

1. Keychat End-User License Agreement (EULA)

For Customers Ordering via WhatsApp

This Agreement is a legal contract between you ("**Customer**") and **Keychat** ("**we**" or "**us**"). This agreement governs your use of the Keychat web-ordering interface and WhatsApp bot to interact with South African businesses ("**Merchants**").

1. The Service

Keychat provides a platform that allows you to browse menus, place orders, and make payments to Merchants directly via WhatsApp and our web-based checkout. We are a facilitator; the actual contract for the sale of goods (like food) is between you and the Merchant.

2. Payments & Fees

- **Payment Processing:** Payments are processed securely via **Paystack**.
- **Commissions:** While Keychat charges the Merchant a commission (clamped at **R5–R25** per order), you agree to pay the total price shown at checkout, which includes any delivery fees or taxes set by the Merchant.

3. Electronic Communications (ECT Act)

In accordance with the **Electronic Communications and Transactions Act 25 of 2002**, you agree that:

- Your "Contact Token" serves as your persistent authentication.
- Clicking "Place Order" or "Pay" constitutes a binding electronic signature.

4. Consumer Rights (CPA)

Under the **Consumer Protection Act (CPA)**:

- **Quality:** The Merchant is responsible for the quality of the food or service.
- **Refunds:** Refund requests must be directed to the Merchant. Keychat will facilitate the communication but does not hold the funds once processed by Paystack.

5. Prohibited Use

You may not use the platform to harass Merchants, place fraudulent orders, or attempt to reverse-engineer our MeteorJS/React-based web architecture.

6. Limitation of Liability

Keychat is a platform provider. We are not liable for cold chips, late deliveries by the Merchant's drivers, or errors in the Merchant's menu. We provide the "Direct Channel," but the Merchant

fulfills the "Direct Order."

2. Keychat Privacy Policy

POPIA Compliance for Modern Commerce

Keychat is committed to the **Protection of Personal Information Act (POPIA)**. Unlike the big delivery platforms, we believe the Merchant should own their customer relationships—but we protect your data while facilitating that connection.

1. Data We Collect

To "Personalize, Incentivize, and Engage," we collect:

- **WhatsApp Number:** Used as your primary ID and for order updates.
- **Order History:** To allow Merchants to offer you loyalty rewards and personalized "regulars" discounts.
- **Location/Address:** For delivery fulfillment.
- **Contact Tokens:** To keep your session persistent and secure without requiring a password.

2. How We Use Your Information

- **Personalization:** To show you your favorite items and past orders.
- **Engagement:** Merchants may send you re-engagement messages or bulk updates via WhatsApp. You can opt-out of marketing messages at any time by replying "STOP" or using the in-app settings.
- **Automation:** Our BullMQ-based systems handle automated order confirmations and "Welcome" flows.

3. Data Sharing

We share your order details and contact info **only** with the specific Merchant you are ordering from. We do not sell your data to third-party advertisers. Your payment info is handled directly by **Paystack**; Keychat does not store your credit card numbers.

4. Your Rights under POPIA

You have the right to:

- **Access:** Ask what data we hold about your order history.
- **Correct:** Update your delivery address or name.
- **Delete:** Request that a Merchant or Keychat delete your profile. (Note: Some data may be retained for tax/accounting records as required by SA law).

5. Security

Data is stored in a secure **MongoDB** environment with encryption in transit. We use contact-token authentication to ensure that only you can access your persistent ordering link.