

2025

# Terms & Conditions



**Speculate Techs**  
Innovate.Connect.Thrive

Website: [www.speculate.co.ke](http://www.speculate.co.ke)  
Address: [info@speculate.co.ke](mailto:info@speculate.co.ke)  
Contact: +254 727 422 197 | +254 792 259 026

# 1. Introduction

These Terms and Conditions govern the relationship between **Speculate Techs** (hereinafter referred to as "the Company") and its clients. By engaging the Company for services, the client agrees to the terms outlined herein.

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## 2. Payment Terms

### 2.1 Deposit Requirements

- Before any development work begins, the client must pay a **non-refundable deposit of 50% or 60%** of the total project cost.
- Work will only commence upon receipt of this deposit.

### 2.2 Final Payment

- Upon completion of the project, the client is required to settle the **remaining balance** of the agreed amount.
- The completed work will only be handed over after the final payment is made.

### 2.3 Additional Work

Any work requested beyond the initial project scope will attract **additional charges**, which will be communicated and agreed upon before proceeding.

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## Talk to us

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## 3. Scope of Work

The scope of work will be defined and agreed upon prior to the commencement of any development. Changes to the scope will be treated as additional work and charged accordingly.

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## 4. Termination Policy

### 4.1 Grounds for Termination

The Company reserves the right to terminate the agreement and cease development with immediate effect in the event of:

- Failure by the client to provide necessary files, information, or other requirements critical to the project.
- Poor communication or delays caused by the client that hinder project progress.
- Any other behavior that significantly impacts the development process.

### 4.2 Damages

In the case of termination:

The initial payment made by the client will be **retained as damages** to compensate the Company for time, resources, and efforts invested in the project.

No refunds will be issued under such circumstances.

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## 5. Ownership and Handover

- Ownership of the final deliverables will transfer to the client once full payment has been received.
- Until the pending balance is settled, the Company retains full ownership of the work.

## 6. Liability

The Company will not be held liable for any delays or losses resulting from the client's failure to meet their obligations or for unforeseen circumstances beyond the Company's control.

## 7. Agreement

By engaging Speculate Techs, the client acknowledges that they have read, understood, and agreed to these Terms and Conditions.

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