PERSONAL ACCOUNT TERMS

Last updated: July 2026

1. WELCOME

These Personal Account Terms explain how your Bitwisi Personal Account works and the rules that apply when you use our services.

By creating or using a Bitwisi Account, you agree to these Terms.

If you do not agree, please do not use our services.

2. WHO WE ARE

Bitwisi is a financial technology company that provides digital financial services, including wallets, payments, cards, international money transfers, merchant services and Smart Financial Kiosks in supported countries.

3. ELIGIBILITY

To open a Personal Account, you must:

- be legally allowed to use our services;
- provide accurate information;
- complete identity verification when required;
- comply with applicable laws and these Terms.

You may only maintain one Personal Account unless we approve otherwise.

4. YOUR ACCOUNT

Your Bitwisi Account allows you to:

- hold available balances;
- send and receive money;
- make payments;
- use eligible Bitwisi Cards;
- access supported financial services.

Available features may vary depending on your country and verification level.

5. VERIFICATION

We may ask you to verify your identity before or after opening your account.

Additional verification may be required to:

- increase limits;
- access new products;
- comply with legal obligations;
- protect your account.

6. KEEPING YOUR ACCOUNT SECURE

You are responsible for:

- keeping your password confidential;
- protecting your device;
- enabling available security features;
- notifying us immediately if you suspect unauthorized access.

You must never share your verification codes or security credentials with anyone.

7. USING YOUR ACCOUNT

You agree to use your account only for lawful purposes.

You must not:

- commit fraud;

POURQUOI CHOISIR BITWISI ?
Écosystème intégré
Expertise locale
Approche innovante
Sécurité renforcée

POURQUOI CHOISIR BITWISI ?
Le Groupe BIWISI SarL s'engage à fournir des solutions technologiques fiables, sécurisées et innovantes afin d'accompagner durablement les entreprises et institutions dans leur transformation digitale.
Nous croyons en une Afrique connectée, moderne et prospère grâce à l'innovation.

PERSPECTIVES & AMBITIONS
- Développer nos solutions a l'échelle africaine
- Développer des solutions fintech innovantes
- Renforcer l'inclusion financière
- Accompagner la fintech locale et régionale
- Devenir une référence technologique en afrique centrale

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- use false identities;
- violate sanctions or applicable laws;
- interfere with our systems;
- use the account on behalf of another person without authorization.

8. FEES

Some services may include fees.

Applicable fees will always be available before you confirm a transaction or in our Fees Schedule.

9. TRANSACTION LIMITS

Your account may be subject to limits based on:

- your verification level;
- regulatory requirements;
- country of residence;
- product type;
- security considerations.

We may change these limits when necessary.

10. SUSPENSIONS AND RESTRICTIONS

We may temporarily restrict your account if we reasonably believe it is necessary to:

- protect you or other customers;
- investigate suspicious activity;
- comply with legal or regulatory obligations;
- prevent fraud or security risks.

Where legally permitted, we will explain the reason for the restriction.

11. CLOSING YOUR ACCOUNT

You may close your account at any time, provided that:

- all outstanding obligations have been fulfilled;
- no legal restrictions apply;
- your account balance has been withdrawn or transferred.

We may also close your account in accordance with our Terms and applicable law.

12. CHANGES TO THESE TERMS

We may update these Terms from time to time.

Where required, we will notify you before material changes take effect.

Your continued use of the account means you accept the updated Terms.

CONTACT US

If you have any questions, need support, or wish to make a complaint, please contact us through the support channels available on the Bitwisi website or mobile application.

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