

# Terms and Conditions

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## **the introduction:**

The terms and conditions of the "Manaseb" platform apply to all users of the platform and any of the services provided through it or via its website..

The "Mana'eb" platform is a technology platform that provides financial services. It is officially registered in the Kingdom of Saudi Arabia and operates in the field of digital mediation within the activities supporting financing activities, under a license issued by the competent authorities. The platform's headquarters are located in Riyadh, Kingdom of Saudi Arabia..

The "Mana'eb" platform aims to facilitate the process of obtaining financing offers for individuals and companies alike in a safe and fast manner, by connecting users with the largest possible number of approved banks and financing companies, allowing them to access the best offers that meet their needs, in accordance with the platform's terms and conditions..

All users are required to carefully read the terms and conditions before using the "Manaseb" platform, as these terms explain the details of the service and define the obligations and rights between the platform and the user. Use of the platform is prohibited if you do not understand or accept all provisions of the terms and conditions..

Your use of the platform means your acknowledgement and agreement to the terms and conditions. If you do not agree to them or abide by them, you must refrain from using the platform..

The "Manaseb" platform reserves the right to amend the terms and conditions at any time for regulatory, supervisory, or security reasons, at its sole discretion. Users will be notified of any changes at least 30 days in advance, so that the necessary action can be taken. These amendments are binding..

Please visit the website from time to time to ensure that any updates to the terms and conditions of the "Manaseb" platform are available. If you have any questions regarding the terms and conditions, please contact us via the unified number.D.....

The "Manaab" platform is constantly striving to develop its services, which may sometimes require the temporary or permanent cancellation of the service..

### **About the "Manaseb" platform:**

The "Manabeh" platform is your online gateway to the best financing offers from banks and companies. It allows users to access offers provided by financing entities. These offers are based on agreements separate from the platform's terms and conditions, and specify all details related to the financing provided by the financing entities.

### **Intellectual property and content rights on the "Manaseb" platform:**

The "Manaseb" platform owns all intellectual property rights related to its content, including copyrights, trademarks, designs, and databases, whether registered or unregistered. These rights include all documents, papers, and materials related to the services provided through the platform..

By using the "Manabesh" platform, you agree to take the necessary steps, including signing the required documents now or in the future, to assign any intellectual property rights that may arise in favor of the platform. "Manabesh" retains full copyright to any data or information you provide or maintain electronically on the platform, granting it the right to use, publish, and distribute it globally without compensation..

Any content displayed on the Platform is the exclusive property of the Platform, and you do not have the right to modify or use it for any purposes other than those stated in the Terms and Conditions..

Furthermore, the "Manaseb" platform retains full copyright to the content available on the site, including text, information, images, videos, and designs. If you submit any content to the platform, you grant it the perpetual and exclusive rights to use this content for any purpose related to its services, and you warrant that the platform has the full right to publish or distribute this content..

Using or downloading any materials from the site does not grant the user any rights to ownership, modification, or reuse of these materials, and all rights remain the exclusive property of the "Manaseeb" platform or its licensors..

### **Purposes of use:**

The "Manaseb" platform targets commercial projects seeking financing that meets the financial controls and standards required of the financing applicant..

It should be noted that the "Manabesh" platform and its employees do not act as agents, representatives, or guarantors of investments in securities. The

platform and its employees do not bear any responsibility for the legality of these investments under the financial market regulations in the Kingdom of Saudi Arabia or any other country. "Manabesh" is committed to providing its services only in accordance with its role specified on the platform and does not provide financial advisory services..

All information and data available on this website or linked sites are provided for informational purposes only. No content should be considered an offer to buy or sell, or an invitation to engage in any investment transaction from any party. The information provided is not intended to be the sole basis for making any financial or operational decisions. Users should conduct their own due diligence, ask questions, and obtain the necessary information before making any decision..

