

# **Terms of Service**

**Effective Date:** April 12, 2025

Welcome to **Kimboo.org** ("Website", "we", "our", or "us"). By accessing or using our website and services, you agree to be bound by these Terms of Service.

## **1. Acceptance of Terms**

By using Kimboo.org, you acknowledge that you have read, understood, and agree to be legally bound by these terms. If you do not agree, please do not use the site.

## **2. Services Offered**

Kimboo.org offers financial education, fractional investment exposure (ETFs, real estate), gifting programs (Njangi), and support systems for children from low-resource households.

## **3. Eligibility**

Our services are available to individuals who are at least 18 years old or who have received parental/guardian consent.

## **4. User Responsibilities**

You agree not to misuse the platform, impersonate others, or post fraudulent or harmful content. All information provided must be accurate and up-to-date.

## **5. Donations and Contributions**

All donations made via the platform are voluntary and non-refundable. We do our best to allocate funds transparently toward our programs and beneficiaries.

## **6. Intellectual Property**

All content on Kimboo.org—including text, graphics, logos, and software—is the property of Kimboo.org or its content creators and is protected by copyright and trademark laws.

## **7. Disclaimer**

Our financial programs are educational and community-driven. We do not offer licensed financial advice or guarantee investment returns.

## **8. Limitation of Liability**

We are not liable for any direct or indirect losses resulting from the use of our site or services. Use Kimboo.org at your own risk.

## **9. Changes to Terms**

We reserve the right to modify these terms at any time. Continued use of the site constitutes your acceptance of any revised terms.

---

## Privacy Policy

**Effective Date:** April 12, 2025

Kimboo.org is committed to protecting your privacy. This Privacy Policy outlines how we collect, use, and safeguard your information.

### 1. Information We Collect

- **Personal Information:** Name, email, and payment info (for donations or signups)
- **Usage Data:** IP address, browser type, device info, and activity logs
- **Optional Data:** Demographics or feedback voluntarily submitted

### 2. How We Use Your Data

- To provide and improve our services
- To process donations or purchases
- To send newsletters and updates (only if opted-in)
- For internal analytics and community development

### 3. Cookies

We use cookies to improve user experience. You may disable cookies in your browser settings.

### 4. Third-Party Services

We may use third-party tools (e.g., Stripe, Google Analytics) that collect anonymized data. These services have their own privacy policies.

### 5. Data Security

We implement standard security measures to protect your data but cannot guarantee absolute security.

### 6. Your Rights

You have the right to access, update, or delete your personal data. Contact us at [team@kimboo.org](mailto:team@kimboo.org) to make requests.

### 7. Children's Privacy

We do not knowingly collect personal information from children under 13. If you believe a child has submitted data, please contact us.

## **8. Changes to Policy**

We may update this policy from time to time. Continued use of the site constitutes acceptance of any updates.

---

## **Contact Us**

For any questions about these Terms or our Privacy Policy, email: [team@kimboo.org](mailto:team@kimboo.org)