

Terms of Service

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Draft – pending legal counsel review. This document reflects Hannu’s intended practice and is grounded in the Nigeria Data Protection Act 2023 and the NDPC GAID 2025. It is not yet a binding agreement; the ratified version will replace it without changing where it is published.

These Terms of Service ("Terms") govern your access to and use of hannu.africa and the Hannu platform. By accessing the site or using the platform you agree to these Terms. If you use Hannu for an organization, the Customer Agreement also applies and prevails in case of conflict for paid services.

01 Definitions

“Platform” means the Hannu website, applications and APIs. “Operator” means a KYC-verified individual who performs tasks. “Customer” means a person or organization that requests tasks. “Task” means a unit of work requested through the Platform.

02 Eligibility and accounts

You must be at least 18 and able to form a binding contract. You are responsible for your account credentials and for activity under your account. Provide accurate information and keep it current.

03 What Hannu is — and is not

Hannu provides infrastructure that connects Customers and Operators, holds task funds in escrow through licensed partners, and verifies outcomes. Hannu is not a party to the underlying work relationship between a Customer and an Operator, is not an employer of Operators, and does not provide legal, financial or professional advice.

04 Acceptable use

Your use must comply with our Acceptable Use Policy, which is incorporated by reference. Certain tasks are blocked by policy and by design — including account creation on third-party services, solving CAPTCHAs, and handling one-time passwords or other credential-class actions.

05 Money and fees

Hannu never custodies funds; licensed partners hold and move money, and our ledger records it. Fees, escrow and settlement for paid services are governed by the Customer Agreement. Amounts are recorded in kobo as integers.

06 Intellectual property

The Platform, including its software, design and trademarks (such as the Hannu name and “The Bond” mark), belongs to Hannu or its licensors. We grant you a limited, revocable, non-exclusive licence to use the Platform as permitted by these Terms. You retain rights in content you submit, and grant Hannu the licence needed to operate the service.

07 Disclaimers

The Platform is provided “as is” and “as available”. To the maximum extent permitted by law, Hannu disclaims implied warranties of merchantability, fitness for a particular purpose and non-infringement, and does not warrant that the service will be uninterrupted or error-free.

08 Limitation of liability

To the maximum extent permitted by law, neither party is liable for indirect, incidental, special or consequential damages, or lost profits or data. Our aggregate liability arising out of the Platform is limited as set out in the Customer Agreement for paid customers, and otherwise to the greater of the fees you paid to Hannu in the prior three months or ₦50,000. Nothing limits liability that cannot be limited by law.

09 Indemnity

You agree to indemnify Hannu against claims arising from your misuse of the Platform or breach of these Terms, to the extent permitted by law.

10 Suspension and termination

We may suspend or terminate access for breach of these Terms or the Acceptable Use Policy, for risk or legal reasons, or to protect the Platform. You may stop using the Platform at any time.

11 Governing law and disputes

These Terms are governed by the laws of the Federal Republic of Nigeria. The courts of Lagos State have jurisdiction, without prejudice to any mandatory consumer protections. We will try in good faith to resolve disputes informally first.

12 Changes and contact

We may update these Terms; material changes will be notified and the “last updated” date revised. Continued use after changes take effect means you accept them. Contact: legal@hannu.africa.

