

## **Terms and Conditions**

### **1. Introduction**

Welcome to STOHB LIMITED. These Terms and Conditions govern your use of our SAAS accounting software, which enables businesses to keep accurate records of their financial activities. By using our services, you agree to comply with these terms. If you do not agree, please do not use our services.

### **2. Company Information**

STOHB LIMITED

18, Engr. Kayode Olaniyan Street, Amikanle, Alagbado, Lagos State

Email: [info@stohb.com](mailto:info@stohb.com)

Alternative Contact: [stohblimited@gmail.com](mailto:stohblimited@gmail.com)

### **3. Acceptance of Terms**

By registering as a merchant or using our product/services in any way, you accept these terms and conditions.

### **4. User Responsibilities**

Users must:

- Ensure the accuracy of the information they input.
- Keep their login credentials secure and confidential.
- Be cautious of communications from entities not affiliated with STOHB LIMITED, verifying the source by checking the email address.
- Follow our guidelines to prevent incorrect accounting data.

### **5. Account Registration**

To register an account, users must provide:

- Company name
- Address
- Contact information (email and phone number)
- Registration payment
- Business description

### **6. Payment and Subscription**

We collect a monthly payment, which varies depending on the chosen plan. Payment methods include online invoices through a payment gateway and wire transfer. There are no cancellations or refunds.

## **7. Usage Restrictions**

Users are prohibited from:

- Unauthorized access
- Reverse engineering
- Reselling the service
- Using the software for illegal activities

## **8. Intellectual Property**

All content, features, and functionality of the software, including software code, trademarks, logos, and other proprietary information, are the exclusive property of STOHB LIMITED. Users are granted a limited, non-exclusive, non-transferable, and revocable license to use the software solely for their internal business purposes. Modifying, reproducing, distributing, creating derivative works of, publicly displaying, or exploiting any intellectual property without prior written consent is prohibited.

## **9. Privacy Policy**

Users' data are securely stored and protected on the cloud. We are committed to safeguarding the privacy of users' personal information. For detailed information on data collection, use, and protection, please refer to our separate Privacy Policy document.

## **10. Limitation of Liability**

STOHB LIMITED shall not be liable for any damages arising from the use or inability to use the software, including but not limited to indirect, incidental, special, or consequential damages. We disclaim any warranties, express or implied, regarding the software's performance, availability, or fitness for a particular purpose.

## **11. Termination of Service**

We may terminate a user's access to the service if the user fails to pay the new payment bill. Upon termination, users must cease all use of the service and any associated intellectual property.

## **12. Governing Law**

These terms and conditions are governed by and construed in accordance with the laws of the Federal Republic of Nigeria. Any disputes arising out of or in connection with these terms shall be subject to the exclusive jurisdiction of the courts of Nigeria.

## **13. Changes to Terms and Conditions**

We reserve the right to update these terms and conditions at any time. Users will be informed of any changes, which will take effect immediately upon updating.

#### **14. Contact Information**

For any inquiries regarding these terms and conditions, please contact us at:

- Email: [info@stohb.com](mailto:info@stohb.com)
- Alternative Email: [stohblimited@gmail.com](mailto:stohblimited@gmail.com)