service by Customer via the my.t money app.

E-Money: an electronic value which reflects a Customer credit in his/her my.t money account.

Face-to-face Registration: Customer who in person registers for the my.t money Service at any Telecom shops.

Force Majeure Event: any event due to any cause beyond the reasonable control of either Party, including, without limitation, unavailability of any communication system, breach or virus in the processes or payment mechanism, sabotage, fire, flood, explosion, acts of God, civil commotion, strikes or industrial action of any kind, riots, insurrection, war, acts of government, computer hacking, unauthorized access to computer data and storage device, computer crashes, breach of security and encryption, etc.

Loyalty Programme: a loyalty programme that entitles Customer to obtain rewards as per the specific terms and conditions applicable to Loyalty Programme.

Merchant(s): any person, entity or trader accepting my.t money as a mode of payment at its outlet and/or its e-commerce portal.

Money: money in the physical form of local currency.

my.t money Service/Service: the payment service offered by Cellplus.

my.t money account: a registered account with Cellplus where Customer Money are credited and converted into E-Money

my.t money app: refers to native application version of my.t money, for IOS and Android platforms, which can be downloaded and directly installed on a mobile device.

my.t money sub-account: a sub-account created by Parent under his/her my.t money account.

OTP: One-time password (OTP) which is a system generated code sent by SMS to the Customer's mobile phone.

Outlets: the physical address or premises of the Merchant's place of business from which the Merchant provides goods and services.

Paymaster: a feature on the my.t money app which allows Parent to create a my.t money sub-account for Child.

Parent: a Customer who has parental authority over Child or has been appointed as his/her guardian.

Physical Cash-in: deposit of physical Money by Customer at any Telecom shops to credit a my.t money account.

PIN: the personal identification number which the Customer uses to access and operate his/her my.t money mobile service.

Self-Registration: Customer registering for the my.t money Service via the my.t money app.

Service: my.t money Service

Transaction: the movement of E-Money into and/or out of Customer my.t money account for any operations allowed under Cellplus Payment Service Provider Licence.

2. USE OF SERVICE

2.1 my.t money is a financial service offered by Cellplus which enables Customer to conduct, amongst others, the following Transactions, provided there is sufficient E-Money in Customer's my.t money account:

- 2.1.1 peer-to-peer money transfer with other Customer;
- 2.1.2 pay Merchant Merchants;
- 2.1.3 purchase goods/services on e-commerce websites accepting my.t money
- 2.1.4 bill payment
- 2.1.5 payment for any Cellplus or affiliates services and products.
- 2.1.6 microsavings

2.2 Only one my.t money account is allowed per Customer.

3. ELIGIBILITY

To register to the my.t money Service Customer:

- 3.1 shall be at least 18 years old at the time of registration;
- 3.2 shall be an active registered mobile subscriber;
- 3.3 shall ensure that he/she possesses at least a 3G enabled mobile data smartphone.

4. REGISTRATION

- 4.1 Customer may register for the my.t money Service either by Face-to-face Registration or Digital Registration as detailed at Schedule 1.
- 4.2 During registration, Customer shall provide and submit sufficient proof of identification and proof of address (not older than 3 months).
- 4.3 Customer shall disclose his/her source of funds, occupation, employer name, and expected monthly income.
- 4.4 Customer shall disclose his/her bank details to link his/her Bank Account with his/her my.t money account.
- 4.5 Customer shall inform Cellplus of any change with respect to any information provided at the time of registration and may be required to submit documentary evidences thereof.
- 4.6 Cellplus shall have the discretion to immediately suspend the registration and/or the my.t money account of Customer in the event Customer fails to

provide the correct and accurate information and submit requested documents during the registration process.

5. TRANSACTION

- 5.1 Customer shall have the option to select his/her daily transaction limit (as may be amended by Cellplus from time to time).
- 5.2 Any transaction above the selected daily transaction limit shall not be processed.
- 5.3 Customer who has effected Digital Registration for the my.t money Service shall have a daily transaction limit of R5000 and a monthly transaction limit of Rs100,000. If Customer wishes to increase his/her daily transaction limit to Rs50,000, he/she shall visit any Telecom Shop to fulfil a face-to-face verification requirement.
- 5.4 Customers opting for a daily transaction limit of Rs50,000 shall upload their proof of address (not later than three months) via my.t money app.
- 5.5 Cellplus may take up to one (1) working day (excluding Saturdays, Sundays and public holidays in Mauritius) to process the request for the daily transaction limit of Rs50,000.
- 5.6 Cellplus shall have the sole discretion to decide on Customer eligibility to declared limit.
- 5.7 Where Cellplus is unable to complete a transaction, Customer shall be notified by SMS unless of Force Majeure Event or technical failure.
- 5.8 When making a fund transfer, Customer shall ensure that the payee information including mobile number is correct. Cellplus shall not be liable to Customer if the payment is sent to a wrong person by error or fraudulently or under duress and/or for any losses arising from a mistaken, erroneous or fraudulent transfer of funds or any transfer of funds from Customer my.t money account effected under duress or coercion.
- 5.9 Transaction is final and irrevocable once completed and Cellplus shall not be liable and under no obligation to reverse the Transaction.
- 5.10 Customer will be able to access details of all his/her Transaction for the past 3 months through the my.t money app.

