

Terms of Use

The terms that govern access to the RiderScore website, rider portal, institution workspace and APIs.

Version 1.0 | Effective 19 August 2026 | Last reviewed 19 August 2026

RiderScore Technologies Ltd · riderscore.co.ke

1. Agreement

These Terms of Use govern access to and use of the RiderScore website, rider portal, institution workspace and APIs (the "Service"). By using the Service you agree to these terms.

Institutions may also be subject to a separate written agreement. Where that agreement conflicts with these terms, the written agreement prevails.

2. Accounts and roles

Users must provide accurate registration information and keep credentials confidential. Accounts are personal and must not be shared.

Institution administrators are responsible for the roles and permissions they grant to their users, and for revoking access when a user leaves.

3. Permitted use

Institutions may query rider information only for a lawful, disclosed assessment purpose, and only where they hold a valid lawful basis for that lookup.

Every lookup is logged with the acting user, the organisation and the stated purpose.

4. Prohibited use

Do not use the Service to make decisions on prohibited grounds, to harass or profile individuals outside a legitimate assessment purpose, or to build a competing dataset.

Do not scrape, bulk-extract, reverse engineer, probe, or circumvent rate limits, authentication or tenant boundaries.

Do not upload unlawful content or data you are not permitted to share with us.

5. Nature of RiderScore outputs

RiderScore outputs are decision-support indicators derived from the data available to us. They are not a guarantee of a rider's future behaviour and are not a credit decision.

The institution remains solely responsible for its lending, underwriting, employment or engagement decisions and for complying with the laws applicable to those decisions.

6. Data responsibilities of institutions

Institutions warrant that they have the right to submit any data they provide and that the data is accurate to the best of their knowledge.

Institutions must handle data received from the Service in line with applicable data protection law and their own obligations to the rider.

7. Intellectual property

RiderScore and its licensors own the Service, the platform software, the scoring models and all associated intellectual property. No rights are granted other than the limited right to use the Service under these terms.

8. Availability and changes

We may modify, suspend or discontinue parts of the Service. We aim to give reasonable notice of material changes that affect paying customers.

Planned maintenance and incidents are communicated through the channels agreed with each customer.

9. Suspension and termination

We may suspend or terminate access where these terms are breached, where use presents a security or legal risk, or where required by law.

10. Disclaimers and liability

Except where prohibited by law, the Service is provided without warranties of any kind, and our liability is limited to the extent permitted by applicable law and by any written agreement in place.

Nothing in these terms excludes liability that cannot lawfully be excluded.

11. Governing law and contact

These terms are governed by the laws of Kenya, and the courts of Kenya have jurisdiction, unless a written agreement states otherwise.

Questions: hello@riderscore.co.ke.