

# LeefiPay

## BUSINESS TERMS OF SERVICE

Effective Date: 10 August 2026

**Important: LeefiPay is a software and payment-automation platform. LeefiPay is not a Payment Service Provider (PSP). We help Businesses automate payment workflows, recordkeeping, payment notifications and payment verification. Payment processing and settlement are provided by the relevant third-party payment providers.**

These Business Terms of Service ("Terms") govern your Business's access to and use of LeefiPay, including its web application, POS, invoicing, payment links, transaction recording, payment integrations, reporting, customer management, staff management, APIs and related services (collectively, the "Services").

### 1. Acceptance of These Terms

- By creating a LeefiPay account, starting a trial, subscribing to a plan, connecting a payment provider, or using the Services, you agree to these Terms.
- If you are using LeefiPay on behalf of a Business, you confirm that you have authority to bind that Business to these Terms.
- If you do not agree with these Terms, you must not use the Services.

### 2. What LeefiPay Provides

- LeefiPay provides cloud-based business software designed to help Businesses manage sales, inventory, customers, invoices, transactions, staff, reports and payment-related workflows.
- Depending on your plan and enabled features, the Services may include POS, inventory management, accounting and reporting tools, CRM features, staff management, payment links, M-Pesa and other payment integrations, SMS notifications, e-commerce integrations, APIs and automation.
- Features may vary by subscription plan, Business configuration, supported country, third-party provider and technical availability.

### 3. LeefiPay Is Not a Payment Service Provider

- LeefiPay is a technology platform and is not itself a Payment Service Provider, bank, mobile-money operator, money transmitter, escrow provider or financial institution.
- LeefiPay does not independently hold or settle customer funds for Businesses.
- Where payment functionality is available, LeefiPay connects or communicates with supported payment providers to help automate payment requests, capture transaction information, receive notifications and simplify verification and recordkeeping.
- The relevant payment provider remains responsible for its own payment processing, authorization, settlement, reversals, fees, limits, account requirements and applicable terms.
- A transaction displayed in LeefiPay should not be understood as LeefiPay itself having received or settled the funds.

### 4. Business Account and Tenant Responsibility

- Each Business is responsible for the accuracy of its account information, business details, tax information, payment configuration and users.
- You must keep your login credentials secure and must not share administrator credentials unnecessarily.
- You are responsible for all activity carried out by users you authorize within your Business account.
- You must immediately notify LeefiPay if you suspect unauthorized access, compromised credentials or suspicious activity.

## **5. Business Data and Records**

- You retain ownership of the business information and records you submit to LeefiPay, subject to the rights necessary for LeefiPay to provide the Services.
- LeefiPay processes Business data to operate, secure, maintain, support and improve the Services.
- You are responsible for ensuring that information entered into the system is accurate and lawful.
- You are responsible for maintaining any additional backups or records required for your Business, accounting, tax, regulatory or legal obligations.
- Soft-deleted records may remain stored in the system and may be placed in the Recycle Bin or otherwise retained according to LeefiPay's retention and operational policies.

## **6. Customer and Personal Data**

- You are responsible for ensuring that your collection and use of customer, employee and other personal information complies with applicable data-protection and privacy laws.
- You must only collect information reasonably necessary for your business purposes and must provide required notices to affected individuals.
- You must not upload or process personal information through LeefiPay where you do not have a lawful basis or appropriate authorization.
- You must take reasonable steps to prevent unauthorized access to customer and staff information through your Business account.

## **7. Payment Integrations and Verification**

- Businesses may connect supported payment providers to LeefiPay where the feature is available.
- You are responsible for maintaining valid payment-provider accounts, credentials, business registrations and configurations required by the relevant provider.
- LeefiPay may use payment requests, callbacks, webhooks, transaction references and reconciliation processes to help verify payment status.
- Payment status may be delayed or changed by a payment provider. Businesses should rely on verified transaction status rather than customer screenshots, verbal confirmations or other unverified evidence.
- LeefiPay is not responsible for payment-provider outages, delayed callbacks, reversals, failed transactions, provider account restrictions or settlement delays outside LeefiPay's reasonable control.

