

Terms of Service

Last Modified: April 24, 2026.

1. Acceptance of Terms

By participating in MBT Network ("we," "us," or "our"), you agree to be bound by these Terms of Service ("Terms"). If you do not agree, you may not participate in our services. MBT Network is a unique community, operated exclusively through mbtnetwork.vip online portal, with transactions processed via MBT Network Solutions bank account/designated wallet address. Contact us at 1 Umuawulu Street, Independence Layout, Enugu, Nigeria, or via support@mbtnetwork.vip

BC: Business Capital.

LC: Life Cycle - 4 Months Period.

ROMB: Return On Money Borrowed, otherwise known as ROI – Return on Investment.

2. Eligibility

To participate, you must:

- Be at least 18 years old.
- Under Nigerian Naira Packages:
 1. Pay a non-refundable registration fee/recommitment fee.
 2. Pay a refundable BC as you wish for a given LC.
- Under USDT (Polygon Network) Packages:
 1. Pay a non-refundable registration fee/recommitment fee.
 2. Pay a refundable BC as you wish for a given LC.
- Agree that ROMB and the BC refund will be sent back to the verified account in your Dashboard.
- Join our designated WhatsApp channel and follow other MBT Network social media channels for communication and updates.
- Reside in a jurisdiction where participation is legal.

We reserve the right to refuse participation at our discretion and limit acceptance to a maximum of 7 participants per package per month.

3. Participation and Earnings

Registration/Recommitment Fee:

- For Naira Package: You must pay a non-refundable registration fee/recommitment fee (₦50,000; ₦100,000; ₦150,000; or ₦200,000) to the MBT Network bank account.
- For USDT Package: You must pay a non-refundable registration fee/recommitment fee (50 USDT; 100 USDT; 150 USDT; or 200 USDT) to the MBT Network designated wallet address.

Business Capital (BC):

- For Naira Package: You must pay a refundable BC (₦350,000; ₦800,000; ₦1,350,000; or ₦2,300,000) to participate in a single LC.
- For USDT Package: You must pay a refundable BC (450 USDT; 1000 USDT; 2000 USDT; or 4000 USDT) to participate in a single LC.
- Only one category of LC participation is allowed at a time.

Earnings:

- For Naira Package: Participants may earn ₦3,500, ₦9,000, ₦12,000, or ₦16,000 every Tuesday and Friday (totalling ₦7,000, ₦18,000, ₦24,000, or ₦32,000 respectively per week) during the LC, starting on the Payday that will be shown on their dashboard after LC participation approval.
- For USDT Package: Participants may earn 4.5 USDT, 10 USDT, 20 USDT or 40 USDT every Tuesday and Friday (totalling 9 USDT, 20 USDT, 40 USDT or 80 USDT, respectively, per week) during the LC, starting on the Payday that will be shown on their dashboard after approval.
- Earnings are dropped in the Participants Dashboard on Paydays, and they can be withdrawn at any time.

Business Capital (BC) Protection/Guarantee:

- For Naira Package: Your BC is fully protected and refundable at the end of the LC.
- For USDT Package: Your BC is fully protected and refundable at the end of the LC.
- Refunds are processed via MBT Network bank account/designated wallet address.

Break Policy:

- After the completion of a given LC, you must take a mandatory break to determine whether to continue with a new LC or not.

High-Risk Nature:

- Participation involves significant financial risk; you need a minimum of ₦400,000 or a minimum of 500 USDT to join/participate.
- Your Business Capital (BC) is 100% protected and guaranteed, but can only be refunded to you at the end of your 4-month Life Cycle (LC) unless you choose to recommit in another LC.
- For Naira Package: Your ROMB earnings on Paydays may vary. Instead of expected ₦3,500, ₦9,000, ₦12,000, or ₦16,000, you may earn ₦1,750, ₦4,500, ₦6,000, or ₦8,000 on days when trading profits are insufficient. By participating, you acknowledge and accept the potential for such reduced earnings.
- For USDT Package: Your ROMB earnings on Paydays may vary. Instead of the expected 4.5 USDT, 10 USDT, 20 USDT, or 40 USDT, you may earn 2.25 USDT, 5 USDT, 10 USDT, or 20 USDT on days when trading profits are insufficient. By participating, you acknowledge and accept the potential for such reduced earnings.
- Declaring profits or losses from each Trade is the sole right of MBT Network and will never be made public or shared with any Participant. Do not join/participate if you can't trust MBT Network to always make this decision.

4. User Responsibilities

You agree to:

- Provide accurate and complete information during registration.
- Only make necessary payments to the designated bank account/wallet address and wait for LC participation approval.
- Comply with all applicable laws and regulations, including those governing financial transactions.
- Not engage in fraudulent or illegal activities, including misuse of the MBT Network online portal and our other social media channels.
- Notify us immediately of any unauthorized account activity or issues via support@mbtnetwork.vip

5. Refunds and Termination

Refunds:

Your BC is refundable at the end of the LC, subject to our verification process, which comes within 7 days after your ROI end date. No partial refunds are provided during the LC.

