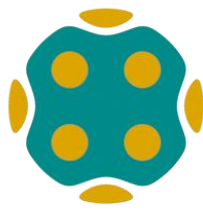


Name :

Signature :



# FractAlls

*A fusion of small contributions !*

Contract APTF V. 2.0.0 \_ DR. 01/02/2026

## Contract for Purchases with Payment by Installments on FractAlls (APTF)

**Version: 2.0.0**

**Date of Revision: 01/02/2026**

FractAlls is an online platform allowing users to buy products from various merchants either by Total Payment or by Multiple Payment also called Payment by Installments.

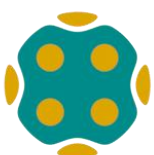
The conditions below govern purchases on FractAlls via the Payment by Installments system.

These conditions bind on the one hand: The **Beneficiary**: The one who buys and uses the product and pays the purchase in instalments over several months.

And on the other hand: **FractAlls**: The direct seller to the Beneficiary, proceeding with the billing of the sale and cashing the various payments for the purchase.

The terms are as follows:

- 1) The Beneficiary must be the main user of the product acquired and cannot transfer its use to a third party until the payment for the product is fully settled. For any purchase on behalf of a third party, request to be added as the Guarantor of this third party who must be the Beneficiary.
- 2) Upon confirmation of each purchase, the Beneficiary certifies on its honor that it or its guarantor has a financial situation allowing the Beneficiary to acquire the product sold and pay its balance in installments under the conditions established at the time of purchase. Otherwise, he must not validate the purchase.
- 3) The Beneficiary is required to repay the balance of its debt related to each purchase in monthly instalments according to the conditions governing the sale of the product. The payments of the monthly instalments are made exclusively on the FractAlls platform, unless another official announcement is broadcast exclusively on the FractAlls platform.
- 4) The Beneficiary agrees to keep FractAlls informed - in advance and with supporting evidence - on any change related to its financial situation that could jeopardize the repayment of its debt on purchases in payment progress. However, even with verified supporting documents, FractAlls reserves the exclusive right to authorize or deny payment delays to the Beneficiary.
- 5) At the beginning of each month, late payment penalties of (*Four point One*) 4.1% apply to all unpaid amounts from the previous month, relating to any product with payment ongoing and at the Beneficiary's possession.



FractAlls by Cross Virtue Sarl

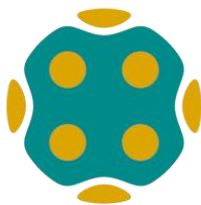
For your online Purchases, Sales, Money Collections and Saves, Borrowings, Loans

**Site Web** : [www.fractalls.com](http://www.fractalls.com) **Email** : [support@fractalls.com](mailto:support@fractalls.com)

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Name :

Signature :



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Contract APTF V. 2.0.0\_ DR. 01/02/2026

- 6) The product acquired during the purchase with payment by installments remains the property of FractAlls until the Beneficiary has fully settled the debt related to this purchase. Thus, during its payment period, it cannot be assigned, inherited, lent, seized by a third party, put under guarantee with a third party or be subject to any operation that goes against FractAlls' property right on said product.
- 7) For certain purchases, before concluding them, FractAlls reserves the right to require the customer to put in warranty a property belonging to the latter, or to subscribe to certain specific insurances. The pledging of one or more items by the customer will be subject to the conditions set out in our pledging form for purchases with installment payments.
- 8) In case of non-compliance with any payment deadline by the Beneficiary or death of the latter, FractAlls may at any time seize the products in payment process and/or the products put under guarantee, and claim it the payment of the total amount due in order to permanently recover the seized products. FractAlls reserves the right to use legal methods of forced recovery in case of refusal of collaboration by the Beneficiary. The seized products can be sold by FractAlls if this allows it to recover the total amount claimed from the Beneficiary.
- 9) FractAlls ensuring the recovery of debts related to purchases by installments, therefore reserves the right to use all resources – *Online platform, Data collected on the Beneficiary, Commissioners, Bailiffs, Judges* – for the seizure of products and/or the procedure for recoveries on the entire capital due plus penalties for late payment already recorded and damages claimed. The total capital due is the amount to be paid to fully settle the purchases in payment. It therefore includes both the overdue tranches and the tranches whose deadlines have not yet reached the deadline.
- 10) FractAlls reserves the right to evaluate and claim from the Beneficiary any compensation related to the costs generated by the seizure of a product and/or the use of a forced recovery procedure. The value of the compensation will be related to the costs generated by the procedures employed, to the condition of each sold product seized, to the total duration of exploitation and to the amount already paid on said product by the Beneficiary. This value is set at a minimum amount of *(Five Thousand)* 5,000 FCFA and maximum of *(Eight)* 8% of the total capital due to settle purchases in default of payment.
- 11) The loss, partial or total, accidental, voluntary or involuntary destruction of a product in payment, does not exclude the Beneficiary from the payment of the balance related to the purchase of this product. Furthermore, the Beneficiary is required to inform FractAlls which could, in case of necessity and possibility, offer assistance to find or repair the product concerned; the costs incurred being borne by the Beneficiary.
- 12) For products for domestic or fixed use, except in cases of force majeure, the movement of the product from the delivery location by the Beneficiary, without prior notification to FractAlls, is prohibited until full payment of the product or prior approval by FractAlls.

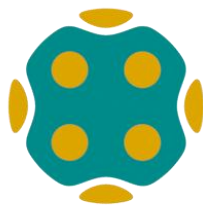


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Contract APTF V. 2.0.0 \_ DR. 01/02/2026

## Contract for Purchases with Payment by Installments on FractAlls (APTF)

**Version: 2.0.0**

**Date of Revision: 01/02/2026**

The terms of Purchase by Payment in Instalments mentioned in this contract cover all purchases made from the date of revision mentioned above.

Beneficiary Name: \_\_\_\_\_

ID Number: \_\_\_\_\_ Expired Date: \_\_\_\_\_

Nationality: \_\_\_\_\_ Tel. (s): \_\_\_\_\_

Email: \_\_\_\_\_

Residential Address: \_\_\_\_\_

Profession: \_\_\_\_\_ Company: \_\_\_\_\_

Professional Address: \_\_\_\_\_

*Persons to contact in case of unavailability: (These people are witnesses that you use our services and each must complete and sign a Witness Contract confirming their agreement. Read the Witness Contract to see the criteria for the people to propose)*

Witness (1): \_\_\_\_\_ Tel. (s): \_\_\_\_\_

Witness (2): \_\_\_\_\_ Tel. (s): \_\_\_\_\_

*I certify on my honor to have read and understood all the conditions of this contract. -----*

*I certify on my honor the accuracy of all personal information provided. -----*

*Beneficiary Signature*

Read and Approved on Date of \_\_\_\_\_, Town and Country \_\_\_\_\_

\*\*\*\*\* **Warning:** This contract must not be modified or altered in any way, under penalty of legal action against the signatory for falsification, forgery, and use of forged documents!! \*\*\*\*\*



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