



The following translation is provided for the customer's convenience only. The contractual language depends on your SignUp-Country. This language ("SignUp-Language") is binding in all respects. Constructions, meanings or interpretations in the SignUp-Language shall prevail in case there is any inconsistency between the English (convenience version) and the SignUp-Language version of all legal documents.

Terms and Conditions “Instant Account Funding”

(version 0.2, date: 13.01.2022)

1. “Instant account funding” is a service of ALCOFUND SA (“MiQo Neo-Microfinance”) together with our partners which enables you to instantly fund your account through the use of credit and/or debit cards, a mobile wallet (e.g. MTN MoMo, Orange Money, Express-Union Mobile Money, YUP). In addition to the one-time top-up Instant account funding enables you to fund your MiQo Neo-Microfinance account recurringly. For this purpose personal data are transmitted to our partners. You can find further information in our *Privacy Policy*.
2. Our partners will conduct a fee for the service as stated in our *List of Prices and Services* and *Information Sheet - “Foglio Informativo”* for the MiQo Current Account. The fee will be deducted directly from your MiQo Neo-Microfinance account after the transaction has been processed. Your transaction can be rejected in case the verification has not been successful or due to regulatory reasons.
3. MiQo Neo-Microfinance reserves the right to provide the Instant account funding feature only to eligible customers.
4. The Terms and Conditions of MiQo Neo-Microfinance - “*MiQo Account*”; as well as “*Basic Rules Governing the Relationship Between the Customer and the Neo-Microfinance*” shall also apply for any provision not expressly or tacitly derogated by these terms and conditions.