BLOCK B TICKETS

Terms and Conditions and Privacy Policy

For attendees, vendors, vendor staff and everyone who uses blockbtickets.com

Version 1.5 · Updated 11 November 2026
Takes effect on the date it is published on blockbtickets.com.
Operator: Block B Tickets Limited (RC 9979161), Blue Zodiac Complex, Along G.U. Ake Road, Eliozu, Port Harcourt, Rivers State, Nigeria
Support: support@blockbtickets.com · +234 707 084 0356

Please read carefully. Part A sets the rules for using Block B Tickets and Part B explains how we use personal data. By creating an account, buying or selling tickets, or otherwise using the platform you agree to both.

What changed in version 1.5

- We now name the companies behind the Platform: Block B Tickets Limited (RC 9979161) and Technology By Bridge Limited (RC 9456749), both registered with the Corporate Affairs Commission (CAC) (clauses 2.1 and 10.1, and the Privacy Policy's contact section).
- Funds from ticket sales are now described the same way everywhere: they become available to cash out 24 hours after the event starts, not 24 hours after each ticket is bought (clauses 10.3, 10.4, 12.4 and Schedule 1).
- Online events: tickets for online events have no QR code. Access is by private join link, sent by email and shown on the ticket pass (clauses 2, 6.10, 7.8 and 9.9).
- Rescheduling: vendors can change an event's date in their dashboard, and ticket holders are emailed. We explain how refunds work after a reschedule (clauses 8.2, 8.3 and 8.10).
- Promo codes: how discounts work for attendees and vendors (clause 6.11).
- How we record your agreement to the Terms, including at guest checkout (clause 1.6).
- The full Terms and Privacy Policy are now readable on the website at /terms and /privacy, and the Privacy Policy's retention section now describes our practice more precisely.

Contents

Part A. Terms and Conditions

1. About these Terms
2. Definitions and interpretation
3. Eligibility
4. Your Account and security
5. Using the Platform: acceptable use
6. Buying Tickets (Attendees and guests)
7. Tickets, scanning and entry
8. Event changes, cancellations and refunds
9. Selling Tickets (Vendors)
10. How money flows
11. Verifying Vendors and Events
12. Wallets, verification, fees and payouts (Vendors)
13. Fees for Attendees
14. Email and communications
15. Support, feedback and testimonials
16. Staffing Requests
17. Intellectual property and content licence
18. Third-party services and links
19. Availability, changes and suspension
20. Disclaimers
21. Limitation of liability
22. Indemnity
23. Data protection
24. Anti-corruption, sanctions and compliance
25. Force majeure
26. Changes to these Terms
27. Complaints and dispute resolution
28. Governing law
29. General

Schedule 1: Fees and key timings

Part B. Privacy Policy

1. Who we are and what this policy covers
2. The personal data we collect
3. Why we use your data, and our lawful bases
4. Who we share your data with
5. Transfers outside Nigeria
6. How long we keep your data
7. Keeping your data safe
8. Your rights
9. Marketing and unsubscribing
10. Cookies and similar technologies
11. Children
12. Third-party links
13. Changes to this policy
14. Contact

Part A. Terms and Conditions

These Terms form a legally binding agreement. Key points are highlighted in the box below; they do not replace the full Terms that follow.

Quick summary (not part of the legal terms)

Block B Tickets is a platform: the vendor runs the event, and we collect payment and deliver the tickets on the vendor's behalf. Every ticket for an in-person event has its own single-use QR code that admits one person; tickets for online events give access through a private join link instead. Tickets are refundable if the event is cancelled, materially changed or the vendor defaults, or if you were charged in error. New vendors are verified by hand (CAC for businesses, NIN for individuals) before they can create events. Ticket money is collected through Paystack and held by Bridge, and credited to the vendor's wallet. Vendors can cash out 24 hours after the event starts, with a 10% platform fee and a small bank transfer fee (see Schedule 1). We do not keep a routine reserve, but we may hold a vendor's money, or block their account, if an event is cancelled or fraud is suspected, and refunds and chargebacks can be deducted from their balance. Payments and identity checks go through Paystack, and Bridge supports our finance and technology. We keep personal data safe, do not store BVNs or card details, and never sell your data.

1. About these Terms

1.1 These Terms and Conditions (the "Terms") are a binding agreement between you and Block B Tickets. They govern your access to and use of the Platform. They include our Privacy Policy, which forms part of the Terms.

1.2 By creating an Account, buying a Ticket (including as a guest), selling Tickets, submitting a Staffing Request or otherwise using the Platform, you confirm that you have read, understood and agree to be bound by these Terms. If you do not agree, you must not use the Platform.

1.3 If you use the Platform on behalf of a business or other organisation, you confirm that you have authority to bind it, and "you" includes that organisation.

1.4 Some sections apply only to Attendees, only to Vendors or only to particular services. Where a section names a group, it applies to that group only. Sections that apply to everyone, including the sections on liability, disputes and governing law, always apply.

1.5 We are a technology platform. We act as the Vendor's agent to promote and sell Tickets and to collect payment for them. The contract to attend an Event is between the Attendee and the Vendor. We are not the organiser of any Event and are not a party to that contract, and we do not guarantee that any Event will take place as described. We remain responsible for our own obligations under these Terms, including the refund rules in clause 8.

1.6 **Record of acceptance.** When you register an Account you must tick the box accepting these Terms, and we record the date and time and the version of the Terms you accepted. When you buy as a guest, the checkout page tells you that paying (or confirming a free order) means you accept these

Terms and the Privacy Policy, and we keep the order record, with its date, time and order reference. We may ask you to accept updated Terms before you continue to use the Platform. These records are evidence of your agreement unless you show they are wrong.

2. Definitions and interpretation

2.1 In these Terms the following words have the meanings below:

"Account" means a user account on the Platform.

"Attendee" means a person who buys, receives or holds a Ticket.

"Bridge" means Technology By Bridge Limited, a company registered with the Corporate Affairs Commission (CAC) under registration number RC 9456749, the business that provides finance and technology services to the Platform, including payments, wallets, payouts and the technical infrastructure.

"Event" means any concert, festival, show, conference, party, online session or other activity for which a Vendor sells Tickets on the Platform. An Event is either an in-person Event or an Online Event.

"Funds Hold" means the holding period described in clause 12.4.

"Join Link" means a web link that a Vendor provides for an Online Event so that Ticket holders can join it.

"Online Event" means an Event that takes place online and that the Vendor has set up as an online Event on the Platform, with one or more Join Links instead of a venue.

"Platform" means the Block B Tickets website at blockbtickets.com, its sub-domains, and any related applications, tools, emails and services.

"Paystack" means Paystack Payments Limited and its affiliates, our third-party payment processor.

"Platform Fee" means the percentage fee charged on each Vendor cash-out, described in clause 12.6.

"Promo Code" means a code created by a Vendor for an Event that gives a percentage discount on the price of Tickets, as described in clause 6.11.

"Staff Member" means a person to whom a Vendor has given a login under the Vendor's Account (shown on the Platform as a Vendor team member or "Staff").

"Sub-admin" means a member of our own team who has been given limited access to our admin console.

"Staffing Request" means a request by a Vendor for us to supply event personnel, described in clause 16.

"Ticket" means a digital ticket issued for an Event. A Ticket for an in-person Event carries a unique QR code and code number. A Ticket for an Online Event carries a code number and gives access through the Join Links shown on the Ticket pass and in the Ticket email; it has no QR code.

"Vendor" means a person or business that creates Events and sells Tickets on the Platform, whether registered as a business or as an individual.

"we, us, our" means Block B Tickets Limited, a private company limited by shares registered with the Corporate Affairs Commission (CAC) under the Companies and Allied Matters Act 2020 with registration number RC 9979161, the business that operates the Platform in Nigeria, together with any company later formed or appointed to carry on that business (to which these Terms may be assigned

under clause 29.4). Our contact email for notices is support@blockbtickets.com, and our postal address is Blue Zodiac Complex, Along G.U. Ake Road, Eliozu, Port Harcourt, Rivers State, Nigeria.

