Terms of Use

Effective 23 October 2026

These terms govern your use of the Xpanda app, website, and services operated by XPANDA TECHNOLOGIES LTD (RC 9761187) ('Xpanda', 'we', or 'us'). Please read them with our Privacy Policy. By creating an account or using a service, you agree to these terms. If you do not agree, do not use the service.

1. Accounts and eligibility

Provide accurate information and keep it current. You are responsible for protecting your password, transaction PIN, and devices, and for promptly reporting unauthorized activity. Some services require additional identity verification, minimum age, transaction limits, or other eligibility checks. We may decline a service where those requirements are not met. Do not share your account or use another person's identity.

2. What Xpanda provides

Xpanda provides access to supported money movement, funding, bills and digital services, and digital-asset features shown in the app. The exact features available to you depend on your verification level, applicable law, and the service's current availability. A bank, payment institution, network, or other partner may perform part of a service. We will show relevant service details before you confirm a transaction.

3. Payments, rates, and limits

Check the recipient, amount, currency, rate, and any displayed charge before confirming. We may apply fixed or percentage fees, minimum or maximum charges, and transaction limits as displayed in the app. Rates may change before you confirm; the rate and charge shown at confirmation apply to that request unless the app clearly tells you otherwise. A submitted instruction may be delayed, rejected, reversed, or refunded where required by law, security checks, network rules, or a failed service.

You must have sufficient available funds and pay any applicable charge. We may correct an obvious error, duplicate credit, or unauthorized transaction, with an appropriate record and notice where lawful. If a transaction fails after a debit, we will investigate and return funds where required.

4. Digital assets

Digital-asset values can move rapidly. Blockchain transfers may be irreversible, and sending to the wrong address or network can result in loss. Verify the asset, network, destination address, and any required tag before confirming. Network fees and service charges, where applicable, are shown in the transaction flow. Xpanda does not provide investment advice or guarantee a price, return, or processing time.

5. Acceptable use and security

Do not use Xpanda for fraud, money laundering, sanctions evasion, unauthorized access, or any unlawful transaction. We may monitor activity and restrict an account, wallet, or transaction when reasonably needed to protect customers, investigate suspected misuse, or meet legal and regulatory duties. We may ask for additional information and may be unable to explain certain restrictions where the law prevents disclosure.

6. Errors, complaints, and support

Contact us promptly if a transaction is missing, incorrect, unauthorized, or disputed. Include its reference where available, but never send your PIN or password. We will investigate and explain the outcome; a partner or payment network may affect timing. You can reach us through in-app support or support@xpanda.app. Nothing in these terms removes rights you have under applicable consumer-protection law.

7. Suspension and account closure

You may request account deletion here or from the app. We may need to verify your identity, complete outstanding transactions, settle obligations, or retain certain records required by law. We will tell you when closure and permitted deletion are complete. We may suspend or close an account if these terms are breached or where security, fraud prevention, a partner rule, or law requires it.

8. Service changes and responsibility

We work to keep services available and accurate, but internet, banking, blockchain, and third-party systems can be interrupted. We may change or discontinue a feature with notice where practical or legally required. We are responsible for our obligations under applicable law; we do not exclude liability that cannot lawfully be excluded. You remain responsible for accurate instructions and for safeguarding access to your account.

9. Changes, law, and contact

We may update these terms. We will publish the effective date and give additional notice when required. Continued use after a change takes effect means you accept the updated terms; if you disagree, you can stop using the service and request closure. These terms are governed by the laws of the Federal Republic of Nigeria, subject to any mandatory rights that apply to you.

XPANDA TECHNOLOGIES LTD (RC 9761187). Office address: Shema Quarters, near Police Station, Rimi LGA, Katsina State, Nigeria. Questions or complaints: support@xpanda.app.