6. PAYMASTER

The Paymaster feature will allow Parent to set up and manage a Child my.t money sub-account as detailed at Schedule 2.

7. FEE, CHARGES & INTEREST

- 7.1 The my.t money app is available free of charge on Playstore/Appstore/Huawei App Gallery for Customers using Cellplus' network. Network charges may apply for Customers using other networks or mobile operators.
- 7.2 Fees as prescribed by the Bank of Mauritius may be charged for any Transaction by Customer.
- 7.3 Fees will be published on Cellplus website and in the Telecom shops and may be varied from time to time.
- 7.4 No interest will be paid on money held in Customer my.t money account.

8. PIN

- 8.1 The PIN shall be a four digit pin set by Customer which can be changed by the latter through the my.t money app.
- 8.2 The PIN is essential to authenticate a Transaction.
- 8.3 Customer shall in all circumstances keep his/her PIN secret and not disclose it to any person whomsoever.
- 8.4 If Customer suspects or becomes aware that a third party is aware of his/her PIN or other security details, he/she shall immediately change his/her PIN and/or contact Cellplus on 8908 for assistance. If the Customer fails to do so, he/she shall be liable for any unauthorized Transaction effected on his/her my.t money account.
- 8.5 Cellplus shall never contact Customer to request his/her security credentials. If Customer receives such a request, he/she shall not submit his/her security details in any circumstances for he/she shall otherwise be liable for all Transactions performed through the my.t money Service. Customer shall immediately report any such activity to Cellplus on 8908.
- 8.6 Cellplus shall in no circumstances be bound to inquire into the identity of the person using the PIN for the Service.

9. DORMANT AND DECEASED CUSTOMER ACCOUNT

- 9.1 Customer failing to initiate any Transaction or log in to his my.t money account for a period of seven (7) consecutive years and failing to respond within 6 months to any notification from Cellplus; the Customer my.t money account shall be presumed to be dormant. In such an event any funds in

the my.t money account shall be dealt with in accordance with the prevailing legislations.

- 9.2 Upon notice of Customer demise, his/her my.t money account shall be temporarily suspended. Access shall be granted upon production of formal legal documents by his/her legal representatives duly appointed by a court of competent jurisdiction.

10. CELLPLUS LIABILITIES

- 10.1 Cellplus shall in no circumstances be liable if the goods and/or services do not correspond in nature, quality and quantity to any offer proposed to Customer by Merchant.
- 10.2 Cellplus shall be held harmless for any losses suffered by Customer resulting from delay in provision of goods and/or services by Merchant, Transaction being rejected and/or any other reasons beyond Cellplus's control but not limited to system outage and insufficient E-Money.
- 10.3 Cellplus shall not incur any liability if it is unable to perform its obligations under this Agreement due directly or indirectly to the failure or breakdown of any machine, data processing system, transmission link, network or any medium of access to my.t money Service.
- 10.4 Cellplus shall not be liable for any direct or indirect losses or consequential damages which Customer may suffer or incur.
- 10.5 Customer's instructions are irrevocable and unconditional and cannot be altered, modified, amended, restrained or extended by the Customer, once same has been sent through the my.t money app.
- 10.6 Cellplus shall not be held liable for any matters /claims arising from any loss and expense incurred or suffered by Customer or any other persons due any failure to follow the security precautions and guidelines issued in relation to the my.t money Service.
- 10.7 Cellplus shall not be liable for Merchant refusal to honour any transaction.

11. CUSTOMER OBLIGATIONS

- 11.1 Customer shall comply with the National Payment Systems Act, Guidelines on Mobile Banking and Mobile Payment Systems, all applicable laws and Cellplus' policies.
- 11.2 Customer shall not use the my.t money Service and the my.t money app for any unlawful and fraudulent purpose, or in any manner inconsistent

with this terms and conditions or in any manner which would cause or result in any damage or loss to Cellplus (whether monetary, reputation or otherwise) or cause Cellplus to breach or not comply in full with any applicable laws, regulations and rules, or act fraudulently or maliciously.

