

1. TOBEY GLOBAL SYNERGY LIMITED owns this platform which is accessible via the internet through the interface located at <https://Tobey.ng>
2. User is any registered member of the website <https://Tobey.ng> who uses any services provided by TOBEY GLOBAL SYNERGY LIMITED
3. E-currency is a non-interest-bearing instrument designed to circulate as a media of exchange.
4. Accepted e-currency is any e-currency listed at <https://Tobey.ng> for which Tobey Global Synergy Limited provides its services.
5. Payment is an electronic or conventional currency transfer from the payer to the payee.
6. Payment method is any means of funds transfer listed at <https://Tobey.ng> , including e-currency to e-currency transfer and bank transfer.

The parties to this agreement are Tobey Global Synergy Limited and the User. The user understands that the name, address, phone number, banking details, E-currency account details, and any other personal identification information, including documents such as (phone bills, electricity bills or other utility bills) must be accurate and correct details the user.

The user may not purchase E-currency from or sell E-currency to Tobey Global Synergy Limited on behalf of another person or using another person's bank, credit card or E-currency account details. Tobey Global Synergy Limited does not accept third-party payments. The person sending funds must be the owner or access the chosen Digital Current account. The funds are being sent to Tobey Global Synergy Limited and will not transfer personal details to others unless requested with a court order from Government Authority. Tobey Global synergy Limited will not take any actions against you without a court order or other legal basis. Tobey Global Synergy Limited reserves the right to inhibit any orders with questionable content.

The user understands that Tobey Global Synergy Limited does not endorse any digital currency-related investments or merchants. Furthermore, the user understands that Tobey Global Synergy Limited warns against investing digital currency in so-called high yield investment programs (HYIPs). Therefore, there is a very high chance that the user will lose their digital currency.

Any tax consequences of Tobey Global Synergy Limited transactions are the user's sole responsibility. The user indemnifies Tobey Global Synergy Limited from liability if a digital Currency issuer does not deliver upon its promise to provide the service associated with maintaining their E-

currency accounts. The user understands that e-currency exposes the user to the risk of loss of market value.

In particular, acquiring, owning and using digital currency as money involves market risk and is unsuitable for all persons.