

## Terms and Conditions

The applicant to register as a subscriber of the IyacuPay system must read and agree before submitting his application to the management of LFS Group Ltd;

*The applicant must have the following attachments for his application to be accepted as an applicant to register as a subscriber;*

### Enterprise/Institute or Business Expanded

1. The duly completed Subscriber Registration Form is in PDF format.
2. Business registration Certificate issued by the Rwanda Development Broad (RDB) or the Rwanda Cooperative Agency (RCA).
3. Copy of the Identity Card of the business representative or the applicant.

### Personal / Individual

4. The duly completed Subscriber Registration Form is in PDF format.
5. Copy of the Identity Card of the applicant to register as a subscriber
6. When the applicant is approved, he immediately pays the first subscription, and whenever the date for payment of the subscription arrives, he must pay immediately.
7. The subscriber is given an account in the Electronic Invoices Prepaid Management System (EIPMS) to be able to manage the subscription of invoices.
8. If the subscriber no longer uses the Iyacu Pay account or needs to cancel the subscription, write to the management of LFS Group Ltd, requesting a copy.
9. The company is responsible for managing the security of the system and the subscriber's money as long as his subscription is active. At the end of five (5) days, his account and subscription are closed.
10. Payment of an overdue subscription bill. The payment of the overdue subscription is subject to a penalty equal to 3.5 times the number of days the subscription is overdue.

11. If you have a problem with the security of your account, or lack of funds, you are requested to inform the management of the company within one hour.
12. By subscribing to the IYACU PAY system, you agree to abide by all terms and conditions outlined herein.
13. The IYACU PAY system is operated by Luminary Finance Services Group Ltd, powered by Loyal Technology and Government Services Ltd.
14. Subscribers must be of legal age and capacity to enter into binding contracts in their respective jurisdiction.
15. The subscriber agrees to provide accurate and up-to-date personal information during the registration process.
16. Subscribers are responsible for maintaining the confidentiality of their account credentials and must not share them with third parties.
17. Luminary Finance Services Group Ltd reserves the right to suspend or terminate any account found to be in violation of these terms and conditions.
18. The subscriber acknowledges that the IYACU PAY system may be subject to occasional downtime for maintenance or technical issues.
19. Luminary Finance Services Group Ltd shall not be liable for any loss or damages incurred as a result of system downtime.
20. Subscribers must use the IYACU PAY system in accordance with all applicable laws and regulations.

21. The subscriber agrees not to engage in any fraudulent or illegal activities while using the IYACU PAY system.
22. Luminary Finance Services Group Ltd reserves the right to verify the identity of subscribers and may request additional documentation for this purpose.
23. Subscribers may be required to undergo a Know Your Customer (KYC) process as part of the registration process.
24. The subscriber agrees to receive communications from Luminary Finance Services Group Ltd regarding account updates, promotions, and other relevant information.
25. Subscribers can opt-out of receiving promotional communications by adjusting their account settings.
26. The subscriber acknowledges that transactions conducted through the IYACU PAY system are irreversible once initiated.
27. Luminary Finance Services Group Ltd reserves the right to impose transaction limits on subscribers' accounts.
28. Subscribers may be required to pay fees for certain transactions conducted through the IYACU PAY system.
29. Luminary Finance Services Group Ltd may amend fee schedules from time to time and will provide notice to subscribers of any changes.
30. The subscriber agrees to indemnify and hold Luminary Finance Services Group Ltd harmless from any claims or liabilities arising out of their use of the IYACU PAY system.
31. Luminary Finance Services Group Ltd may suspend or terminate a subscriber's account if fraudulent activity is suspected.

32. Subscribers must report any unauthorized transactions or suspicious activity on their account immediately to Luminary Finance Services Group Ltd.
33. The subscriber agrees not to use the IYACU PAY system for any unlawful purposes, including but not limited to money laundering or terrorist financing.
34. Luminary Finance Services Group Ltd reserves the right to cooperate with law enforcement authorities in investigating any suspected illegal activity conducted through the IYACU PAY system.
35. Subscribers must ensure that they have sufficient funds in their account to cover any transactions initiated through the IYACU PAY system.
36. Luminary Finance Services Group Ltd shall not be responsible for any overdraft or insufficient funds fees incurred by the subscriber.
37. The subscriber agrees not to use the IYACU PAY system to send unsolicited or spam messages to other users.
38. Luminary Finance Services Group Ltd may monitor subscriber activity on the IYACU PAY system for security and compliance purposes.
39. Subscribers must not attempt to reverse-engineer, decompile, or disassemble any software used in connection with the IYACU PAY system.
40. Luminary Finance Services Group Ltd reserves the right to modify, suspend, or discontinue the IYACU PAY system at any time without prior notice.
41. Subscribers may be required to provide additional documentation or information to verify the legitimacy of certain transactions.
42. Luminary Finance Services Group Ltd may refuse to process any transaction that it believes to be in violation of these terms and conditions.

