**MEMORANDUM OF ASSOCIATION**

**PRIZEHUBS LIMITED**

**CLAUSE 3: OBJECTS**

The objects for which the Company is established are:

**A. PRINCIPAL OBJECTS**

**1. Price Comparison Services**

To establish, operate, maintain, and develop an online price comparison platform and website for the purpose of aggregating, displaying, and comparing prices of goods and services from multiple vendors, retailers, merchants, and service providers across Nigeria and internationally.

**2. E-Commerce Facilitation**

To provide consumers, businesses, and organizations with comprehensive tools and services for comparing prices, specifications, features, reviews, ratings, and availability of products and services to facilitate informed purchasing decisions.

**3. Digital Marketing and Advertising**

To generate revenue through digital advertising, sponsored listings, featured placements, affiliate marketing programs, referral commissions, and promotional partnerships with retailers, brands, manufacturers, and service providers.

**4. Technology Development**

To design, develop, deploy, maintain, and license software applications, mobile applications, browser extensions, APIs (Application Programming Interfaces), web scraping tools, data aggregation systems, and other technology solutions related to price comparison and e-commerce facilitation.

**5. Data Analytics and Intelligence**

To collect, process, analyze, store, and present market data, pricing trends, consumer behavior analytics, product information, and market intelligence for the benefit of consumers and business clients.

**B. ANCILLARY OBJECTS**

**6. Affiliate Marketing**

To participate in affiliate marketing programs, enter into partnership agreements with e-commerce platforms, online marketplaces, retailers, and merchants, and earn commissions, referral fees, or other compensation for directing traffic and facilitating transactions.

**7. Premium Subscription Services**

To offer premium subscription services, memberships, and value-added features including price alerts, advanced search filters, personalized recommendations, price history tracking, and exclusive deals to registered users.

**8. Content Creation and Publishing**

To create, curate, publish, and distribute content including product reviews, buying guides, comparison articles, shopping tips, deal alerts, newsletters, blog posts, videos, and other educational or promotional materials related to consumer products and services.

**9. Product Review Platform**

To operate a product review and rating platform where consumers can share experiences, post reviews, provide ratings, and engage in discussions about products and services.

**10. Merchant Services**

To provide business intelligence, market research, competitive analysis, pricing optimization tools, and promotional services to retailers, manufacturers, brands, and service providers for appropriate fees.

**11. Price Alert and Notification Services**

To provide automated price monitoring, price drop alerts, deal notifications, and personalized shopping alerts to users through email, SMS, mobile push notifications, or other communication channels.

**12. Cashback and Rewards Programs**

To establish and operate cashback programs, reward schemes, loyalty programs, discount vouchers, promotional codes, and other incentive mechanisms for users of the platform.

**13. API and Data Licensing**

To license pricing data, product information, market analytics, and API access to third-party developers, businesses, research institutions, and other organizations for legitimate commercial or research purposes.

**14. Mobile Application Development**

To develop, publish, maintain, and monetize mobile applications for iOS, Android, and other mobile operating systems that provide price comparison and shopping assistance services.

**15. Browser Extensions and Plugins**

To develop and distribute browser extensions, plugins, and add-ons that integrate price comparison functionality into users' web browsing experience.

**C. GENERAL BUSINESS OBJECTS**

**16. Partnership and Collaboration**

To enter into partnerships, joint ventures, collaborations, strategic alliances, and commercial arrangements with e-commerce platforms, payment processors, logistics companies, technology providers, and other businesses that support or complement the Company's operations.

**17. Advertising and Marketing**

To conduct advertising campaigns, digital marketing, search engine marketing, social media marketing, email marketing, influencer partnerships, and promotional activities to attract users and grow the platform.

**18. Payment Processing**

To integrate with payment gateways, facilitate transactions, process payments, and handle financial transactions related to premium services, subscriptions, or other revenue-generating activities.

**19. Customer Support Services**

To provide customer support, technical assistance, dispute resolution, and user education services through various channels including live chat, email, phone, and self-service portals.

**20. Research and Development**

To conduct research and development activities related to artificial intelligence, machine learning, natural language processing, computer vision, and other emerging technologies for improving price comparison accuracy, product matching, and user experience.

**21. Intellectual Property**

To acquire, register, protect, license, and enforce intellectual property rights including trademarks, service marks, domain names, copyrights, patents, trade secrets, and proprietary technology related to the Company's business.

**22. International Expansion**

To expand operations internationally, establish presence in foreign markets, enter into cross-border partnerships, and provide price comparison services for international products and retailers.

**23. Market Research**

To conduct market research, consumer surveys, user testing, focus groups, and data analysis to understand consumer preferences, shopping behavior, and market trends.

