

# Terms of Use

**Operator:** Karibu Co., Ltd.

## Article 1 – Introduction

These Terms of Use ("Terms") set forth the conditions for using the currency exchange services ("Services") provided by Karibu Co., Ltd. ("the Company"). By using the Services, users are deemed to have agreed to these Terms.

## Article 2 – Description of Services

The Company provides currency exchange and related services in accordance with applicable laws and regulations.

## Article 3 – Risk Disclosure

Users acknowledge and agree to the following risks when using the Services:

- **Risk of Foreign Exchange Fluctuation:** Exchange rates fluctuate depending on market conditions, which may affect the final amount received.
- **Changes in Exchange Office Policies:** Terms and conditions set by affiliated exchange offices may be changed without prior notice.
- **Unexpected Events:** Natural disasters, system failures, and other unforeseeable events may result in service delays or interruptions.

The Company shall not be liable for any loss or damage arising from the above risks, except in cases of willful misconduct or gross negligence.

## Article 4 – Prohibited Conduct

Users shall not engage in the following acts when using the Services:

- Acts that violate laws or public order and morals
- Providing false information
- Acts that interfere with the operation of the Services
- Money laundering or any other illegal activity

## Article 5 – Suspension or Termination of Services

The Company reserves the right to suspend or terminate the Services if the user violates these Terms or engages in any prohibited conduct.

## Article 6 – Disclaimer

The Company does not guarantee the accuracy, reliability, or timeliness of the information provided through the Services and shall not be liable for any damages to the extent permitted by law.

## **Article 7 – Changes to the Terms**

The Company may revise these Terms as necessary. Continued use of the Services after the changes have been made shall constitute acceptance of the revised Terms.

## **Article 8 – Governing Law and Jurisdiction**

These Terms shall be governed by the laws of the jurisdiction in which the Company is registered, and any disputes shall be subject to the exclusive jurisdiction of the courts of that jurisdiction.

## **Article 9 – Company Information**

**Company Name:** Karibu Co., Ltd.

**Address:** Bonovo Road – Fomboni, Island of Mohéli – Comoros Union

**Representative:** LOVINA CRUZ