
Terms of Use

Terms governing access to and use of the Pamoja Services

Effective Date	12 August 2026
Last Updated	4 September 2026

1. Acceptance of these Terms

These Terms of Use (“Terms”) govern your access to and use of the Pamoja mobile application, web portal, USSD services, websites and related services (together, the “Pamoja Services”). Pamoja is operated by Impact Microfinance Limited (“Impact Microfinance”, “we”, “us” or “our”).

By registering for, accessing or using the Pamoja Services, you agree to these Terms and our Privacy Policy. If you use Pamoja on behalf of a group, branch, cooperative, organization or other entity, you confirm that you are authorized to act for that entity where applicable.

2. What Pamoja Provides

Pamoja is a digital operating system designed for community groups and member-based organizations. Depending on the services enabled for your community, Pamoja may support:

- Member, group, branch and organization onboarding and administration.
- Contributions, savings, shares, fees, fines and related records.
- Loan applications, approvals, disbursement records, repayments and portfolio administration.
- Meetings, attendance, voting, governance workflows and approvals.
- Products, rules, permissions, notifications, reporting, dashboards and audit trails.
- Connections to mobile money, payment aggregators, banks, Impact Microfinance and other authorized financial or service providers.

Features may differ by user role, organization, device, channel, location, partner arrangement or regulatory requirement.

3. User Roles and Authority

Pamoja may provide different permissions to different users, including:

- Members – individuals authorized to participate in a community, group, branch or organization.
- Group or Organization Executives – authorized leaders who may approve members, transactions, changes, meetings or other actions.
- Partner Organizations – organizations authorized to administer, support or oversee participating communities.
- Administrators – authorized personnel responsible for platform administration, support, security or compliance.

You must act only within the authority assigned to your role. Actions performed through your authenticated account may be treated as actions authorized by you unless you promptly report suspected unauthorized access.

4. Registration, Eligibility and Account Security

- You must provide accurate, complete and current information when registering or using Pamoja.
- You must keep your user ID, password, PIN, OTP and other authentication credentials confidential.
- You must not allow another person to use your account or impersonate another user.
- You must promptly notify Pamoja if you suspect unauthorized access, fraud, loss of credentials or misuse of your account.

- We may require identity, membership, KYC or other verification before enabling certain functions.

5. Community and Organization Responsibilities

Communities and organizations using Pamoja remain responsible for their internal rules, constitutions, membership decisions, governance processes, approvals and obligations unless expressly agreed otherwise. Pamoja digitizes and supports workflows but does not replace lawful governance, fiduciary duties or decisions that must be made by authorized community representatives.

Authorized leaders must ensure that information entered about members is accurate and that they have appropriate authority to submit, view and manage that information.

6. Contributions, Savings, Shares and Community Funds

Pamoja may record or facilitate community contributions, savings, shares, fees, fines and other member transactions. The applicable community rules, product terms, approval requirements and financial-provider terms determine the legal and financial effect of those transactions. Users must review transaction details carefully before confirming them.

7. Loans and Financial Services

Where lending or other regulated financial services are made available through Pamoja, the relevant service may be provided by Impact Microfinance or another authorized financial institution. Eligibility, pricing, interest, fees, collateral, guarantees, repayment schedules and other conditions are governed by the specific product agreement presented to the borrower or participating organization.

Use of Pamoja does not guarantee approval of a loan, financing, payment or other financial service. Pamoja is not a substitute for the terms and disclosures of the relevant financial-service agreement. Where applicable, financial services are also subject to relevant consumer-protection, disclosure, complaints-handling and regulatory requirements.

8. Payments and Third-Party Services

Pamoja may integrate with mobile money operators, payment aggregators, banks, telecommunications providers and other third parties. Transactions processed by those providers may also be subject to their own terms, fees, limits, availability and regulatory requirements. We are not responsible for failures or delays caused solely by third-party systems outside our reasonable control, although we will reasonably assist with investigation and reconciliation where appropriate.

9. Acceptable Use

You must not use Pamoja to:

- Commit fraud, money laundering, theft, deception or any unlawful activity.
- Provide false, misleading or unauthorized information.
- Access another person's account or data without authorization.
- Interfere with, damage, probe, reverse engineer or attempt to bypass the security of the Pamoja Services except where expressly permitted by law.
- Upload malicious code or use automated means that disrupt the service.
- Harass, threaten, exploit or violate the rights of another person.
- Use Pamoja in a manner that breaches applicable law, regulation, community rules or third-party rights.