"you, your" means anyone who visits or uses the Platform, including Attendees, Vendors, Staff Members and guests who buy without an Account.

2.2 Headings are for convenience only. "Including" means "including without limitation". A reference to a law includes that law as amended or replaced and any regulation made under it. References to "naira" or "₦" are to the lawful currency of the Federal Republic of Nigeria.

3. Eligibility

3.1 You must be at least 18 years old and have full legal capacity to enter a binding contract to create an Account or buy or sell Tickets. If you are under 18 you must not use the Platform. A parent or guardian may buy Tickets for a child, and is responsible for that child's attendance and conduct.

3.2 Vendors that register as a business must be validly incorporated or registered in Nigeria (or lawfully permitted to operate in Nigeria) and must give us their correct registered name and registration number. Vendors that register as individuals must be acting in their own name and must give us their National Identification Number (NIN).

3.3 You must not use the Platform if you have previously been suspended or removed from it by us, unless we have agreed in writing, or if using it would breach any law that applies to you, including sanctions laws.

4. Your Account and security

4.1 You must give accurate, current and complete information when you register and keep it up to date. We may ask you to verify it, and we may refuse, suspend or close an Account if we cannot verify it or have reason to believe it is false.

4.2 You are responsible for all activity under your Account and for keeping your password, payment PIN, two-factor authentication device and any other credentials secret. Tell us immediately at support@blockbtickets.com if you suspect unauthorised use. Until you do, you are responsible for what happens under your Account, except to the extent that a loss is caused by our own fault or by our failure to act after you told us.

4.3 One person or business may hold only one Account unless we agree otherwise. Accounts are personal and may not be sold, shared, transferred or rented.

4.4 Once an Account is created, the email address on it cannot be changed through the Platform. If you need a correction, contact us. We may ask for proof of identity before we make any change.

4.5 A Vendor may create logins for Staff Members and choose what each can see and do. The Vendor is fully responsible for its Staff Members' acts and omissions, for the accuracy of their details, for giving them only the access they need, and for removing access when it is no longer needed. Staff Members are not our employees or agents.

4.6 Our Sub-admins act only within the access we give them. Nothing a Sub-admin says or does changes these Terms unless confirmed in writing by us.

4.7 **Roles and permissions.** Staff Member logins are individual: each person must use their own login and must never share credentials. A Vendor chooses what each Staff Member can do (for example manage events, scan tickets, see attendees or see revenue) and may remove access at any time, which takes effect immediately. A Staff Member cannot cash out, change the payout account, create or change the payment PIN or create other logins; those are for the Vendor's owner account. Refunds are processed only by us. The Vendor must give a Staff Member only the access they need and is responsible for anything done with their login. We may log activity on the Platform, and may suspend a login that is misused.

5. Using the Platform: acceptable use

5.1 You must use the Platform lawfully and in good faith. You must not, and must not help anyone else to:

- sell counterfeit, duplicated, unauthorised, fictitious or misleading Tickets, or sell Tickets for an Event you do not have the right to sell;
- give false, misleading or incomplete information about yourself, an Event or a payment, or impersonate any person or organisation;
- use the Platform for fraud, money laundering, terrorist financing, tax evasion, the sale of stolen goods or any other unlawful purpose;
- use stolen, unauthorised or another person's payment methods or bank accounts;
- attempt to avoid or manipulate our identity checks, fee calculations, the Funds Hold, rate limits, fraud controls, Promo Code rules or payout rules;
- use bots, scrapers or automated tools to buy Tickets in bulk, to harvest data from the Platform, or to overload or disrupt it;
- access any Account, system, data or admin area you are not authorised to access, or probe, scan or test the security of the Platform without our written permission;
- upload malware or content that is unlawful, defamatory, obscene, discriminatory, hateful, infringes anyone's rights or invades anyone's privacy;
- resell Tickets for more than their face value, or as a business, without our written permission, or use Tickets to make a profit from other Attendees (touting);
- post, publish or share the Join Link of an Online Event with people who have not bought a Ticket for it; or
- send unsolicited bulk messages to other users or use the Platform to harvest personal information from them.

5.2 We may investigate any suspected breach of this section. We may remove content, cancel Tickets or Events, suspend or close Accounts, withhold funds under clause 12.8, and report conduct to law-enforcement or regulatory authorities, with or without notice.

6. Buying Tickets (Attendees and guests)

6.1 You may buy Tickets with an Account or as a guest. If you buy as a guest, you must give a correct email address, because your Tickets are delivered there. We are not responsible if you give a wrong or inaccessible email address, if our email goes to your spam folder, or if you lose access to the mailbox.

6.2 The price shown at checkout is the price you pay, in naira. Any fees that apply to you are shown before you pay. A purchase is complete only when payment is confirmed by Paystack and we issue the Tickets. Until then we have no obligation to hold Tickets for you.

6.3 Payments are processed by Paystack, and your use of its payment services is also subject to Paystack's own terms. We do not see or store your full card details.

6.4 Each Ticket for an in-person Event has a unique QR code and code number, admits the number of people stated for that Ticket, and can be used once. Whoever presents a valid code first is treated as the holder, subject to clause 7.5. Keep your Tickets private. Do not post pictures of your QR code. We and the Vendor are not liable if someone else uses a Ticket you shared, posted, lost or had stolen, and a used Ticket will not be replaced or refunded.

6.5 Because Tickets are dated, time-specific services, no statutory cooling-off or right of withdrawal applies to Ticket purchases, to the extent the law allows. A completed purchase is final except as stated in clause 8.

6.6 If a payment is successful but Tickets can no longer be issued (for example because the Event sold out or was cancelled while you were paying), the order is marked for refund and handled under clause 8.4.

6.7 Free Tickets are subject to these Terms and the Vendor's conditions. We may limit the number of Tickets per person or per order and may cancel orders we reasonably believe are made in breach of these Terms or by bots.

6.8 Entry to an in-person Event is at the Vendor's and venue's discretion and subject to their rules, including age limits, searches, dress codes, capacity limits and conduct rules. Refusal of entry for breaching those rules does not entitle you to a refund. You attend at your own risk.

6.9 **Transfers, resale and changes.** At the date of these Terms the Platform has no official ticket transfer, resale, name-change or buyer-cancellation feature. A Ticket is valid for whoever presents it first (clause 7.2), so you may give a Ticket to someone else but must not sell it for more than its face value (5.1). If we add such a feature, the rules shown with it apply.

6.10 **Online Events.** A Ticket for an Online Event gives you access through the Join Link or Join Links the Vendor has provided. We email the Join Links to the address you bought with and show them on your Ticket pass once your payment is confirmed. They are not shown on the public Event page. An Online Event Ticket has no QR code and is not checked in at a door. Anyone who has a Join Link can use it, so keep it private: we and the Vendor are not liable if someone else uses a Join Link you shared or that was exposed through your own email or device. The Vendor, not us, runs the Online Event and chooses the third-party service it is held on. We do not host, stream or control it, and we are not responsible for that service's availability, features, terms or content, or for your device, software or internet connection. The Vendor is responsible for making sure each Join Link works and for giving any access instructions. If a Join Link does not work and the Vendor does not fix it in time for you to attend, clause 8.9(d) (organiser default) applies.

6.11 **Promo Codes.** A Vendor may create Promo Codes for its own Event. A Promo Code gives a percentage discount, set by the Vendor, on all Ticket types for that Event or on the Ticket types the Vendor chooses. You enter a Promo Code at checkout and the discounted price is shown before you pay. A Promo Code works only for the Event it was created for, only for the Ticket types it covers, only

while the Vendor keeps it active, and only one Promo Code can be used on an order. A Vendor may switch a Promo Code off or remove it at any time, and we may too. Promo Codes may be shown on the Event page. A Promo Code has no cash value and cannot be exchanged for money. The discount is the Vendor's offer and is paid for by the Vendor through lower sales revenue. If a refund is owed under clause 8, you are refunded the price you actually paid. A Promo Code that brings the price to nil gives a free Ticket, which clause 6.7 covers. We may cancel orders and withdraw Promo Codes that have been misused, guessed in bulk, shared in breach of the Vendor's conditions or obtained through fraud.

