

What You Are Agreeing To By Signing

By signing the agreement (or selecting the checkbox), you confirm that you have read, understood, and accepted the Terms and Conditions for using the Yoco account and services. This includes how your money is stored, protected, and used, as well as your responsibilities as a user.

Summary of Key Terms

- Your money remains 100% yours at all times.
- Funds are held safely in trust in your name by a licensed nominee company and are never owned or used by Yoco or its service providers.
- Your funds are stored with top-tier South African banks (ABSA, Standard Bank, Nedbank, FNB) and in the Allan Gray Money Market Fund.
- You earn interest on your positive balance in the Cash Product, based on market-linked returns.
- Your personal information is securely stored and only shared with trusted service providers to operate the account and comply with the law.
- Small service or transaction fees may apply and will always be shown to you before confirmation.
- You understand and accept the normal risks associated with financial services, but your funds are always protected under strict legal and regulatory frameworks.