

TERMS OF USE

Ben's Payment Solution (referred to as “Business name”) is fully registered in Nigeria. It is a platform that provides payment solutions (referred to as “the service”) to eligible individuals and businesses. The Business runs a website <https://www.bensexchange.com> (referred to as “the website.”)

By selecting "Agree" during the Order Creation process, you confirm that you have read, and agree to be bound by the following terms of usage, as would be updated from time to time, regarding the transactions associated with you.

Our team of experts offers “payment solution services”; therefore, you can always contact our Customer Service chat box at contact@bensexchange.com if you're unclear about anything in the "Terms of Service."

To use Ben's Exchange services, you must:

- * Have registered your name and email as required.
- * Have a legal source of income.
- * Follow our rules and pay all fees.
- * Not violate our terms of use or access a closed account

TRADING RULES

1. Only legal funds would be transacted and exchanged, as fraudulent and illegal funds won't be tolerated.

2. You will be asked to choose the payment method you wish to transact with.

3. For every initiated transaction, there will be a time window of 1 hour for payments to be made and confirmed by the receiver.

Once the 1 hour time window elapses, and there's a significant change in exchange rates, the transaction will be subject to the new trading rate. Therefore, users will be asked if they wish to proceed or not.

4. During transactions, users are advised to use the description tag/ instructions provided by the receiver.

Until the receiver confirms your payment and all has been settled, there won't be payouts.

5. In a scenario where the receiver has disbursed payment, but you happen not to receive it, you must exercise patience so we can resolve the transaction with our partner.

WARRANTIES, LIABILITIES, AND DISCLAIMERS

1. Ben's Exchange is independent. It doesn't work directly with popular payment services like PayPal, Payoneer, Wise, or Skrill. We might use other companies to verify the information you give us.

2. You're responsible for understanding local laws. By trading with us, you agree that you've checked if using our service is legal where you live. If you break any laws, you'll be responsible for any problems we face. This agreement continues even after you stop using our service.

3. We'll try to process payments quickly. We'll do our best to handle payments to and from your account as fast as possible. But sometimes, things like technical issues or other problems can delay payments.

GENERAL PROVISION

You will be considered to have understood all the rules that apply to trading with us. When you trade with us, you agree to a legal agreement with us that states you will follow these Terms of Use.

Before using this website, please read the agreement thoroughly and consult a lawyer if you have any questions. If you disagree with the terms or any future changes, you should stop using the website immediately.

If you use this website or do anything similar, you agree to follow all the rules and regulations listed here. These rules can change at any time without warning.

As a user of this website, you are entitled to provide an email, username and password, as you are responsible for keeping these details secure at all times. All users are responsible for any transaction carried out with their details.

CHARGE BACKS

In a scenario where our user (freelancer) uses Ben's Exchange (referred to as "the business") to receive payment from a client on freelance platforms (Upwork, Fiverr or other sources), and Naira has been disbursed to the user's local bank, but a refund has to be made back to the client or sending source.

Any Naira paid out to such a user must be refunded under this Business policy.

Failure to comply would lead to a breach of the agreement by the user. Ben's Exchange reserves the right to a third party (lawyer or enforcement officer) to verify the information such users provide for investigations and legal prosecutions.

Having trouble with our services?

Let us know!

Just send an email to support@bensexchange.com and clearly state that you'd like to file a formal complaint. This helps us differentiate between complaints and regular inquiries. We'll acknowledge your complaint within a few hours, following our established procedures.