



Terms and Conditions

1. Acceptance of Terms

By downloading, accessing, or using the Zipo mobile app (referred to as "App") developed by Zipo Tech Limited (referred to as "Zipo"), you agree to abide by these Terms and Conditions.

2. User Accounts

1. You may need to create a user account to access certain features of the App.
2. You are responsible for maintaining the confidentiality of your account information and for all activities that occur under your account.

3. User Conduct

1. You agree not to use the App for any unlawful purpose or in any way that could damage, disable, overburden, or impair its functionality.
2. You must not use the App to distribute spam, malware, or any other malicious content.

4. Intellectual Property

1. All content and materials available in the App, including but not limited to text, graphics, logos, images, and software, are the property of Zipo Tech Limited and its licensors and are protected by applicable intellectual property laws.

5. Limitation of Liability

1. The App is provided on an "as-is" basis. Zipo Tech Limited disclaims all warranties, express or implied, including but not limited to warranties of merchantability, fitness for a particular purpose, and non-infringement.
2. Zipo Tech Limited shall not be liable for any indirect, incidental, special, consequential, or punitive damages.

6. Payment Facilitation

1. The Zipo App provides payment facilitation services for advertisements and other transactions.

2. Zipo Tech Limited accepts zero responsibility for payments made between users. Zipo acts solely as a facilitator and processor of payments.
3. Users must ensure their satisfaction with services before making payments. Zipo Tech Limited and its employees are not responsible for any disputes arising from these transactions.

7. Governing Law

These Terms and Conditions shall be governed by and construed in accordance with the laws of Trinidad & Tobago, West Indies. Any disputes arising from or related to the App shall be subject to the exclusive jurisdiction of the courts in Trinidad & Tobago.