

Privacy Policy:

Service Terms & Conditions (Dangote Refinery Initial Public Offer)

By using this service, you agree to the following terms:

1. Role of the Bank

You acknowledge and agree that Fidelity Bank acts solely in the capacity as a receiving bank in line with its appointment from the Dangote Petroleum Refinery & Petrochemicals FZE (DPRPFZE).

Fidelity Bank serves as a **facilitator and payment enabler** for the purchase of Dangote Petroleum Re a third-party travel technology provider. The Bank is not a travel agent, airline, or service provider.

2. Allotment of Shares

(The regulators of the Capital market reserve the right to approve or reject any application / subscription)

3. Customer Responsibility

You are solely responsible for:

- 3.1. Ensuring that all details (including names, and all associated details) are accurate and complete prior to confirmation
- 3.2. Reviewing fare rules, restrictions, and conditions before completing the booking

The Bank shall not be liable for errors resulting from incorrect information provided by you.

4. Pricing and Charges

- 4.1. The price of the shares and fares, taxes, and service charges are displayed at the point of booking
- 4.2. Prices are subject to change based on availability, airline pricing updates, and applicable fees until the booking is confirmed

5. Cancellations, Refunds, and Rescheduling

- 5.1. All cancellations, refunds, and rescheduling requests are subject to the applicable airline's terms and conditions
- 5.2. TRIPS will process such requests in accordance with airline policies and timelines
- 5.3. The Bank does not guarantee refund eligibility or processing timelines

Important:

Confirmed and ticketed bookings may be non-refundable depending on airline rules. Where refunds are applicable, they will be processed by the airline and/or TRIPS.

6. Limitation of Liability

To the fullest extent permitted by applicable law:

- 6.1. The Bank shall not be liable for any **direct, indirect, incidental, or consequential damages** arising from:
 - a) Flight cancellations, delays, or rescheduling
 - b) Denied boarding or missed flights
 - c) Acts or omissions of airlines or third-party service providers
- 6.2. The Bank makes no warranties or representations regarding the quality, safety, reliability, or availability of services provided by TRIPS, airlines, or other third parties

7. Indemnity

You agree to **indemnify, defend, and hold harmless** the Bank, its affiliates, employees, and agents from and against any claims, liabilities, damages, losses, costs, or expenses (including legal fees) arising out of or in connection with:

- a) Your use of the service
- b) Any breach of these Terms
- c) Inaccurate or incomplete information provided by you
- d) Any act or omission of third-party service providers (including airlines and TRIPS)

8. Data Protection and Sharing

- a) Your personal data will be collected and processed for the purpose of facilitating your booking and related services
- b) Your data will be shared with TRIPS, airlines, payment processors, and other relevant service providers strictly for booking and compliance purposes, in accordance with our lawful basis for processing as described in our Privacy Policy.
- c) All data processing will be carried out in accordance with applicable data protection laws, including the **Nigeria Data Protection Act, 2023** and other applicable data protection laws.
- d) The Bank will implement appropriate technical and organizational measures to safeguard your personal data.
- e) Your personal data will be retained only for as long as necessary to fulfill the purposes outlined above or as required by law.
- f) For full details on how your data is handled, please refer to <https://www.fidelitybank.ng/privacy-policy/>

10. General Provisions

- a) These Terms shall be governed by the laws of the **Federal Republic of Nigeria**
- b) The Bank reserves the right to update or modify these Terms at any time, with such changes taking effect upon publication