

Product and Services

GCOM call "**PRODUCT**" his possibility of to provide a virtual balance in the name of **E-Value, Add-Balance or E-Stock** provided in exchange of the payment, the top up is performed in the account and allow the subscriber to proceed all services transactions available as **Prepaid Cash Power Electricity, Virtual Airtime, Prepaid Tv, Cash In or Out, etc....**

GCOM call "**SERVICE**" the possibility transaction available and linked provide by the Business Service Provider as **Selling or Pay Electricity, Virtual Airtime, Prepaid Tv, Cash In or Out etc... Including also collect and proceed to mobile payment or visa master card etc...**

GCom can decide at any time to add, suspend or deactivate any service in the system. The notice can be share to the client within 30 days

Generate and release the commission

The commission is generate after sale, transaction successfully and token delivery.
The commission is release after to collect the purchase commission from the service provider.
The commission can be used only if the agents balance is zero, the commission can't generate over commission.

The commission is not payable or releasable in cash but top up in the agent commission wallet.
The commission will be deducted 15% for all agents who didn't present the RDB Certificate, the amount deducted will be always indicated to the agent according to the Tax Laws. GCOM is not responsible of the agents registered who don't declare the revenue to the Tax and Revenue Authority.

The commission is reserved only to the agent aggregated by GCOM and not to the Direct Client recognized by GCOM as final users or consumer.
The commission can be retained by GCOM due to gross negligence, fraud, misrepresentation or others reason GCOM will judge reasonable.

GCOM has the right, to make any modifications to the commission percentage structure based on revisions from the Partner Service Providers from time to time or from GCOM business strategy.

GCOM can't warranties or take the responsibility of the agent incomes projections; it's and will be the part of the agent responsibility to perform transaction in order to generate revenue.

Agent and Direct Client

AGENT must complete and submit all identification information required and documents.

Agent must provide as official document:

- Rwandese ID or Rwandese drive license
- Rwandese Passport
- For foreign agent RDB Trade license or valid Passport

Agent is a physical or moral personal registered or not for utilities business as shop, supermarket, alimentations, restaurant, pub, bar, salon, entertainment activity etc....

Agent is and will be allowed to use Gcom E-Trans as a reseller.

Direct Client is a physical or moral person, must complete and submit all identification information required and documents.

Direct client must provide RDB certificate and Company letter requesting to open an account with the authority of main director.

Direct client account is not generating any commission or revenue related to the transaction.

Direct client is and will be allowed to use GCOM E-Trans as final consumer.

GCOM will provide for the direct client's web portal **Proforma Invoice** (Duration 5 work days of validity) and after to receive the payment via bank account to load the direct client balance with Top up receipt generating with direct client information for record purpose.

Credential

The subscriber shall, for its own protection, keep confidential the access credential and at any time, in case of suspect or stolen credential to immediately inform GCOM by writing or call for account suspension.

GCOM is not and will not be responsible of the consequence if the incident was not reported and for the loss.

Service duration or termination

For an indefinite duration

In case the subscriber decide to terminate or to not use anymore the E-Trans without any reasonable reason or service failing from GCOM side, GCOM will not refund the amount remain in the balance wallet.

In case of technical issue or services suspension, GCOM will take all feasible alternative resolution, for all balance remaining in the E-value wallet.

Purchasing GCOM E-Value

The minimum amount accepted by GCOM 50,000 Rwf and only in Local Francs

Payment must be done by the client himself and submit the adding balance request with the requirement information via his account:

- Bank Name
- Reference payment or bank slip number
- The amount

The top up shall be available to the client Balance wallet upon receipt or confirmation of payment

Software

The GCOM Software called E-Trans

GCOM can decide at any time to upgrade the features in the system in order to improve, to secure, to renew the system or for a new service.

The E-Trans, is a property of GCOM and remain under his authority, the utilization of the system is exclusively reserved for GCOM and his registered clients and for GCOM service and product.

Hardware

GCOM can decide at any time to implement in the market new equipment or device in order to improve the quality of service, in case of a new service or in case of to increase the market position and penetration. GCOM is the only one to decide on the terms and conditions for to acquire the device.

GCOM can decide at any time to remove from the market or to disconnect the device in case of service termination with the partner service provider, in case of renewing the device or in case damaging GCOM image. GCOM shall send a notification before at least 30 days.

Fees

GCOM can decide at any time to implement, to require or to increase any fees, this decision can be a conditions from the partner services provider, the system maintenance, the volume transactions or others special request. GCom shall send a notification within 30 days.

Trademarks

The subscriber called agent and still performing transaction with GCOM E-Trans, is not and will not be allowed to use others trademark, similar or confusing as competitor sign. A retain of commission can be a subject of penalty in case of not respect.

The subscriber called agent is not allowed to share or to show to the competitor or others than own staff all GCOM hard copy work property or GCOM System E-Trans.

Rights and Risk management (Fraud and Blacklist)

The subscriber called agent can transfer the right without the prior written consent to GCOM and physical presentation at GCOM office.

GCOM have the right to suspend any account in case of authority legal complaints about a subscriber for illegal transaction, Taxe authority inspection and request.

GCOM have the right to suspend and proceed to the transaction investigation in case of fraud detection or reorganization.

GCOM have the right in order to protect the company, to unbar, deactivate or blacklist any subscriber.

GCOM is not and will not be responsible of any document provided by GCOM Subscriber from his own initiative as (Proforma, Invoice or receipt) to any third party except what was generated by GCOM system E-Trans.

The arbitration shall be conducted in one of 3 official languages

In case of no amicable settlement, the arbitration shall be in English, French or Kinyarwanda.