

Partner Terms

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Draft — pending legal counsel review. This document reflects Hannu's intended practice and is grounded in the Nigeria Data Protection Act 2023 and the NDPC GAID 2025. It is not yet a binding agreement; the ratified version will replace it without changing where it is published.

These Partner Terms govern the relationship between Hannu and licensed or specialized partners that provide the regulated rails beneath the Platform — custody and settlement, identity verification, payments, and logistics or connector services. Specific commercial terms are set out in an order form or partner schedule that incorporates these Terms.

01 Scope and roles

The partner provides the service described in its schedule. Hannu integrates that service into the Platform, instructs it, and records the resulting movements or results. The partner remains responsible for its own regulatory licences and obligations.

02 Custody and settlement

For custody and payment partners, the partner holds and moves funds under its own licence; Hannu never takes custody and records movements in its ledger. Reconciliation and settlement follow the partner schedule.

03 Compliance and representations

Each party represents that it holds the licences and approvals required for its role and will comply with applicable law, including data-protection and anti-money-laundering requirements.

04 Data protection

Where a partner processes personal data, the parties will put appropriate data-protection terms in place consistent with the NDPA, and the partner will apply protections at least equivalent to Hannu's for any identity data.

05 Service levels and security

Availability, support and security commitments are set in the partner schedule. Each party maintains reasonable and appropriate security measures.

06 **Confidentiality, liability and term**

Each party protects the other's confidential information. Liability is allocated in the partner schedule. Either party may terminate for uncured material breach or loss of a required licence.

07 **Governing law**

These Terms are governed by the laws of the Federal Republic of Nigeria. Contact: partnerships@hannu.africa.

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