### **Restrictions and conditions for using the “Manaseb” platform website:**

Unless otherwise stated, the User is granted a non-exclusive, non-transferable, and non-assignable right to use the Site and view the information available on it for personal or commercial purposes. However, it is not permitted to modify, publish, transmit, distribute, display, perform, participate in the sale, create derivative works, or otherwise exploit the intellectual property rights protected by any material in any way without the prior written consent of the "Munassib" platform, except as provided in the Terms and Conditions..

Foreign companies outside the borders of the Kingdom of Saudi Arabia are not permitted to use this site, and the user bears full responsibility for his obligations in accordance with the laws of his country..

It is also prohibited to rent, transfer, distribute, or grant rights to use any materials or documents on this site to any third party. Use of the site on devices or networks dedicated to the services or collaborative between authorized and unauthorized users is prohibited..

Any information obtained through this website or contact information from funding entities must be used only for the purposes set forth in these Terms and Conditions. Prohibited uses may result in account cancellation without refund of any fees paid, and the "Munassib" platform reserves the right to take any additional legal action..

The "Munassib" platform reserves the right to refuse any inappropriate use of the site or service. All intellectual property rights related to the site are owned by the platform. Printing or downloading the content is permitted only for personal use, subject to the terms and conditions..

You may not publish, sell, license, modify, or reproduce any material from this site for commercial purposes without prior written consent. You must not use the site in any way that causes damage or affects its availability, or for any illegal or fraudulent purpose. You must not use the site to transmit or spread any harmful material, such as viruses or spyware..

It is prohibited to collect information from the site without prior written permission, and it is prohibited to use the site for marketing or promotional purposes without written consent from the "Manaseeb" platform.

Users may not use this website in any way that causes or may cause damage to the website, or affect its availability or accessibility. Users may not use the website for any unlawful, fraudulent, or harmful purpose, or in connection with any illegal or harmful activity..

Users must refrain from using the Site to copy, store, upload, transmit, send, publish or distribute any material that contains malicious software, such as viruses, spyware or any other harmful software..

It is also prohibited to carry out any electronic or software process to collect information, including (for example) in-depth searches or extract information using spyware or other technologies, without obtaining prior written consent from the "Manaseeb" platform."

The Site must not be used to broadcast or send commercial communications that are not authorized in writing by the "Manaseeb" platform, and the Site may not be used for any marketing or promotional purposes without obtaining prior written consent..

### **Handling user inquiries and storing data:**

When you submit an inquiry or request information about a specific service through any means of communication with the Manaseeb platform, whether electronic or non-electronic, such as inquiries through our website, we will use your email address to respond to your inquiry. Your email address, along with the message and our response, may also be saved for quality control purposes. We may retain this data for legal or regulatory purposes if necessary..

### **Privacy Policy and Protection of Personal Information:**

We do not sell, distribute, or rent your personal information to any third party unless we obtain your consent or are required to do so by law. We use your personal information to send you updates about offers and developments on the Manaseeb platform. However, we may use your data for identity

verification purposes in cooperation with government agencies to verify the information provided..

Due to the constant changes in Internet laws, we reserve the right to modify the privacy terms and business policies at any time we deem appropriate, and you will be notified of any modifications..

We may send periodic email reminders about our privacy terms, but you are advised to check our platform regularly for the latest updates..

If you have any questions about our privacy policy, please feel free to contact us via the unified number.....

### **Use of trademarks:**

The trademarks of the "Manabeh" platform are used in accordance with the services the user seeks to obtain. Any use of trademarks outside this scope is strictly prohibited unless prior written approval is obtained from the "Manabeh" platform. Each request for approval is evaluated individually.

### **Right to modify or discontinue the service:**

The "Manaseb" platform reserves the right at any time and in its sole discretion to modify or discontinue, temporarily or permanently, the Service (or any part of the Service, including the transmission or transmission of related materials or documents), with or without prior notice. The platform also reserves the right to change or terminate any content or features available on the site without prior notice.

The user agrees that the "Munassib" platform is not responsible towards him or any third party for any modification, suspension or discontinuance of the service, content or features available on the site..

