

# Terms of Service

Last Updated: February 2026

## 1. Introduction

Welcome to PartPay LTD ('PartPay', 'we', 'our', or 'us'). These Terms of Service govern your access to and use of the PartPay platform and website. By accessing or using our services, you agree to be bound by these Terms.

## 2. About PartPay

PartPay operates a digital installment payment platform that enables buyers and vendors to enter structured payment agreements for goods and services.

## 3. Eligibility

You must be at least 18 years old to use PartPay. By using our platform, you represent and warrant that you meet this requirement.

## 4. Account Registration

Users must provide accurate and complete information during registration. You are responsible for maintaining the confidentiality of your account credentials.

## 5. Payment Agreements

PartPay facilitates installment contracts between buyers and vendors. Vendors define payment terms including upfront payments, duration, and interest (if applicable). PartPay does not guarantee performance by either party.

## **6. Payment Processing**

Payments are processed through licensed third-party payment providers. Users agree to comply with the terms of such providers when making transactions.

## **7. Fees**

PartPay may charge service or transaction fees. Any applicable fees will be disclosed before completing a transaction.

## **8. Prohibited Activities**

Users may not use PartPay for unlawful activities, fraudulent transactions, or to violate applicable laws and regulations.

## **9. Termination**

We reserve the right to suspend or terminate accounts that violate these Terms or engage in suspicious or illegal activity.

## **10. Limitation of Liability**

PartPay shall not be liable for indirect, incidental, or consequential damages arising from use of the platform. Our liability is limited to the extent permitted by law.

## **11. Indemnification**

You agree to indemnify and hold PartPay harmless from claims, damages, or expenses arising from your misuse of the platform.

## **12. Governing Law**

These Terms shall be governed by and construed in accordance with the laws of Ghana.

## **13. Changes to Terms**

We may update these Terms from time to time. Continued use of the platform constitutes acceptance of any updated Terms.

## **Contact Information**

PARTPAY LTD  
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