# Friym - FIDEVO GROUP SAS

Friym Terms of Sale - v3.0 - effective since 2026-11-02

# Friym Terms of Sale

> **Version 3.0 — published and effective on 2 November 2026.** It replaces version 2.0 of 16 September 2026. Previous versions remain available as PDFs at the bottom of this page.
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> This document governs the relationship between Friym, sellers (holders of a shop on a Page), and their buyers. It applies in addition to the Friym Page Terms whenever a Page activates its commercial features (shop).
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> By opening a shop, you accept these Terms of Sale in the app, in addition to the Page Terms. The version you accept is recorded (section 13).

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## What changed in this version

- **You can sell as soon as your shop is open**, without waiting for your identity to be verified. Until it is, your net sales are capped at 150,000 CFA francs (section 11.1).
- **Identity verification is required to get paid**, together with registering a Mobile Money number, which requires two-step authentication. You may complete these steps before or after your first sales (section 11.2).
- **Without these steps, your sales stay on your balance**: they are not lost, but no payout is made, and Friym contacts you (section 11.3).
- **Each new version of these terms must be accepted in the app** by the Page owner (section 13).

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## 0. Who provides this service

Friym is a service published by **FIDEVO GROUP SAS**, a Beninese company registered with the Trade and Personal Property Credit Register under number RB/PNO/25 B 6467 dated 20 November 2025, Porto-Novo, Republic of Benin, acting as a **software service provider**.

FIDEVO GROUP SAS is neither a payment institution nor a merchant of record. Payment, collection and payout services are provided by one or more licensed payment service providers partnered with Friym. Friym orchestrates the transaction and the commission, but neither holds nor keeps users' funds.

**The sales contract is concluded between the buyer and the seller.** Friym is not a party to it and sells nothing in its own name.

For any question: **support@friym.com**

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## 1. Scope

These terms apply to any Page that has activated its shop on Friym, and to any transaction carried out through that shop.

**Product types covered**:

| Type | Delivery |
|---|---|
| **Service** | Manual - the seller performs the service themselves after payment |
| **Digital product** | Automatic - file delivered by Friym via a secure link after payment confirmation |
| **Physical goods** | Shipped by the seller, at their cost and under their responsibility, within the stated timeframe |

Creator subscriptions are not available at this stage and will be covered by a later update of these terms.

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## 2. One shop per identity

Only one shop is allowed per identity on Friym. Once activated, the shop is permanently linked to the account that created it. Only a Page profile can activate a shop, and only the Page owner can open it and accept these terms.

This rule is checked when your identity is verified (section 11): an identity document already used by another account is refused. Likewise, a Mobile Money number already used by another account's shop is refused.

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## 3. Seller commitments

By activating your shop and publishing a product or service, you undertake to do the following. **These commitments apply from your first sale, whether or not your identity has already been verified.**

- **Deliver faithfully what you describe.** For a service, you perform it as presented and within the announced timeframe. For a digital product, the file delivered matches exactly the description and visuals published. For physical goods, the item shipped matches its description, its visuals and its stated characteristics.
- **Provide accurate and complete information**: description, main characteristics, total price, shipping costs, dispatch and delivery timeframes, geographic area served, return and refund terms.
- **Respond to buyers** diligently, in particular for services requiring contact after payment and for shipment tracking.
- **Meet your legal obligations as a professional seller**, notably regarding pre-contractual information, conformity of goods, legal warranty and the right of withdrawal where the law applicable to your buyer provides for them.
- **Not publish any misleading, fraudulent or illegal product or service**, nor sell goods or services whose sale is prohibited by applicable law.
- **Comply with tax law** applicable in your country of residence or activity regarding income earned from your sales on Friym.

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## 4. Commission and payouts

- Friym applies a **flat 5% commission** on the gross amount of each sale, taken automatically at the time of payment.
- This commission is fixed and public. Any change will be notified in advance in accordance with section 13.
- The net amount (sale price less Friym commission, less any affiliate commission) is credited to your seller balance upon order confirmation.
- **No payout is made until your Mobile Money number is registered and your identity is verified** (section 11.2). Once both conditions are met, payouts follow the rules below.
- Payouts to your Mobile Money account are triggered **automatically every 48 hours**, for any available balance reaching the minimum threshold of **2,000 CFA francs**. Below that threshold, funds remain on your balance and are carried over to the next payout.
- Each payout is capped at **150,000 CFA francs**. If your available balance exceeds that cap, the excess remains on your balance and is paid out at the next automatic payout.
- Manual withdrawal is not available; only the automatic payout described above applies.
- If a payout fails, Friym automatically retries. After several unsuccessful attempts, you are notified and invited to contact support to correct your payout details; the amount concerned remains credited to your balance until resolved.
- **Registering or changing your Mobile Money number requires two-step authentication to be enabled on your account**, and a code from your authenticator app. This requirement cannot be waived, including at your own request to support. Changing your number does not require you to redo identity verification.
- All amounts are handled in whole units (cents); no rounding is made in Friym's favour.

