

Terms of use and of sale

The rules between you, the sellers and Générale CI when you buy.

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This is a courtesy translation. The French version is the only legally binding text: in the event of any discrepancy, the French version prevails.

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These terms apply as soon as you use Générale CI, whether or not you buy. They form a contract between you and **ETS APAMA** (ÉTABLISSEMENT APAMA), whose full identity appears in the legal notice.

If you **sell** on Générale CI, the seller terms apply in addition.

1. What Générale CI is, and what it is not

Générale CI is a **marketplace**. We connect independent sellers with buyers, and around that

meeting we provide: the catalogue, search, videos and live sales, payment, delivery by a partner, and after-sales support.

The seller of your item is not Générale CI, except where ETS APAMA sells through its own shop — which is then stated on the item page. The contract of sale is formed between ****you and the seller****. It is the seller who must deliver conforming goods and answer for the legal warranties.

Nor are we your carrier: delivery is carried out by a delivery partner whose intervention we arrange.

This does not mean we take no interest in what happens: we verify sellers' identity, we collect payment on their behalf, we withhold their money in the event of a dispute, and we arbitrate returns. The detail is in articles 8 and 9.

2. Your account

You must be **18 or over** and have capacity to contract.

Your **phone number** is your identifier. It is verified by a code sent by SMS. You are responsible for keeping your password confidential and for everything done from your account.

Tell us immediately if you believe it has been compromised.

An account is **personal**. You must not lend it, sell it, or create several accounts to get around a limit, a sanction or a promotional benefit.

You may close your account at any time: see delete my account.

3. Prices

Prices are shown in **CFA francs (FCFA), inclusive of all taxes**. They are set by the seller, who may change them at any time — the price that binds you is the one displayed ****at the moment you confirm the order****.

Delivery charges are calculated and shown separately before confirmation. A basket containing items from several shops may incur a supplement, which is shown to you before payment.

Before ordering, you are given the information required by article 3 of Law No. 2016-412 on

consumption: the main characteristics of the goods or service, the price, the delivery period, the seller's identity and the applicable warranties. If any information is missing, do not confirm the order and ask for it.

4. Placing an order

The order is firm once you confirm it and it is accepted. We acknowledge receipt in the application.

We may refuse or cancel an order in the event of: serious suspicion of fraud, an unavailable item, a manifestly invalid address, a manifestly erroneous displayed price, or a breach by you of these terms. If your payment has already been taken, it is refunded to you in full.

An item may turn out to be **out of stock** after the order. The seller reports this, and you then choose between a replacement, a refund, or cancellation of the line.

5. Paying

Two payment methods are offered:

- **Wave** (mobile payment). You are redirected to Wave; the order is confirmed only once payment has actually been received.
- **Payment on delivery**, in cash, into the courier's hands, where that method is available for your order.

ETS APAMA collects the price in the name and on behalf of the seller, then remits it to them after deducting its commission. The payment you make into our hands ****discharges your debt towards the seller****: they can no longer claim the price from you.

Payment on delivery may be refused to you if you have already refused several parcels without valid reason. You may still order by paying with Wave.

Your wallet, promotional codes and referrals

Générale CI may credit a **wallet** to you: a refund, a goodwill gesture, a referral bonus. This credit is used on your purchases within Générale CI. It is **not withdrawable in cash**, unless the law requires otherwise, and may carry an expiry date which is stated to you when it is

granted.

Promotional and referral codes are personal, cannot be combined unless stated otherwise, and may be cancelled in the event of fraudulent use (multiple accounts, self-referral, resale of the code).

6. Delivery

The period and the charges are stated to you before payment. These are **estimates**: they depend on the seller preparing the parcel and on traffic conditions.

On handover, the courier asks you for the **confirmation code** shown in your order. Give it only at the moment you actually receive the parcel: it is what proves delivery.

Check the parcel in front of the courier. If the contents are damaged or do not match your order, refuse it and state the reason: that characterisation determines who bears the cost of the return.

If you are absent or unreachable at the time of delivery, the delivery may fail and the parcel may go back to the seller.

7. Returns, exchanges and refunds

Your right of return

Article 11 of Law No. 2016-412 of 15 June 2016 on consumption gives you, for any distance sale, a period of **ten working days from delivery** to return the product to the seller, ****for** exchange or refund, without penalty. **Only the** return costs** may remain payable by you.

This is a right of public policy: no clause of these terms, and no rule of any shop, can remove or reduce it.

That period is extended to **three months** if the seller has not given you the name of their business, their telephone contact details and the address of their registered office (article 12 of the same Law).

To exercise it, open your order in the application and request a return. The product must be returned **complete and in a condition allowing resale**; goods damaged by your use may give

rise to compensation for the seller.

In the application this period is set to **fourteen calendar days from delivery**: it is easier to follow than a count in working days, and it is **more favourable to you** than the legal minimum.

Food and perishable products

A **food or perishable** product cannot be taken back on the sole ground that you changed your mind: foodstuffs that have left the shop can neither be put back on the shelf nor resold, for hygiene reasons. These products are **flagged as such on their product page, before purchase** — if that information is not shown, the restriction cannot be held against you.

This exception does not affect your rights when something is actually wrong. A product delivered **expired, spoiled** or not matching its description is still refunded ****in full****, delivery costs included, exactly like any other defective item.