Termination:

We may terminate your participation for violating these Terms, engaging in illegal activities, or at our discretion. Upon termination, you may forfeit earnings, but your BC will be fully refunded, subject to applicable law.

6. Intellectual Property

All content, logos, and materials related to MBT Network are our property or licensed to us. You may not reproduce, distribute, or use them without written permission.

7. Limitation of Liability

To the fullest extent permitted by law, MBT Network and the founder, Uchechukwu Chukwuka Aniagoh are not liable for any direct, indirect, incidental, or consequential damages arising from your participation. You participate at your own risk.

8. Indemnification

You agree to indemnify and hold MBT Network, and the founder, Uchechukwu Chukwuka Aniagoh, its affiliates, and management Team harmless from any claims, losses, or damages arising from your breach of these Terms or participation.

9. Governing Law and Dispute Resolution

These Terms are governed by the laws of Nigeria. Any disputes shall be resolved through good-faith negotiation. If unresolved, disputes will be subject to the exclusive jurisdiction of courts in Enugu, Nigeria.

10. Changes to Terms

We may update these Terms at any time, without any formal notification. Continued participation after changes constitutes acceptance of the updated Terms. Check our site or contact support@mbtnetwork.vip for the latest version.

11. Participant Acknowledgment

By creating account on mbtnetwork.vip portal, you acknowledge that you have read, understood, and agree to be bound by these Terms of Service. You confirm your participation in MBT Network's unique community and your commitment to the BC and LC as outlined.

12. Contact Us

For questions or concerns, contact us at:

Email: support@mbtnetwork.vip

Address: 1 Umuawulu Street, Independence Layout, Enugu, Nigeria.

Call/WhatsApp: +234 903 328 7577.

Privacy Policy

Last Modified: April 19, 2026

1. Introduction

MBT Network ("we," "us," or "our") values your privacy. This Privacy Policy explains how we collect, use, store, and protect your personal information when you participate in a unique business platform and community, operated exclusively through mbtnetwork.vip portal with transactions processed via MBT Network bank account/designated wallet address. For inquiries, contact us through support@mbtnetwork.vip

2. Information We Collect

We collect the following types of information:

Personal Information: Name, email address, legal identification card/paper, phone number, WhatsApp number, and payment details provided during registration or inquiries.

Financial Information: Details related to your Business Capital (BC) payment and earnings, including bank transaction records.

Usage Information: Information about your interactions with our platform, such as WhatsApp channel activity or device details, is collected automatically.

Communications: Information you provide when contacting us via email, phone, WhatsApp, or in person.

3. How We Use Your Information

We use your information to:

- Process your Business Capital (BC) and facilitate weekly earnings.
- Verify your identity and eligibility, including social network participation/membership.

- Communicate with you about your participation or updates via WhatsApp, email, or phone.
- Comply with legal obligations, such as tax reporting or anti-money laundering requirements.
- Improve our services and prevent fraud.

4. How We Share Your Information

We may share your information with:

Third-Party Service Providers: Payment processors or IT services (e.g., WhatsApp for group communication), bound by confidentiality agreements.

Legal Authorities: When required by law or to protect our rights, including compliance with Nigerian financial regulations. We do not sell or rent your personal information.

5. Data Storage and Security

Storage: Your information is stored securely on our registrar's servers, with WhatsApp communications stored on WhatsApp's servers per their policies.

Security: We use reasonable measures (e.g., encryption, access controls) to protect your data, but no system, including WhatsApp, is completely secure.

Retention: We retain your information for as long as necessary to fulfil the purposes outlined in this Policy or as required by law.

6. Your Rights

Under the Nigeria Data Protection Regulation (NDPR) and other applicable laws, you may have the right to:

- Access or correct your personal information.
- Request deletion of your data, subject to legal obligations.
- Object to or restrict certain processing activities. To exercise these rights, contact us at support@mbtnetwork.vip. We will respond within a reasonable timeframe.

7. Cookies

As is common practice with almost all professional websites, we use cookies – tiny files that are downloaded to your computer – to improve your experience.

8. International Data Transfers

If your information is transferred outside Nigeria, we ensure appropriate safeguards are in place to comply with GDPR and other applicable regulations.

9. Changes to This Policy

We may update this Privacy Policy periodically. Continued participation after changes constitutes acceptance of the updated Policy.

10. Changes to Terms

We may update these Terms at any time, without any formal notification. Continued participation after changes constitutes acceptance of the updated Terms. Check our WhatsApp channel or contact support@mbtnetwork.vip for the latest version.

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Refund Policy

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Refunds:

Your BC is refundable only at the end of the LC, subject to our verification process.

Your BC will be made available on the date stated in your package details, based on the information generated after you committed to the package.

Partial refunds are not allowed. Refunds will not be processed while there is an ongoing Life Cycle (LC).

All refunds are processed through MBT Network's bank account or wallet address.

The refund will be sent to the same account or wallet you used for your registration fee/recommitment fee and where you have been receiving your ROMB.

Termination:

We may terminate your participation for violating any part of our Terms of Service, engaging in illegal activities, or at our discretion.

Upon termination, you may forfeit earnings, but your BC will be fully refunded, subject to applicable law.

Contact Us

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