### **Technology systems and service challenges:**

The Manaseb platform uses internal development systems for its services. These systems may encounter technological challenges or other issues, including potential computer or communication system outages. Therefore, the Manaseb platform is constantly working to enhance and develop these systems to keep pace with the level of site usage..

The platform may add new features and functionality, which may require additional development or the licensing of other technologies. As usage increases, this may lead to increased transaction volume or the introduction of new services, which may cause unexpected system disruptions, slower

response times, a deterioration in customer service, and delays in providing accurate financial information..

Accordingly, the “Manaseb” platform does not bear any responsibility for any losses or damages resulting from failure to comply with these terms and conditions..

### **User obligations regarding the accuracy of information:**

When a user registers on the "Mana'ib" platform, they are obligated to provide true, accurate, current, and complete information. They also pledge to continually update this information to ensure its accuracy and completeness throughout their use of the platform..

If a user enters incorrect, inaccurate, or incomplete information on the "Manaseb" platform, the platform reserves the right to suspend, terminate, or suspend the user's account. Accordingly, the "Manaseb" platform is not responsible for any losses or damages that may result from failure to comply with these terms and conditions..

### **Sharing and protecting user information:**

The "Munassib" platform may share a user's public account information with third parties, provided that the third party is bound by these terms and conditions when using that information. The platform undertakes not to publish or share a user's public account information if the user refuses to do so..

The user's personal data is used and protected in accordance with the platform's privacy policy, which is an integral part of these terms and conditions..

The "Manaseb" platform reserves the right to verify the user's personal data, commercial records, and other necessary information through relevant government agencies or systems, such as the Ministry of Commerce, Absher, Alam Company, Thiqa Company, and Bayan Company.

The verification process carried out by the platform does not constitute approval of the application, and should not be relied upon as approval..

## **Responsibility for data accuracy and account confidentiality:**

By using the platform, you agree and acknowledge that the information you provide during the registration process on the "Manaseb" platform is true, accurate, and complete, and you are committed to updating this information regularly to maintain its accuracy and completeness..

You are also responsible for maintaining the confidentiality of your account information, including securing your account login and logout information and any protected areas of the site. You are fully responsible for all activities that occur under your account as a result of your failure to take appropriate security measures..

If you become aware of any suspicious or unauthorized behavior related to your account, you must immediately contact the "Manaseb" platform's unified number.

The platform is not responsible for any losses or damages resulting from failure to notify us in a timely manner of such behavior..

## **Using data to assess financial position:**

The "Manaseb" platform uses the central database of Bayan Credit Information Company before making any commitment to the financier or financing applicant, depending on the case.

The personal data collected is used solely for the purpose of assessing the financial situation of the person receiving the financing and their ability to repay. Accordingly, the "Manaseb" platform is not responsible for any losses or damages resulting from failure to comply with these terms and conditions.

## **Account security measures:**

To reduce the risk of account hacking, a user's account on the "Manaseb" platform will be locked after five failed login attempts within 60 minutes. After this period has elapsed, the account will be automatically reopened.

## **Registration terms and platform usage fees:**

Some services provided through the "Manaseb" platform may require payment of usage fees. Registration and usage fees are subject to change or update without prior notice. Please note that receiving a registration confirmation email does not necessarily mean that your registration request has been accepted..

The "Manaseb" platform reserves the right to refuse to register any user without prior notice, and the platform may require verification of information or data, including credit card data, before accepting the registration request..

You can cancel your registration request by sending a message to the following email address:.....

## **Security procedures and transaction encryption on the platform:**

The "Manaab" platform makes every effort to secure transactions conducted through the website. For more details on how user information is protected and secured, please refer to the platform's privacy policy..

The Manaseb platform uses advanced security technologies based on public and private keys. The public key is used to encrypt information, while the user can decrypt it using their private key, enabling secure transactions that maintain the integrity and privacy of data..

