



## Terms & Conditions

### **Introduction**

Any customer is obligated to read these terms and conditions carefully before using our services to ensure that they are fully aware of such terms. Whenever a customer uses Sympl service, downloads or logs in to Sympl mobile app, it means that the customer is fully aware of those terms and conditions, agrees to them, and abides by them. Sympl preserves the right to amend or change any of these terms and conditions at any point in time without any prior notice to the customer. Thus, by continuing to use our service and mobile app, the customer then agrees and accepts such changes and modifications.

### **The Company “Sympl”**

Sympl Company for Financial Solutions and Technology SAE, an Egyptian joint stock company, incorporated and regulated according to the laws of the Arab Republic of Egypt, registered under Commercial Registration No. 171060 and Tax Card No. 289-247-643, and its head office is in Majarrah Business Mall, Venus Building No. 1, Second Floor, Plot No. 12, Crazy Water Axis, Sheikh Zayed City, October 6, PO Box 12580.

### **Sympl Services**

Sympl provides financial technology solutions to partnered stores and service providers allowing them to sell their products/services to any walk-in customer who owns any type of bank card so that customers can pay the value of their purchases later on short-term payment plans.

Sympl then settles the value of those transactions to the merchant on behalf of the customer. Sympl offers the pay later option to any customer who purchases from one of our partnered stores or service providers and has any type of a qualified bank card. The customer pays later

with Sympl without interest, application process, or even long approval process; the customer only chooses to pay later with Sympl.

### **Terms of Use**

- The merchant offers the service of save money now, pay later through Sympl to customers with qualified bank cards and we determine the eligibility of the customer according to our discretion at the time of purchase, with the condition that the customer meets the below criteria:
  - a) has a valid Egyptian bank card.
  - b) has an Egyptian mobile number.
  - c) purchases products/services with a minimum amount of EGP300.
- For the customer to use the same money now, pay later service with Sympl, the customer must provide any of his valid bank cards upon checkout, based on which we will approve/reject the transaction on the spot. If approved, the customer can pay later with Sympl and we have the right to save his card details for deductions of the EGP100 one-time service fee, down payment (in case of online purchase only), and the upcoming payments on their due dates.
- During Sympl purchase process, the customer chooses his preferred payment plan with a minimum duration of 3 weeks and a maximum duration of 5 months, after which he enters his mobile number.
- In some cases, we might require the customer to pay a minimum down payment that is determined during the purchase, in which case the customer has to pay this amount in order to complete the transaction. The down payment is paid either in cash or by card to the vendor if it's an in-store purchase, and it gets deducted from the customer's card used in the transaction if it's an online purchase.
- During Sympl purchase process, the customer must pay a fixed one-time service fee of EGP100. By completing the transaction, the customer agrees to deduct this amount from his bank card used to make the purchase.
- Completing a transaction means that we will settle the amount of the transaction to the merchant on behalf of the customer, and thus the customer agrees to pay this amount to us on his chosen pay later plan and he is responsible to pay all payments on their due dates.

- By completing the transaction, the customer accepts and agrees to these terms and conditions and he is obligated to pay all fees and payments resulting from purchasing using Sympl.
- Once the transaction is successful, the customer receives a confirmation SMS with the transaction reference number, a link to download the mobile app, and a temporary password to use for log in. Thus, the customer has now a personal account on Sympl that he can use to view his transaction details and track his payments.
- Once the transaction is successful, the customer is responsible to view and track his payment due dates through the mobile app, and thus he must ensure that there will be a sufficient balance on his bank card at the due date of each payment so that we can automatically deduct it from the card used in the purchase.

### **Sympl fees**

- We do not charge any interest on the customer on his purchase, regardless of the vendor or the value of transaction.
- We charge a fixed one-time service fee of EGP100 on every purchase.
- We charge a late fee of 25 EGP on each late payment.

### **Sympl balance**

In case of a full/partial refund, if the customer has previously paid payments with an amount greater than the refunded amount, then the excess amount is charged to the customer's account on his Sympl balance to be used for deductions of any future due payments.

