

Terms and Conditions of Use

Chams ConfirmMe Portal

INTRODUCTION AND ACCEPTANCE

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1. In order to access certain features of CHAMS's website and portals, you may be required to provide information about yourself (such as identification or contact details) as part of the registration process, including to obtain a CHAMS account to access certain sections of the website and portals, or as part of your continued use of such website or portals. You agree that any registration information you give to CHAMS will always be accurate, correct, and up to date.
2. You agree to use CHAMS's website and portals only for purposes that are permitted by (a) this Terms and Conditions of Use Policy, and (b) any applicable law, regulation, or generally accepted practices or guidelines in the relevant jurisdictions (including any laws regarding the export of data or software to and from the United States or other relevant countries).
3. You agree not to access (or attempt to access) CHAMS's website or portals by any means other than through the interface that is provided by CHAMS. You specifically agree not to access (or attempt to access) any part of CHAMS's website or portals through any automated means (including use of scripts or web crawlers) and shall ensure that you comply with the instructions set out in any robots.txt file present on such website or portals.
4. You agree that you will not engage in any activity that interferes with or disrupts CHAMS's website or portals (or the servers and networks which are connected to such website or portals).
5. You agree that you will not reproduce, duplicate, copy, republish, upload, post, transmit, distribute, modify, sell, trade, or resell CHAMS's website or portals, or any portion, feature, or content thereof, for any purpose; provided that you may download one copy of the materials on CHAMS's website or portals on any single computer for your non-commercial use only and you may print one copy of the materials on CHAMS's website or portals for your non-

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6. You agree that you are solely responsible for (and that CHAMS has no responsibility to you or to any third-party for) any breach of your obligations under the Terms and Conditions of Use Policy and for the consequences (including any loss or damage which CHAMS may suffer) of any such breach.
7. You must be 18 years or older to use CHAMS's website or portals unsupervised. If you are under the age of 18, you may only use such website and portals in conjunction with, and under the supervision of, your parents or guardians.
8. You must be a human. CHAMS accounts registered by "bots" or other automated methods are not permitted.
9. Your CHAMS account may only be used by one person – a single CHAMS account shared by multiple people is not permitted.
10. You agree and understand that you are responsible for maintaining the confidentiality and security of your CHAMS account and password, if any. CHAMS cannot and will not be liable for any loss or damage from your failure to comply with this security obligation.
11. You agree that you will be solely responsible to CHAMS for all activities that occur under your CHAMS account.
12. One person or legal entity may not maintain more than one CHAMS account.
13. If you become aware of any unauthorized use of your CHAMS account or password, you agree to notify CHAMS immediately.
14. We reserve the right to modify or discontinue, temporarily or permanently, your access to CHAMS's website or portals, or your CHAMS account with or without notice.

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Certain features within CHAMS's website or portals may allow you to post comments, send emails and other communications, and submit suggestions, ideas, comments, questions, or other information (together "Commenting"). You agree, understand and represent that all of your Commenting: (i) is accurate, (ii) is owned or otherwise controlled by you, (iii) is not illegal, obscene, threatening, defamatory, invasive of privacy, infringing of intellectual property rights, or otherwise injurious to third-parties, and (iv) does not consist of or contain software viruses, political campaigning, commercial solicitation, chain letters, mass mailings, or any form of "spam." You may not use a false e-mail address, impersonate any person or entity, or otherwise mislead as to the origin of Commenting. CHAMS reserves the right (but not the obligation) to monitor and edit or remove any Commenting activity or content. If you do post Commenting content or submit Commenting material, you grant CHAMS a nonexclusive, royalty-free, perpetual, irrevocable, and fully sublicensable right to use, reproduce, modify, adapt, publish, translate, create derivative works from, distribute, and display such Commenting content throughout the world in any media, including the right to use the name that you submit in connection with such Commenting. CHAMS takes no responsibility and assumes no liability for any Commenting content posted by you or any third-party.

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CHAMS's website and portals may be linked to other websites not maintained by us. We do not control and are not responsible for the content of and policies governing use of those websites not maintained by us. The inclusion of any link to such websites does not imply approval of or endorsement by us of the websites or the content thereof.

PRIVACY

Please read our Privacy Policy which also governs your use of CHAMS's website and portals to understand our policies about what information we collect, how we will treat this information, and what options you have to direct our activities.

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By visiting CHAMS's website or portals, you agree that the laws of Nigeria without regard to principles of conflict of laws, will govern this Terms and Conditions of Use Policy and any dispute of any sort that might arise between you and CHAMS regarding such Policy.

CHANGES TO THE TERMS

We reserve the right, at any time, to modify, alter, or update the terms and conditions of this Terms and Conditions of Use Policy without prior notice. Modifications shall become effective immediately upon being posted on our website and portals. Your continued use of the website and portals after modifications are posted constitutes an acknowledgement and acceptance of the Terms and Conditions of Use Policy and its modifications.

UPDATED

May 28, 2015

HOW TO CONTACT US

Any questions about this Terms and Conditions of Use Policy should be addressed to corporateaffairs@chams.com or by mail at: Chams Plc, 8, Louis Solomon Close, Victoria Island, Lagos, Nigeria.