



Basic pre-contractual information

For contracts negotiated away from business premises and distance contracts on the rendering of financial services and payment services framework contract, as well as for contracts in electronic commerce.

(Version 0.2, Date: 13.01.2022)

Name and address of MiQo by ALCOFUND SA

MiQo is a solution developed by the joint stock company Dreamcash solutions Inc., registered under the Quebec enterprise number (NEQ) 1175679126 with registered office at 204-3901 AV. Bannantyne Montreal Quebec H4G1C2 Canada, as well that its Cameroonian subsidiary Dreamcash Cameron S.A and marketed by Alpha Corporative Fund (ALCOFUND), 2nd tier microfinance institution category (with board of directors), MINFI approval N ° 07/462 / MINFI of May 29, 2007, public limited company with a capital of 500,000,000 FCFA registered in the register trade and furniture credit in Yaoundé under the number RC / YAO / 2005 / B / 755, with registered office at, Yaoundé at a place called MOBIL ESSOS, Amougou Noma building, BP 6165 Yaoundé, Cameroon.

Legal authorised representative of MiQo by ALCOFUND SA

Legal authorised representatives of MiQo are: ALCOFUND SA

Main activity of MiQo by ALCOFUND SA

The main activity of MiQo is the operation of various types of banking businesses and other associated businesses.

Responsible regulatory authority

The regulatory authority responsible for MiQo by ALCOFUND SA is the COBAC (Commission Bancaire de L'Afrique Centrale) The Banking Commission of Central Africa.

i.e The Banking Commission of Central Africa (3rd floor of the INTEK Building, 1045 rue de Narvick Downtown Yaoundé. Tel.: (237) 6 79 53 17 17, www.sgcobac.org/).

MiQo is a product commercialized by ALCOFUND SA which is registered under the N ° 07/462 / MINFI in the company database in the Ministry of Finance.

Entry (of the head office) in the trade register

RC / YAO / 2005 / B / 755

Tax identification number

M039700009306M

Contract term

The MiQo current account has an indefinite contract term. In Addition to our MiQo account we offer Premium Accounts (Gold and Blue) representing our physical card offers, and an offer for virtual cards.





Contractual termination rights

You can cancel your MiQo account without notice as set out in our T&Cs (Basic Rules Governing the Relationship Between the Customer and the Microfinance). We can cancel the account with notice of two months as set out in our T&Cs (Basic Rules Governing the Relationship Between the Customer and the Microfinance).

Prices

You can find the applicable prices in our current pricelist.

Applicable law/court of jurisdiction

Cameroonian law is applicable for the business relationship between you and ALCOFUND SA. ALCOFUND SA is also subject to the law of the Republic of Cameroon for the pre-contractual relation. There is no contractual clause stipulating jurisdiction.

Information and language of contract/text of the contract

The governing language for this contractual relationship and the communication between you and MiQo during the period of the contract is English and French. The terms and conditions are available in the English. The Customer has the right to demand the communication of these contract conditions in text form at any point in time during the contract period.

Option of legal remedy/extrajudicial settlement of disputes

- Due to disputes arising from the application of the Payment Services Supervision concerning distance contracts for the rendering of financial services, the regulations for payment services and for consumer loans, you can call upon the arbitration body that is established at the Republic of Cameroon and/or lodge a complaint with the Minister of Finance without prejudice to its right to bring the matter before the court.

Service proviso

There is no service proviso, unless explicitly agreed.

Technical steps for the conclusion of the contract

Requirements and supported smartphones

In order to use your MiQo account, you need an associated smartphone. Although you can use some features of your account without an associated telephone, for security reasons, essential features only function on the telephone that has been specifically associated with your account. Since your smartphone is used as a personal authentication device, only one phone at a time may be connected to your account. For security reasons, the associated smartphone may also be required to verify logins from other devices. Please note that your device is meeting the respective minimum requirements for the operating system (iOS / Android) and the MiQo app. Currently supported versions and further information can be found in the MiQo Support Center. Due to security reasons, we are forced to discontinue our service for any out-dated versions of the respective operating system and out-dated versions of the MiQo app version. We will notify you eight weeks before we stop supporting a version of the respective operating system in case this disables you to use the MiQo App and invite you to update your software during that period of time.

In addition to essential features, such as viewing your transactions and settings, the following features are only available on your associated smartphone:





- Successfully completing registration with MiQo
- Confirming transfers and standing orders
- Confirming transactions
- Applying an overdraft loan
- Associating a smartphone

If no smartphone is currently associated with your account, simply open the MiQo app on your phone. The MiQo app, depending on the smartphone you use, is available through distribution platforms operated by third-parties ("app-stores"). Your association requires prior registration in the corresponding app-store.

After installing the app, you will be automatically taken through all the necessary steps to associate your smartphone:

- Confirm your telephone number
- Receive a code via SMS
- Enter the code in the app to complete the association

If the phone number displayed during the association is not correct, or if you do not receive the SMS association code despite the phone number being correct, please contact Customer Service.

Opening of your MiQo digital banking account

To start the application, create a user account in the MiQo app on your smartphone. Completing the registration with MiQo requires agreement to our general terms and conditions. Then, confirm your phone number or email address. We will send an email to the email address that you specified during registration containing a link or a SMS to the phone number that you specified during registration containing a code. Now, you can confirm your identity directly in the MiQo app. Once you have confirmed your identity, you must associate your smartphone with your account.

Setting a transfer PIN

You can set the transfer code for your MiQo account yourself. This has the advantage that you may pick a PIN that you can easily remember. You will be prompted to enter the transfer PIN after you have associated your smartphone with your account for the first time.

Your transfer PIN is a four-digit combination that you need for the execution of any transfer of funds, and for the establishment of standing orders, withdrawals and payments with QR CODE. For security reasons, some number combinations cannot be used:

- PINs containing parts of your date of birth
- PINs containing parts of your address, such as your postal code
- Repetitions of numbers, such as 1111
- Number series, such as 1234

If your desired PIN is not accepted, please try another combination. Note, as well, that, although not all combinations are accepted, you can always assign a transfer PIN that is identical to the PIN for your card.

If you have incorrectly entered your transfer PIN six times in a row, the PIN is locked for security reasons.

Please change the transfer PIN according to the instructions above in order to unlock it again.





Possibility for correction of entry errors

You have the ability to detect and correct entry errors. For this purpose, you will receive confirmation displays, in which a summary of your information will be described and the opportunity will be given to you to either correct the information or to open your account with the appropriate information and product variants.

Retrieval and storage possibility for contractual conditions

You have the ability to retrieve and view all the contractual provisions from your contract with MiQo on MiQo's website.

Codes of conduct

ALCOFUND'S Neo-Microfinance MiQo observes statutory regulations; there exist no specialized codes of conduct.