

# Zuru Finance Terms & Conditions

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## 1. Investment Participation

Zuru Finance operates an investment participation system based on units referred to as “Slots.” Each Slot has a fixed participation value of \$10 USD. Participants may purchase a minimum of one (1) Slot and a maximum of ten (10) Slots per investment cycle. To prevent abuse of the platform and loss of investments, users must not create or operate multiple accounts. Any attempt to bypass platform limitations through duplicate registrations, false identities, or proxy accounts may result in account suspension, denial of verification, forfeiture of profits, or permanent restriction from the platform.

## 2. Identity Verification Requirements

Verification is compulsory before any withdrawal request can be processed. The full name used during registration must match the details submitted during identity verification. Users whose registration information does not match their submitted verification records may be denied verification and withdrawal access.

## 3. Withdrawal Requirements

Withdrawal payment details must match the user’s registration information and verified identity records. Zuru Finance reserves the right to decline or delay withdrawals where inconsistencies are detected. In the event of the death of a participant, a registered next of kin may submit a claim for the investment. Such claims shall only be considered upon submission of reasonable and verifiable legal documentation confirming entitlement to the funds.

## 4. Investment Cycle and Returns

Each Slot is subject to a fixed investment cycle of 465 calendar days beginning from the confirmed date of deposit. At the successful completion of the investment cycle, eligible participants may receive the stated return associated with their Slot participation. Returns remain subject to verification procedures, operational continuity, compliance checks, and applicable platform conditions.

## 5. Early Withdrawal Policy

Participants acknowledge that invested funds are committed for the duration of the investment cycle. Any request for withdrawal before completion of the 465-day term may result in forfeiture of accumulated profits or rewards. Where approved, only the original principal may be returned. Withdrawal processing may require up to 14 business days.

## 6. Risk Disclosure

Participation in investment-related activities carries financial and market risks. Zuru Finance does not guarantee profits, uninterrupted operations, or future financial outcomes. By participating, users acknowledge and accept all associated risks connected to the platform and investment structure.

## **7. Compliance and Enforcement**

Zuru Finance reserves the right to investigate suspicious activity, restrict accounts involved in fraudulent behavior, and deny participation where these Terms and Conditions are violated. All users are expected to comply with applicable laws, verification procedures, and operational policies.

## **8. Modification of Terms**

Zuru Finance reserves the right to update or modify these Terms and Conditions at any time. Continued use of the platform following updates constitutes acceptance of the revised terms.