

YGT Residential General Terms and Conditions of Service

Subscriber ("Subscriber", "you" or "your") agrees to be bound by these Residential General Terms and Conditions of Service with respect to all residential services provided by YGT Networks ("Services"), and by the additional terms of service and posted policies applicable to the Services to which you subscribe and posted at www.ygtnetworks.com/terms and incorporated herein by reference (collectively referred to as "Terms of Service"). These Terms of Service also incorporate by reference YGT Networks Privacy Policy located at www.ygtnetworks.com/terms, which governs the collection, use and disclosure of Subscriber personal information. All references to "YGT Networks" in these Terms of Service mean YaccoDatatech Technology, its parents, affiliates or subsidiaries providing Subscriber the Services, as well as third parties YGT Networks may retain to provide the Services.

If YGT Networks provides YGT Voice™ service in Subscriber's area, it will be provided through the YGT phone service affiliate servicing Subscriber's area.

THESE TERMS OF SERVICE CONTAIN (1) A BINDING ARBITRATION PROVISION, WHICH INCLUDES A WAIVER OF YOUR RIGHT TO BRING CLAIMS AS CLASS ACTIONS; (2) A LIMITATION ON YOUR RIGHT TO BRING CLAIMS AGAINST YGT Networks MORE THAN 1 MONTH AFTER THE RELEVANT EVENTS OCCURRED; AND (3) THE RIGHT TO OPT OUT OF THE FOREGOING PROVISIONS. THESE PROVISIONS AFFECT SUBSCRIBER'S RIGHTS UNDER THESE TERMS OF SERVICE WITH RESPECT TO ALL SERVICES. SEE SECTION 30 FOR DETAILS ON THESE PROVISIONS.

1. Introduction

a. Acceptance. Subscriber accepts these Terms of Service by doing any of the following: (i) written or electronic signature; (ii) informing YGT Networks electronically or orally of such acceptance; (iii) activating a Service, Equipment or Device; (iv) breaking the seal on any package or box containing any Equipment or Device; or (v) use of or payment for, in whole or in part, the Service, Equipment or Device. This is a binding legal document and Subscriber should regularly consult www.ygtnetworks.com/terms for updates.

b. Use of Services. Subscriber agrees that the Services will be used only for Subscriber's personal, residential, non-commercial purposes, unless otherwise specifically authorized by YGT Networks in writing. You are prohibited from reselling or permitting another to resell the Services in whole or in part, or using or permitting another to use the Services, directly or indirectly, for any unlawful purpose or in violation of applicable law. Subscriber agrees and acknowledges that these Terms of Service apply to all persons who use the Services and that you shall have sole responsibility for ensuring that all other users of the Services understand and comply with the Terms of Service.

c. Amendments; Notices. To the fullest extent permitted under applicable law, YGT Networks may in its sole discretion modify any aspect of the Services or these Terms of Service and will post such changes on www.ygtnetworks.com/terms. YGT Networks will provide email, call or text message notice of any material changes to the Services or these Terms of Service at least 10 days in advance or any longer period required under applicable law by either: (i) sending via email, call or text message delivery to Subscriber's email address of record (ii) e-mailing to Subscriber's e-mail of record; or (iii) including a message in your monthly billing statement. Subscriber agrees that any one of the foregoing methods of notice constitute sufficient and effective notice under these Terms of Service. If you disagree with a change to these Terms of Service, you have the right to cancel the Services; provided, that your continued use of the Services for more than 5 days after we deliver notice of a change will constitute your acceptance of the change.

