

Terms and Conditions

Effective Date: 10th September 2025

Last Updated: 10th September 2025

Welcome to Kobosmart. These Terms and Conditions ("Terms") govern your access to and use of our platform, applications, and services. By using Kobosmart, you agree to comply with these Terms. Please read them carefully.

1. Acceptance of Terms

By accessing or using Kobosmart, you confirm that you are at least 18 years old and legally capable of entering into binding agreements. If you do not agree to these Terms, you must discontinue use of our services.

2. Services Provided

Kobosmart offers estate management and automation solutions, including but not limited to:

- Member registration and management
- Guest and visitor access control
- Bill payments and transaction processing
- Notifications and communication tools
- Integration with third-party services (e.g., electricity, JAMB, WAEC)

3. User Responsibilities

You agree to:

- Provide accurate and up-to-date information during registration and transactions.
- Keep your login credentials secure and confidential.
- Use the platform only for lawful purposes.
- Refrain from unauthorized access, misuse, or interference with Kobosmart systems.

4. Data Collection and Privacy

Your use of Kobosmart is subject to our [Privacy Policy](#). We collect personal, transactional, and device data to provide and improve services. Data may be shared with estate administrators, trusted service providers, or legal authorities when required.

5. Payments and Transactions

- All payments made through Kobosmart are processed via secure gateways.
- Transaction details (including payer's email and token) are stored and may be displayed on receipts and admin dashboards.
- Kobosmart is not responsible for delays or failures caused by third-party payment providers.

6. Third-Party Services

Kobosmart integrates with external services (e.g., electricity providers, JAMB, WAEC). We are not liable for failures, inaccuracies, or downtime caused by these third parties.

7. Intellectual Property

All content, trademarks, and software on Kobosmart are owned by Kobosmart or licensed to us. You may not copy, modify, or distribute our materials without prior written consent.

8. Limitation of Liability

Kobosmart is provided "as is" without warranties of any kind. We are not liable for:

- Service interruptions or downtime
- Loss of data or unauthorized access
- Errors caused by third-party integrations
- Indirect, incidental, or consequential damages

9. Termination

We reserve the right to suspend or terminate your account if you violate these Terms or misuse our services.

10. Governing Law

These Terms are governed by the laws of the Federal Republic of Nigeria. Any disputes shall be resolved in Nigerian courts.

11. Updates to Terms

We may update these Terms from time to time. The effective date will be revised accordingly. Continued use of Kobosmart after updates constitutes acceptance of the new Terms.

12. Contact Us

For questions or concerns regarding these Terms, please contact:

 support@kobosmart.com

 **5 Sophie Kuye Street, Gbagada, Lagos, Nigeria**