

Amlahu Development Cooperative Limited

Terms and Conditions

Website: amlahu.org | Email: info@amlahu.org | Phone: [Insert Phone Number]

Introduction

These Terms and Conditions provide a working governance and service-use framework for Amlahu Development Cooperative Limited. They should be reviewed by the cooperative leadership and legal adviser before publication as a binding member document.

Membership Eligibility

Membership is open to qualified individuals, groups, SMEs and organizations that meet the cooperative requirements, submit accurate information, agree to the cooperative rules, and are approved through the required internal process.

Member Responsibilities

Members are expected to save consistently, provide accurate information, respect cooperative policies, repay obligations promptly, participate responsibly, and act in a manner that protects the interest and reputation of the cooperative.

Savings and Contributions

Members may participate in daily, weekly, monthly or other approved savings plans. Contributions are recorded and managed according to internal controls, cooperative bylaws, and applicable regulatory requirements.

Loan Access and Repayment

Loan facilities may be available to eligible members subject to assessment, approval, documentation, applicable limits, repayment terms, and internal credit policies. Late repayment may attract consequences defined by the cooperative.

Investment Participation

Investment opportunities may be offered to participating members based on approved projects, risk review, available funds, and documented participation terms. Returns are not guaranteed unless expressly stated in an approved agreement.

Withdrawal Policy

Withdrawals, account closure, and exit requests are subject to the cooperative bylaws, notice periods, reconciliation of outstanding obligations, and administrative requirements.

Data Privacy

Member information will be collected and processed for registration, communication, service delivery, compliance, record keeping, and cooperative administration. Amlahu should maintain reasonable safeguards for member data.

Cooperative Governance

The cooperative shall operate with transparency, accountability, member-first values, and compliance with applicable cooperative laws, regulations, policies, and internal governance procedures.

Limitation of Liability

Amlahu shall take reasonable steps to protect member interests, but members acknowledge that business, investment, lending and economic activities may involve operational, market, credit, and regulatory risks.

Amendments to Terms

These terms may be reviewed and updated periodically. Members should be notified of material changes through appropriate communication channels.

Contact Information

Website: amlahu.org. Email: info@amlahu.org. Phone: [Insert Phone Number]. Physical Address: [Insert Office Address Here], Abuja, Nigeria.

Prepared for website publication. Final legal review recommended before official adoption.