7. Tickets, scanning and entry

7.1 Each Ticket for an in-person Event has its own unique ID, QR code and code number. A Ticket can be used once. When a Ticket is checked in, we record the date and time, and that Ticket is then used.

7.2 **Copies and screenshots.** A photograph, screenshot or copy of a Ticket is not a separate Ticket. Subject to clause 7.5, only the first valid scan is admitted; later scans of the same code are refused. We and the Vendor are not liable if someone uses a copy before you do.

7.3 **Who may scan.** Only the Vendor and Staff Members with permission to scan (and our own authorised team) may check Tickets in. Each must use their own login. The Vendor is responsible for how its Staff Members and devices are used at the gate.

7.4 **Records.** Our scan and check-in records (including time of check-in) are treated as correct unless shown to be wrong. A Vendor may undo a mistaken check-in through the Platform, and we may do so on request with reason.

7.5 **Disputed entry.** If two people say they hold the same Ticket, or a genuine buyer is refused: (a) the Vendor's gate supervisor must look the Ticket up on the Platform (by code or buyer name) and check the buyer's order email and a matching ID where reasonable; (b) the person who can show the purchasing email or account and the matching Ticket details is admitted first; (c) anything not settled at the gate must be reported at once through the in-app support chat or by email to support@blockbtickets.com marked URGENT, with the order details; and (d) if a validly bought Ticket is refused for a reason that is the Vendor's fault, the Vendor bears the refund and our reasonable costs.

7.6 **Poor connections.** If a scanning device is offline or has a weak connection, scans may reach us late. If two devices accept the same Ticket before they connect, the earliest recorded scan counts as the valid entry, and the Vendor is responsible for any later admission.

7.7 **Unpaid or reversed payments.** A Ticket is issued only after we confirm payment with Paystack's own transaction status and amount. If a payment is later reversed, disputed or found to be fraudulent, we may cancel the Ticket, refuse entry (or withdraw access to the Join Links of an Online Event) and treat the amount under clause 12.

7.8 **Online Events.** Clauses 7.1 to 7.6 apply to in-person Events. Online Events have no QR codes and no door check-in. For an Online Event, a Ticket whose payment has been refunded or reversed no longer gives access to the Join Links, and the Join Links shown on a valid Ticket are the only access we provide.

8. Event changes, cancellations and refunds

8.1 The Vendor, not us, is responsible for the Event: its content, quality, safety, licences and permits, line-up, timing, venue or online platform, insurance and delivery. Event information on the Platform is supplied by the Vendor. We do not verify it beyond the checks described in these Terms and we do not guarantee its accuracy.

8.2 A Vendor must tell us and Attendees promptly if an Event is cancelled, postponed, rescheduled, moved or materially changed. A Vendor can change the date and time of a published Event in the Vendor dashboard. When it does, we email everyone who bought a Ticket with the old and new date and time. These emails are sent in the background in batches, so they can take some time to reach everyone, and delivery depends on email providers; the Vendor can see the progress and retry any that fail. A Vendor can unpublish or cancel an Event, or change anything else about it other than the date and time, only through us, by contacting support.

8.3 If an Event is cancelled and not rescheduled, Attendees are refunded under clause 8.10, and a Vendor's own terms cannot give Attendees less than that clause. If an Event is postponed or rescheduled, Tickets stay valid for the new date, and clause 8.10(b) applies to an Attendee who cannot attend the new date.

8.4 Refunds are issued to the original payment method through Paystack, or by another method we agree with you. We aim to start valid refunds promptly but timing depends on Paystack and your bank. Orders that have been paid but cannot be fulfilled (for example because tickets sold out or the Event was cancelled during checkout) will be refunded in full.

8.5 Except for a refund owed under clause 8.10 or required by law: (a) if we agree to a refund as a goodwill gesture, the fees charged by Paystack or the bank on the original payment may be deducted from it (a refund owed under clause 8.10 is never reduced by those fees); and (b) Tickets are not refundable because you change your mind, cannot attend, mis-booked, lost your Ticket, are refused entry, or are unhappy with an Event that went ahead substantially as described.

8.6 We may refund or cancel any order or Ticket where we reasonably suspect fraud, error, a chargeback or a breach of these Terms.

8.7 Where a refund is owed because of a Vendor's cancellation, the Vendor is responsible for funding it. We may deduct the refund (and any related fees and costs) from the Vendor's wallet balance or future earnings, may withhold payouts until refunds are covered, and may recover any shortfall from the Vendor as a debt.

8.8 If a Vendor fails to refund an Attendee as required, we may, but are not obliged to, pay the refund and recover it from the Vendor. Nothing in this clause limits any right you have under law against the Vendor.

8.9 **Meanings.** In these Terms: (a) cancellation means the Event will not take place; (b) postponement or rescheduling means the Event moves to a new date; (c) material change means a change of date or venue (or city), for an Online Event a change of online platform or Join Link that stops Attendees from joining, a start time moved by more than 2 hours, a headline or principal act being replaced or withdrawn, a major part of the programme being cancelled, a new age restriction, or any other change

that a reasonable buyer would treat as important; and (d) organiser default means the Vendor fails to hold the Event, refuses entry to a valid Ticket holder without good reason, fails to make a working Join Link available for an Online Event, or the Event is materially not as described.

8.10 **Refund rules.** (a) Cancellation: every Attendee is refunded the full price paid for the Ticket. (b) Postponement or rescheduling: Tickets stay valid for the new date. An Attendee who cannot attend may ask for a refund within 14 days after we email the new date. To ask, email support@blockbtickets.com or use the in-app support chat, quoting your order reference or Ticket code. (c) Material change other than a date change: an Attendee may ask for a refund within 7 days after being told of the change. (d) Organiser default: the Attendee is refunded in full. (e) Duplicate or failed transactions: if you were charged twice, or charged and did not receive Tickets, you are refunded in full for the amount charged in error. The “price paid” is the amount you actually paid after any Promo Code.

8.11 **Refund policy on the Event page.** An Event page may show a refund policy. It must be visible before purchase, and cannot give Attendees less than clause 8.10 or the law gives them. If no policy is shown, clause 8.10 applies.

8.12 **Timing and responsibility.** We aim to start an approved refund within 5 working days. After that, the time it takes depends on Paystack and the Attendee’s bank, and we are not responsible for their delays. Refunds for cancellation, postponement, material change and organiser default are the Vendor’s responsibility and are funded from the Vendor’s wallet or by the Vendor directly. We are responsible for refunds caused by our own error. A shortage of funds in a Vendor’s wallet does not end the Vendor’s duty to refund or an Attendee’s right to a refund, and we may pay a refund ourselves and recover it from the Vendor under clause 10.

8.13 **Telling us about changes.** A Vendor must tell us as soon as it decides to cancel, postpone, move or materially change an Event, and in any case within 12 hours of deciding, and before any further Tickets are sold. Changing the date through the Vendor dashboard counts as telling us. If the Event is within 24 hours, tell us at once through in-app support chat or by email marked URGENT. If a Vendor does not tell us in time, we may pause sales and payouts, unpublish the Event, tell Attendees ourselves, deduct our costs, suspend the Account, and the Vendor is liable for the resulting losses.

9. Selling Tickets (Vendors)

9.1 You may sell Tickets only to Events you have the legal right to organise or sell. You must hold, and on request show us, all licences, permits, consents, landlord and venue approvals, insurance and music, performance and broadcast rights that the Event needs under Nigerian federal, state and local law.

9.2 Events may be published without prior approval from us. This does not mean that we have checked, approved or endorsed the Event. We may review any Event at any time, and may unpublish, edit, suspend or cancel any Event, listing or Ticket sale, and refund Attendees, if we reasonably believe it is misleading, unlawful, unsafe, in breach of these Terms or likely to harm Attendees or us.

