

PSK COMPANIES TERMS OF SERVICE

Last Updated: 01/04/2025

1. Company & Contact Information

Nigeria Offices:

- **Branch:** 12, Ikotun/Igando Road, Alimosho, Lagos.
- **Admin HQ:** 28, African Church Road, Ifako-Ijaye L.G.A., Lagos.
- **Phone:** +234 816 687 1402

International Office (Germany):

Martins Kirchstrasse 44, 60529 Frankfurt am Main.

- **Phone:** +49 178 523 3027 (Primary) / +49 176 157 68462 (Alternate)

Email & Web:

- **General Inquiries:** info@pskcompanies.com
- **Legal/Compliance:** md@pskcompanies.com, preciouskeystoneltdcompany@gmail.com

Registration Details:

- **Nigeria:** (Corporate Affairs Commission).
- **Germany:** (Frankfurt Handelsregister).

2. Service-Specific Terms

A. Jurisdictional Compliance

Service	Nigeria	Germany/EU	International
Property Sales	Lagos State Property Law	Grundbuch (Land Register)	INCOTERMS 2020
Oil & Gas	DPR Regulations	EU Sanctions Compliance	OPEC Guidelines
Money Exchange	CBN Licensing	BaFin Anti-Money Laundering	FATF Standards

B. Key Policies

- **Flight Bookings:** Subject to IATA rules; no refunds for visa denials.
 - **Car Imports:** 15% customs duty (Nigeria) or 10% VAT (EU) applies.
 - **Consulting/Audit:** Liability capped at service fee (unless gross negligence).
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3. Payment & Refunds

Accepted Payment Methods:

- **Nigeria:** Bank transfer (NGN), POS, or cash (with receipt).
- **International:** SWIFT (EUR/USD), PayPal, or SEPA transfers.

Refund Timeline:

- **Services:** 14–30 business days (varies by sector).
 - **Goods:** Inspection required before refund (e.g., car imports).
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4. Dispute Resolution

1. **Mediation:** Email legal claims to info@pskcompanies.com, preciouskeystoneitdcompany@gmail.com within 30 days.
 2. **Arbitration:**
 - **Africa:** Lagos Court of Arbitration (LCA).
 - **Europe:** ICC Paris.
 3. **Litigation:**
 - Nigeria: Lagos State High Court.
 - Germany: Frankfurt am Main District Court.
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5. User Obligations

You agree to:

- Verify all transaction details (e.g., cargo manifests, property deeds) before payment.
 - Notify PSK within **4 hours** of discrepancies (e.g., incorrect flight bookings).
 - **EU Users:** Comply with GDPR when submitting personal data.
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6. Limitation of Liability

- **Force Majeure:** Not liable for delays from strikes, sanctions, or natural disasters.
 - **Third-Party Services:** No control over airlines, shipping carriers, or customs agencies.
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7. Amendments & Notices

- Updates take effect 30 days after posting on [www.pskcompanies.com].
 - Critical changes (e.g., refund policies) notified via email/SMS.
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8. Full Contact Directory

For Nigeria Services:

+234 816 687 1402 | info@pskcompanies.com,
preciouskeystoneltdcompany@gmail.com

For EU/International Services:

+49 178 523 3027 |
info@pskcompanies.com, preciouskeystoneltdcompany@gmail.com

Legal Notices: Must be sent in writing to the **Frankfurt office address** with copy to email.