

## **TERMS AND CONDITIONS OF USE**

### **1. Acceptance**

By accessing or using the website, mobile application, online trading platform, or any digital service operated by **Lighthouse Capital Limited** ("the Company"), you acknowledge that you have read, understood, and agree to be bound by these Terms and Conditions, the Company's Privacy Policy, and all applicable laws and regulations. If you do not agree with these Terms, you must discontinue your use of the Platform.

The Company reserves the right to amend these Terms at any time. Continued use of the Platform following any updates constitutes acceptance of the revised Terms.

### **2. Regulatory Status**

Lighthouse Capital Limited is licensed and regulated by the Securities and Exchange Commission (SEC) of Nigeria as a Capital Market Operator. The information provided on this Platform is for general informational purposes only and does not constitute financial, investment, or legal advice, nor does it guarantee the performance or return of any investment.

### **3. Investment Risks**

Investments in securities involve risks including:

- market risk;
- liquidity risk;
- interest rate risk;
- foreign exchange risk;
- issuer risk; and
- economic and regulatory risks.

Past performance does not guarantee future performance.

#### **4. Client Responsibilities**

Clients are responsible for the proper use of the Company's Platform and shall:

- Provide accurate, complete, and current information.
- Maintain the confidentiality and security of their login credentials and account information.
- Notify the Company immediately of any unauthorised access, suspected security breach, or fraudulent activity.
- Comply with all applicable laws, regulations, and these Terms and Conditions.
- Promptly notify the Company of any changes to their personal, contact, or account information.

#### **5. Electronic Instructions**

The Company may rely on instructions received through authorized electronic channels as valid and binding instructions from the client, unless fraud or an obvious error is established. Clients are responsible for safeguarding their login credentials and must promptly notify the Company of any unauthorized access or suspected security breach.

#### **6. Online Account Security**

Clients are responsible for maintaining the security of their online accounts by safeguarding their passwords and login credentials, securing the devices used to access the Company's digital platforms, and promptly reporting any suspected unauthorized access, fraudulent activity, or security breach to the Company.

#### **7. Intellectual Property**

All content including:

- logos;
- trademarks;

- software;
- reports;
- research;
- graphics; and
- publications

remain the exclusive property of the Company unless otherwise stated.

No material may be copied or reproduced without written consent.

## **8. Market Information**

Market information published on our platforms is provided for general information only and does not constitute investment advice or a recommendation to buy or sell securities.

## **9. Third-Party Links**

Links to external websites are provided for convenience only.

The Company accepts no responsibility for third-party content.

## **10. Availability**

While reasonable efforts are being made to ensure uninterrupted access, we do not guarantee that our website or mobile application will always be available or error-free.

## **11. Limitation of Liability**

To the fullest extent permitted by law, the Company shall not be liable for losses arising from:

- internet failures;

- cyber-attacks;
- system interruptions;
- force majeure;
- third-party failures;
- unauthorized access beyond our reasonable control.

Nothing in these Terms excludes liability where exclusion is prohibited by law.

## **12. Anti-Money Laundering**

The Company may request additional identification documents at any time to comply with applicable Anti-Money Laundering, Counter-Terrorism Financing and Know-Your-Customer requirements.

Failure to provide requested information may result in suspension or termination of services.

## **13. Suspension or Termination**

The Company reserves the right to suspend or terminate access where:

- false information is provided;
- fraud is suspected;
- regulatory requirements so demand;
- these Terms are breached.

## **14. Complaints**

Complaints may be submitted through:

### **Customer Service**

Email: [support@lighthousecapital.ng](mailto:support@lighthousecapital.ng)

Telephone: 0201 271 8910, 0909-090-8084, 0909-090-8085

Address: 2nd Floor, 39 Adeola Odeku Street, Victoria Island, Lagos, Nigeria

Where required, unresolved complaints may be escalated in accordance with SEC complaint resolution procedures.

## **15. Governing Law**

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

Any dispute shall be subject to the jurisdiction of the competent courts of Nigeria, except where applicable law or regulatory dispute resolution procedures provide otherwise.

## **16. Amendments**

The Company may amend these Terms at any time.

Continued use of our services after publication of amendments constitutes acceptance of the revised Terms.