



UMERA FARMS NIGERIA LIMITED

RC NUMBER: 1698942

Deborah House, Sabo Area Ogbomoso, Oyo State Nigeria

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INSTALMENT PAYMENT/REFUND POLICY

1. PURPOSE:

The purpose of the Instalment Payment/Refund Policy is to:

- a) Intimate our Investors who choose to pay by Instalments of the plans available to them under such circumstances.
- b) And better educate Investors who chose payment by instalments on the terms and conditions of their choice
- c) Serve as an Agreement between the Investor and Umera Farms Nigeria Limited as regards the payment by Instalments.

2. COMMENCEMENT OF POLICY:

This Policy will commence on 1st day of May, 2021.

3. APPLICATION OF THE POLICY

This Policy applies to all Investors with Umera Farms Nigeria Limited who chose the Instalment payment plan.

4. ELIGIBILITY

For an Investor to be eligible for the payment by Instalment, such Investor must:

- a. Make a first initial deposit of the said Investment sum
- b. And agree to pay up the balance within Three (3) Months of the first payment.

5. CONDITIONS

BY CHOSING THE INSTALMENT PAYMENT PLAN, THE INVESTOR MUST UNDERSTAND THAT:

- i. The balance of the Investment sum must be made between three (3) Month of the first payment.

- ii. Default to make the balance payment between the first (3) three months attracts a Ten percent (10%) increase on the balance for every months that such Investor defaults.

6. REFUND POLICY

Funds transferred for Investment purposes shall be refundable to the Investor subject to the following terms and conditions:

- i. A penalty is attached to the refund request.
- ii. The penalty attached shall be fifteen percent (15%) of the refund amount requested as Administrative charges.

7. VARIATIONS

Umera Farms reserves the right to vary, replace or terminate this policy from time to time.

8. INVESTOR'S ACKNOWLEDGEMENT

I acknowledge: receiving the Umera Farms Instalment Payment/Refund Policy; that I will comply with the Policy; and agree to it as the terms and conditions for Instalment payment of my investment plan.

Name:	
Signature:	
Date:	