

## 1. Introduction

Welcome to ENI DATA ARENA. By accessing or using our Virtual Top-Up (VTU) services, including product and service purchases, you agree to be bound by the terms and conditions. Please read them carefully. If you do not agree with any part of these terms, you must not use our platform.

## 2. Services Provided

ENI DATA ARENA provides a variety of VTU services and not limited to airtime, data, and utility bill payments via [vtuepay.com.ng](https://vtuepay.com.ng). All services are subject to availability and listed pricing.

## 3. Eligibility

To use our services, you must:

- Have a valid Nigeria NIN (National Identification Number) or BVN (Bank Verification Number)

## 4. Account Registration

You must provide accurate and up-to-date information when registering or making a purchase. You are responsible for keeping your account credentials secure.

## 5. Payment Terms

All transactions must be paid for in advance through the available payment options on our platform.

## 6. No Refund Policy

**No refunds** will be issued after payment has been made for wallet funding or the purchase of any product or service. By proceeding with any transaction, you acknowledge and accept this no refund policy.

## 7. Service Delivery

We strive to provide timely services. However, delays may occur due to network or third-party issues. We will make reasonable efforts to resolve such issues promptly.

## 8. Usage Restrictions

Services must not be used for fraudulent or unlawful activities. Violation may lead to account suspension or termination.

## 9. Account Termination

ENI DATA ARENA reserves the right to terminate any account that violates these terms or is involved in fraud.

## 10. Limitation of Liability

We are not liable for any loss resulting from the use or inability to use our services, including payment issues or technical faults.

## 11. Privacy and Data Protection

Your personal data is only used for transaction processing. See our [Privacy Policy](#) for details.

## 12. Changes to Terms

We may modify these terms at any time. Changes are effective once posted on our website.

## 13. Governing Law

These terms are governed by the laws of Nigeria.

## 14. Contact Information

- Phone: 07088058049, 07038117549, 09011730563, 08037383605
- Email: [support@vtuepay.com.ng](mailto:support@vtuepay.com.ng)
- Website: [vtuepay.com.ng](https://vtuepay.com.ng)