If the product is defective or non-conforming

You are refunded **in full**, including delivery charges, and the return is at the seller's expense. You additionally retain the legal warranties available to you against the seller under the law of sale.

How you are refunded

- Paid by **Wave**, less than 72 hours earlier: refunded to Wave.
- Beyond that, or if the Wave refund fails: paid into your Générale CI **wallet**, ****increased by 5%****. You may decline that increase and ask for a transfer.
- Paid **on delivery** and then returned: the refund is paid into your wallet.

In-store returns

Some business shops refund **directly at the till**. This is indicated on their page before purchase: in that case the return is made at the shop, with no return delivery, and the refund is handed to you by the trader.

In the event of disagreement

If the seller contests your request, ETS APAMA **arbitrates**. The money remains blocked until the dispute is resolved: the seller is not paid. Our decision deprives you of none of your rights and does not prevent you from going to court.

8. Digital products

Some items are **delivered online**, with no parcel: codes and keys (gift cards, top-ups, licences), and in future training content.

How they are delivered to you

The code is **encrypted** in our database and is decrypted only at the moment you ask to see it, for you alone. The disclosure is recorded with its date.

Please note: this feature is currently available on the server side but ****no screen in**

the application yet gives access to it^{**}. Until that is the case, no digital product should be

sold to you. If you have bought one and cannot retrieve it, write to

info@generale-ci.com: we will send it to you or refund you.

What you accept when you buy

By asking for a code to be disclosed, you immediately obtain the object of your purchase. A disclosed code cannot, by its nature, be "returned": you have seen it. You therefore accept that, from the moment of disclosure, exchange or refund is no longer possible ****on the sole ground of a change of mind^{**}**.

We must be frank on this point. Law No. 2016-412 on consumption ****provides no express**

exception^{**} to the right of return in its article 11 for digital content supplied immediately

— unlike other legal systems. The clause above therefore rests on the nature of the goods, not

on an express text. It could be challenged before a court. In case of doubt, we will decide

in your favour.

If the code does not work

A reporting mechanism exists: you have **24 hours from purchase** to report a code that is invalid, already used, or content that is non-conforming. The report ****blocks payment to the seller**** while the matter is examined — so that a fraud is not paid for before it is detected.

ETS APAMA examines the report and decides: issue of a valid code, refund, or a reasoned rejection if the code is shown to be valid and unused before your purchase.

After 24 hours, automatic reporting is no longer possible in the application, but ****this does not deprive you of your rights****: write to us, and your legal warranties against the seller remain intact.

Training content

When such content exists, it will be licensed to you on a ****personal, non-transferable and non-exclusive**** basis, for your private use. You may not redistribute it, resell it, share it, or circumvent its technical protections. Such content may carry a **watermark identifying you**: this is a processing of your personal data, described in the privacy policy, intended to trace the origin of a leak.

9. What you publish

You may publish videos, comments, reviews and messages. You remain the owner of them, and you grant ETS APAMA a free, non-exclusive licence to host, display and technically adapt them for the purposes of the service, for as long as they remain published.

You warrant that you hold the rights to what you publish, and that you will **not publish** unlawful content. The precise rules and how to report content are set out in the

community rules.

Reviews may be posted only by a buyer whose order has been delivered. An honest negative review will never be removed at a seller's request.

10. What is prohibited

- Fraud: fake accounts, fake reviews, impersonation, misuse of promotional or referral codes.
- Ordering with no intention of paying or taking delivery.
- Taking the transaction off the platform to escape the commission, the warranties or the traceability of payment.
- Disrupting the service: intrusion, mass extraction of the catalogue, circumvention of technical limits.
- Publishing unlawful content within the meaning of the community rules.

In the event of a breach, we may remove content, restrict a feature, suspend or close your account. The measure is proportionate, and we state its grounds to you.

11. Our liability

ETS APAMA answers for the services it provides itself: the working of the platform, payment collection, arranging delivery, and handling disputes.

It does not answer for the conformity, quality or lawfulness of goods and services sold by independent sellers — the seller answers for those. We do undertake, however, to give you their identity and to help you enforce your rights.

The service is provided as is, and may experience interruptions. We do not guarantee uninterrupted availability or the absence of errors.

None of these limitations applies in the event of gross negligence or wilful misconduct on our part, nor to exclude a liability that the law declares to be of public policy — in particular the rules protecting consumers.

12. Changes to these terms

These terms carry a **version** and a **date**, shown at the top of the page. We may amend them. Any significant change is notified to you in the application before it takes effect, and you are asked to accept it. If you refuse, you may close your account; orders in progress remain governed by the version accepted at the time of the order.

13. Disputes

Write first to info@generale-ci.com: the great majority of disagreements are settled that way.

Failing agreement, the dispute falls within the jurisdiction of the competent courts of Abidjan, Côte d'Ivoire and is governed by the laws of Côte d'Ivoire. If you are a consumer, this clause does not deprive you of the right to bring proceedings before the court reserved to you by law.

ETS APAMA — ÉTABLISSEMENT APAMA, operating the brand Générale CI. RCCM CI-ABJ-02-2007-A10-01226 — Yopougon Niangon Cité Marine, Abidjan, Côte d'Ivoire.

Contact : info@generale-ci.com — Document « Terms of use and of sale » version 1.0 dated 27 July 2026.

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