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## 5. Balance holds

Friym may freeze all or part of your balance, or suspend a payout, in the following cases:

- an ongoing dispute over one or more orders;
- suspected fraud, for the duration of the investigation;
- a request from a competent authority;
- a moderation measure affecting your commercial activity;
- repeated payout failures to your registered details.

You are informed of the hold and its reason. The hold is lifted as soon as the situation that caused it is resolved. **A hold does not forfeit the sums concerned**: they remain the seller's to the extent they are actually due, less refunds and any amounts Friym is entitled to withhold.

The absence of payouts for lack of a Mobile Money number or of identity verification (section 11.3) is not a hold: it sanctions no fault, and it ends as soon as these steps are completed.

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## 6. Specifics by product type

### 6.1 Service

- After the buyer pays, you are notified by push, by in-app notification or by email - according to your preferences - and must make contact or perform the service as announced.

- The order is marked complete once delivery is confirmed by the buyer, or automatically after 5 days if the buyer does not respond.
- If the service is not delivered, the buyer may open a dispute (see section 9).

### 6.2 Digital product

- You upload the deliverable file when creating the product. This file is never publicly accessible.
- After payment confirmation, Friym automatically generates a secure download link, valid for **5 days** and usable up to **3 times**, sent to the buyer.
- The order is automatically marked complete as soon as the link is generated - no action is required from you after the product is listed.
- You warrant that you hold all necessary rights in the content delivered.

### 6.3 Physical goods

- **Before the order**, you state the item's main characteristics, its total price, shipping costs, the area served, the dispatch timeframe and the estimated delivery timeframe.
- **After payment**, you are notified and must dispatch the item within the announced timeframe. You keep the buyer informed of dispatch and, where the shipping method allows, of tracking information.
- **Shipping costs and arrangements are your responsibility**, unless clearly stated otherwise on the product page and accepted by the buyer at the time of order.
- **The risk of loss or damage remains with you until the item is actually handed over to the buyer** or to the person they designated. A dispute arising from loss or breakage in transit is settled between you, your carrier and the buyer; it cannot be held against the buyer.
- **The order is marked complete** upon confirmation of receipt by the buyer, or automatically once the announced delivery timeframe plus a reasonable period has elapsed, without this depriving the buyer of their rights in the event of non-receipt or non-conformity.
- You remain bound by the legal warranty of conformity and by the warranties applicable to the sale in the buyer's country.

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## 7. Right of withdrawal and returns

Where the law applicable to the buyer grants them a right of withdrawal, that right is exercised on the conditions, within the periods and subject to the exceptions provided by that law. **No provision of these terms may deprive a buyer of a right the law grants them mandatorily.**

The seller must state, on each product page, their return and refund policy: whether a contractual right of return exists, the period, the condition in which the item must be returned, who bears return shipping costs, and the refund arrangements. Absent such a statement, whichever policy is more favourable to the buyer - the one announced by the seller or the one imposed by applicable law - applies.

Digital goods delivered immediately and services fully performed with the buyer's agreement may be excluded from the right of withdrawal on the conditions provided by applicable law. Friym's own arrangements for those two categories are set out in section 8.

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## 8. Refunds

- **Digital product**: a buyer may request a refund within **48 hours** of purchase if they have not downloaded the file. This window is distinct from the 5-day download window mentioned in section 6.2: after 48 hours, the digital product is deemed accepted and is no longer refundable under this clause, even if downloads remain available.
- **Service**: for a service not performed or not conforming, the buyer has **30 days** from the expected performance date to report the dispute to Friym.
- **Physical goods**: for an item not received, not conforming, damaged or incomplete, the buyer has **30 days** from the actual or expected delivery date to report the dispute to Friym. This period does not affect the legal warranties available to them beyond it.
- Friym issues its decision within **15 business days** of receiving the evidence from both parties (see section 9).
- The final decision on a refund within the platform rests with Friym, without prejudice to the legal remedies available to the parties.
- Where a refund is made, any affiliate commission associated with the sale is cancelled.

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## 9. Disputes

- Any dispute between a buyer and a seller relating to an order is decided by Friym, on the basis of the evidence provided by both parties. The buyer must first contact the seller through the platform's messaging; failing an amicable resolution within **5 days**, they may refer the matter to Friym, which issues its decision within **15 business days** of receiving the evidence from both parties.
- You undertake to cooperate in good faith and to provide any useful information in the event of a dispute, in particular proof of dispatch and delivery for physical goods.
- Friym's decision on a dispute is final for the purposes of using the platform. It does not deprive either party of the remedies provided by applicable law.

