

Terms and Conditions (T&C)

- “United Arab of Emirates is our country of domicile” and stipulate that the **governing law** is the local law.
- Visa and Master Card) and which currencies will be accepted for payment
- We will not trade with or provide any services to **OFAC and sanctioned countries**.
- Customer using the website who are Minor /under the **age of 18** shall not register as a User of the website and shall not transact on or use the website.
- Cardholder must retain a copy of **transaction records** and Merchant policies and rules.
- User is responsible for maintaining the **confidentiality** of his account.

Privacy Policy (PP)

- All credit/debit cards' details and personally identifiable information will NOT be stored, sold, shared, rented or leased to any third parties ○ Merchant will not pass any debit/credit card details to third parties
- Merchant takes appropriate steps to ensure data privacy and security including through various hardware and software methodologies. However, (COMPANYWEBSITE.COM) cannot guarantee the security of any information that is disclosed online
- The merchant is not responsible for the privacy policies of websites to which it links. If you provide any information to such third parties different rules regarding the collection and use of your personal information may apply. You should contact these entities directly if you have any questions about their use of the information that they collect.
- The Website Policies and Terms & Conditions may be changed or updated occasionally to meet the requirements and standards. Therefore, the Customers' are encouraged to frequently visit these sections to be updated about the changes on the website. Modifications will be effective on the day they are posted.

Delivery Policy – Products

Please keep the proof of delivery receipt signed/confirmed by the registered customer

- Process of shipping the items/goods conditions ○ Delivery fees or Free Delivery
- Delivery time to local/ International

or Payment Confirmation – Services

Must mention the process of how the customer will receive the payment confirmation (ex; by email or SMS or mail) and the time the payment confirmation will reach the customer

Refund Policy

Refunds will be made onto the original mode of payment and will be processed within 10 to 45 days depends on the issuing bank of the credit card.

Merchant must detail the return, refund, and cancellation policy clearly on the Website to inform Cardholders of their rights and responsibilities

The wrong product was sent by the merchant.

The product is defective.

The product was damaged in shipping. The product is tampered.

If **No refund policy**, this must be very clearly communicated to Cardholders before the purchase decision is made, to prevent misunderstanding and disputes.

Cancellation Policy

- The expected time span for reporting an item, goods or services ordered to be cancelled/replaced and the related conditions.
- The conditions under which cancellation & replacement will be allowed ○
If **No Cancellation policy**, this must be very clearly communicated to Cardholders before the purchase decision is made, to prevent misunderstanding and disputes.