DANGOTE PETROLEUM REFINERY IPO

TERMS & CONDITIONS

1. Acceptance

By accessing or using the IPO subscription platform, you acknowledge that you have read, understood, and agreed to be bound by these Terms and Conditions, together with any additional requirements set out in the approved Offer Prospectus.

2. Eligibility

To participate in the offer, investors are required to:

- Be legally eligible to invest under applicable laws;
- Provide accurate and complete information;
- Possess a valid BVN where applicable;
- Possess a valid CSCS Account and CHN;
- Meet minimum subscription requirements.

3. Investor Responsibility

The investor is solely responsible for:

- Reviewing the Offer Prospectus;
- Assessing investment suitability;
- Providing accurate subscription details;
- Ensuring availability of sufficient funds.

4. Accuracy of Information

Each investor represents and warrants that all information provided during the subscription process is true, complete, accurate, and not misleading. Any false, inaccurate, incomplete, or misleading information may result in rejection of the subscription, cancellation of the application, or any other action required by law or regulation.

5. Subscription Processing

Submission of a subscription request does not constitute a guarantee of share allotment.

All subscriptions remain subject to:

- Regulatory approvals;
- Validation checks;
- Availability of shares;
- Final allotment procedures.

6. Payment Authorization

By completing the subscription process, the investor authorizes the debit of the designated account for the applicable subscription amount and any related fees disclosed in the offer documentation.

7. Refunds

Where refunds become applicable due to unsuccessful subscriptions, excess subscriptions, or any regulatory requirement, such refunds shall be processed in accordance with the approved terms of the offer.

8. Limitation of Liability

Fidelity Bank Plc shall not be liable for:

- Investment losses;
- Market fluctuations;
- Regulatory decisions;
- Investor errors;
- Delays caused by third-party systems;
- Incorrect information supplied by investors.

9. Data Privacy

Personal information provided during the subscription process shall be processed in accordance with applicable data protection laws and the Bank's privacy policies. Such information may be shared with authorized parties involved in the transaction where required for processing, regulatory compliance, or by applicable law.

10. Regulatory Compliance

The offering shall be governed by all applicable laws, regulations of the Securities and Exchange Commission, rules of the Nigerian Exchange, and other relevant capital market requirements.

11. Amendments

The Bank reserves the right to amend, update, or modify these Terms and Conditions where required by regulatory, legal, operational, or business considerations.

12. Governing Law

These Terms and Conditions shall be governed by the laws of the Federal Republic of Nigeria.