- 11.3 Customer shall not use the my.t money app in any way that could damage, disable, overburden, impair or compromise the my.t money Service, systems or security or interfere with other Customers.
- 11.4 Customer shall not collect, collate or harvest any information or data from the my.t money Services or Cellplus' systems or attempt to decipher any transmissions to or from the servers running the application or attempt to use such information or data to create, amend or update his/her records or for any commercial or non-personal use such as marketing or promotional activities or sharing with someone else.
- 11.5 Customer shall ensure that his/her name, mobile number, proof of address and other details provided to us are correct and up to date and shall notify Cellplus of any changes.
- 11.6 In the event of loss of mobile device, Customer shall immediately inform Cellplus by calling 8908.
- 11.7 Customer shall be liable to Cellplus for any Transaction effected through my.t money Service by any other person who acquired possession of Customer's mobile device and/or my.t money Card whether it is with or without Customer's consent.
- 11.8 Customer agrees that Cellplus shall, under no circumstances whatsoever, be liable for any loss, damage, interruption, delay or non-performance arising out of:
 - 11.8.1 Failure by Customer to abide by the present Terms and Conditions or Customer being in contravention with any law or regulation or Customer having furnished false information upon registration.
 - 11.8.2 Possession, use, abuse, misuse and manipulation by Customer of any third party software, or failure of Customer's internet access or devices or hardware.
 - 11.8.3 Failure by Cellplus to execute any instructions from Customer as a result of force majeure.
 - 11.8.4 Any consequential, indirect or circumstantial losses including but not limited to loss of profits, contracts or financial losses.
 - 11.8.5 Failure or malfunction of any hardware or software used by Customer to access my.t money.
 - 11.8.6 Unauthorised access to Customer's my.t money account/s or any breach of security procedures.

11.8.7 Customer shall indemnify and hold Cellplus, its directors, employees and/or agents harmless against acts or omissions by him/her or any third party.

12. LOYALTY PROGRAMME

From time to time, Cellplus may run a Loyalty Programme subject to specific terms and conditions.

13. PROTECTION OF DATA

13.1 Cellplus may collect, use and process the data and/or information relating to the Customer which is collected under this Agreement (including the Application Form) in accordance with the Data Protection Act 2017 and MT Privacy Policy published at <https://www.telecom.mu> for:

13.1.1 considering whether to approve and/or processing the Customer's request for registration for my.t money Services

13.1.2 offering, providing and making available my.t money Services to the Customer;

13.1.3 performing its obligations under the terms and conditions herein;

13.1.4 carrying out identification checks, due diligence and other checks, screenings and verifications (including money laundering and fraud);

13.1.5 Legal and Regulatory compliance (including disclosure to all government authorities and regulators); and

13.1.6 other legitimate business purposes.

13.2 Transferring to its agents, banks and other authorised persons for the purpose of providing my.t money Services and legitimate business purposes.

13.3 Customer's data and/or information is otherwise not disclosed to third parties, save where required or permitted by law.

14. INTELLECTUAL PROPERTY

All intellectual property rights in the my.t money Service including the my.t money card and Cellplus trademarks are the property of Cellplus and/or its affiliates. Any unauthorized reproduction, modification, distribution or republication of Cellplus and my.t money materials, logo or intellectual property, without the express prior written consent of Cellplus and/or its affiliates is strictly prohibited.

15. SUSPENSION, TERMINATION & FREEZING

15.1 Cellplus reserves the right at its sole discretion to suspend or terminate the Agreement in the event;

15.1.1 Customer uses the my.t money service for unauthorised and unlawful purposes.

15.1.2 Cellplus is required by law to suspend the Customer my.t money account or decline to execute the Customer Transaction requests if there are reasonable grounds to suspect that the my.t money account has been or is being or may be used to receive or send funds in connection with any criminal or fraudulent activity.

15.1.3 of material breach of the terms and conditions of this agreement by Customer. :

15.1.4 has used or allowed someone else to use his/her my.t money account illegally or for criminal activity including amongst others receiving proceeds of crime into his/her my.t money account;

15.3 Cellplus reasonably believes that maintaining the Customer my.t money account might expose Cellplus to any legal and regulatory action.

15.4 Upon termination of this Agreement, Cellplus shall refund any remaining balance to customer upon completion of legal and regulatory compliance check.

16. WARRANTIES

Cellplus shall use all reasonable efforts to ensure that all Transaction requests are processed in a timely manner. However, Cellplus makes no representations or warranties as to continuous, uninterrupted or secure access to the my.t money Service, which may be affected by factors outside Cellplus' control, or may be subject to periodic testing, repair, maintenance or upgrades.

17. CANCELLATION

The Customer may terminate the my.t money Services at any time by submitting a duly filled "my.t money Cancellation Form" to Cellplus. Customer can either call us on 8908 to request for the form or download same from www.myt.mu/money.

18. CUSTOMER SERVICE

Assistance to Customer is provided on 8908.

19. DISPUTE

19.1 Dispute/complaint shall be registered on 8908.

19.2 Both parties shall strive to amicably resolve the matter. If the matter is not resolved with Cellplus within two (2) months, Customer may lodge a complaint with the Ombudsperson in accordance with the Ombudsperson for Financial Services Act 2018.