If the user discovers any fraudulent activity on his credit card, he must immediately contact the bank that issued the card to inform them of the incident..

## **Fees and Payment Policy:**

The financing applicant is responsible for paying administrative fees for the services provided by the "Mana'ib" platform in cooperation with the financing entities. These fees include due diligence, auditing, and verification of the financing applicant's information, as well as analyzing and assessing their financial situation and ability to repay. The fees also include any additional services that may arise to achieve the necessary due diligence..

Financing is accepted and funds are transferred to the applicant after verifying their eligibility for the requested financing, according to the selected service and within the specified period, with the possibility of extension. The applicant must also pay the financing contract creation fee (initiation fee) and the transfer fee, which is deducted from the transfer amount..

These fees may be subject to annual inflation prior to contract conclusion. Fees are paid by credit card, Mada, or bank transfer in the registered user's name only.



## **Cancellation, Refund and Late Payment Policy:**

Upon acceptance by the financing applicant of the terms and conditions, all fees paid for services or administrative fees are non-refundable. The "Munassib" platform assumes no legal or other responsibility in this regard..

Money will only be sent or refunded to the bank account or credit card registered in the user's name, no cash is accepted..

For inquiries, please contact us via email:.....

Or via the unified number:.....

## **Related sites:**

The "Manaseb" website may contain links to other websites or pages owned or operated by third parties ("Related Sites"). The "Manaseb" platform does not have any right or responsibility to control or manage the terms of use or policies of those websites. The platform also does not endorse the content, advertisements, products, or services provided by those websites.

The user agrees that the "Munassib" platform is not responsible, directly or indirectly, for any damage or loss resulting from or related to the use of or reliance on the content, advertisements, products, or services available from these external sites. If you have any questions regarding the relevant pages or sites, you should contact the administrators or operators of those sites directly.

## **Page security rules:**

No user is permitted to hack or attempt to hack the security of the "Munassib" platform website. Hacking or attempting to hack includes, but is not limited to: (a) accessing information or data not intended for the user or entering unauthorized accounts; (b) attempting to probe, test the strength or vulnerability of a network system, breach network security or authentication without prior authorization; or attempting to interfere with another user, host, or network.

Violation of network or system security may result in criminal or civil liability. The Manaseb platform will make every effort to track down any system or security violation and enforce the laws against violators, in cooperation with the competent judicial authorities in the violator's country.

## **Security measures and encryption challenges:**

Online commerce and communication rely on the secure transmission of confidential information over public networks. Therefore, the Manaseb platform may rely on third-party encryption and authentication technology to provide security and ensure the safe transmission of confidential information.

However, despite advances in computer capabilities and new discoveries in the field of encryption, there is no guarantee that the technology used to secure customer information will not be hacked. While the Manaseb platform relies on the best security systems available, this does not guarantee complete imperviousness.

## **Reporting Violations:**

Users undertake to report to the "Manaseeb" platform any suspicious incident involving unauthorized access, disclosure, exposure, modification, loss, destruction, or damage to information.

To report any of these incidents, please contact us via the following email:.....

## **Monitoring electronic communications and content:**

The Manaseb platform reserves the right to monitor, examine, preserve, read, copy, store, or retransmit all electronic communications and content provided during daily operations, by authorized employees and agents in the performance of their duties, or by competent regulatory authorities requested to assist the platform in investigating any potential violation. These communications and content may also be examined using electronic inspection methods..

Furthermore, the "Manaseb" platform reserves the full right to reject any electronic communications or content that it deems inconsistent with the platform's approved policies and procedures.

## **Account Suspension and Access Termination:**

If any user of the "Munassib" platform is deemed to have violated any of the terms and conditions of use, the platform reserves the right, at its sole discretion, to suspend or terminate the user's account, password, or any part thereof, as well as to stop the user's access to the platform or the website. The user agrees that suspension, termination, or deletion of account-related information may occur without prior notice..

