

2025

KATAGUM MICROFINANCE BANK  
LIMITED

***TERMS AND CONDITIONS***

Mobile Banking Services, USSD Code



PALACE ROAD, KATAGUM, ZAKI LEA,  
BAUCHI STATE



## **Terms and Conditions**

These Terms and Conditions ("Terms") govern the relationship between you ("you" or "User") and Microfinance Bank ("Bank", "we", "us", or "our") regarding your access to and use of the Katagum Microfinance Bank Mobile Banking App (the "App").

### **1. Acceptance of the Terms**

You accept these Terms by downloading, installing, or using the App. You are not permitted to access or use the App if you disagree with any portion of these Terms.

### **2. Security and Account**

You consent to utilizing the App solely for permitted reasons associated with your current Katagum Microfinance Bank accounts. The confidentiality of your login information, including your password, username, and any security questions or answers, is entirely your responsibility. Breach of security

#### **1. Agreement to Terms**

By downloading, installing, or using the App, you agree to be bound by these Terms. If you disagree with any part of these Terms, you may not access or use the App.

#### **2. Your Accounts and Security**

You agree to use the App only for authorized purposes related to your existing accounts with Katagum Microfinance Bank. You are solely responsible for maintaining the confidentiality of your login credentials, including your username, password, and any security questions or answers. You agree to notify the Bank immediately of any unauthorized access or suspected security breach.

### **3. Supported Devices and Software**

The App is designed for use with compatible devices and operating systems specified by Katagum Microfinance Bank. You are responsible for ensuring your device meets these requirements and for any updates or compatibility issues.

4. Services Offered the App allows you to access a variety of banking services, which may include:

- ☐ Viewing account balances and transaction history
- ☐ Transferring funds between your Katagum Microfinance Bank accounts
- ☐ Making bill payments
- ☐ Mobile deposits

The Bank reserves the right to modify, suspend, or discontinue any service offered through the App at any time.

### **5. Transaction Limits**

There may be transaction limits for certain activities within the App. These limits are in place to protect you and the Bank from unauthorized activity. You can find current transaction limits by logging into the App or contacting Katagum Microfinance Bank.

### **6. User Responsibility**

You agree to use the App in a lawful and responsible manner and in accordance with all applicable laws and regulations. You are prohibited from using the App for any unauthorized or illegal purpose.

### **7. System Outages and Disruptions**

To keep the App available, Katagum Microfinance Bank will make commercially reasonable efforts. However, occasionally, the App might not be accessible because of maintenance, system failures, or other uncontrollable circumstances. Any losses or damages resulting from these interruptions or outages are not our responsibility.

### **8. Disclaimer of Warranties**

*THE APPLICATION IS OFFERED "AS IS" AND WITHOUT ANY KIND OF IMPLIED OR EXPRESS WARRANTY. ALL WARRANTIES, INCLUDING BUT NOT LIMITED TO THOSE OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, NON-INFRINGEMENT, AND SECURITY, ARE DISCLAIMED BY KATAGUM MICROFINANCE BANK. THE UNINTERRUPTED, ERROR-FREE, AND VIRUS-FREE FUNCTIONALITY OF THE APPLICATION IS NOT GUARANTEED BY THE BANK.*

### ***9. Limitation of Liability***

***TO THE FULLEST EXTENT PERMITTED BY LAW, KATAGUM MICROFINANCE BANK WILL NOT BE LIABLE FOR ANY DAMAGES ARISING OUT OF OR RELATED TO YOUR USE OF THE APP, INCLUDING, BUT NOT LIMITED TO, DIRECT, INDIRECT, INCIDENTAL, CONSEQUENTIAL, OR SPECIAL DAMAGES, LOST PROFITS, OR BUSINESS INTERRUPTION.***

### **10. Indemnification**

You agree to indemnify and hold harmless Katagum Microfinance Bank, its officers, directors, employees, and agents from any and all claims, losses, expenses, damages, and costs, including reasonable attorneys' fees, arising out of or related to your use of the App or your violation of these Terms.

### **11. Updates to Terms**

Katagum Microfinance Bank reserves the right to update these Terms at any time. We will notify you of any material changes by posting the revised Terms within the App. Your continued use of the App following the posting of revised Terms constitutes your acceptance of the changes.

### **12. Termination**

Katagum Microfinance Bank may terminate your access to the App at any time and for any reason, with or without notice. You may also terminate your access by uninstalling the App from your device.

### **13. Governing Law**

These Terms shall be governed by and construed in accordance with the laws of Nigeria, without regard to its conflict of law provisions.

### **14. Entire Agreement**

These Terms constitute the entire agreement between you and Katagum Microfinance Bank regarding your use of the App and supersede all prior or contemporaneous communications, representations, or agreements, whether oral or written.

**15. Severability**

If any provision of these Terms is held to be invalid or unenforceable, such provision shall be struck and the remaining provisions shall remain in full force and effect.

**16. Contact Us**

If you have any questions regarding these Terms, please contact Katagum Microfinance Bank at [info@Katagumfbank.com.ng](mailto:info@Katagumfbank.com.ng)

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