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## 10. Fraud and suspension

- Any attempted fraud (false description, repeated non-delivery, fraudulent use of payment methods, circumvention of affiliate rules, etc.) results in **permanent suspension of the shop**, without notice.
- Friym reserves the right to hold funds pending payout where fraud is suspected, on the terms of section 5.
- A suspended shop has its catalogue hidden or its purchases blocked depending on the seriousness of the reason.
- Friym may withdraw a product from sale at any time, with or without a report, if it appears misleading, fraudulent or illegal. Such a withdrawal is not in itself a sanction against your shop.
- Orders already paid for and not yet fulfilled at the time of suspension remain owed to their buyers: suspension does not release the seller from their obligations.

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## 11. Selling, then getting paid

### 11.1 Selling as soon as your shop is open

- As soon as your shop is open on your Page, you may publish your products and sell them, **without waiting for your identity to be verified**.
- **Until your identity is verified, your shop cannot exceed 150,000 CFA francs in cumulative net sales.** Beyond that, new purchases are refused until verification. Free products do not count towards this cap and remain available.
- Buyers see a "verified seller" label on shops whose identity has been verified. The buyer's rights (delivery, refund, dispute) are the same whether or not the seller is verified.

### 11.2 What you need to get paid

To receive your payouts, two steps are required. **You may complete them before your first sale or after.**

1. **Register your Mobile Money number** in your shop settings. This requires two-step authentication to be enabled on your account (section 5.2 of the Terms of Service), and a code from your authenticator app. At registration, our payment provider checks that it is a Mobile Money account, and we check that it is not used by another account's shop. The operator and country are derived from the number.
2. **Have your identity verified.** You provide a **selfie holding your identity document**, the **front** of that document and its **back** where one exists, the **type and number** of the document, and your **full name**.

Once both steps are completed, payouts are made under section 4. If your identity ceases to be verified, a payout already scheduled does not go out; it resumes as soon as your identity is verified again.

### 11.3 If you do not complete these steps

- Your sales remain credited to your balance. **They are not lost**, but no payout is made.
- A delivered order is not refunded to the buyer merely because you have not yet been verified.
- Friym may contact you, in particular by e-mail, to understand what is holding you up and to ask you to complete these steps. You undertake to reply.
- Friym may ask you to have your identity verified at any time, and suspend sales in your shop in the meantime, where your activity or a report justifies it.
- If the verification of your identity reveals fraud or identity theft, section 10 applies, and the sums on your balance may be used to refund the buyers harmed.

### 11.4 How verification is carried out

- **Your submission is reviewed by a member of the Friym team, by hand.** We use no identity verification provider and no facial recognition technology: no automated comparison is made between your face and your identity document. The only automatic checks verify that your document is not already used by another account, and that the name you declare matches the one associated with your Mobile Money account, with our payment provider.
- **Your documents are stored on Friym's servers**, located in the European Union, in a space that is not publicly accessible. They are not passed to any third party.
- If your submission is rejected, you are told why and may submit again after **1 day**.
- Where submissions are repeatedly rejected, access to commercial features may be blocked. You may then contact **support@friym.com** with any question about that decision.
- **Retention**: your verification data is kept for **5 years from the end of the commercial relationship**, that is, from the closure of your shop or the end of your selling activity. The detail is set out in article 10.3 of the Privacy Policy.

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## 12. Friym's role in payment

Friym uses one or more licensed third-party payment service providers to process transactions, and may change that list without this constituting a material amendment to these terms. Friym is not a payment institution and does not act as a merchant of record: it is the partner payment provider that processes and secures the financial transaction itself. Friym orchestrates the order, calculates and applies the commission, and triggers the payout to the seller through that provider.

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## 13. Changes to these terms

Friym may amend these Terms of Sale. Each version bears the date on which it takes effect. Sellers are informed of any material change through the platform with reasonable notice before it takes effect, except where the change is solely favourable to them or is required by law.

**Each new version must be accepted in the app by the Page owner.** Until it is, the shop can neither publish nor modify a product, nor change its Mobile Money number. Purchases, deliveries and payouts are never blocked by this acceptance, and you can always withdraw a product from sale.

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## 14. Governing law

These terms are governed by Beninese law. Any dispute relating to their interpretation or performance falls within the jurisdiction of the courts of Porto-Novo, Benin, save for any mandatory legal provision to the contrary applicable to the seller or the buyer in their country of residence.