In the event of termination, the user undertakes to destroy any copies containing portions of the content available on the site. The user also agrees that the "Manaseb" platform shall not be liable to him or any third party for any suspension, termination, or cessation of access to the service or the site, or for any deletion of account-related information.

If the user violates the terms of this agreement.

If it is conclusively or reasonably likely that the user is exposed to illegal or irregular credit or fraudulent risks.

If the user provides misleading, false, incomplete, or incorrect information, or engages in fraud or illegal conduct.

If Appropriate suspects unauthorized or fraudulent activity related to your account or payment information.

If the user's dealings are suspended based on regulations, a judicial order, or a request from a government agency or executive authority, and access to the account may be restricted during investigations or settlements of existing disputes..

All provisions relating to the disclaimer of liability and indemnification of damages contained in the Terms and Conditions of Use shall remain in effect even after the termination of the relationship with the user.

## **User Obligations and Compliance with Laws and Regulations:**

The user undertakes to comply with all laws, rules, and regulations in the Kingdom of Saudi Arabia when using the "Manaseb" platform service, including, but not limited to: completing and submitting all forms and documents required by the Saudi Central Bank or any other official bodies, ensuring that those bodies have approved users, providing the data and information requested from them, and adhering to the regulatory procedures stipulated by the Saudi Central Bank.

The user also acknowledges that the "Manasp" platform does not provide financial, legal, accounting, or tax advice. All information provided by the platform related to the Commercial Papers Law and the Saudi Central Bank is intended to disseminate legal knowledge only and should not be relied upon as legal advice. The user undertakes to seek the assistance of their own legal counsel to provide all necessary legal advice before and during use of the "Manasp" platform or any content provided through it.

## **Responsibilities of Parties and Exchange of Information in Financing Agreements:**

The "Mana'eb" platform may obtain comprehensive and relevant information from the financing applicant in order to assess their financial situation and ability to repay. The financing applicant (and the guarantor, if any) must provide accurate and complete answers to any information requested in this context..

The financier must provide the "Mana'ib" platform with accurate and complete information regarding the financing. This information must be provided to the financing applicant in writing or via a reliable means before concluding the financing agreement. This information includes, in particular::

- Guarantees and insurance required.
- Financing agreement duration.
- The amount and number of regular payments to be made.
- Recurring and non-recurring fees, including administrative expenses, advance payments, and residual value, if applicable.T.
- Total financing amount and disbursement terms.
- The commission or profit rate on financing and any index or reference that determines the priceR.
- Annual Percentage Commission, with a practical example of financial data and assumptions used.
- Financing cancellation period.
- Any additional information necessary to evaluate the financing terms.

The financier undertakes not to be liable for the financing applicant's debts, except for the loss of his investment. If the financier fails to provide correct contact information, he exempts the "Mana'ib" platform from any liability for failure to receive account statements or notifications..

In all cases, the liability of the “Manaseb” platform, its employees and agents in relation to the services provided shall not exceed the limits of the registration fees and user fees paid for using the service, whether the liability is tortious or contractual..

## **Disclaimer:**

The "Munaseeb" platform disclaims any responsibility for guaranteeing or representing any content or service provided through the platform, including but not limited to::

- أ- Guarantees relating to marketing or use for certain purposes, including financing decisions, whether the “Munassib” platform is aware of or has been advised in advance.
- ب- No guarantee of any results resulting from the use of the Service, Content or data available on the Platform.
- ت- Failure to guarantee that all content on the platform complies with applicable laws and regulations, such as the regulations of the Saudi Central Bank..

The content or services provided by the "Munassib" platform should not be considered financial advice or recommendations regarding the suitability of any financing project. Users are advised to seek professional advice from their own financial advisor before making any financing decisions..

The "Munassib" platform does not assume responsibility for any financing decisions based on the content or services available on the platform. The content provided is for informational purposes only and should not be relied upon without legal or business advice. The services are compiled based on past circumstances and are not intended to predict future conditions..