## **8. Payment Links**

- Payment links are provided as a business automation and collection tool where enabled.
- A Business is responsible for ensuring that the products, services, prices, descriptions and customer-facing information associated with its payment links are accurate and lawful.

- LeefiPay may disable a payment link or related functionality where required for security, abuse prevention, compliance, provider rules or platform protection.
- Payment links do not make LeefiPay the seller of the Business's products or services.

## **9. Subscriptions, Trials and Fees**

- Access to certain Services requires a paid subscription.
- LeefiPay may offer trial periods, promotional pricing or introductory plans. Trial terms may vary and may be changed or withdrawn.
- Subscription fees, billing intervals, plan limits and included features are communicated through the applicable pricing or subscription interface.
- Unless otherwise stated, subscription charges are payable according to the selected billing cycle.
- LeefiPay may suspend paid features where an account has overdue or failed payments, subject to applicable notice requirements.
- Third-party payment-provider charges, SMS charges, messaging charges or other external service costs may apply separately.

## **10. Plan Changes**

- A Business may change its subscription plan where the relevant functionality is available.
- Moving to a higher plan may take effect immediately or according to the billing system.
- Downgrading may affect available limits, features or stored configuration. Businesses should review the impact before changing plans.
- LeefiPay may change pricing or plan features with reasonable notice where required.

## **11. Acceptable Use**

- You may use LeefiPay only for lawful business purposes.
- You must not use the Services for fraud, unauthorized payment activity, money laundering, identity theft, deceptive activity, unlawful gambling, prohibited goods or services, or other unlawful activity.
- You must not attempt to bypass platform security, permissions, tenant restrictions, payment-provider controls or usage limits.
- You must not interfere with the availability or security of LeefiPay or attempt to access another Business's data.
- You must not use LeefiPay to distribute malicious software, conduct attacks, abuse messaging functionality or send unlawful or unsolicited communications.

## **12. Staff and User Permissions**

- Businesses may create staff accounts and assign permissions where supported.
- The Business is responsible for selecting appropriate permissions and reviewing user access regularly.
- LeefiPay provides permission controls as a technical safeguard but does not guarantee that a Business's permission configuration is appropriate for its internal policies.
- The Business remains responsible for actions taken by authorized staff users.

## **13. System Availability and Third-Party Services**

- LeefiPay aims to provide reliable and secure Services but does not guarantee uninterrupted or error-free availability.

- The Services may depend on hosting providers, telecommunications networks, payment providers, SMS providers, domain services, APIs and other third parties.
- Third-party outages, network failures, maintenance, regulatory restrictions or provider changes may affect availability.
- LeefiPay may perform maintenance, updates and security changes that temporarily affect some features.

## **14. Security**

- LeefiPay uses reasonable technical and organizational measures designed to protect the platform and Business data.
- No internet-based service can guarantee absolute security.
- Businesses must use strong passwords, protect administrator accounts, limit staff permissions and promptly report suspected security incidents.
- You must not attempt to access or test security controls without authorization.

## **15. Reports, Accounting and Tax Responsibilities**

- LeefiPay provides tools intended to assist with business recordkeeping, reporting and operational management.
- Businesses remain responsible for their accounting decisions, tax filings, statutory records, invoices, receipts, financial statements and regulatory obligations.
- LeefiPay does not provide legal, accounting, tax or financial advice unless expressly agreed under a separate professional-services arrangement.
- You should verify important financial information before relying on it for statutory or financial decisions.

## **16. Intellectual Property**

- LeefiPay and its licensors retain all rights in the software, platform, interfaces, documentation, trademarks, branding and underlying technology.
- Subject to these Terms, LeefiPay grants your Business a limited, non-exclusive, non-transferable right to use the Services during your subscription or authorized access period.
- You may not copy, resell, reverse engineer, modify, distribute or commercially exploit LeefiPay's software or protected materials except as expressly permitted.

