

# allWomen.africa

## Terms and Conditions of Use

**Effective Date:** 1 September 2025

**Last Updated:** 1 September 2025

---

### Issued By

Zimbabwe Women's Microfinance Bank (ZWMB) in partnership with Co-op Pay Savings and Credit Co-operative Society Limited and allWomen Connect

### Document Overview

This document sets out the **Terms and Conditions of Use** for the **allWomen.africa platform**, including rules governing:

- User registration and accounts
- Membership obligations and rights
- Content monetization and crowdfunding activities
- Financial services and cooperative participation
- Dispute resolution, risk disclosures and liability limitations

By using the platform, users agree to comply with the provisions contained herein.

## Foreword

Welcome to **allWomen.africa**, a pioneering fintech platform developed by Zimbabwe Women's Microfinance Bank (ZWMB) in partnership with allWomen Connect (Pvt) Ltd. This platform represents ZWMB's commitment to leveraging technology to empower women, MSMEs and community-based savings groups across Africa.

allWomen.africa is more than a digital financial service—it is a **community-driven ecosystem** that enables members to save, invest, trade, learn and collaborate while benefiting from the bank's financial services and cooperative structures. By creating a secure, transparent and interactive environment, the platform fosters financial inclusion, economic growth and shared prosperity.

This document sets out the **Terms and Conditions of Use** for allWomen.africa. It is designed to ensure that users understand their **rights, responsibilities and obligations**, as well as the **rules governing platform activities**, including financial transactions, marketplace operations, crowdfunding, content monetization and community engagement.

We encourage all users to **read these Terms carefully**, as they form the foundation of trust, compliance and accountability on the platform. By participating in allWomen.africa, users become part of a forward-looking community that is committed to financial empowerment, entrepreneurship and social impact.

We are excited to welcome you to allWomen.africa and look forward to supporting your journey toward **financial growth, business success and meaningful collaboration** within our community.

**Together, we can build a stronger, more inclusive and prosperous Africa.**

## Disclaimer

- The information provided on **allWomen.africa** is for general informational purposes and does not constitute financial, investment, legal, or professional advice.
- While ZWMB and allWomen.africa take reasonable measures to ensure the accuracy, security and reliability of the platform, **users access and use the platform at their own risk.**
- ZWMB, allWomen Connect (Pvt) Ltd and associated partners are **not liable** for:
  - Loss of funds, data, or opportunity resulting from platform use;
  - Errors, omissions, or inaccuracies in platform content;
  - Unauthorized access, cyberattacks, or technical failures affecting user accounts.
- Users are responsible for exercising **due diligence, prudence and compliance** with applicable laws and regulations when engaging in financial transactions, business operations, or community activities on the platform.
- This disclaimer does not limit ZWMB's obligations under applicable Zimbabwean laws governing financial institutions and consumer protection.

## Version Control

Version	Date	Changes / Updates	Author / Approver
1.0	[Insert Date]	Initial Draft of Terms and Conditions	ZWMB Legal Team / allWomen.africa
1.1	[Insert Date]	Added sections on Risk Disclosures & Compliance	ZWMB Legal Team
1.2	[Insert Date]	Updated Fees, Marketplace and Crowdfunding Policies	ZWMB Operations / Legal Team
1.3	[Insert Date]	Final Review & Approval	ZWMB Senior Management

- Next Update:** AllWomen.africa Terms will be reviewed periodically or as required by regulatory changes, platform upgrades, or operational needs.
- User Responsibility:** Users are encouraged to check the Terms regularly for updates and acknowledge the **latest version** when using the platform.

## Section 1 — Introduction

### 1.1 Background and Purpose of allWomen.africa

allWomen.africa is a purpose-built digital fintech platform created to accelerate financial inclusion, economic empowerment and market access for women, informal savings groups (ISALs), MSMEs and community businesses across Zimbabwe and the African region. The platform leverages modern digital banking, e-commerce, content distribution and social-collaboration technology to:

- provide a safe, convenient and low-cost way for members to save, transact and access financial services through the **allWomen.africa Purse**, linked to the Zimbabwe Women's Microfinance Bank (ZWMB);
- create a credible online marketplace (the **allWomen.africa Shopping Mall**) where women and MSMEs can list, sell and promote goods and services to a large community audience;
- enable collective economic activity such as group purchasing, aggregation for supply contracts and community crowdfunding;
- support skills development and knowledge transfer through paid and free courses, articles and audiovisual content; and
- promote cultural and social development through hosting and monetizing indigenous films, documentaries and other creative works.

The primary purpose of allWomen.africa is therefore to build a digitally-enabled community that converts economic potential into measurable financial inclusion and business growth — by combining banking services, e-commerce, community organizing, learning and entertainment in one regulated platform.

### 1.2 Relationship with Zimbabwe Women's Microfinance Bank (ZWMB)

allWomen.africa is operated by and is an offering of, the **Zimbabwe Women's Microfinance Bank (ZWMB)**. ZWMB is the licensed microfinance banking institution that provides the regulated banking infrastructure and custodial arrangements for funds deposited or held in connection with the allWomen.africa platform.

Key points about this relationship:

- **Regulated banking services:** Bank-grade services such as custody of deposits, settlement of withdrawals and movement of funds to and from the allWomen.africa pool account are provided through ZWMB under its Microfinance Bank Licence and applicable banking regulations.
- **Platform operation and governance:** While ZWMB is ultimately responsible for the financial and regulatory aspects of the platform, day-to-day platform development, user interface and community management functions have been developed in partnership with third parties (see Section 1.3). ZWMB retains ultimate responsibility for compliance with banking, AML/KYC and financial regulation in respect of funds and banking products on the platform.
- **User funds and custodianship:** All user funds accepted for use on allWomen.africa (including deposits to the Purse, proceeds from sales, crowdfunding receipts and affiliate commissions) are held and administered in accordance with ZWMB's internal controls and applicable law. Detailed rules on deposits, fees, withdrawals and the Purse are provided in Section 4.
- **Regulatory oversight:** Because ZWMB is a licensed microfinance bank, the platform is subject to oversight by the Reserve Bank of Zimbabwe (RBZ) and other authorities for activities that fall within banking, payments or exchange control laws. ZWMB will take reasonable steps to keep users informed about regulatory requirements affecting platform services.

In short, registering for or using allWomen.africa means you are accessing a ZWMB service delivered through the allWomen.africa platform and are subject to ZWMB's applicable bank policies and regulatory obligations as described in these Terms.

### 1.3 Partnership with allWomen Connect (Pvt) Ltd

The allWomen.africa platform has been developed and/or supported in partnership with **allWomen Connect (Pvt) Ltd**, a private sector partner that contributed technology, digital design, implementation services and community engagement expertise to the platform.

The partnership is characterized by the following arrangements:

- **Technology and platform delivery:** allWomen Connect provided (and may continue to provide) development, hosting integration, maintenance and feature-delivery services under contract to ZWMB. Any technical faults, outages or feature requests will be handled through the platform's normal support channels; ZWMB remains the operator responsible for user-facing outcomes.
- **Service-level responsibilities:** Where specific platform components (for example the marketplace engine, messaging subsystem, or video streaming service) are provided or hosted by third-party partners engaged by allWomen Connect, the contractual responsibilities between ZWMB and those suppliers govern service-levels, data handling and security obligations. ZWMB will make available — on request and where appropriate — summary information on outsourcing arrangements relevant to user protection and data privacy.
- **Data and IP:** Ownership of platform intellectual property and the permitted use and processing of user data by any partner, are governed by written agreements between ZWMB and the partner. ZWMB remains the controller of personal data collected for banking, KYC and Purse-related purposes and is responsible for ensuring compliance with applicable data protection and banking secrecy obligations.
- **No agency or representation:** Unless expressly stated, third-party partners (including allWomen Connect) are not agents with authority to bind users or ZWMB beyond the scope of their written contracts. Any commercial relationships between users and third-party service providers on the platform (e.g., content creators, advertisers, event organisers, or shop owners) are independent of ZWMB unless explicitly documented otherwise.