The "Manaseb" platform also does not bear any responsibility for any direct, indirect, incidental or consequential damages resulting from the use of the available content or services, including but not limited to: loss of profits, loss of data, damages resulting from viruses or malware, damages resulting from Internet networks, or any damages resulting from commercial or economic decisions..

Finally, any evaluation of past financing performance is not an indicator or guarantee of future performance, and the "Mana's" platform does not guarantee that past performance will be repeated or that the same results will be achieved in the future. A suitable platform is provided."As is" without any express or implied warranties of any kind. The Platform, its affiliates, agents, or licensors do not guarantee the accuracy, reliability, quality, or completeness of the information available on the Site, nor do they guarantee that the services provided through the Site will be suitable for use at the appropriate time or for particular purposes. The Platform does not assume any liability for this..

Although the "Manaab" platform strives to ensure that the services provided through the website are constantly available, the nature of the Internet makes it impossible to guarantee the website's permanent availability..

The "Munassib" platform does not warrant that the website or any part thereof will be available without interruption or error-free, that defects will be corrected, or that the website will be free of viruses or any other harmful components. The platform will not be liable for any loss, damage, expense, cost, or delay (including financial loss) that may arise as a result of the use of the website or the failure of any part thereof at any time and for any reason..

Since information transmitted through the Site passes through public telecommunications networks, the "Manaseb" platform does not bear any responsibility if these communications are intercepted by third parties, delayed or delivered incorrectly..

The platform also does not bear any responsibility for any direct, indirect or consequential losses or damages incurred by users as a result of the use of or inability to use the site, including but not limited to:.

- loss of income or revenue.
- loss of business or profits.
- Loss of contracts or anticipated savings.
- Loss of data or goodwill.
- Time wasted in management.
- Any other losses or damages, whether caused by negligence, breach of contract or otherwise, even if foreseeable.

### **Disclaimer regarding financing offers and third-party relationships:**

The Site is an online platform that enables users to access financing offers provided by financing entities such as banks and financing companies, which are considered third parties. The "Munassib" platform does not own or control the companies or financing offers listed on the Site. When you accept any financing offer from a financing entity through the Site, you enter into a direct contract with that third party and not with the "Munassib" platform."

You acknowledge that the "Munassib" platform, its information providers, affiliates, or any third parties will not provide you with personal advice regarding the nature of any financing offer, transaction, or strategy. You are responsible for understanding the risks associated with the transactions and

opportunities presented, and you are responsible for obtaining advice from a qualified advisor if necessary to clarify those risks..

The content and materials available on the Manaseb website are intended solely to provide a platform for users and do not address your specific needs. The content does not constitute any type of advice or recommendation by Manaseb, and should not be considered an offer, invitation, or recommendation to buy or sell investments or other financial services. You should consult an independent financial advisor before making any financial decision..

**Acknowledgment:**By submitting the required information to register on the "Manaseb" platform, you consent to the opening or auditing of your accounts or financial facilities, and authorize the platform to collect all necessary data related to you or your accounts from Bayan Credit Information Company or any other entity authorized by the platform. You also pledge to disclose the necessary data and information in accordance with the information sharing agreement and as required by the Saudi Central Bank..

You acknowledge that the prices, descriptions, and financial data available on the "Manaseeb" platform are collected from third-party sources believed to be reliable, and the platform makes every effort to verify such data. However, the calculations and data available on the site are based on data from third parties, and the platform, its information providers, or any other entity do not guarantee the accuracy or completeness of such data..

## **Geographical Restrictions and Legal Liability for Accessing Content:**

The "Munassib" platform does not guarantee that the content available on the site is appropriate for use outside the Kingdom of Saudi Arabia. Access to the content may be illegal in certain countries or by certain persons. If any user accesses the content from such countries, they bear full responsibility for any damages or risks arising therefrom. Each user is also responsible for complying with the laws and regulations in force in the country in which they are located..

