

Terms of use: The Tembo App

This document contains the terms and conditions that apply when you use the Tembo app.

These terms apply in addition to any terms and conditions that apply in relation to the services we provide to you, including those set out in our Customer Agreement. Please read these terms carefully and make sure that you understand them before using our App or services. If you don't wish to be bound by these, please do not use or download our app.

Additional terms apply when using our website, www.tembomoney.com/, as set out at <https://www.tembomoney.com/terms>. If you are looking for information on how we use your information, you should refer to our [Privacy](#) and [Cookies](#) Policies (available on our Website).

Downloading the App

Our app can be downloaded for free from either the Google Play Store or the Apple App Store.

We cannot guarantee that our app will always be available or function without interruptions. We reserve the right to suspend, limit, withdraw, or modify any aspect of our app at any time without prior notice.

Our app is intended only for people residing in the United Kingdom, so it is not appropriate for people in other locations. If you choose to access or download our App from outside the United Kingdom, you do so at your own risk.

Please be aware that we may collect technical data about your device in order to improve our App, Website and services.

Data usage

You are responsible for any and all data charges you incur from mobile service providers, internet service providers, or other data providers when using the app, website, or any service.

Keeping your Account Secure

To keep your account secure, you must never allow anyone to access the App (or any service accessible through the App) using your device or otherwise on your behalf. This means you must take reasonable steps to keep the App secure, for example, by doing the following:

- keeping your security information safe and confidential, and never share it with anyone else (remember we will never ask you for all of your security information);
- ensuring the software on your device is kept up to date by installing updates as soon they are available; and

- informing us immediately if you become aware that anyone else has access to your user account on the App or if you lose your device.

We will suspend your use of the App if you tell us we believe that your security information has been compromised or that anyone else has access to your user account on the App.

What you can and can't do

We give you permission to use our app for the purposes of accessing the services we make available from time to time, provided that you do not do any of the following:

- Attempt to disrupt or damage the app, website or our services.
- Use the App or Website to transmit any viruses, malware, spyware, or anything else of a malicious or disruptive nature;
- Inject content or code or otherwise alter or interfere with the way any page of the App is rendered or displayed;
- Access the app or our services through unauthorised means, including automated devices, scripts, bots, or otherwise, unless with our express permission;
- Investigate and reproduce our code, or try to analyse or reverse engineer the App or services, or any part of them;
- Change or alter the App or another website to inaccurately imply an association with Tembo;
- provide us with false or misleading information, or otherwise engage in dishonest conduct while using the App, Website or services;
- use the App, Website or services in any way that is illegal or could otherwise bring us into disrepute; or
- Otherwise use the app or our services in a malicious or negligent manner or in any other way that intentionally harms our services or customers.

The App and Website are provided for domestic and private use only. You must not use it for any commercial or business purposes.

Suspending or Terminating Access

We can suspend or terminate your use of the App and any accounts at any time and at our sole discretion. We will do so where when reasonable, such as if any of the following things happen:

- You have breached these terms or the terms of our Customer Agreement;
- we reasonably believe you gave us false information when you set up your user account, and if we had known the truth, we wouldn't have allowed you to use the App and/or Website;
- we reasonably believe that your user account is being used, or looks like it's going to be used, for something illegal, malicious, or otherwise contrary to the intended use of our website, app, or services;

- you threaten, are violent towards, or otherwise act inappropriately towards our staff or other users; or
- We have to do so for legal or regulatory reasons.

Where we have reasonable grounds to terminate or suspend your account, including where we do so for any of the reasons listed above, we may do so without notice.

Content on our App

Content on our App may be out of date at any given time. We are under no obligation to update our content, and we make no representations, warranties or guarantees that the content on our website or App is accurate, complete or up-to-date.

Our website and our App contain content that is for general information only and is not intended to be advice to you. If you are unsure about any of the content on the app, please seek professional or specialist advice for your particular circumstances.

Intellectual property

We're the owner or the licensee of all intellectual property rights contained in our app and the material published within it. All such rights are reserved, and copyright laws and treaties around the world protect them.

Availability and changes to our App or Website

We may make changes or updates to the App at any time and do not guarantee that the app will be available at all times or without interruption; there may be times when the app is unavailable, such as for security reasons, scheduled downtime for updates, or unforeseen reasons outside of our control.

Viruses, errors or omissions

We don't guarantee that our App or any content on it will be free from errors or omissions or secure or free from bugs or viruses. We recommend that you use your own virus protection software.

Liability

We will not be liable to you for any loss or damage, whether in contract, tort (including negligence), breach of statutory duty, or otherwise, even if foreseeable, arising under or in connection with:

- your use of, or inability to use, our app or services;
- your use of, or reliance on, any content displayed on our app;
- your use of any links to other websites contained in our app; or

- any virus, distributed denial-of-service attack, or other technologically harmful material due to your use (in any way) of our app.

Third-party websites and services

Our App may include links to third-party websites, applications or features. These are provided for your information only: Third-party services are used at your own risk, and we do not endorse, control, or maintain them and will not be liable to you for any loss or damage that may arise from your use of any third-party services.

Linking to our App

You may link to our App page in the relevant app store, provided you do so in a way that is fair and legal, does not damage our reputation or take advantage of it, and do so in a way that does not suggest any form of association or endorsement on our part where none exists. We may withdraw this linking permission without notice.

General provisions & applicable law

Your use of our App and any dispute arising out of that use is subject to the laws of England and Wales, and the courts of England and Wales will have exclusive jurisdiction.

You cannot assign, sub-license or otherwise transfer to any third party any of your rights and/or obligations under these Terms. We can assign, sub-license or otherwise transfer to any third party at any time any of our rights and/or obligations under these Terms.

If any provision of these Terms is found to be invalid for any reason, the invalidity of that provision will not affect the remaining provisions of these Terms, which will remain in full force and effect. If either Tembo or you fail to exercise any right or remedy under these Terms, that will not affect our or your right to exercise that right or remedy. If there is any inconsistency between these terms and those in our Customer Agreement, the Customer Agreement shall prevail.

Contact

If you need to contact us, you can do so by contacting us using the following information:

- Email: hello@tembomoney.com
- App: Via live chat - Open the app, press 'settings', then 'Chat to us', then 'Send us a message'.
- Address: Tembo Savings, 18 Crucifix Lane, London, SE1 3JW.

If we need to contact you, we will use the email address or phone number you provide when you sign up or use the App or Website or directly through the App. If these details change, please let us know