This partner model enables ZWMB to combine regulated banking services with best-in-class fintech and community features while maintaining oversight and regulatory responsibility.

### 1.4 Legal Status of allWomen.africa

The legal status and binding effect of these Terms are set out below; users should read carefully and seek independent legal advice if unsure.

- **Operator and legal entity:** allWomen.africa is a platform service offered by Zimbabwe Women's Microfinance Bank (ZWMB). Where the Terms use the words "we", "us", "ZWMB" or "the Bank", they refer to ZWMB as the legal operator of the platform. References to "platform", "allWomen.africa" or "the service" refer to the full range of digital services provided through the website and associated mobile applications.
- **Contractual relationship:** By registering for an account on allWomen.africa and accepting these Terms, you enter into a legally binding contract with ZWMB. These Terms, together with any policies, product schedules, fee tables, privacy notice and any other documents referred to herein, constitute the entire agreement governing your use of the platform.
- **Membership of Co-op Pay Savings and Credit Co-operative Society Limited:** Registration on allWomen.africa carries membership implications described further in Section 3. In particular, where applicable and as described in Section 3, your registration will constitute enrolment as a member of **Co-op Pay Savings and Credit Co-operative Society Limited** and you agree to abide by that Society's membership rules and any applicable bylaws. Details of membership rights, obligations, contributions and the effect of such membership are set out in Section 3 and the Society's separate governing documents.

- **Regulatory positioning:** Certain aspects of the platform (for example, holding and moving client funds, KYC/AML controls and payments) are performed by ZWMB under its Microfinance Bank Licence and applicable law. Other services (such as content hosting, marketplace listings, advertising and community features) may be subject to additional regulation (for example VAT, consumer protection, broadcasting or data protection laws) and you must comply with any relevant legal obligations that apply to your activities on the platform. ZWMB will use reasonable efforts to notify users of material regulatory changes affecting platform services.
- **Availability and lawful use:** Access to and use of the platform is permitted only in jurisdictions where such use is lawful. ZWMB may restrict or block access to the platform from certain jurisdictions, or where maintaining a service would expose it or its partners to regulatory or legal risk. Users must comply with all applicable laws when using the platform.

## 2. Definitions

### 2.1 Key Terms

For the purposes of this document, the following terms shall have the meanings assigned to them hereunder, unless the context clearly indicates otherwise:

- **“allWomen.africa”:** Refers to the online platform established as a digital ecosystem for African women to connect, trade, invest and support one another through financial and social initiatives. It includes the website, mobile applications, digital tools and all related services.
- **“ZWMB” or “Zimbabwe Women’s Microfinance Bank”:** Refers to the state-owned financial institution licensed under the laws of Zimbabwe, mandated to provide financial products and services tailored to women, including but not limited to savings, loans, investment and empowerment products.
- **“allWomen Connect (Pvt) Ltd”:** Refers to the private company incorporated in Zimbabwe that developed and manages the allWomen.africa system.
- **“Member”:** Any individual, cooperative, company, or organization that has successfully registered and been accepted as a user of allWomen.africa and has agreed to the rules, policies and regulations of the platform.
- **“Partner Institution”:** Any financial institution, cooperative, NGO, private sector entity, or government body that collaborates with allWomen.africa in providing products, services, or programs to Members.
- **“Investment Products”:** Refers to commodity funds, cooperative debentures, savings schemes and any other financial or quasi-financial products offered on or through allWomen.africa, subject to applicable laws and regulations.
- **“Crowdfunding”:** The practice of raising financial support for projects, ventures, or needs by soliciting small contributions from Members of the platform or the public, in compliance with the relevant laws of Zimbabwe and other applicable jurisdictions.
- **“Digital Wallet” or “allWomen Wallet”:** The electronic account assigned to a Member on allWomen.africa, enabling them to store value, transact, make investments and withdraw or transfer funds in accordance with the platform’s rules and applicable regulations.
- **“Community of Practice”:** A group or network of Members organized around shared professional, business, or social interests, operating through allWomen.africa to exchange knowledge, collaborate and support one another.
- **“Marketplace”:** The online commercial section of allWomen.africa where Members can list, buy and sell goods and services.
- **“Board”:** Refers to the governing or supervisory body established to provide oversight over allWomen.africa, as recognized under its legal framework.

- **“Applicable Law”:** Refers to the Constitution of Zimbabwe, statutes, regulations, by-laws, directives of the Reserve Bank of Zimbabwe (RBZ), Securities and Exchange Commission of Zimbabwe (SECZ), as well as any relevant international or regional laws applicable to the operation of allWomen.africa.

### 2.2 Interpretation

In interpreting this document and its provisions:

1. Words importing the **singular** shall include the plural and vice versa.
2. Words importing the **feminine** shall include the masculine and references to persons shall include legal entities, cooperatives, associations and other juristic persons.
3. The term **“including”** shall mean “including but not limited to.”
4. Any reference to **laws or regulations** shall include any amendments, re-enactments, or replacements thereof.
5. Headings, sub-headings and numbering are provided for convenience only and shall not affect the interpretation of the provisions of this document.
6. Where a conflict arises between the provisions of this document and **Applicable Law**, the provisions of Applicable Law shall prevail.
7. Any ambiguities or doubts in interpretation shall be resolved in a manner that advances the **objectives of empowering African women** in line with the mission of allWomen.africa.

## 3. User Registration and Membership

### 3.1 Eligibility Criteria

a. To register and use the allWomen.africa platform, a user must:

- Be a natural person who is at least 18 years of age with full legal capacity to enter into binding agreements; or
- Be a duly incorporated entity (company, partnership, cooperative, trust, or association) with legal authority to contract in its jurisdiction of registration.

b. Users must be women or women-led entities, as the platform is designed to empower women and promote financial inclusion. However, entities or persons allied with the objectives of allWomen.africa may be granted limited access at the discretion of the platform administrators.

c. By registering, each user represents and warrants that they meet the eligibility requirements and that all information provided is accurate, truthful and current.

### 3.2 Account Creation and Verification (KYC/AML Requirements)

a. To ensure compliance with **Know Your Customer (KYC)** and **Anti-Money Laundering (AML)** regulations, allWomen.africa users must provide:

- Full legal name (individual or entity);
- Valid government-issued identification (passport, national ID, driver’s license);
- Proof of residence or business address;
- Contact details (phone number and email address); and
- Any additional information required under Zimbabwean or international financial regulations.

b. The platform reserves the right to verify the identity of users through direct checks, third-party service providers, or by requesting certified documents.

c. Users agree to update their details promptly if there are any changes. Failure to do so may result in suspension or termination of membership.

d. allWomen.africa reserves the right to reject any registration application that does not meet its compliance standards.

### 3.3 User Verification Badges and Business Compliance Badges

a. Verified users will be issued **Verification Badges** on their profiles, which signify completion of KYC/AML procedures.

b. Businesses, cooperatives and organizations operating on the platform may also be issued **Business Compliance Badges** upon submission of the following:

- Proof of legal registration/incorporation;
- Valid tax compliance certificate (where applicable);
- Evidence of cooperative or business membership with recognized associations;
- Confirmation of regulatory licensing (for regulated sectors such as finance or healthcare).

c. Badges are meant to build trust within the community and misuse or misrepresentation of verification status will result in disciplinary action, including possible termination of membership.

