

CamPay - Terms & Conditions

By registering with us, you are confirming that you will not use CamPay in connection with any product, service, transaction or activity that flouts these terms and conditions.

You may not use CamPay in connection with any product, service, transaction or activity that:

Restricted Activities

- Violates any law or government regulation, or promotes or facilitates such by third parties;
- Violates any rule or regulation of MTN Mobile Money and Orange Money
- Is fraudulent, deceptive, unfair or predatory;
- Causes or threatens reputational damage to us or MTN Mobile Money & Orange Money;
- Is fraudulent, deceptive, unfair or predatory;
- Involves any of the business categories listed in clause 2; or
- Results in or creates a significant risk of chargebacks, penalties, damages or other harm or liability.

Banned Business Categories

You may not use CamPay in connection with any product, service, transaction or activity that:

- falls within the Prohibition List of the Republic of Cameroon.
- relates to the sale and/or purchase of:
 1. banned narcotics, steroids, certain controlled substances or other products that present a risk a consumer's safety;
 2. blood, bodily fluids or body parts;
 3. burglary tools;
 4. counterfeit items;
 5. illegal drugs and drug paraphernalia;
 6. fireworks, destructive devices and explosives;
 7. identity documents, government documents, personal financial records or personal information (in any form, including mailing lists);
 8. lottery tickets, sweepstakes entries or slot machines without the required license;
 9. offensive material or hate speech or items that promote hate, violence, racial intolerance, or the financial exploitation of a crime;
 10. police badges or uniforms;
 11. chemicals;
 12. recalled items;
 13. prohibited services;
 14. unlicensed financial services, stocks or other securities;
 15. stolen property;
 16. items that infringe or violate any copyright, trademark, right of publicity or privacy or any other proprietary right under the laws of any jurisdiction;
 17. sales of currency without BDC license, certain cryptocurrency operators;

18. obscene material or pornography;
19. certain sexually oriented materials or services;
20. certain firearms, firearm parts or accessories, ammunition, weapons or knives; or
21. any product or service that is illegal or marketed or sold in such a way as to create liability to CamPay.

- relate to transactions that:
 1. show the personal information of third parties in violation of applicable law;
 2. support pyramid or ponzi schemes, matrix programs, other "get rich quick" schemes or certain multi-level marketing programs;
 3. are associated with purchases of annuities or lottery contracts, lay-away systems, off-shore banking or transactions to finance or refinance debts funded by a credit card;
 4. pertain to ammunitions and arms; and
 5. involve gambling, gaming and/or any other activity with an entry fee and a prize, including, but not limited to casino games, sports betting, horse or greyhound racing, lottery tickets, other ventures that facilitate gambling, games of skill (whether or not it is legally defined as a lottery) and sweepstakes unless the operator has obtained prior approval from CamPay and the operator and customers are located exclusively in jurisdictions where such activities are permitted by law.

Actions by CamPay

If, in our sole discretion, we believe that you may have engaged in any violation of these Terms & Conditions, we may (with or without notice to you) take such actions as we deem appropriate to mitigate risk to CamPay and any impacted third parties and to ensure compliance with this Acceptable Use Policy. Such actions may include, without limitation:

- Blocking the settlement or completion of one or more payments;
- Suspending, restricting or terminating your access to and use of the CamPay's Services;
- Terminating our business relationship with you, including termination without liability to CamPay of any payment service agreement between you and CamPay;
- Taking legal action against you;
- Contacting and disclosing information related to such violations to (i) persons who have sold/purchased goods or services from you, (ii) any banks or Card Networks involved with your business or transactions, (iii) law enforcement or regulatory agencies, and (iv) other third parties that may have been impacted by such violations; or
- Assessing against you any fees, penalties, assessments or expenses (including reasonable attorneys' fees) that we may incur as a result of such violations, which you agree to pay promptly upon notice.