9.3 You must describe each Event accurately and completely (including date, time, venue or online format, ticket types, prices, age limits, capacity and any restrictions), keep it up to date, upload only images and content you have the right to use, and honour every valid Ticket you sell. You must not oversell beyond the venue’s lawful capacity.

9.4 You are responsible for the safety and security of your Event and everyone attending it, for crowd management, medical and emergency arrangements, and for complying with all laws and regulations. You are responsible for any claim made by an Attendee, a venue, a performer, a regulator, a rights holder or any other person that arises from your Event, and you will deal with those claims directly.

9.5 You are solely responsible for your own taxes, including income tax and any value added tax, levies, or other duties, and for any registration, invoicing and filings those taxes need. We do not give tax advice and do not collect or remit tax on your behalf unless we expressly say so. Where the law requires us to deduct or report tax, we may do so and you agree to give us the details we need.

9.6 Attendee check-in: you may scan and check in Tickets for in-person Events using the Platform's tools. A Ticket that scans as valid is treated as valid. Scanning is your responsibility and you must keep scanning credentials secure and limited to those who need them.

9.7 You are an independent contractor. Nothing in these Terms makes you our employee, partner, agent or joint venturer, and you must not say otherwise.

9.8 By creating an Event you give Attendees the right to attend on the terms you publish, and you confirm that you will not discriminate unlawfully between Attendees.

9.9 **Online Events and Promo Codes.** For an Online Event you must give at least one working Join Link (up to five), that you are entitled to share with Ticket holders, and you must make sure the people who bought Tickets can use it for the whole Event. Join Links are sent only to Ticket holders. You must not put a Join Link in the public Event description. If you create a Promo Code you decide its discount and the Ticket types it covers, you bear the cost of the discount, and you must honour it for every order placed with it while it is active.

10. How money flows

10.1 **Collection.** When an Attendee pays for a Ticket, the payment is collected through Paystack and held by Bridge (Technology By Bridge Limited, RC 9456749) for the Vendor. It is not paid directly to the Vendor, and we do not hold ticket money ourselves. We tell Bridge what is earned, available and payable, and Bridge pays out to the Vendor's verified bank account. A Vendor has no claim to money until it has been credited to its wallet and released under these Terms.

10.2 **Crediting.** Once Paystack confirms the payment (we check Paystack's own transaction status and the amount, not just what the buyer sees on screen) and the Tickets are issued, the price paid for the Tickets (after any Promo Code) is credited to the Vendor's wallet as earned. At the date of these Terms the only fees we charge a Vendor are those in Schedule 1. We do not charge a separate payment-processing fee on Ticket sales.

10.3 **Release.** Money from each sale becomes available to cash out 24 hours after the Event starts (the Funds Hold), not 24 hours after the Ticket was bought. Release does not mean the Event has gone well, and does not give the Vendor any right to keep money that must be refunded. A Vendor cannot require earlier release.

10.4 **Holds.** We do not keep a routine reserve beyond the Funds Hold: money becomes available to cash out 24 hours after the Event starts, as clause 10.3 says. We may hold or block a Vendor's money for longer only in the cases in clauses 12.4 and 12.8, for example where an Event is cancelled, fraud is

suspected, or money is owed for refunds or chargebacks. We will tell the Vendor when we do, unless the law prevents us.

10.5 **Refunds and debts come first.** Money in the wallet is used first to cover refunds, chargebacks, fees, fines, claims and other amounts the Vendor owes. If a Vendor has already cashed out money that later has to be refunded or repaid, the Vendor must pay it back within 3 days of our request.

10.6 **Negative balance.** If a wallet balance goes below zero, the shortfall is a debt that the Vendor must pay within 3 days of our request. Until it is paid we may deduct it from the Vendor's other Events and future earnings, hold payouts, suspend the Account, recover our costs of collecting it, and report the matter to the authorities where the law allows.

10.7 **Our records.** The wallet shows what is earned, on hold, available, pending and paid out. Our records are treated as correct unless shown to be wrong. Bank transfers are subject to the receiving bank and Paystack, and we do not promise a settlement time.

11. Verifying Vendors and Events

11.1 **Approval before selling.** When a Vendor registers, its Account is "pending verification". We check a business Vendor's CAC registration number and an individual Vendor's NIN by hand. Until we approve the Account, the Vendor cannot create or publish Events, and the Platform tells the Vendor that its Account is being verified. We may approve or reject an Account at our discretion and may ask for more documents. Separately, a Vendor cannot cash out until its identity, BVN and payout account have been verified under clause 12.2. Money can only be paid to the verified payout account in the Vendor's own or registered business name, and a Staff Member cannot cash out.

11.2 **Further checks.** We may ask for more verification at any time, including before an Event is published, before Tickets are sold, or before a cash-out. This may include CAC documents, identification of owners and directors, proof of address, and proof that you are allowed to hold the Event (for example a venue booking, a letter from the brand, promoter or rights holder, or the performers' agreement). Events with higher risk, such as large capacity, high prices, a new Vendor or a well-known brand or artist, may get stronger checks.

11.3 **Authority.** You confirm that you are authorised by everyone whose name, brand, logo, venue, artists or content you use, and that you are not pretending to be anyone else.

11.4 **Reporting.** Anyone may report a suspected fake Event or impersonation at support@blockbtickets.com. We may unpublish the Event, pause sales and hold the related money while we look into it, and we may share information with the police and other authorities.

11.5 **Revoking access.** We may withdraw a Vendor's ability to publish Events, sell Tickets or cash out at any time, with immediate effect, if verification fails, the Vendor cannot show authority, or we suspect fraud. Clause 19 explains what then happens to Events, Tickets and money.

12. Wallets, verification, fees and payouts (Vendors)

12.1 **Wallet.** A Vendor's wallet is a record on the Platform of ticket revenue the Vendor has earned and of cash-outs made. It is not a bank account, a deposit, an e-money account or a stored-value product. We do not pay interest on it. Funds are held for the Vendor by Bridge, and moved with the help of our

payment partners, including Paystack. You authorise us and them to receive, hold, deduct, set off and pay out funds under these Terms.

12.2 **Verification.** Before you can cash out you must link a bank account and pass our identity and account checks, which include verifying your Bank Verification Number (BVN) through Paystack. Business accounts must be in the exact registered name of the business; individual accounts must be in your own name. We may require additional documents (for example CAC registration documents, a director's identification, proof of address, or proof of event ownership) at any time. We do not store your BVN. We keep only the outcome of the check. You consent to our carrying out these checks and sharing the necessary details with Paystack, banks and other verification providers.

12.3 **Payout account and PIN.** For your protection, once your payout account is verified and saved it cannot be changed through the Platform. To change it, you must contact us and pass further checks, and we may refuse. You must set a payment PIN to cash out. Entering the wrong PIN repeatedly will lock cash-outs for a period. You are responsible for the security of the PIN, and we may treat anyone who enters it as you.

12.4 **Funds Hold.** Money from Ticket sales counts as earned straight away but only becomes available to cash out 24 hours after the Event it relates to starts. This gives time for the Event to take place, for Tickets to be validated and for complaints and refund requests to come in. If a Vendor changes an Event's date, the 24 hours run from the new start time. We may extend the hold for a Vendor, an Event or a transaction where we reasonably suspect fraud, a chargeback risk, an Event cancellation or a breach of these Terms. If an Event is cancelled, we may also block the Vendor's cash-outs and Account until the refunds owed to Attendees are covered. Vendors cannot cancel an Event themselves; they must contact us first (clause 8.2).

12.5 **Cash-outs.** You can request a cash-out of available funds by following the steps on the Platform, subject to a minimum amount we set (currently ₦100). Cash-outs are sent to your verified bank account through Paystack. We may delay, refuse or reverse a cash-out where information is missing or inconsistent, a bank or Paystack rejects it, or clause 12.8 applies.