### 3.4 Membership in Co-op Pay Savings and Credit Co-operative Society Limited

a. By registering on allWomen.africa, users automatically qualify for consideration to become members of **Co-op Pay Savings and Credit Co-operative Society Limited (Co-op Pay SACCO)**, which is managed in partnership with Zimbabwe Women's Microfinance Bank (ZWMB).

b. Membership in the SACCO is voluntary but highly encouraged, as it allows users to:

- Save collectively with other women members;
- Access cooperative-backed credit facilities and investment opportunities;
- Participate in joint ventures, collective bargaining and community-based projects;
- Earn dividends and interest from pooled investments.

c. SACCO membership shall be subject to additional terms and conditions as stipulated in its by-laws and regulatory framework under Zimbabwe's Cooperative Societies Act.

### 3.5 Rights and Obligations of Members

#### a. Rights of Members:

- To access and use the allWomen.africa platform in accordance with these Terms;
- To participate in cooperative initiatives, including training, mentorship, networking and financial services;
- To vote, attend meetings and contribute to the governance of cooperative structures where applicable;
- To benefit from marketplace visibility, fundraising and business opportunities available on the platform.

#### b. Obligations of Members:

- To provide accurate and up-to-date information during registration and throughout their membership;
- To comply with platform rules, applicable laws and regulatory requirements;
- To act with integrity, honesty and respect towards other members;
- To avoid fraudulent, misleading, or harmful activities on the platform;
- To contribute, where required, to collective funds or projects under the cooperative framework.

c. Violation of these obligations may result in suspension, withdrawal of benefits, or permanent termination of membership.

## 4. User Wallet (the allWomen.africa Purse)

The **allWomen.africa Purse** ("Purse") is a digital wallet linked to a user's account on the allWomen.africa platform. It enables secure storage, transfer and utilization of funds for a variety of purposes as detailed below. The Purse is fully integrated with ZWMB's banking infrastructure and subject to the Bank's regulatory obligations.

### 4.1 Funding the Purse (Deposits)

a. Users may fund their Purse by depositing funds into the **allWomen.africa Pool Account** held with ZWMB.

b. Deposits must be made in accordance with platform instructions and may be subject to verification procedures to ensure compliance with KYC/AML requirements.

c. All deposits are subject to applicable VAT, deposit fees and other charges (see Section 4.3).

d. Users are responsible for ensuring that deposited funds are sourced from legal and compliant activities. Funds sourced from illegal activities will be blocked and users may be reported to relevant authorities.

### 4.2 Pool Account Arrangements with ZWMB

a. The **allWomen.africa Pool Account** is a custodial account maintained by ZWMB to aggregate all deposits made by users.

b. While funds are held in the Pool Account, the platform maintains an internal ledger reflecting each user's Purse balance. This balance represents the user's claim against the Pool Account.

c. ZWMB ensures that all funds in the Pool Account are segregated, secure and subject to banking regulations, including reporting obligations and audit requirements.

d. Users acknowledge that the Pool Account is managed by ZWMB in accordance with its banking licence and that availability of funds is contingent on ZWMB's operational and regulatory processes.

### 4.3 Fees and Charges (VAT, Deposit Fees, Transaction Charges)

a. **Value-Added Tax (VAT):** A 15% VAT is applied to deposits in anticipation of future purchases of goods and services on the allWomen.africa platform.

b. **Deposit Fee:** A non-refundable 5% fee is applied to each deposit into the Purse.

c. **Transaction Fees:** Additional charges may apply to certain transactions, including cross-user transfers, marketplace purchases, crowdfunding contributions, advertising, or other premium services, as disclosed to users at the point of transaction.

d. Fees and charges are subject to change and users will be notified through the platform or via email. Continued use of the Purse after notification constitutes acceptance of updated fees.

### 4.4 Permitted Uses of the Purse Balance

The Purse balance may be used for the following purposes:

1. **Transfers to other users** on allWomen.africa;
2. **Purchases of products and services** in the allWomen.africa Shopping Mall;
3. **Payment for Shop Leases**, enabling users to operate a store on the platform;
4. **Payment for monetized content**, including subscription plans, paid posts and ISAL contributions;
5. **Donations to crowdfunding requests** hosted on allWomen.africa;
6. **Payment for advertising** on the platform;
7. **Payment to access pay-per-view movies, documentaries and other entertainment content**;
8. **Payment for courses, webinars and other educational content** offered through the platform.

Users are prohibited from using the Purse for unlawful purposes, money laundering, or any activity that may compromise ZWMB's regulatory compliance.

### 4.5 Minimum Withdrawal Requirements

a. Users may withdraw funds from their Purse by submitting an online withdrawal instruction.

b. The minimum withdrawal amount is **US\$50** and withdrawals below this amount will not be processed.

c. Withdrawals are paid directly from the user's linked ZWMB account, subject to normal banking processing times and regulatory checks.

d. Users may transfer proceeds from affiliate programs, crowdfunding, shop sales, or monetized content into their Purse, which can then be withdrawn in accordance with the same minimum withdrawal requirements.

### 4.6 Transfer Rules Between Users

a. Users may transfer Purse balances to other users on allWomen.africa, subject to compliance with AML/KYC requirements.

b. Transfers are instantaneous within the platform but may be subject to transaction limits or monitoring by ZWMB to detect suspicious activity.

c. Users are responsible for ensuring that recipient usernames or account identifiers are correct; the platform is not liable for transfers made in error by the sender.



d. The platform reserves the right to temporarily block transfers or impose limits to prevent fraud, system abuse, or regulatory breaches.

e. Transfers must not be used for illegal purposes, including but not limited to:

- Money laundering or terrorist financing;
- Fraudulent or deceptive schemes;
- Unauthorized resale of platform credits.

## 5. Marketplace & Shops

The **allWomen.africa Marketplace** is an online commercial platform that allows users to list, sell and promote products and services, creating economic opportunities for women, MSMEs and cooperatives. All transactions are facilitated through the allWomen.africa Purse and are subject to the platform's rules, as well as ZWMB regulatory oversight.

### 5.1 Opening a Shop on allWomen.africa

a. Any verified member of allWomen.africa may apply to open a shop on the platform, subject to eligibility requirements and compliance with KYC/AML standards.

b. Shop owners must provide complete and accurate information regarding their business, including:

- Business name and registration details;
- Tax identification number and tax compliance certificate;
- Contact information, including email and phone number;
- Business category and type of products or services offered.

c. The platform reserves the right to approve or reject shop applications based on compliance, business viability, or alignment with allWomen.africa objectives.

### 5.2 Annual Shop Lease Fees

a. Shop owners are required to pay an annual lease fee of **US\$120**, which grants them the right to operate a shop and list products on allWomen.africa.

b. The annual lease fee is non-refundable and must be paid before the shop can be activated.

c. Failure to pay the annual lease fee may result in suspension or closure of the shop and any listed products will be removed from the marketplace until fees are settled.

### 5.3 Listing and Selling of Products and Services

a. Shop owners may list products and services for sale on allWomen.africa, subject to the platform's terms and applicable laws.

b. Listings must include:

- Accurate product or service descriptions;
- Price in the accepted currency;
- Product images or supporting media;
- Inventory or availability status.

c. Shop owners must ensure that products and services comply with applicable Zimbabwean laws and regulations, including product safety, labeling and licensing requirements where applicable.

d. The platform reserves the right to remove any listing that is illegal, unsafe, fraudulent, or violates the Terms and Conditions.