2. Charges and Billing

a. Payment of Charges: Billing may commence on or after the earlier of (i) the activation of any Service or Device, or (ii) 2 days after either customer pickup or shipment by YGT Networks of Equipment or Devices. Subscribers are not charged for any of the Equipment or Devices, and they are to be return to YGT Networks when subscriber is unable to use service continuously for 3 month. Subscriber agrees to pay all charges associated with the Service, including, but not limited to, charges for installation, service calls, live-agent customer assistance, monthly subscription service, measured and per-call charges, applicable by the law of Ghana, and local taxes and fees, fees to recoup any applicable municipal, region and Ghana government fees, permitted fees and cost recovery charges, including without limitation, public, educational, and governmental access, universal service, telecom relay services for the visually/hearing impaired, rights-of-way access, and programs supporting the system and any fees or payment obligations imposed by governmental or quasi-governmental bodies for the sale, installation, use, or provision of the Services. If partial payment is made of any bill and without waiving its right to collect the full balance owed, YGT Networks will apply that payment to any outstanding charges in the amounts and proportions that it determines.

b. Monthly/Upgrade/Downgrade Subscription Services: Subject to restrictions under applicable law, if any, and without abrogating Section 5 - "YGT Networks Refund Policy/30-Day Guarantee", Subscriber shall be responsible for the full monthly charge (without pro-ration) for those Services that are offered on a monthly subscription basis to which the Subscriber has subscribed, regardless of Subscriber's termination of such monthly Service prior to the conclusion of the current monthly subscription service period, and for charges for per program, Pay Per View, On Demand, per event or program Video Services ordered or per unit or minute usage charges, or roaming used by the Subscriber or other Services ordered where charges are based on actual usage or on orders placed during the

previous month. Unless Subscriber cancels Service on or before the last day of the current monthly subscription service period, Subscriber will be charged in full for Services the next monthly subscription service period. When service is upgrade, Subscriber is to use service for at list six month before allow downgrading service. The monthly subscription service period can be found in Subscribers billing statement.

c. Disputed Charges/Late Renew/Payment: To the extent permitted under applicable law, if you disagree with a charge on your billing statement, you must contact YGT Networks at 0550700606 no later than 60 days after the due date on your billing statement or you waive any such dispute. . Failure to pay charges by the due date on the billing statement (including checks returned for insufficient funds) may result in suspension or disconnection of all Services, the removal of all Equipment and/or imposition of a late payment or service charge. If Subscriber has more than one account (business and/or residential) served by YGT Networks, all YGT Networks provided Services at all locations may be subject to suspension or disconnection of Service in the event any one account remains delinquent and YGT Networks may apply any funds received from Subscriber first to such delinquent account(s). Should Subscriber wish to resume Service after any suspension, Subscriber may be subject to reconnection fees. Should Subscriber wish to resume Service after termination of Service, YGT Networks may charge fees for installation, service calls and/or activation and reserves the right to charge rates different from those in place at the time of disconnect. These fees are in addition to all past due charges and other fees. In the event collection activities are required, additional collection charges may be imposed.

d. No Credit Arrangements: Subscriber agrees and understands that by entering into the financial arrangement described herein, except to the limited extent Subscriber is purchasing a Device from YGT Networks under an installment plan agreement ("Subscriber Purchased Device"), YGT Networks is not extending Subscriber any credit and therefore YGT Networks and Subscriber are not entering into a consumer credit or similar transaction. Sales of a Subscriber Purchased Device are final upon the earlier of (i) the effective date of any applicable installment plan agreement; or (ii) breaking the seal on any package or box containing a Device. YGT Networks disclaims any and all responsibility for the returns, replacement, repair, or maintenance of such Device(s), with respect to which the Subscriber shall look exclusively to the manufacturer of such Device(s).