### **Sympl payments**

- The customer must ensure that there will be a sufficient balance on his bank card at the due date of each payment, so that we can automatically deduct it from the card used in the purchase.
- The only payment method currently available to pay the due payments is the automatic direct debit of the payment from the customer's bank card used in the purchase.
- Currently, the customer cannot pay part of his due payments in advance; however, he can fully settle all due payments related to one transaction at any time before the due date, without incurring any additional fees resulting from the prepayment process.

- Currently, the customer cannot change the payment plan that was chosen during the transaction.
- If we fail to deduct the payment from the customer's card on its due date, then the customer will have to pay the overdue payment immediately through the mobile app using any bank card.
- If the customer still did not pay the overdue payment on the mobile app, then we will have to charge a late fee of EGP25 on each late payment. The late fee applies in case we failed to deduct the payment from the card used in the purchase and the customer did not pay the overdue payment until the date of the next due payment.

### **Customer Personal Information**

- Any kind of information the customer provides related to his identity, account, or transactions and provided through the purchase experience, our application, our website, or our e-mail, the customer then confirms that this information is true, accurate, current, and complete.
- The customer also acknowledges that in case of any change in such information, he is responsible to update it through the mobile app or notify us immediately through any of our contact information.
- The customer acknowledges that the mobile number and bank card details he provides to us during the purchase or on the mobile app, are correct, current, and belong personally to the customer.
- The customer is responsible to maintain the confidentiality and security of his account password and bears full responsibility for all activities resulting from disclosing his password with any other person. If the password is lost or stolen, the customer must notify us immediately through any of our contact information and change the password as soon as possible through the mobile app.

### **Sympl rights**

- We have the right to set a maximum purchase limit per customer and the right to change this limit from time to time according to our terms.
- We have the right to refuse or accept any purchase or any bank cards used by the customer in the transaction for any reason according to our terms and without giving any reasons for that.

- We have the right to charge a fixed one-time fee of EGP100 on each transaction and we have the right not to refund the service fee to the customer in case of any refund that occurs after 72 hours from the purchase date.
- We have the right to save the details of the customer's bank card that was used in the purchase.
- We have the right to automatically deduct the due payments on their due dates from the customer's bank card used in the purchase, and the deduction is made after sending a reminder SMS to the customer.
- We have the right to charge a late fee of EGP25 for each late payment.
- We have intellectual property right to all text, graphics, logos, trademarks, service marks, icons, images and software displayed through Sympl mobile app, website, social media pages or any platform belonging to our partners, and it is strictly prohibited to copy, redistribute, or use any of this content, or publish it.
- We have the right to save data about our customers' purchases and previous transactions for the purpose of improving his use of our service and our platform, and to provide him with better offers and benefits.
- Sympl is committed not to share or disclose any personal information or any other kind of information related to the customers with any third parties, unless it is necessary to provide the customers with better services and benefits, and the customer agrees to share this information for this purpose only.

### **Return and exchange**

- Any refund or exchange is processed according to the merchant's return and exchange policy.
- Any refund or exchange shall be processed at the same store at which the original transaction took place.
- The EGP100 service fee is only refundable in case of full refund that occurs within 72 hours from the purchase date.
- Any cancellation and/or changes made to the due payments resulting from the full or partial refund, are automatically reflected on the customer's account after receiving the confirmation SMS on the refund, and the details of the refund can be viewed on the mobile app.

- If the customer has previously paid payments with an amount greater than the refunded amount, then the excess amount will be charged to the customer's Sympl balance on his account to be used for deductions of any future due payments.
- For more details, please visit the [return policy](#)

### **Complaints**

- The merchant is fully responsible, without any liability on Sympl, to deal with any complaints from customers related to the condition, quality, delivery, refund or exchange of products or services purchased using Sympl.
- Sympl is not responsible for any products or services that are advertised or offered by our partners through any platform owned by the partners.
- The customer can submit any complaints related to our services on [contact@sympl.ai](mailto:contact@sympl.ai)