12.6 **Fees.** All our fees and key timings are set out in Schedule 1 at the end of Part A. Each cash-out carries a Platform Fee of 10% of the amount cashed out, unless a different rate has been agreed with you in writing or shown on your Account, plus the bank transfer fee charged by our payment processor (currently ₦10 for transfers up to ₦5,000, ₦25 for transfers above ₦5,000 up to ₦50,000 and ₦50 for transfers above ₦50,000). Transfer fees may change when our payment processor changes its pricing. The fees are shown before you confirm a cash-out and are deducted from the amount you ask for, so the amount reaching your bank is the amount requested less both fees. You must request an amount large enough to cover the fees. We do not charge a separate payment-processing fee on Ticket sales. We may change our fees on at least 14 days' notice; the change applies to cash-outs made after the notice period. Fees are non-refundable once a cash-out has been sent.

12.7 **Failed transfers.** If a transfer fails, the amount returns to your available balance. If a transfer's outcome is uncertain (for example a network error), it stays pending until confirmed so the same money is never sent twice. We are not responsible for delay or loss caused by incorrect bank details you gave us, by the receiving bank or by Paystack.

12.8 **Holds, set-off and legal holds.** We may hold, delay or block cash-outs or part of your balance, and deduct from your balance (and from future earnings), where we reasonably believe it is necessary to: investigate fraud, suspected money laundering or a breach of these Terms; cover refunds (including

after an Event is cancelled), chargebacks, disputes, fines, claims, fees or other amounts you owe us or Attendees; comply with a law, regulator, court order or the request of a bank or payment partner; or protect Attendees, us or others. We do not otherwise hold back a Vendor's available money. If your balance does not cover what you owe, you must pay the difference within 3 days of our request.

12.9 **Chargebacks and disputes.** If an Attendee disputes a payment with their bank or card issuer, we may deduct the disputed amount and related fees from your balance and ask you to supply evidence. If the dispute is lost, the amount is yours to bear.

12.10 **Error corrections.** If funds are credited or paid to you by mistake, they remain ours or the true owner's. You must tell us and return them, and we may deduct them from your balance or recover them from you.

12.11 **Unclaimed or dormant balances.** If you do not use your Account for a long period we may contact you. We will keep your funds for you for the period required by law and deal with unclaimed balances as the law requires.

12.12 **Compliance.** We and our partners must follow Nigerian anti-money-laundering, counter-terrorism-financing, sanctions, cybercrime and financial-services laws, and the rules of our banking and payment partners. We may refuse, delay or reverse any transaction, close an Account, and report to the Nigerian Financial Intelligence Unit, the Central Bank of Nigeria, law-enforcement or any other authority, without telling you where the law forbids us to do so. We are not liable for acting in line with these obligations.

13. Fees for Attendees

13.1 The total you pay is shown at checkout. Unless stated at checkout, the Platform Fee is charged to Vendors on cash-out and not added to your ticket price. We may introduce or change fees for Attendees. Any change applies only to purchases made after the change is shown on the Platform.

14. Email and communications

14.1 We will send you transactional messages that you cannot opt out of while you hold an Account or Ticket. These include order and Ticket confirmations (including the Join Links for an Online Event), notices that an Event's date has changed, security alerts, password resets, payout and refund updates, staffing request updates and legal notices.

14.2 We may send marketing and announcement emails. Each includes an unsubscribe link, and you may opt out at any time without affecting your Account. Opting out of marketing does not stop service messages.

14.3 You agree that we may give you notices electronically, by email to the address on your Account, by notice on the Platform, or by an in-Platform notification. Notices are treated as received when sent or posted, even if you do not read them.

14.4 A Vendor may contact Attendees of its own Events only about those Events and only in line with the Nigeria Data Protection Act 2023 and the Privacy Policy.

15. Support, feedback and testimonials

15.1 You can contact support through the in-Platform chat, at support@blockbtickets.com or on +234 707 084 0356. We aim to reply promptly but do not promise response times.

15.2 If you submit a review, testimonial or feedback you give us a non-exclusive, worldwide, royalty-free, irrevocable and sublicensable licence to display, reproduce and use it (with your name as you gave it) on the Platform and in our marketing. You confirm it is true, is your own, and does not breach anyone's rights. We may moderate, hide or remove it at any time.

15.3 Chats with support may be stored and reviewed for service, security, quality and training purposes.

16. Staffing Requests

16.1 Vendors may ask us to supply event personnel such as ushers, check-in agents, security, crowd control, VIP hosts, set-up crew or info-desk staff. A Staffing Request tells us what you need (including dates, times, number of people and roles). It is a request only.

16.2 We are not bound to accept a Staffing Request. A request is accepted only when we confirm it to you (including through the Platform's status updates, which show New, In review, Confirmed or Declined). We may decline, change or cancel any request for any reason, including availability, safety, risk, suitability of the Event, and non-payment.

16.3 Fees, deposits, cancellation terms, working hours, meals, transport, safety equipment and other conditions for staffing are agreed separately by quote, invoice or written agreement. If there is no separate agreement, we will confirm the fee before accepting. By confirming a request the Vendor agrees to pay all amounts due, and we may deduct them from the Vendor's wallet balance.

16.4 Staff we provide are supplied to help run the Event. The Vendor stays responsible for the Event, its safety, its licences and its insurance, and for giving staff a safe place to work, clear instructions, access, breaks and a lawful, non-discriminatory working environment. Our staff are not employed by the Vendor, and the Vendor must not hire them away or pay them directly without our consent during the engagement and for 6 months afterwards.

16.5 We provide staffing on a reasonable-efforts basis and do not promise that any individual will be available, suitable for every purpose, licensed as a private security operator, or able to prevent any incident. Security, crowd control and emergency management remain the Vendor's responsibility.

16.6 If a Vendor cancels a confirmed request at short notice (less than 48 hours before the start time, unless we agree otherwise in writing), we may charge a cancellation fee covering the cost we cannot recover.

16.7 The Vendor must tell us promptly about any incident, injury, misconduct or complaint involving staff we supplied.

17. Intellectual property and content licence

17.1 The Platform, its design, software, text, graphics, logos (including the Block B Tickets and Bridge marks) and all related intellectual property belong to us, Bridge or our licensors. We give you a limited, personal, revocable, non-exclusive, non-transferable licence to use the Platform as these Terms allow. You must not copy, modify, reverse-engineer, scrape, sell or create derivative works from it.

17.2 You own the content you submit (such as Event descriptions, images and logos). You give us a worldwide, non-exclusive, royalty-free, sublicensable licence to host, store, reproduce, adapt, display, distribute and promote it on and in connection with the Platform and our marketing, for as long as the content is on the Platform and for a reasonable time after.

17.3 You confirm you have all rights needed to submit the content and licence it to us, and that it does not infringe anyone's rights. If you think content on the Platform infringes your rights, email support@blockbtickets.com with enough detail to identify the work, the content and your contact details. We may remove the content and Accounts of repeat infringers.

18. Third-party services and links

18.1 The Platform relies on third-party services, including Paystack (payments, transfers and identity checks), Bridge (finance and technology), our hosting, database and email providers, the video, meeting and streaming services that Vendors use for Online Events, and the maps, venues and websites of Vendors. We do not control them and are not responsible for their acts, failures, delays, outages or content. Their terms apply to your use of them.

18.2 A link to a third-party site does not mean we endorse it.

19. Availability, changes and suspension

19.1 We try to keep the Platform available but do not promise that it will be uninterrupted, secure or error-free. It may be unavailable for maintenance, upgrades, power, network or third-party failures, cyber-attacks or other causes.

19.2 We may change, add or remove features, content or services at any time.

19.3 We may suspend or close your Account or restrict your access, immediately and without liability, if you breach these Terms, if we must do so by law, or if we reasonably suspect fraud or risk to others. You may close your Account at any time by contacting us, provided no payouts, refunds, disputes or Events are outstanding. Closing an Account does not cancel Tickets already bought and does not release you from amounts owed.

19.4 On suspension or closure your right to use the Platform ends. Funds due to a Vendor will be paid out after we have deducted what is owed and subject to clause 12.8, once any investigation and hold period is over.