### 5.4 Product Specials and Promotions

a. Shop owners may create product specials, discounts, bundles, or other promotional activities.

b. Promotions must be clearly communicated to buyers, with accurate pricing, duration and terms of the offer.

c. Promotions and specials are subject to review by allWomen.africa to ensure fairness, compliance and transparency.

d. The platform may implement time-bound or seasonal promotions to benefit the broader community.

### 5.5 Seller Responsibilities and Liabilities

a. Sellers are fully responsible for:

- Accuracy of product descriptions and pricing;
- Timely delivery of goods or services;
- Handling customer inquiries, complaints and refunds;
- Compliance with applicable tax, licensing and regulatory requirements.

b. Sellers shall indemnify allWomen.africa and ZWMB against any claims, damages, or losses arising from the sale of products or services that are counterfeit, illegal, unsafe, or otherwise non-compliant.

c. All disputes between buyers and sellers shall be managed primarily by the parties involved. However, the platform may provide mediation support in accordance with its dispute resolution policies.

## 5.6 Buyer Rights and Protections

a. Buyers are entitled to:

- Accurate information regarding the products and services they purchase;
- Transparency in pricing, promotions and transaction fees;
- Safe and secure transaction processing through the allWomen.africa Purse;
- Recourse in the event of fraud, misrepresentation, or non-delivery of goods/services.

b. Buyers may report complaints or request mediation through the platform's customer service channels.

c. Refunds or chargebacks may be processed in accordance with the platform's refund policy and all disputes will be handled in line with applicable Zimbabwean consumer protection laws.

## 6. Crowdfunding and Donations

The allWomen.africa platform enables Members to raise funds for projects, ventures, or social causes through structured **crowdfunding campaigns** and donations. All crowdfunding activities are conducted within a secure, transparent and compliant framework.

### 6.1 Eligibility to Post Campaigns

a. Only verified Members of allWomen.africa are eligible to post crowdfunding campaigns.

b. Campaign creators must provide accurate information regarding:

- Purpose of the campaign;
- Target funding amount;
- Duration of the campaign;
- Beneficiaries of the funds raised;
- Any applicable regulatory approvals, licenses, or consents.

c. Campaigns must comply with all applicable laws, including but not limited to Zimbabwean regulations on fundraising, donations and financial transactions.

d. allWomen.africa reserves the right to review, approve, reject, or remove any campaign that violates platform rules, misrepresents information, or is deemed unlawful or inappropriate.

### 6.2 Fundraising and Contributions

a. Contributions to campaigns are made through the allWomen.africa Purse, using funds already deposited in the user's wallet.

b. Users may contribute to multiple campaigns but must ensure that all contributions are from legal and verifiable sources.

c. Contributions are subject to platform fees, VAT, or other applicable charges as disclosed at the time of the transaction.

d. allWomen.africa reserves the right to suspend or limit contributions in cases of suspected fraud, money laundering, or misuse of funds.

### 6.3 Disbursement of Crowdfunding Proceeds

a. Funds raised through crowdfunding campaigns are held in the allWomen.africa Pool Account and allocated to campaign creators only upon completion of the campaign or in accordance with platform rules.

b. Withdrawals of crowdfunding proceeds are subject to a **minimum withdrawal amount of US\$50** and must comply with KYC/AML verification requirements.

c. Campaign creators are responsible for ensuring that funds are used for the purposes stated in the campaign. Misuse of funds may result in suspension, removal of the campaign and legal action.

d. allWomen.africa does not guarantee the success of any crowdfunding campaign and the platform acts solely as a facilitator of the fundraising process.

### 6.4 Risk Disclosures and Limitations

a. Users acknowledge that contributions to crowdfunding campaigns carry inherent risks, including:

- Campaigns not reaching their target;
- Mismanagement or misuse of funds by campaign creators;
- Loss of funds due to unforeseen circumstances beyond the platform's control.

b. allWomen.africa and ZWMB are not liable for any losses, damages, or claims arising from participation in crowdfunding campaigns.

c. Campaign creators are responsible for full disclosure of risks, terms and conditions to potential contributors.

d. Users are encouraged to exercise due diligence before contributing to campaigns and to report any suspicious or fraudulent activity to the platform immediately.

## 7. Affiliate Programme

The allWomen.africa **Affiliate Programme** allows Members to earn rewards and commissions by promoting the platform, its services, or partner products. This programme is designed to incentivize community engagement and drive platform growth while maintaining compliance with ZWMB regulations and applicable Zimbabwean law.

### 7.1 Participation Rules

a. Only verified Members of allWomen.africa are eligible to participate in the Affiliate Programme.

b. Members must register for the programme and agree to its terms and conditions before earning commissions.

c. Affiliates are responsible for providing accurate personal and contact information to facilitate commission payments and compliance verification.

d. Participation in the programme may be suspended or terminated if a Member violates platform rules, engages in fraudulent activities, or fails to meet compliance requirements.

### 7.2 Commission Structures

a. Commissions are earned when an affiliate successfully refers new users, sales, or other qualifying activities as defined by the platform.

b. Commission rates, eligibility criteria and payment schedules will be clearly communicated to affiliates and may be updated periodically.

c. Commissions may be paid in the form of:

- **Affiliate Credit** credited to the Member's allWomen.africa Purse;
- Direct disbursement to the Member's linked ZWMB account, subject to minimum withdrawal amounts and verification procedures.

d. Affiliates acknowledge that commissions are **subject to VAT, deposit fees and other applicable charges** as per Section 4.3.

### 7.3 Use of Affiliate Credit

a. Affiliate Credit earned may be used by Members for:

- Purchases in the allWomen.africa Shopping Mall;
- Payment for advertising on the platform;
- Donations to crowdfunding campaigns;
- Transfers to other users' Purses;
- Payment for courses, events, or monetized content.

b. Affiliate Credit may also be withdrawn from the allWomen.africa Purse, subject to a minimum withdrawal of **US\$50** and KYC/AML verification requirements.

c. Affiliate Credit has no cash value until withdrawn in accordance with platform rules and is non-transferable outside the allWomen.africa ecosystem, except where explicitly permitted.

### 7.4 Restrictions and Prohibited Conduct

a. Affiliates must not:

- Engage in fraudulent, deceptive, or manipulative practices to earn commissions;
- Promote the platform in violation of applicable laws, including advertising or marketing regulations;
- Falsely represent themselves or allWomen.africa to third parties;
- Use spam, automated bots, or unauthorized means to generate referrals or activity.

b. Violation of these restrictions may result in immediate suspension or termination from the Affiliate Programme and forfeiture of earned commissions.

c. Affiliates remain liable for any tax obligations, reporting requirements, or legal responsibilities arising from participation in the programme.

## 8. Advertising

The allWomen.africa platform provides users and verified businesses with **advertising services** to promote products, services, content, or events within the community. All advertising activities are conducted in a secure, transparent and compliant manner consistent with Zimbabwean law and ZWMB regulatory obligations.

### 8.1 Advertising Features

a. Users with a positive allWomen.africa Purse balance may create advertisements targeting specific audiences on the platform.

b. Advertising options include, but are not limited to:

- Display banners;
- Sponsored posts or articles;
- Marketplace product highlights;
- Event promotions;
- Video or multimedia content promotion.

c. Advertisers may select budgets, campaign duration and target audiences based on criteria such as user location, gender, interests, or engagement levels.

d. allWomen.africa retains the right to provide campaign performance insights, analytics and reports to assist advertisers in optimizing their campaigns.