43. Subscribers must not use the IYACU PAY system to conduct transactions on behalf of third parties without proper authorization.
44. Luminary Finance Services Group Ltd may impose geographic restrictions on certain transactions conducted through the IYACU PAY system.
45. The subscriber agrees not to use the IYACU PAY system to purchase or sell illegal or prohibited goods or services.
46. Luminary Finance Services Group Ltd reserves the right to freeze or suspend funds in a subscriber's account if suspicious activity is detected.
47. Subscribers must notify Luminary Finance Services Group Ltd immediately if they believe their account has been compromised or accessed without authorization.
48. The subscriber agrees not to use any automated means, including bots or scripts, to access or use the IYACU PAY system.
49. Luminary Finance Services Group Ltd may require subscribers to undergo additional identity verification procedures for high-risk transactions.
50. Subscribers must not use the IYACU PAY system to engage in any activity that could harm the reputation or goodwill of Luminary Finance Services Group Ltd.
51. Luminary Finance Services Group Ltd may provide third-party services or links to third-party websites through the IYACU PAY system, but is not responsible for the content or actions of third parties.
52. Subscribers must comply with all instructions and guidelines provided by Luminary Finance Services Group Ltd regarding the use

53. Luminary Finance Services Group Ltd reserves the right to request additional documentation or information to verify the source of funds used in transactions conducted through the IYACU PAY system.
54. Subscribers must not engage in any activity that could disrupt the normal operation of the IYACU PAY system, including but not limited to distributed denial-of-service (DDoS) attacks.
55. Luminary Finance Services Group Ltd may require subscribers to provide proof of ownership or authorization for any funds or assets held in their account.
56. Subscribers must not use the IYACU PAY system to conduct transactions involving stolen or fraudulent funds.
57. Luminary Finance Services Group Ltd may suspend or terminate a subscriber's account if it suspects that the subscriber has engaged in any form of money laundering or other financial crimes.
58. Subscribers must not use the IYACU PAY system to conduct transactions involving counterfeit or unauthorized goods or services.
59. Luminary Finance Services Group Ltd may require subscribers to undergo enhanced due diligence procedures for transactions exceeding certain thresholds.
60. Subscribers must not use the IYACU PAY system to conduct transactions that violate sanctions or export control laws imposed by relevant authorities.
61. Luminary Finance Services Group Ltd reserves the right to withhold or delay processing transactions if it suspects that the transaction may be fraudulent or illegal.
62. Subscribers must promptly report any suspected security breaches or unauthorized access to their account to Luminary Finance Services Group Ltd.

63. Luminary Finance Services Group Ltd may require subscribers to provide additional documentation or information to verify the beneficial ownership of funds or assets held in their account.
64. Subscribers must not use the IYACU PAY system to conduct transactions involving minors or individuals who are not legally authorized to enter into contracts.
65. Luminary Finance Services Group Ltd may share subscriber information with law enforcement authorities or regulatory agencies if required by law or as part of an investigation into suspected illegal activity.
66. Subscribers must not use the IYACU PAY system to conduct transactions involving illegal drugs, weapons, or other prohibited items.
67. Luminary Finance Services Group Ltd reserves the right to monitor subscriber transactions and account activity for compliance with these terms and conditions.
68. Subscribers must not use the IYACU PAY system to engage in any form of market manipulation or insider trading.
69. Luminary Finance Services Group Ltd may suspend or terminate a subscriber's account if it determines that the subscriber has violated any of these terms and conditions.
70. Subscribers must not use the IYACU PAY system to conduct transactions involving funds or assets obtained through illegal or fraudulent means.
71. Luminary Finance Services Group Ltd may require subscribers to provide evidence of the legitimacy of any funds or assets deposited into their account.
72. Subscribers must not use the IYACU PAY system to conduct transactions that could reasonably be considered as facilitating tax evasion or other financial crimes.
73. Luminary Finance Services Group Ltd reserves the right to review and audit subscriber transactions and account activity for compliance with applicable laws and regulations.

74. Subscribers must not use the IYACU PAY system to conduct transactions involving politically exposed persons (PEPs) without proper due diligence and authorization.
75. Luminary Finance Services Group Ltd may suspend or terminate a subscriber's account if it suspects that the subscriber has provided false or misleading information during the registration process.
76. Subscribers must not use the IYACU PAY system to conduct transactions that violate the intellectual property rights of others.
77. Luminary Finance Services Group Ltd may require subscribers to provide proof of identity and address for verification purposes.
78. Subscribers must not use the IYACU PAY system to conduct transactions involving gambling or other forms of online gaming that are illegal in their jurisdiction.
79. Luminary Finance Services Group Ltd may suspend or terminate a subscriber's account if it suspects that the subscriber has engaged in any form of identity theft or fraud.
80. Subscribers must not use the IYACU PAY system to conduct transactions involving any form of hate speech, harassment, or discrimination.
81. Luminary Finance Services Group Ltd may suspend or terminate a subscriber's account if it suspects that the subscriber has violated any applicable laws or regulations.
82. Subscribers must not use the IYACU PAY system to conduct transactions involving the proceeds of any illegal activity, including but not limited to drug trafficking, terrorism, or human trafficking.
83. These additional terms and conditions further clarify the obligations and responsibilities of subscribers to the IYACU PAY system, helping to ensure the integrity and security of the platform for all users.