## **17. Support**

- LeefiPay may provide technical support according to the Business's subscription plan or support arrangement.
- Support does not guarantee a particular response or resolution time unless a separate service-level agreement applies.
- Businesses should provide accurate information when reporting technical problems and must not share passwords, API secrets or other confidential credentials with support staff.

## **18. Suspension and Termination**

- LeefiPay may suspend or restrict access where reasonably necessary to protect the platform, comply with law, prevent fraud or abuse, respond to security risks, enforce these Terms, or address unpaid fees.

- A Business may stop using the Services at any time, subject to any outstanding subscription obligations.
- Termination may disable access to the Business account and related Services.
- LeefiPay may retain certain records where required by law, for legitimate security, accounting or operational purposes, or under applicable retention policies.

## **19. Data Export**

- Where export functionality is provided, Businesses may export supported records subject to available features and reasonable technical limitations.
- Businesses are responsible for exporting information they require before terminating an account where export functionality is available.
- LeefiPay does not guarantee that every historical configuration, interface setting or third-party integration state can be exported.

## **20. Disclaimers**

- The Services are provided on an “as available” and “as is” basis to the extent permitted by applicable law.
- LeefiPay does not guarantee that every feature will be available at all times or that every payment transaction will succeed.
- LeefiPay is not responsible for losses caused by incorrect Business configuration, unauthorized staff actions, third-party payment providers, telecommunications failures, inaccurate data, failure to reconcile records or events outside LeefiPay's reasonable control.

## **21. Limitation of Liability**

- To the maximum extent permitted by applicable law, LeefiPay will not be liable for indirect, incidental, special, consequential or punitive losses, including loss of profits, revenue, business opportunity or expected savings.
- LeefiPay's liability relating to the Services will, to the extent permitted by law, be limited to the amount paid by the affected Business to LeefiPay for the relevant Services during the applicable period preceding the event giving rise to the claim.
- Nothing in these Terms excludes liability that cannot lawfully be excluded or limited.

## **22. Indemnity**

- To the extent permitted by law, the Business agrees to defend and indemnify LeefiPay against claims, losses and reasonable costs arising from the Business's unlawful use of the Services, breach of these Terms, violation of third-party rights, or misuse of payment and customer information.

## **23. Changes to the Services and Terms**

- LeefiPay may update, modify, add or remove features as the platform develops.
- LeefiPay may update these Terms to reflect changes in the Services, law, security requirements or business operations.
- Where required, material changes will be communicated through appropriate channels. Continued use after the effective date of updated Terms constitutes acceptance to the extent permitted by law.

## **24. Governing Law and Disputes**

- Unless a separate written agreement states otherwise, these Terms are intended to be governed by the laws applicable to the LeefiPay contracting entity and its principal place of business.
- The parties should first attempt to resolve disputes through good-faith discussions before commencing formal proceedings, where appropriate.

## 25. General

- If any provision of these Terms is found to be invalid or unenforceable, the remaining provisions will continue to apply.
- These Terms, together with any applicable subscription agreement, pricing terms, privacy notice and other documents expressly incorporated into them, form the agreement governing use of the Services.
- A Business may not transfer its rights or obligations under these Terms without appropriate authorization from LeefiPay.

## 26. Business Acknowledgement

- By using LeefiPay, the Business acknowledges that it understands the nature of the Services and specifically acknowledges that LeefiPay is a technology platform that helps automate payment workflows, recordkeeping and payment verification.
- The Business understands that LeefiPay is not a Payment Service Provider and that payment processing, authorization and settlement remain subject to the relevant payment provider and its terms.

## SIGNATURE

For and on behalf of LeefiPay

Founder

Wangila Felix

Signature



Date

09/08/2026

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