### 8.2 Pay-Per-Click / Pay-Per-View Charges

a. Advertising on the platform is **charged on a pay-per-click (PPC) or pay-per-view (PPV) basis**, as indicated at the time of campaign setup.

b. Advertisers are responsible for ensuring that sufficient Purse balance is available to cover advertising charges.

c. Charges are automatically deducted from the advertiser's Purse based on actual clicks or views generated during the campaign period.

d. Campaign budgets and limits may be adjusted at any time by the advertiser, subject to available funds and platform rules.

### 8.3 Prohibited Content in Advertising

a. Advertisers must not include content that is:

- Illegal, fraudulent, or deceptive;
- Violent, obscene, or pornographic;
- Discriminatory, hateful, or harassing;
- In violation of copyright, intellectual property rights, or third-party rights;
- Misleading or misrepresentative of the advertised product, service, or event.

b. allWomen.africa reserves the right to refuse, block, or remove any advertisement that violates these guidelines or is deemed inappropriate, regardless of whether payment has been made.

### 8.4 Moderation and Removal of Ads

a. allWomen.africa will moderate advertisements to ensure compliance with platform policies and legal requirements.

b. Advertisements may be removed without prior notice if:

- They breach the platform's prohibited content policies;
- They are reported by users and verified as non-compliant;
- They violate applicable laws or regulatory requirements.

c. Advertisers may appeal removals by submitting a request to the platform's customer support team. Decisions on appeals are at the sole discretion of allWomen.africa and ZWMB.

d. allWomen.africa is not liable for any loss of potential revenue, exposure, or damages arising from the removal or moderation of advertisements.

## 9. Monetized Content & Subscriptions

allWomen.africa enables users to **create, share and monetize content** through paid posts, subscription plans and contributions. This

functionality empowers content creators while ensuring compliance with ZWMB regulations, copyright laws and platform policies.

### 9.1 Paid Posts and Subscription Plans

- Verified Members may create **paid posts** or **subscription-based content** for other users on the platform.
- Content may include, but is not limited to:
  - Articles, blogs and reports;
  - Audio and video lessons;
  - Webinars, workshops and online courses;
  - Documentaries, films, or other multimedia content.
- Subscription plans and paid posts are set by the content creator and may include recurring or one-time payments.
- Payments for content are made via the **allWomen.africa Purse**, with applicable VAT and transaction fees applied as per Section 4.3.

### 9.2 Content Creator Responsibilities

- Content creators must ensure that all published content is:
  - Accurate, lawful and compliant with Zimbabwean law;
  - Free from defamatory, misleading, or fraudulent material;
  - Respectful of privacy, third-party rights and intellectual property.
- Creators are responsible for moderating comments, interactions and engagement associated with their content.
- Content that violates platform rules may be removed and repeated violations may result in suspension or termination of monetization privileges.

### 9.3 Revenue Collection and Payouts

- Payments received from subscribers or paid posts are credited to the content creator's **allWomen.africa Purse**.
- Creators may withdraw revenue subject to:
  - Minimum withdrawal of US\$50;**
  - Verification of identity and KYC/AML compliance;
  - Any applicable platform fees or VAT.
- allWomen.africa and ZWMB act as facilitators for revenue collection and are not responsible for guarantees of audience engagement, subscription uptake, or income generation.
- The platform reserves the right to hold, delay, or adjust payouts in cases of suspected fraud, non-compliance, or regulatory issues.

### 9.4 Intellectual Property and Copyright

- Content creators retain ownership of the intellectual property rights in their content.
- By uploading content to allWomen.africa, creators grant the platform a **non-exclusive, worldwide, royalty-free license** to display, distribute and promote the content within the platform ecosystem.
- Users are prohibited from reproducing, distributing, or selling content created by others without explicit permission.
- Copyright infringement or violation of intellectual property rights may result in content removal, account suspension, or legal action.

## 10. Entertainment and Media Services

allWomen.africa promotes the indigenous film industry and other media content, providing a platform for creators to **upload, share and monetize films, documentaries and other multimedia content**. These services are designed to educate, entertain and support economic empowerment while ensuring compliance with copyright and platform rules.

### 10.1 Uploading and Streaming Films, Documentaries and Media

- Verified Members may upload films, documentaries, videos and other multimedia content to the platform.
- Uploading content requires adherence to all platform rules, including:
  - Accuracy of metadata (title, description, duration, category);
  - Compliance with Zimbabwean laws and regulations;
  - Verification that all necessary rights and permissions have been obtained.

- allWomen.africa reserves the right to review, approve, or remove uploaded content that violates platform rules, is inappropriate, or infringes third-party rights.

- Streaming services are provided through secure channels to ensure reliable access while protecting the intellectual property of content creators.

### 10.2 Pay-Per-View and Pricing Options

- Content creators may set **pay-per-view (PPV) prices** for films, documentaries and media content uploaded to the platform.
- PPV payments are collected via the **allWomen.africa Purse** and are subject to applicable VAT and transaction fees.
- Creators may adjust pricing, promotions, or discounts for content, subject to platform review and compliance with fair trading practices.
- The platform does not guarantee viewership and revenue generated from PPV content is at the discretion of user engagement.

### 10.3 Copyright Ownership and Distribution Rights

- Content creators retain full ownership of their intellectual property and copyright.
- By uploading content, creators grant allWomen.africa a **non-exclusive, worldwide, royalty-free license** to display, stream and distribute the content on the platform.
- Users are prohibited from copying, redistributing, or selling content without explicit permission from the creator.
- allWomen.africa and ZWMB are not liable for copyright infringement claims resulting from unauthorized use by third parties, but the platform will enforce takedown procedures upon verified notice of infringement.

### 10.4 User Responsibilities in Viewing and Sharing

- Users accessing entertainment and media content must:
  - Respect copyright and intellectual property rights;
  - Not engage in unauthorized recording, redistribution, or commercial use of content;
  - Ensure payments for PPV content are completed before access.
- Users may report inappropriate or infringing content to allWomen.africa for review.
- Violations of these responsibilities may result in account suspension, restriction of platform access, or legal action.

## 11. Communication & Collaboration Tools

allWomen.africa provides Members with a variety of **communication and collaboration tools** to foster community engagement, knowledge sharing and economic cooperation. These features are designed to ensure safe, respectful and productive interactions within the platform ecosystem.

### 11.1 Peer-to-Peer Messaging and Group Messaging

- Members may communicate directly with other verified users through **peer-to-peer messaging**.
- Members can create or join **group messaging channels** to collaborate on projects, share resources, or discuss topics of common interest.
- Users are responsible for ensuring that messages are lawful, respectful and comply with platform rules.
- allWomen.africa may monitor or moderate messaging activities for security, compliance and reporting purposes.

### 11.2 Audio and Video Calling Features

- The platform provides **audio and video calling capabilities**, including one-on-one calls and group video conferences.
- Users must obtain consent before recording any calls, in compliance with Zimbabwean privacy and data protection laws.
- Calls must not be used for harassment, illegal activities, or unsolicited commercial purposes.
- allWomen.africa reserves the right to suspend or restrict calling features for users who violate these rules.

### 11.3 Forums, Comments and Magazine Publications

- Members may participate in **forums**, post **comments** on content, or contribute to the **allWomen.africa Magazine**.