19.5 **What happens when a Vendor is suspended or closed.** (a) Events are unpublished and sales stop immediately. (b) Unsold Tickets are withdrawn. (c) Tickets already sold stay valid, and we will try to have the Event honoured, but if we reasonably believe an Event is fraudulent, unsafe, unlawful or cannot be delivered, we may cancel it and refund Attendees under clause 8. (d) Pending and new

refunds are paid first from the Vendor's wallet, then by the means in clause 10. (e) Payouts are held while we investigate, and amounts owed are set off. (f) We may tell affected Attendees what has happened.

20. Disclaimers

20.1 To the fullest extent the law allows, the Platform and everything on it is provided "as is" and "as available". We give no warranty, express or implied, of satisfactory quality, fitness for a particular purpose, non-infringement, accuracy or availability.

20.2 We do not guarantee that any Event will happen, that any Vendor, Attendee or staff member will behave lawfully or safely, that any Ticket will be accepted at the door or that any Join Link will work, or that sales or revenue will reach any level.

20.3 Nothing on the Platform is legal, tax, financial or professional advice.

21. Limitation of liability

21.1 Nothing in these Terms excludes or limits liability that cannot be excluded or limited by law, including liability for death or personal injury caused by our negligence, for fraud or fraudulent misrepresentation, or any right you have as a consumer under the Federal Competition and Consumer Protection Act 2018 or other mandatory law.

21.2 Subject to clause 21.1 and to the fullest extent permitted by law, we (and our directors, officers, employees, agents, affiliates, Bridge, and licensors) are not liable to you for: (a) any loss caused by an Event, a Vendor, an Attendee, a venue, a Staff Member or any other third party, except to the extent we caused it by our own breach, negligence or failure to meet our obligations under these Terms; (b) any loss of profit, revenue, goodwill, business, opportunity, data or anticipated savings; (c) any indirect, consequential, special, incidental, exemplary or punitive loss; or (d) any loss caused by events beyond our reasonable control (clause 25).

21.3 Subject to clause 21.1, our total liability to you for all claims arising out of or in connection with the Platform, whether in contract, tort (including negligence), breach of statutory duty or otherwise, is limited to the greater of: (a) the total fees we earned from you in the 12 months before the event giving rise to the claim; and (b) ₦50,000. For an Attendee who is a consumer, nothing in this clause reduces a refund we owe under clause 8, and our liability for other losses about one purchase is limited to the greater of the price paid for the Ticket(s) concerned and ₦50,000.

21.4 The limits in this section apply even if a remedy fails of its essential purpose, and are a fair and reasonable allocation of risk reflected in the price and the free access to parts of the Platform. Some laws do not allow some of these limits. In that case they apply only to the extent the law allows.

22. Indemnity

22.1 You will indemnify and hold harmless us, Bridge, our affiliates and our and their directors, officers, employees and agents from and against all claims, losses, liabilities, damages, fines, penalties, costs and expenses (including reasonable legal fees) arising out of or in connection with: (a) your breach of

these Terms or any law; (b) your Event, including injury, damage, death, cancellation, licensing, permits, intellectual property or safety; (c) content you submit; (d) the acts or omissions of your Staff Members; (e) your taxes; (f) disputes between you and an Attendee, a Vendor, a venue, a performer or any other person; and (g) any inaccurate information you gave us.

22.2 We may control the defence of any claim covered by this indemnity at your cost. You must not settle a claim that affects us without our written consent.

23. Data protection

23.1 How we collect and use personal data is set out in our Privacy Policy. By using the Platform you acknowledge it. Where a Vendor receives Attendee personal data for its Event, the Vendor becomes a data controller of that data and must comply with the Nigeria Data Protection Act 2023, including keeping it secure, using it only for that Event and lawful related communications, and respecting Attendees' rights.

23.2 **Vendor duties for attendee data.** A Vendor (and its Staff Members) must: (a) use Attendee details only to run the Event and to send related messages; (b) not sell or share them, and not use them for marketing unless the Attendee has opted in by giving clear consent, and give a way to opt out at any time; (c) limit access to people who need it, and not export or copy the list except for running the Event; (d) keep it secure; (e) delete or anonymise it within 12 months after the Event unless the law requires it to be kept longer; and (f) tell us at once, and in any case within 24 hours, at support@blockbtickets.com if details are lost, leaked or misused. We may remove a Vendor's access to Attendee data if it breaks these duties.

24. Anti-corruption, sanctions and compliance

24.1 You confirm you and your owners, directors and Staff Members are not subject to sanctions and will not use the Platform to deal with sanctioned persons or places, to bribe anyone, or to break export, anti-corruption, anti-money-laundering or counter-terrorism laws.

25. Force majeure

25.1 We are not liable for any delay or failure to perform caused by events beyond our reasonable control, including natural disaster, flood, fire, epidemic or pandemic, war, terrorism, civil unrest, riot, strike or industrial action, government or regulatory action, change in law, currency or banking restriction, bank, payment-processor or telecom failure, power or internet outage, and cyber-attack. If an Event is affected by such an event, clause 8 governs refunds.

26. Changes to these Terms

26.1 We may update these Terms from time to time. For material changes we will give at least 14 days' notice by email or on the Platform, except where we must change them sooner for legal, security or regulatory reasons. The updated Terms apply to purchases and cash-outs made after the effective date. If you do not agree with a change, you must stop using the Platform and may close your Account before the effective date. Continuing to use the Platform after that date means you accept the update.

26.2 The version of these Terms in force when you buy a Ticket applies to that purchase.

27. Complaints and dispute resolution

27.1 **Complaints.** If you have a complaint, email support@blockbtickets.com with your name, email, order or Account details and what happened. For anything urgent, see clause 27.9. We will acknowledge it and try to resolve it within a reasonable time.

27.2 **Negotiation.** If a dispute between you and us arises out of or in connection with these Terms or the Platform, you and we will first try in good faith to settle it by negotiation for 30 days after written notice of the dispute.

27.3 **Mediation.** If it is not settled, either party may refer it to mediation in Lagos under the Arbitration and Mediation Act 2023, with a mediator the parties agree on (or, failing agreement within 14 days, one appointed by the Lagos Multi-Door Courthouse or another body we agree).

27.4 **Arbitration (Vendors and other business users).** A dispute between us and a Vendor, a Staff Member or any other business or organisation that is not settled within 60 days of the notice shall be finally resolved by arbitration under the Arbitration and Mediation Act 2023 (and any rules agreed by the parties). There will be a single arbitrator agreed by the parties or, failing agreement, appointed under that Act. The seat and venue of arbitration is Lagos, Nigeria. The language is English. The award is final and binding and can be enforced in any court with jurisdiction. Attendees who are consumers are not required to arbitrate: they may take a dispute that is not settled to any court with jurisdiction or to a regulator, unless both sides agree in writing to arbitrate.

27.5 **Courts.** Either party may go to the courts of Lagos State for urgent injunctive relief, to protect intellectual property or confidential information, to enforce an arbitral award, or to recover a debt due. Disputes with Vendors, Staff Members and other business users that are not subject to arbitration go to the courts of Lagos State, which have exclusive jurisdiction subject to clause 27.7. Attendees who are consumers may use the courts that have jurisdiction over them under the law.

27.6 **Individual claims.** To the fullest extent the law allows, disputes with Vendors and other business users will be brought only on an individual basis and not as a class, collective, consolidated or representative action. This does not limit any right a consumer has to take part in a representative or regulator-led action.

27.7 **Consumers.** Nothing in this section stops a consumer from making a complaint to, or taking action through, the Federal Competition and Consumer Protection Commission, the Nigeria Data Protection Commission or any other regulator, or from using a right that cannot be waived by law.

27.8 **Time limit (business users).** To the extent the law allows, a claim by a Vendor, Staff Member or other business user arising from the Platform must be started within 12 months after the cause of action arose, or it is barred. This does not shorten any period the law gives a consumer.

27.9 **Urgent matters.** Event-day access problems, a payment taken without Tickets, and suspected fraud are urgent. Use the in-app support chat or email support@blockbtickets.com with URGENT in the subject. The negotiation and mediation periods in this section do not delay urgent matters, and each party may ask a court for urgent relief at any time.