10. Fees and Charges

Some Pamoja services may be subject to platform, membership, transaction, partner or other charges. Any applicable Pamoja charges will be communicated through the relevant service, agreement or participating organization. Mobile network, mobile money, banking or third-party charges may apply separately.

11. Availability, Changes and Maintenance

We aim to provide reliable access to Pamoja but do not guarantee uninterrupted or error-free availability. Services may be temporarily unavailable because of maintenance, upgrades, connectivity, mobile-network interruptions, third-party systems, security incidents or events beyond reasonable control. We may add, modify, suspend or discontinue features where reasonably necessary, subject to applicable law and contractual obligations.

Pamoja may not be available, licensed or suitable for every service or function in every country. We may limit particular features, financial services, payment methods or integrations by location where required by law, regulation, licensing, partner arrangements or operational availability.

12. Records, Notifications and Electronic Communications

Pamoja may generate electronic records, notifications, confirmations, audit trails and reports relating to user and community activity. You agree that operational and service communications may be delivered electronically through the app, web portal, USSD, SMS, email or other contact details you provide. You are responsible for keeping your contact information current.

13. Intellectual Property

The Pamoja name, logo, software, interfaces, designs, documentation, content and related intellectual property are owned by or licensed to Impact Microfinance Limited or its licensors. These Terms give you a limited, non-exclusive, non-transferable right to use the Pamoja Services for their intended purpose. No ownership rights are transferred to you.

14. Privacy and Data Protection

Our collection and use of personal information is described in the Pamoja Privacy Policy. Personal data will be processed in accordance with applicable data-protection and privacy laws. By using Pamoja, you acknowledge that personal data may be processed as necessary to provide, secure and administer the Pamoja Services, prevent fraud, meet legal and regulatory obligations, and support authorized service integrations. Where services involve users, systems or providers in more than one country, personal data may be processed or transferred across borders where permitted by applicable law and subject to appropriate safeguards.

15. Suspension and Termination

We may restrict, suspend or terminate access where reasonably necessary to protect users, prevent fraud or misuse, comply with law or regulation, address security risks, enforce these Terms or respond to an authorized organization's request. Where appropriate and legally permitted, we will provide notice or an opportunity to resolve the issue.

Termination of access does not automatically cancel outstanding financial obligations, community obligations or records that must be retained.

16. Disclaimers and Limitation of Liability

Pamoja provides digital tools to support community administration, governance, records and access to integrated services. To the extent permitted by law, we are not responsible for losses arising solely from inaccurate information supplied by users, unauthorized use caused by a user's failure to protect credentials, internal community disputes, or independent acts or failures of third-party providers outside our reasonable control.

Nothing in these Terms excludes or limits liability where exclusion or limitation is prohibited by applicable law, including liability arising from fraud, willful misconduct or other obligations that cannot lawfully be excluded.

17. Indemnity

To the extent permitted by law, you are responsible for losses, claims or costs arising from your unlawful use of Pamoja, material breach of these Terms, infringement of another person's rights, or actions taken without proper authority.

18. Changes to these Terms

We may update these Terms to reflect changes in Pamoja, law, regulation, security or business operations. The updated Terms will show a revised "Last Updated" date. Where changes are material, we may provide additional notice through the Pamoja Services or other appropriate channels. Continued use after the effective date of revised Terms constitutes acceptance where permitted by law.

19. Governing Law and Disputes

These Terms are governed by the laws of the United Republic of Tanzania. If you access Pamoja from another country, you are also responsible for complying with any mandatory local laws that apply to your use of the Pamoja Services. Nothing in these Terms limits rights or protections that cannot lawfully be excluded under applicable law. We encourage users to contact Pamoja first so that complaints or disputes can be investigated and resolved promptly. Any dispute that cannot be resolved amicably will be handled through the competent courts or other dispute-resolution mechanisms available under applicable Tanzanian law, subject to any mandatory rights or jurisdictional rules that apply.

20. Contact Us

For questions, complaints or support relating to these Terms or the Pamoja Services, contact:
Pamoja / Impact Microfinance Limited
Email: pamoja@impactmicrofinance.com
Dar es Salaam, Tanzania

21. General

If any provision of these Terms is found invalid or unenforceable, the remaining provisions will continue in effect. A failure to enforce a provision does not waive the right to enforce it later. These Terms, together with the Privacy Policy and any applicable product, partner or financial-service agreement, form the relevant agreement governing your use of Pamoja.