- b. Contributions must adhere to platform standards, including accuracy, respect and legality.
- c. allWomen.africa reserves the right to edit, remove, or reject content that violates these standards or infringes on third-party rights.
- d. Users retain intellectual property rights over original contributions but grant allWomen.africa a **non-exclusive, worldwide license** to display and distribute content on the platform.

#### 11.4 Community Guidelines and Prohibited Conduct

a. Members must adhere to the following **community guidelines**:

- Respect all users and avoid harassment, bullying, or hate speech;
- Avoid sharing illegal, offensive, or misleading content;
- Protect the privacy and personal data of other users;
- Do not engage in fraudulent, deceptive, or manipulative activities.

b. Violations may result in:

- Warning notifications;
- Suspension or termination of platform access;
- Reporting to regulatory authorities, where applicable.

c. Members are encouraged to report any breaches of the guidelines to ensure a safe and trustworthy community.

## 12. Events

allWomen.africa provides Members with tools to **create, manage and participate in events**, fostering community engagement, networking and knowledge sharing. Events may be hosted physically or virtually through the platform.

### 12.1 Event Creation by Users

a. Verified Members may create and upload events to the platform, providing accurate information including:

- Event title and description;
- Date, time and location (physical or virtual);
- Organizer contact details;
- Any applicable registration or attendance requirements.

b. Events must comply with all applicable laws and platform rules. allWomen.africa reserves the right to review, approve, or remove events that violate policies or are deemed inappropriate.

c. Organizers are responsible for ensuring the legality and safety of their events, including obtaining any necessary permits or approvals.

### 12.2 Registration of Interest and Attendance

a. Members may register interest or confirm attendance for events through the platform.

b. Event registration may require payment or contribution via the allWomen.africa Purse, subject to applicable fees, VAT and platform rules.

c. Members are responsible for providing accurate registration information and adhering to event participation guidelines set by the organizer.

d. allWomen.africa is not liable for cancellations, changes, or disruptions caused by organizers or third parties.

### 12.3 Event Promotion and Content Posting

a. Event organizers may post updates, multimedia content, or announcements to engage participants before, during and after the event.

b. Content may include:

- Videos and audio messages;
- Images and graphics;
- Text posts and links;
- Polls, surveys, or interactive engagement tools.

c. Content must comply with all platform rules, copyright laws and community guidelines. Inappropriate or non-compliant content may be removed by allWomen.africa.

### 12.4 Use of Video Conferencing Module

a. allWomen.africa provides a **video conferencing module** for hosting virtual events, webinars, workshops and seminars.

b. Users must follow all platform guidelines for video calls, including:

- Obtaining consent before recording;
- Respecting privacy and security protocols;
- Avoiding harassment or illegal activity during sessions.

c. Organizers and participants are responsible for their own equipment, internet connectivity and compliance with any applicable rules during virtual events.

d. allWomen.africa may monitor or moderate virtual events for safety, compliance and quality assurance.

## 13. Search Functionality

allWomen.africa provides Members with **advanced search tools** to locate users, businesses, ISALs, events and other content efficiently. The search functionality is designed to enhance engagement, collaboration and access to platform resources while maintaining compliance and data privacy.

### 13.1 Searching for Users, Businesses, ISALs and Events

a. Members may use the search function to find:

- Other verified users;
- MSME businesses and shops;
- ISAL (Informal Savings and Lending) groups;
- Events and webinars;
- Posts, articles and other content shared on the platform.

b. Search results display information according to user privacy settings and compliance verifications, including verified badges where applicable.

c. Users are responsible for using search results responsibly and in compliance with platform rules, privacy obligations and applicable laws.

### 13.2 Search Filters (Location, Gender, Sector, etc.)

a. To enhance accuracy and relevance, search results can be **filtered** based on criteria including, but not limited to:

- Geographic location;
- Gender;
- Business sector or category;
- Verification status;
- Event type or date.

b. Filters are intended to improve user experience, foster targeted connections and support business and community engagement on the platform.

c. Use of filters must not be discriminatory, abusive, or in violation of Zimbabwean laws or platform policies.

### 13.3 Platform Search Limitations

a. allWomen.africa does not guarantee **complete or error-free search results**. Factors affecting search accuracy include:

- User privacy settings;
- Data completeness and verification status;
- System or network performance.

b. Search results are provided for informational purposes only and should not be relied upon as the sole source of verification for business, financial, or personal decisions.

c. allWomen.africa and ZWMB are not liable for any losses, damages, or disputes arising from the use of search functionality.

## 14. Compliance & Verification

allWomen.africa, operated by ZWMB, is committed to ensuring a **safe, transparent and legally compliant environment** for all users, businesses and community interactions. Compliance and verification processes help maintain trust, protect members and support regulatory obligations under Zimbabwean law.

### 14.1 Business Incorporation and Tax Verification

a. Businesses and MSMEs registering on allWomen.africa must provide:

- Proof of legal incorporation;
- Tax identification and registration documents;

- Any additional permits or licenses required by law.
- b. Verified businesses receive a **Business Compliance Badge**, signaling trustworthiness and eligibility to transact on the platform.
- c. Verification enables members and potential customers to make informed decisions when engaging with MSMEs.

#### 14.2 User KYC (Know Your Customer) Requirements

- a. All members are required to complete KYC procedures to:
  - Confirm identity;
  - Ensure AML (Anti-Money Laundering) compliance;
  - Verify eligibility for platform services such as wallets, crowdfunding and monetized content.
- b. KYC documentation may include:
  - National ID or passport;
  - Proof of residence;
  - Bank account verification or other financial identification.
- c. Verified users receive a **User Verification Badge**, enabling full access to platform features.

#### 14.3 MSME 25% Procurement Quota Support

- a. allWomen.africa supports the **government-mandated 25% procurement quota for MSMEs** by providing:
  - A verified marketplace of compliant MSMEs;
  - Visibility and aggregation tools to facilitate government and corporate procurement;
  - Reporting tools to track and demonstrate MSME participation.
- b. The platform encourages collaboration and collective opportunities for MSMEs to meet supply contract requirements.

#### 14.4 Data Collection and Use for Compliance

- a. allWomen.africa collects and stores user and business data necessary for:
  - KYC/AML verification;
  - Regulatory reporting;
  - Ensuring compliance with platform rules and Zimbabwean law.
- b. Data is used in accordance with the platform's **Privacy Policy**, including secure storage, restricted access and retention only as required for compliance purposes.
- c. Members consent to the collection, processing and use of their data for these purposes upon registration.

#### 14.5 Reporting and Audit Obligations

- a. allWomen.africa and ZWMB maintain records of user and business activity for auditing and regulatory reporting purposes.
- b. Reports may be generated for:
  - Regulatory authorities (e.g., RBZ, SECZ, tax authorities);
  - Internal audits and compliance reviews;
  - Monitoring adherence to MSME procurement quotas and financial integrity.
- c. Members must cooperate with platform requests for verification or audit-related information to maintain compliance status.
- d. Failure to comply with verification, KYC, or reporting requirements may result in account suspension, loss of access to certain features, or other penalties in accordance with platform policies.

### 15. Fees, Charges and Taxes

allWomen.africa, operated by ZWMB, implements a **transparent and structured fee system** to support platform operations, compliance with tax regulations and sustainable service delivery. All members are responsible for understanding and complying with applicable fees and charges.

#### 15.1 VAT Collection on Deposits

- a. All deposits made to the **allWomen.africa Purse** are subject to **15% VAT**, collected in advance to comply with Zimbabwean tax laws.
- b. VAT is applied at the time of deposit and is calculated based on the total deposited amount.