28. Governing law

28.1 These Terms, and any dispute or claim (including non-contractual disputes) arising out of or in connection with them or the Platform, are governed by the laws of the Federal Republic of Nigeria and, where applicable, the laws of Lagos State.

29. General

29.1 **Entire agreement.** These Terms (with the Privacy Policy and any specific terms or quotes we give you) are the whole agreement between you and us about the Platform and replace earlier understandings. You have not relied on any statement not set out in them.

29.2 **Severability.** If any provision is found invalid, illegal or unenforceable, it will be limited or removed to the minimum extent needed, and the rest stays in force. We may replace it with a valid provision with the closest effect.

29.3 **No waiver.** If we do not enforce a right, that is not a waiver of it. A waiver is effective only in writing.

29.4 **Assignment.** You may not assign or transfer your rights or duties under these Terms without our written consent. We may assign or transfer ours, including to an affiliate or to a successor of the business, and will tell you if it affects you.

29.5 **Third-party rights.** Bridge and our affiliates, officers and agents may rely on the protections in these Terms. Otherwise no one other than you and us has rights under them.

29.6 **Survival.** Clauses that by their nature should continue after these Terms end (including those on fees, funds, set-off, indemnity, liability, intellectual property, data and disputes) survive.

29.7 **Record keeping.** Our records of transactions, communications and Platform activity are, to the extent the law allows, evidence of those matters, unless you show they are wrong. You agree that electronic records and signatures are as valid as paper ones.

29.8 **Language.** These Terms are in English. Any translation is for convenience only and the English version controls.

29.9 **Contact.** Notices to us should be sent by email to support@blockbtickets.com, which is also our support email. Our postal address is Blue Zodiac Complex, Along G.U. Ake Road, Eliozu, Port Harcourt, Rivers State, Nigeria, and our phone number is +234 707 084 0356. Formal legal documents may also be served at the postal address.

Schedule 1: Fees and key timings

Item	Who	When	Amount or rule
Ticket price	Attendee	At checkout	The price shown, after any Promo Code. No extra fee unless it is shown at checkout before you pay.
Platform Fee	Vendor	On each cash-out	10% of the amount cashed out, or another rate agreed in writing or shown on the Vendor's Account.
Bank transfer fee	Vendor	On each cash-out	₦10 for transfers up to ₦5,000; ₦25 above ₦5,000 up to ₦50,000; ₦50 above ₦50,000 (set by our payment processor and may change).
Payment processing fee on Ticket sales	Vendor	On each sale	None charged separately at the date of these Terms. If one is introduced it will be shown before it applies.
Funds Hold	Vendor	Per Event	Money becomes available to cash out 24 hours after the Event starts (from the new start time if the date is changed). No routine reserve; we may hold money on cancellation or suspected fraud (clauses 10.4, 12.4 and 12.8).
Promo Codes	Vendor	When used at checkout	The discount reduces the price paid and so the Vendor's revenue. No separate fee. The Platform Fee applies to what is cashed out.
Minimum cash-out	Vendor	On each cash-out	₦100.
Staffing	Vendor	When confirmed	As quoted or agreed in writing before a Staffing Request is confirmed.
Refunds for cancellation, postponement, material change or organiser default	Vendor	When approved	The full price the Attendee paid (no fee deducted from the Attendee), funded from the Vendor's wallet or by the Vendor.
Repaying a shortfall or a refund already paid out	Vendor	On request	Within 3 days of our request (clauses 10.5, 10.6 and 12.8).
Changes to fees	Us	With 14 days' notice	A change applies to cash-outs made after the notice period ends.

Fees may change on at least 14 days' notice under clause 12.6. If a fee in this Schedule conflicts with the Terms, this Schedule applies to that fee.

Part B. Privacy Policy

This policy explains how we collect, use, share, store and protect personal data, and what rights you have. It applies to attendees, guests who buy without an account, vendors, vendor staff and visitors.

1. Who we are and what this policy covers

1.1 Block B Tickets ("Block B Tickets", "we", "us") runs the Block B Tickets Platform. This Privacy Policy explains how we collect, use, share, store and protect personal data, and your rights. It applies to everyone who uses the Platform: Attendees, guests who buy without an Account, Vendors, Staff Members and visitors.

1.2 We are a data controller under the Nigeria Data Protection Act 2023 (the "NDPA") and its regulations and directives, which are overseen by the Nigeria Data Protection Commission (the "NDPC"). Our contact for data protection matters is support@blockbtickets.com (Data Protection Officer: Opia Precious, at the same address).

1.3 Capitalised words not defined here have the meaning in the Terms and Conditions.

1.4 Our Platform is built and run with Bridge, which provides finance and technology services. Bridge handles personal data for us only as needed to provide those services and under our instructions and an agreement that requires it to protect the data.

2. The personal data we collect

2.1 Depending on how you use the Platform, we collect:

- Account data: name, email address, phone number, password (stored only in encrypted/hashed form), account type and role, sign-up date, and the date and version of the Terms you accepted.
- Vendor and business data: business or trading name, vendor type (business or individual), CAC/RC number and registered name, National Identification Number (NIN) for individual Vendors (collected at registration and visible only to our admins), event information you publish, the Join Links you provide for Online Events, images and logos you upload, promo codes you create, and the details of Staff Members you create (their names, email addresses and permissions).
- Identity-verification data: the result of BVN and bank-account name checks (verified, pending or failed) and the reason for any failure. You enter your BVN only to run the check. It is sent to our verification provider, Dojah, to confirm it belongs to you, and we do not store it. We check CAC numbers and NINs with Dojah (or by hand if it can't be reached), and keep the outcome (pending, approved or rejected), the date and the company name on the CAC record. We may also receive CAC documents or other identity documents if we request them. Your NIN is never shown to Attendees, other Vendors or the public.
- Payment and wallet data: payout bank name, account number and account name, payment PIN (stored only as a secure hash), payout and cash-out history, wallet balances, fees, refunds and statements. We do not store your full card number, CVV or card PIN; Paystack handles those.
- Order and ticket data: buyer name and email, order references, Paystack transaction references, amounts paid, any promo code used, the Event, ticket type and quantity, Ticket codes and QR tokens, holder email, check-in status and time, and the date and time of the order.

- Communication data: messages you send us through support chat or email, testimonials you submit, Staffing Requests (event details, roles, notes, contact phone), notifications we send you through the Platform, and our replies.
- Security and device data: IP address, device and browser type, session information, sign-in times, two-factor authentication details, and security logs, including actions taken by our admins on your Account.
- Technical and usage data: pages visited, actions taken, errors and performance information, collected through server logs and the cookies described in clause 10.
- Marketing preferences: whether you have unsubscribed from our emails.

2.2 We also receive information about you from others: from a Vendor who creates a Staff Member login for you, from Paystack and banks (for example to confirm a payment or account name), from Attendees who buy Tickets in your name or send them to you, and from public sources where we check an Event or Vendor.

2.3 You do not have to give us personal data, but we cannot provide some services (for example buying a Ticket, cashing out, or verifying a Vendor) without it.

3. Why we use your data, and our lawful bases

3.1 Under the NDPA we use your data only where we have a lawful basis. We use it for the purposes below:

- To create and run your Account, and to verify who you are. (Contract; legitimate interest.)
- To process payments, issue and deliver Tickets (including the Join Links for Online Events), send confirmations and receipts, process refunds, tell you when an Event's date changes, and run check-in. (Contract.)
- To verify Vendors, run BVN and bank-account checks, operate wallets and process cash-outs, and apply holds, set-off and limits. (Contract; legal obligation; legitimate interest in preventing fraud.)
- To approve Vendors before they can create Events and sell Tickets, by checking CAC numbers and NINs by hand. (Contract; legal obligation; legitimate interest in preventing fraud.)
- To prevent, detect and investigate fraud, money laundering, abuse, security incidents and breaches of our Terms, and to keep the Platform safe. (Legitimate interest; legal obligation; vital interests where needed.)
- To comply with law and regulatory requests, including tax, anti-money-laundering, counter-terrorism-financing, sanctions, cybercrime and court orders, and to keep records. (Legal obligation.)
- To provide customer support and handle complaints, disputes and Staffing Requests. (Contract; legitimate interest.)
- To send service messages: order, Ticket, event-change, payout, security and legal notices. (Contract; legal obligation; legitimate interest.)
- To send marketing and announcements, and to display testimonials. (Legitimate interest and, where the law needs it, consent. You can opt out at any time in your account settings or with the unsubscribe link in any marketing email. Testimonials are shown only with your consent.)
- To maintain, test, secure and improve the Platform, analyse how it is used, and produce reports that do not identify you. (Legitimate interest.)