3. Electronic Payment Terms. Unless you subscribe to YGT's Mobile Service, you may elect to make a one-time payment to be applied against the balance of your monthly billing statement through an electronic funds transfer or a debit or credit card charge or momo. You may also elect to pay the balance of your monthly billing statement on a recurring basis by enrolling in the Auto Pay Service (collectively, the Electronic Payment Services). YGT Mobile subscribers must enroll in the Auto Pay service as a condition to receiving Mobile Services.

a. One Time Pay Authorization: By electing the One Time Pay service, you authorize YGT Networks to charge/debit the bank account, debit or credit card or momo that you designated ("Payment Method") to make a one-time payment in the amount requested by you.

b. Auto Pay Authorization: By enrolling in the Auto Pay Service, Subscriber authorizes YGT Networks to charge/debit electronically your Payment Method each month to pay the balance due on your account on the due date shown on your monthly bill statement. YGT Networks will continue to charge/debit your Payment Method each month unless you cancel your authorization at least three (3) business days before the next scheduled payment date.

c. By using the Electronic Payment Services, you (i) represent that you are legally authorized user of the Payment Method and (ii) authorize YGT Networks to store your Payment Method for future use. Subscriber is responsible for ensuring that the Payment Method information is current and accurate at all times. Subscriber must notify YGT Networks of any change in the Payment Method at least three (3) business days before the scheduled due date shown on your monthly billing statement for the month in which you want to make the change. If the change is made after this time, the change will not take effect until the following billing cycle for your monthly billing statement. In the meantime, Subscriber will remain responsible for taking appropriate actions to ensure that your monthly billing statements are paid when due.

d. YGT Networks will notify you prior to the payment due date. The amount shown as due on the monthly billing statement will constitute notice of any variance in amount paid in the previous month. The balance shown as due on your statement view will be deducted on or around the payment due date.

e. Subscriber has the right to revoke the recurring Auto Pay arrangement with YGT Networks at any time, except for those services where Auto Pay is required. Any revocation of your authorization to pay amounts due through the Auto Pay service will not take effect until after receipt by YGT, and will result in the discontinuance of Auto Pay bill payment(s). After cancelation of Auto Pay bill payment, you will be responsible for taking appropriate action each month to pay all amounts due as set forth on your billing statement.

f. To get a copy a Subscriber's online Auto Pay confirmation for Subscriber's records, Subscriber must print or save such document to Subscriber's computer.

g. Subscriber must notify YGT Networks of any change in account information or Payment Method. Subscriber can update account or Payment Method information on the My YGT application, or YGT Networks.com/myaccount, or while speaking with one of our service representatives. It may take at least one billing cycle to update your new Payment Method. In the meantime, you will remain solely responsible for taking appropriate actions to ensure that payments are made when due. The Electronic Payment Services are provided for personal, non-commercial use only, and Subscriber is prohibited from using these services for any illegal

activity or purpose, including payment fraud or identity theft.

h. You agree that YGT Networks may provide you legal notices regarding the Electronic Payment Services, payments made, and other relevant information or records attributable to your payment transactions. Subscriber may not revoke consent to receive such electronic notice, records, or disclosures.

i. It is Subscriber's responsibility to protect the confidentiality of any user name or password used in connection with the Electronic Payment Services. Subscriber shall not provide access to the Electronic Payment Services to anyone other than household members or delegated authorized users. If Subscriber believes Subscriber's password or other means to access the Electronic Payment Services has been lost, stolen, or otherwise compromised, Subscriber must notify YGT Networks immediately at +233550700606.

j. YGT Networks shall have no liability or responsibility for its inability to process or receive payments Subscriber makes or attempts to make using the Electronic Payment Services or otherwise to perform its responsibilities under this Section 3 in the event circumstances beyond YGT Networks control prevent YGT Networks from doing so or otherwise affect YGT Networks ability to do so.

k. Subscriber is responsible for all fees and costs related to maintaining a valid Payment Method including processing charges or annual costs.

l. Subscribers use of the Electronic Payment Services, whether through YGT Networks websites, interactive voice response systems or through any other means, is for Subscribers exclusive personal use. No payment processor or any other third party may use the Electronic Payment Services to make payments on behalf of Subscriber without YGT's Networks written consent. Any attempt to do so will be considered an unauthorized interference with the intended operation of the Electronic Payment Services and may result in YGT's failure to process or accept payments from you.