- c. VAT collected is remitted to the relevant tax authorities by ZWMB as part of its regulatory obligations.

#### 15.2 Transaction Fees

- a. A **5% platform fee** is charged on all deposits into the allWomen.africa Purse.
- b. Additional fees may apply for specific transactions, including:
  - Peer-to-peer transfers;
  - Payments for courses, monetized content, or pay-per-view media;
  - Crowdfunding contributions or disbursements.
- c. Transaction fees are clearly displayed to users before confirmation and deducted automatically from the relevant Purse or payment balance.

#### 15.3 Shop Lease and Advertising Fees

- a. Users wishing to open a shop on allWomen.africa pay an **annual lease fee of US\$120**, granting access to the Shopping Mall and product listing capabilities.
- b. Advertising services on allWomen.africa are **pay-per-click or pay-per-view**, with charges only incurred when prospective customers interact with the advertisement.
- c. Advertising budgets are managed by users with positive Purse balances and are deducted in accordance with platform rules.
- d. Fees are non-refundable and subject to change, with prior notice provided to users.

#### 15.4 Withdrawal Charges

- a. Users may withdraw funds from their allWomen.africa Purse to their ZWMB Account, subject to a **minimum withdrawal of US\$50**.
- b. No additional withdrawal fees are charged beyond applicable VAT and platform transaction fees, unless explicitly stated.
- c. Withdrawal requests are processed in accordance with ZWMB operational procedures and may be delayed for verification, compliance, or security reasons.

### 16. Consumer Protection and Refund Policy

allWomen.africa is committed to **ensuring a safe, fair and trustworthy marketplace** for all users. The platform provides mechanisms for buyer protection, dispute resolution and fair treatment of members engaging in commercial transactions.

#### 16.1 Buyer Protection Measures

- a. allWomen.africa provides safeguards to protect buyers when purchasing products, services, or accessing paid content on the platform.
- b. Buyer protection includes:
  - Verification of sellers and businesses through **Business Compliance Badges**;
  - Secure payment processing via the allWomen.africa Purse;
  - Clear display of product/service information, pricing and applicable fees.
- c. Users are encouraged to review product details, seller information and applicable terms before making a purchase.

#### 16.2 Refunds and Disputes

- a. Refunds are available in cases where:
  - The product or service is not delivered as described;
  - Technical errors prevent access to purchased content;
  - The seller or content provider fails to fulfill obligations under platform rules.
- b. Users requesting refunds must submit a **dispute claim** through the platform within the timeframes specified in the purchase terms.
- c. allWomen.africa will review claims and determine eligibility for refund, partial refund, or other remedies in accordance with platform policies.
- d. Refunds will be credited to the user's **allWomen.africa Purse** or bank account as per the original payment method, subject to applicable fees.

#### 16.3 Complaint Resolution Process

- a. Users may lodge complaints regarding transactions, platform services, or content through the **allWomen.africa Support Channels**.

b. Complaints are handled through a structured process:

- Acknowledgment of the complaint within a defined timeframe;
- Investigation and review of relevant evidence;
- Communication of findings and proposed resolution to the complainant.

c. Escalation to ZWMB or relevant regulatory authorities is possible if resolution is not achieved within platform procedures.

d. allWomen.africa encourages members to act in good faith, provide accurate information and comply with platform policies during the complaint resolution process.

## 17. Data Protection & Privacy

allWomen.africa, operated by ZWMB, is committed to **protecting the privacy and personal data** of its members. This section outlines how user data is collected, processed, stored, shared and managed in compliance with Zimbabwean data protection laws and best practices.

### 17.1 User Data Collection and Processing

a. allWomen.africa collects personal, financial and business information necessary for:

- Account creation and verification (KYC/AML compliance);
- Processing transactions and payments;
- Facilitating community engagement, marketplaces and events;
- Compliance with regulatory and legal obligations.

b. Personal data may include, but is not limited to:

- Full name, date of birth and gender;
- National identification or passport details;
- Contact information (email, phone number, address);
- Banking or payment account details;
- Business registration and tax information (for MSMEs).

c. Users consent to the collection and processing of their data by registering on allWomen.africa.

### 17.2 Storage and Security of Personal Information

a. allWomen.africa stores user data securely using **industry-standard encryption and access controls**.

b. Only authorized personnel of ZWMB and approved technical partners may access personal data for operational, compliance, or support purposes.

c. Users are responsible for maintaining the confidentiality of their account credentials and reporting any unauthorized access immediately.

d. The platform implements safeguards against unauthorized access, cyberattacks, data breaches and accidental loss of personal information.

### 17.3 Sharing of Data with Third Parties

a. User data may be shared with third parties only in the following circumstances:

- For regulatory or legal compliance;
- With service providers performing operational functions on behalf of allWomen.africa (e.g., payment processors, technical partners);
- With consented business transactions or partnerships;
- In aggregated or anonymized form for research, analytics, or reporting.

b. allWomen.africa ensures that third-party partners comply with equivalent privacy and security standards.

### 17.4 Data Retention and Deletion

a. Personal data is retained only for as long as necessary to:

- Maintain user accounts and service functionality;
- Comply with legal, tax and regulatory obligations;
- Resolve disputes or enforce platform policies.

b. Users may request deletion of their personal data, subject to legal, regulatory and contractual obligations.

c. Deleted data is removed from active systems and securely archived or destroyed in accordance with applicable laws and platform policies.

## 18. Intellectual Property

allWomen.africa, operated by ZWMB, respects and protects the **intellectual property rights** of the platform, its partners and its users. Members are responsible for respecting these rights and ensuring that content shared on the platform does not infringe on third-party intellectual property.

### 18.1 Ownership of Platform Content

a. All content, software, design, graphics, logos, trademarks and other materials provided by allWomen.africa or ZWMB are the **exclusive property** of ZWMB or its licensors.

b. Users are granted a **limited, non-exclusive, non-transferable license** to access and use platform content for personal, non-commercial purposes, unless otherwise authorized.

c. Unauthorized reproduction, distribution, modification, or commercial use of platform content is strictly prohibited.

### 18.2 User-Generated Content Rights

a. Users retain ownership of content they create, upload, or share on the platform (e.g., posts, products, videos, articles), subject to the rights granted to allWomen.africa.

b. By uploading content, users grant allWomen.africa a **worldwide, royalty-free, non-exclusive, sublicensable license** to:

- Host, store, display and distribute the content within the platform;
- Use the content for marketing, promotion, or educational purposes;
- Share the content with technical partners for operational purposes.

c. Users represent and warrant that:

- They have the rights or permissions to share the content;
- The content does not infringe on third-party intellectual property, privacy, or other rights;
- The content complies with all platform rules and applicable laws.

d. allWomen.africa reserves the right to remove content that violates intellectual property rights or other platform policies.

### 18.3 Trademark and Branding Rules

a. Users must not use the **allWomen.africa, Co-op Pay, or ZWMB trademarks, logos, or branding** without prior written authorization.

b. Any use of platform branding for commercial, promotional, or marketing purposes requires express written approval from ZWMB.

c. Unauthorized use of trademarks or branding may result in account suspension, content removal and legal action.

## 19. Risk Disclosures

allWomen.africa, operated by ZWMB, provides a platform for financial, commercial and community activities. Members must understand and accept the **inherent risks associated with using the platform**, including financial, operational and technological risks.