20. FORCE MAJEURE

Cellplus shall not be liable to the Customer or be deemed to be in breach of any provision of the terms and conditions of this Agreement by reason of any delay in performing, or any failure to perform, any of its obligations (including the offering, provision and making available of my.t money Service to the Customer, or allowing Customer to access and use the my.t money Service to effect Transaction) if the delay or failure was due to any Force Majeure Event.

21. AMENDMENT

21.1 Cellplus shall solely have the right to amend, modify or vary the terms and conditions of this Agreement (including any amendments to the Data Protection Policy).

21.2 Customer agrees that the updated terms and conditions posted on the my.t money app and on www.myt.mu/money shall constitute adequate and constructive notice to him/her.

22. GOVERNING LAW AND JURISDICTION

This Agreement shall be governed by and construed in accordance with the Laws of the Republic of Mauritius.

Schedule 1: REGISTRATION PROCESS

The following detail the ways in which Customer can register to the my.t money service.

1. Face-to-face Registration

1.1 Customer shall visit any Telecom shops with all identification documents required and furnish same to Cellplus. Personnel of Cellplus will register the

Customer on its portal. The Customer will be provided with a printed version of his/her registration for signature.

1.2 After fulfilling all KYC requirements, Customer shall proceed with the following steps:

- Download the my.t money app
- click on login
- Insert phone number
- -Insert National ID Number
- -receive an OTP via SMS from Cellplus
- -enter the OTP
- set and confirm PIN
- -The customer will be provided with option to link his/her bank account. In the event the customer does not wish to link bank account then he/she will be directed to the welcome page.
- -For the Customer who has linked his/her bank account then he/she will have to confirm whether mobile number is same as one provided to bank.
- add account number and confirm same
- -enter OTP sent via SMS from Cellplus to link bank account.

Customer will be directed the “Welcome Page” on successful activation of the Service.

2. Digital Registration

The following steps are applicable to all Customers who opt for Digital Registration:

2.1 Customer shall register for the my.t money app as follows:

2.2 Download the my.t money app from Google Play Store, Huawei App Gallery or Apple App Store

2.3 Perform the following registration process:

- a) Enter his/her mobile number
- b) Enter verification code
- c) Confirm nationality: (Mauritian or non-mauritian)
- d) Scan National Identity Card (Mauritian) or Passport (non-mauritian)
- e) Take selfie
- f) Link bank account
- g) Confirm mobile number registered with bank
- h) Enter verification code
- i) Provide financial information (source of funds, employer, occupation, average monthly income)
- j) Choose daily transaction limit
- k) Enter address and upload proof of address (not older than 3 months)
- l) Provide email address
- m) Create and confirm new pin

2.3 Upon successful registration, a message will be sent to Customer to confirm same.

Schedule 2: Paymaster (sub-account for Child)

The Paymaster feature will allow the Parent to set up and manage a Child my.t money sub-account.

1. Parent may create a my.t money sub-account for a Child through the following steps:
 - Click on Customer profile picture from dashboard of the my.t money app and click on “Paymaster”
 - Enter the requested information (Child’s full name, gender and Child’s national ID number as per birth certificate)
 - Enter Child’s mobile number
 - Parent shall be prompted upon successful registration with a message indicating that Child may now complete registration through the link sent to Child’s mobile number and use the my.t money app.
 - The Child shall download the my.t money app and click on Register, Paymaster and enter his/her mobile number.
 - The Child and Parent will receive a notification message for successful registration of the child my.t money sub-account.
2. The maximum number of my.t money sub-account for children that Parent may create are four (4). However, Cellplus may, in its sole discretion and at any time, further limit the number of my.t money sub-accounts that may be established or maintained in connection with Parent’s my.t money account.
3. Parent may manage the my.t money sub-account of the Child until the latter reaches majority. Parent shall have the option to limit the Child daily spending, get notified when the Child makes any transactions, restrict spending on selected items and block the Child my.t money sub-account.
4. The Child cannot effect any cash-in and the sub-account shall be credited by Parent (transfer) and peer-to peer transfer.
5. The daily transaction limit of the sub-account is Rs.... and is included in the daily transaction limit of Customer.
6. Where Parent provides a Child with access to my.t money app, Parent:
 - i. shall explain the terms and conditions to the Child, and ensure that the Child has a reasonable understanding of, and agrees to abide by these terms and conditions;

- ii. warrants, represents and shall ensure that all information that Customer supplies to Cellplus is accurate, true and not misleading (including by omission);
- iii. shall be liable for all transactions carried out by the Child;
- iv. shall be liable for any failure by the Child to comply with any of these terms and conditions; and
- v. shall indemnify and hold Cellplus harmless for any breach of these terms and conditions by his/her Child.