**24. Educational Services**

To provide educational content, webinars, workshops, and training programs related to smart shopping, price comparison strategies, consumer rights, and online shopping safety.

**25. White Label Solutions**

To develop and license white label price comparison platforms and technology solutions to other businesses, publishers, or organizations wishing to offer similar services.

**D. FINANCIAL AND INVESTMENT OBJECTS**

**26. Investment Activities**

To invest Company funds in securities, real estate, startups, technology ventures, or other investment opportunities that align with the Company's strategic interests and financial objectives.

**27. Fundraising**

To raise capital through equity financing, debt financing, venture capital, angel investment, crowdfunding, grants, or other funding mechanisms to support business growth and expansion.

**28. Acquisitions**

To acquire, merge with, or take equity stakes in other businesses, technology platforms, startups, or assets that complement or enhance the Company's operations.

**29. Revenue Generation**

To generate revenue through multiple streams including but not limited to advertising fees, affiliate commissions, subscription fees, data licensing, API access fees, premium feature charges, and sponsored content.

**E. OPERATIONAL OBJECTS**

**30. Technology Infrastructure**

To acquire, lease, own, maintain, and operate servers, cloud infrastructure, databases, networking equipment, software licenses, and other technology infrastructure necessary for platform operations.

**31. Human Resources**

To recruit, employ, train, compensate, and manage employees, contractors, consultants, advisors, and other personnel necessary for Company operations.

**32. Office and Facilities**

To acquire, lease, own, or occupy office space, facilities, equipment, and other physical assets necessary for business operations.

**33. Professional Services**

To engage accountants, auditors, lawyers, consultants, technology experts, marketing agencies, and other professional service providers as needed.

**34. Banking and Finance**

To open and maintain bank accounts, payment processor accounts, merchant accounts, and other financial service relationships necessary for business operations.

**35. Compliance and Regulatory**

To obtain and maintain all necessary licenses, permits, registrations, and regulatory approvals required to operate the business in compliance with applicable laws and regulations.

**36. Data Privacy and Security**

To implement and maintain data protection measures, cybersecurity systems, privacy policies, and compliance frameworks to protect user data and ensure compliance with data protection regulations.

**37. Quality Assurance**

To implement quality control measures, accuracy verification systems, data validation processes, and continuous monitoring to ensure the reliability and accuracy of price information presented on the platform.

**38. Insurance**

To obtain and maintain appropriate insurance coverage including professional indemnity, cyber liability, general liability, and other insurance policies to protect the Company and its operations.

**F. ANCILLARY POWERS**

**39. General Commercial Activities**

To carry on any other lawful business, trade, or activity that is incidental or conducive to the attainment of the above objects or any of them.

**40. Borrowing Powers**

To borrow or raise money in such manner and on such terms as may seem expedient, and to secure the repayment of money borrowed by mortgage, charge, or lien upon the whole or any part of the Company's property or assets.

**41. Property Transactions**

To acquire, purchase, lease, exchange, hire, or otherwise obtain real or personal property, rights, privileges, and interests of any kind necessary for the Company's business.

**42. Disposal of Assets**

To sell, lease, mortgage, dispose of, or otherwise deal with all or any part of the Company's property and assets.

**43. Contractual Powers**

To enter into contracts, agreements, arrangements, and transactions of all kinds with any person, firm, company, or government authority.

**44. Legal Proceedings**

To institute, defend, compound, or abandon legal proceedings by or against the Company, and to compound and settle claims by or against the Company.

**45. Guarantees and Securities**

To give guarantees, provide securities, and act as surety for the performance of contracts or obligations of any person, firm, or company.

**46. Subsidiaries and Affiliates**

To establish, acquire, or invest in subsidiary companies, affiliated entities, or special purpose vehicles for specific business purposes.

**47. Distribution and Dividends**

To distribute profits among members by way of dividends or otherwise in accordance with the Company's Articles of Association and applicable law.

**48. Amendment of Objects**

To alter, extend, modify, or restrict any of these objects in accordance with the provisions of the Companies and Allied Matters Act and the Company's Articles of Association.

**INTERPRETATION**

The objects set forth in each sub-clause of this Clause shall be regarded as independent objects and shall not be limited or restricted by reference to or inference from the terms of any other sub-clause or the name of the Company.

The word "company" in this Clause shall be deemed to include any partnership, person, or other body of persons, whether incorporated or not, and whether domiciled in Nigeria or elsewhere.

*This Objects Clause forms part of the Memorandum of Association of PrizeHubs Limited and must be read in conjunction with other clauses of the Memorandum and the Articles of Association.*

**Date:** 10-12-2025

**Signed by Subscribers**