### 19.1 Financial Risk for Users

a. All financial transactions conducted via the **allWomen.africa Purse**, marketplace, crowdfunding campaigns and monetized content involve risks, including potential loss of funds.

b. Users acknowledge that:

- Deposits, transfers and investments are subject to platform and market risks;
- Withdrawals and disbursements may be delayed for operational or compliance reasons;
- ZWMB and allWomen.africa are not responsible for losses resulting from poor financial decisions or unauthorized transactions.

c. Members are encouraged to exercise **due diligence and prudence** when engaging in financial activities on the platform.

### 19.2 Platform Limitations and Exclusions of Liability

a. allWomen.africa does not guarantee uninterrupted access, error-free performance, or complete accuracy of all information and services.

b. ZWMB and allWomen.africa are **not liable** for:

- Direct or indirect losses arising from platform downtime, technical failures, or cyberattacks;
- Disputes between users;
- Losses resulting from reliance on user-generated content, advertisements, or external links.

c. Users access and use the platform **at their own risk** and agree to indemnify the platform against any claims arising from misuse or negligence.

### 19.3 Risks in Crowdfunding, Content Monetization and Investments

a. Crowdfunding contributions, monetized content revenues and investment-related activities on allWomen.africa **carry inherent risks**:

- Crowdfunding campaigns may fail to reach their targets;
- Monetized content earnings may fluctuate depending on user engagement;
- Investments, including affiliate earnings and ISAL contributions, are **subject to market and operational risks**.

b. Users are informed that:

- Past performance does not guarantee future results;
- All investments, contributions and transactions are made voluntarily;
- Users are responsible for understanding the associated risks before participation.

c. Risk disclosures are provided to ensure members make **informed decisions** and understand that the platform does not provide investment advice.

## 20. Termination & Suspension of Accounts

allWomen.africa, operated by ZWMB, reserves the right to **manage user accounts** in accordance with platform policies, legal obligations and community standards. Termination or suspension of accounts may occur either at the user's request or at the platform's discretion.

### 20.1 User-Initiated Termination

a. Users may request to **close or deactivate their allWomen.africa account** at any time by submitting a formal request through platform support channels.

b. Upon termination, users must:

- Withdraw or transfer any remaining funds in their allWomen.africa Purse;
- Complete any outstanding obligations related to shop leases, subscriptions, or crowdfunding campaigns.

c. Termination requests will be processed within a reasonable timeframe, subject to verification and compliance checks.

### 20.2 Platform Suspension of Users

a. allWomen.africa may **suspend or restrict user accounts** for reasons including, but not limited to:

- Breach of Terms and Conditions;
- Violation of platform rules, community guidelines, or legal requirements;
- Suspicious, fraudulent, or unauthorized activity;
- Failure to provide requested KYC/AML verification or compliance documentation.

b. Suspended accounts may be reinstated upon resolution of the issue, investigation findings, or fulfillment of platform requirements.

c. Permanent account closure may occur for severe violations or repeated breaches of platform policies.

### 20.3 Consequences of Termination

a. Upon account termination or suspension:

- Access to the allWomen.africa platform and services will be **restricted or revoked**;
- Users forfeit rights to post new content, upload products, or initiate financial transactions;
- Any pending transactions or obligations must still be honored.

b. Terminated users may request withdrawal of remaining funds in compliance with platform rules and minimum withdrawal requirements.  
c. ZWMB and allWomen.africa are **not liable** for any losses or damages arising from account termination or suspension caused by violation of terms or platform policies.

## 21. Dispute Resolution

allWomen.africa, operated by ZWMB, is committed to **fair and transparent resolution of disputes** between users, or between users and the platform. This section outlines the mechanisms, procedures and legal framework applicable to disputes arising from platform use.

### 21.1 Internal Resolution Mechanisms

a. Users are encouraged to first **resolve disputes internally** by contacting allWomen.africa support through official communication channels.

b. The internal resolution process includes:

- Submission of complaints or dispute notifications;
- Review and investigation of the issue by the platform's designated team;
- Communication of findings and proposed solutions to the parties involved.

c. Users must provide all relevant documentation and information to facilitate effective resolution.

### 21.2 Mediation and Arbitration

a. If disputes cannot be resolved internally, parties may agree to **mediation** facilitated by a neutral third-party mediator approved by allWomen.africa or ZWMB.

b. For unresolved disputes, parties may proceed to **arbitration**, which shall be:

- Conducted in accordance with the rules of a recognized arbitration body in Zimbabwe;
- Final and binding on all parties;
- Subject to enforcement under applicable law.

c. Arbitration decisions shall take into account the platform Terms and Conditions, user agreements and relevant Zimbabwean regulations.

### 21.3 Applicable Law and Jurisdiction

a. All disputes arising from the use of allWomen.africa are governed by the **laws of Zimbabwe**.

b. Users submit to the **exclusive jurisdiction of Zimbabwean courts** in cases where arbitration or mediation is not applicable or enforceable.

c. Nothing in this section prevents ZWMB or allWomen.africa from seeking **injunctive relief or interim measures** from a competent court to prevent irreparable harm.

## 22. Amendments to the Terms

allWomen.africa, operated by ZWMB, reserves the right to **update, modify, or amend** its Terms and Conditions to reflect changes in regulations, platform functionality, or operational requirements.

### 22.1 Notification of Updates

a. allWomen.africa will provide **notice of material updates** to the Terms and Conditions through:

- Email notifications to registered users;
- Platform announcements and notifications within the allWomen.africa dashboard;
- Publication on the allWomen.africa website.

b. Updates may include, but are not limited to:

- Changes in fees, charges, or VAT;
- Modifications to platform features, services, or functionality;
- Revisions to compliance, data protection, or community guidelines.

c. Users are responsible for reviewing updates and understanding the revised Terms.

### 22.2 User Acceptance of Changes



- a. Continued use of allWomen.africa after the **effective date of updates** constitutes acceptance of the amended Terms and Conditions.
- b. Users who do not accept the revised Terms may **close their accounts** in accordance with Section 20 (Termination & Suspension of Accounts).
- c. Failure to comply with the updated Terms may result in restricted access, suspension, or termination of user accounts.

## 23. Contact Information

allWomen.africa, operated by ZWMB, provides clear contact points to ensure users can access **support, inquiries, or official communications** regarding the platform, services, or their accounts.

### 23.1 ZWMB Contact Details

Users may contact Zimbabwe Women's Microfinance Bank (ZWMB) for queries related to the platform, banking services, or regulatory matters at:

- **Address:** Head Office 31 Mutley Bend Belvedere Harare
- **Phone:** +26386 88007006
- **Email:** info@zwmb.co.zw
- **Website:** <https://www.womensbank.co.zw>

### 23.2 Co-op Pay Savings and Credit Co-operative Society Contact Details

All members of allWomen.africa are **registered members** of Co-op Pay Savings and Credit Co-operative Society Limited. For membership inquiries, account information, or co-operative services, users may contact:

- **Address:** 31 Mutley Bend, Belvedere, Harare
- **Phone:** +263774900028
- **Email:** sacco@coops.africa
- **Website:** <https://credit.coops.africa>

### 23.3 Customer Service Channels

allWomen.africa provides multiple **support channels** to assist users with account issues, technical problems, or general inquiries:

- **In-App Messaging:** Access customer support through the platform's messaging module.
- **Email Support:** [register@allWomen.africa](mailto:register@allWomen.africa)
- **Phone Support:** +26386 88007006
- **Helpdesk/FAQ:** Available via the allWomen.africa website and platform dashboard.
- **Social Media:** Official handles for announcements and support updates.

Users are encouraged to use these channels for **timely resolution of issues** and to ensure continued access to platform services.