- To establish, exercise or defend legal claims and to manage our business, including mergers or sales. (Legitimate interest; legal obligation.)

3.2 Where we rely on legitimate interests, we balance them against your rights and freedoms. Where we rely on consent, you can withdraw it at any time (withdrawal does not affect earlier lawful use).

3.3 We do not make decisions that have legal or similarly significant effects on you based only on automated processing without a way for you to ask for human review. We do use automated checks (for example name matching and fraud rules) to help decide whether a payout can go ahead, and you can ask us to review a decision made that way.

4. Who we share your data with

4.1 We do not sell your personal data. We share it only as needed and with these recipients:

- Vendors: when you buy a Ticket to an Event, the Vendor running it (and its authorised Staff Members) can see your name, Ticket type, order details and check-in status, and can look up your email address when handling an issue with your Ticket, so that they can run the Event, check you in and deal with problems. Each Vendor is responsible, as an independent controller, for how it then uses that data.
- Other ticket holders and the public: Vendor business names and Event details are shown publicly. The Join Links for an Online Event are not shown publicly; they are shown only to people who hold a valid Ticket and in the Ticket email. If you give a testimonial it is shown with your name.
- Payment, banking and identity partners: Paystack and the banks involved receive the data needed to process payments, transfers, refunds and account checks. Dojah receives the BVN, NIN or CAC number you give us, with the name used to match it, to verify your identity or business.
- Bridge: our finance and technology partner, which supports payments, wallets, payouts and the Platform's infrastructure.
- Service providers (processors): hosting, database, authentication, file-storage, email-delivery and similar providers that run parts of the Platform for us, for example Supabase (database, authentication and file storage) and Resend (email delivery). They may use your data only on our instructions and under written data-processing terms.
- Our team: our staff and Sub-admins, only to the extent their role needs it; their actions are logged.
- Professional advisers, auditors, insurers and, where needed, prospective buyers or investors of the business, under a duty of confidentiality.
- Authorities: regulators, law-enforcement, courts, the Nigerian Financial Intelligence Unit, tax and other authorities where the law requires or allows it, or to protect rights, property or safety.

4.2 If we sell or restructure our business, personal data may transfer to the new owner, who must honour this policy.

5. Transfers outside Nigeria

5.1 Some of our service providers store or process data outside Nigeria. Where we transfer personal data out of Nigeria we do so only as the NDPA permits: to a country or recipient that gives adequate protection, or with appropriate safeguards (for example a data processing agreement and contractual

clauses), or where you have consented, or where another lawful ground applies. You can ask us for details of the safeguards we use.

6. How long we keep your data

6.1 We keep personal data only as long as needed for the purposes in this policy, and as the law requires. Our current retention periods are set out below. They are the periods we work to; where the law or an investigation requires, we keep data for longer.

- Account and profile data: while your Account is open and for up to 2 years after closure, to deal with claims and legal obligations, unless the law requires us to keep some of it longer.
- Financial records (orders, payments, payouts, refunds, statements, verification outcomes): for at least the period the law requires, generally 6 years after the transaction or the end of the relationship, whichever is later.
- NIN and verification outcomes (individual Vendors): while the Vendor's Account is open and afterwards for as long as needed for fraud prevention and legal duties, generally up to 6 years.
- Support chats, Staffing Requests and testimonials: for as long as needed to provide the service and for up to 2 years after for dispute purposes.
- Security logs and audit logs: for as long as needed for security and investigations. We aim to review and remove them after about 12 months, and keep them longer only where needed for an investigation or a legal claim.
- Online Event Join Links: for as long as the Event and its refund and complaint periods run, then until the Event record is removed.
- Marketing data: until you unsubscribe or we stop sending marketing, then a suppression record so we do not email you again.

6.2 When we no longer need data we delete or anonymise it. Backups are overwritten on a regular cycle.

7. Keeping your data safe

7.1 We use technical and organisational measures that fit the risk, including encryption in transit, hashed passwords and PINs, access controls and role-based permissions, two-factor authentication options, logging of administrative actions, limits on repeated PIN attempts, and the practice of not storing BVNs or card details. No system is completely secure, so we cannot guarantee absolute security. You must also protect your credentials.

7.2 If a personal data breach is likely to risk your rights and freedoms, we will notify the NDPC within 72 hours of becoming aware of it, and we will tell you without undue delay when the breach is likely to put you at high risk, as the NDPA requires.

8. Your rights

8.1 Under the NDPA you may, subject to the law's limits:

- ask whether we hold your personal data and get a copy of it;
- ask us to correct inaccurate or incomplete data;

- ask us to delete your data where it is no longer needed, where you withdraw consent and there is no other basis, or where we processed it unlawfully (we may need to keep some data to meet legal duties and defend claims, such as financial records);
- ask us to restrict processing while a dispute about accuracy or lawfulness is resolved;
- object to processing based on our legitimate interests, and object at any time to direct marketing;
- receive your data in a structured, commonly used, machine-readable format and have it sent to another controller where this is technically possible (data portability);
- withdraw consent where we rely on it; and
- ask for human review of a decision made solely by automated means that significantly affects you.

8.2 To use a right, email support@blockbtickets.com from the email on your Account. We may ask you to prove your identity first. We will reply within the time the law sets (and, unless we tell you otherwise, within 30 days). We do not charge a fee unless the request is manifestly unfounded or excessive. We may refuse or limit a request where the law allows, for example where it would reveal another person's data or where we must keep the data by law.

8.3 You can also complain to the Nigeria Data Protection Commission (www.ndpc.gov.ng) if you think we have misused your data. We would be glad to hear from you first and try to put it right.

9. Marketing and unsubscribing

9.1 You can unsubscribe from marketing and announcement emails at any time using the link in the email or on the unsubscribe page. We will stop within a reasonable time. We will still send service messages (such as Ticket, event-change and payout messages), because they are needed to provide the service.

10. Cookies and similar technologies

10.1 We use cookies and similar technologies that are necessary to run the Platform, such as keeping you signed in, protecting your session and security, remembering your light/dark theme choice and your checkout progress, and, for ticket scanners, remembering the scanner settings you choose. These do not need your consent because the Platform cannot work without them.

10.2 We do not currently use advertising cookies or sell data to advertisers. If we add analytics or advertising tools, we will update this policy and, where the law requires, ask for your consent first. You can block or delete cookies in your browser settings, but parts of the Platform may then stop working.

11. Children

11.1 The Platform is for people aged 18 and over. We do not knowingly collect data from children. If you think a child has given us data, contact us and we will delete it. A parent or guardian may buy Tickets for a child, and the Ticket will carry only the details the adult gives.

12. Third-party links

12.1 The Platform may link to other sites and to Vendors' own pages, and Online Events are held on third-party services that Vendors choose. We are not responsible for their privacy practices. Read their policies.

13. Changes to this policy

13.1 We may update this policy. For material changes we will give notice by email or on the Platform before they take effect. The date at the top shows when it was last changed.

14. Contact

14.1 Block B Tickets Limited (CAC registration number RC 9979161), Blue Zodiac Complex, Along G.U. Ake Road, Eliozu, Port Harcourt, Rivers State, Nigeria. Email: support@blockbtickets.com. Phone: +234 707 084 0356. Data Protection Officer: Opia Precious, support@blockbtickets.com (mark your message for the attention of the Data Protection Officer).

End of document.