## **Invalidation of one of the terms and conditions:**

If any provision of these Terms and Conditions is deemed invalid or unenforceable, this will not affect the validity of the remaining terms and conditions. If part of a provision is deemed invalid, the invalid part will be deemed null and void without affecting the remaining valid and enforceable provisions..

## **Responsibility of Entrepreneurs and Startups in Reporting:**

Entrepreneurs and startups and medium-sized enterprises (SMEs) seeking financing through the Monasab platform are responsible for providing accurate reports on the amount of financing and other relevant information and data, as part of their commitment to due diligence. If you have any questions about the accuracy of such information and data, please contact the following email address: ..... to take the necessary action.

## **Compliance with anti-money laundering and counter-terrorist financing regulations:**

The financier and the financing applicant are committed to complying with all laws and regulations to combat money laundering and terrorist financing in the Kingdom of Saudi Arabia, and they must complete all required forms before registering and using the “Manaseeb” platform."

The funder, the financing applicant, and their representatives agree to provide any information, data, or documents requested by the "Manabesh" platform or any other party without delay. The "Manabesh" platform shall not bear any responsibility for fines, losses, or damages that may arise as a result of an unjustified delay in providing this information..

In accordance with the provisions of the Companies Law, users or their representatives understand that failure to provide the information or documents requested by the “Mana’ib” platform or any other party may result in cancellation of use of the platform..

Users and their representatives agree to provide accurate, current, and reliable information. They are responsible for any false or incorrect information provided..

The "Munassib" platform will request proof of identity and proof of address from the user or (business managers, partners or representatives) to comply with anti-money laundering and counter-terrorist financing regulations..

Financing applications are subject to review and approval by the “Munaseeb” platform, which reserves the right to accept or reject applications at its sole discretion and in accordance with the rules and regulations issued by the competent legislative and regulatory authorities..

## **Disclaimer for accuracy of pricing and information:**

Products or services available on the Manaseb platform may be mispriced, described inaccurately, or unavailable. The platform may also experience



delays in updating information related to the service and advertisements on other websites due to the continuous updating of the services. The Manaseb platform does not guarantee the accuracy or completeness of the information provided, including prices, product images, specifications, availability, or services..

The "Munaseeb" platform reserves the right to modify or update information and correct any errors, inaccuracies or omissions at any time without prior notice..

### **Publishing content and usage rights on the platform:**

The "Munassib" platform allows users to post, link, store, share, or otherwise make available certain content. Users bear full responsibility for the content they post through the service, including its legality, reliability, and appropriateness.

By posting Content on the Platform, you grant Monaseb the right and license to use, modify, publicly display, reproduce, and distribute such Content via the Service. Monaseb reserves the right to preserve and protect the Content submitted or posted by you. As a User, you agree that this license includes allowing other users of the Service to access and use your Content in accordance with these Terms.

You acknowledge and warrant that::

1. That the Content is yours or you have the right to use it and grant the "Munassib" platform the rights and license as set forth in these Terms.
2. that posting your Content through the Service does not violate the privacy rights, publicity rights, copyrights, contract rights, or any other rights of any third party;.

All financing products available through the platform are subject to the regulations in force in the Kingdom of Saudi Arabia..

### **Losses:**

In no event shall the "Manaseeb" platform, its directors, employees, partners, agents, suppliers, or affiliates be liable for any indirect, incidental, special, consequential, or punitive damages, including but not limited to::

- loss of profits.
- investment lossR.
- Lost dataT.

- loss of goodwill or other intangible losses.

These damages result from::

1. Your access to, use of, or inability to access the Service.
2. any conduct or content of any third party on the Service.
3. any content obtained from the Service.
4. Unauthorized access, use or alteration of your transmissions or content.

Whether based on warranty, contract, tort (including negligence) or any other legal theory, Suitable is not liable for such damages, even if advised of their possibility..

Neither the "Munassib" platform nor its affiliates warrant that the service will operate without interruption, or that it will be secure and available at any particular time or location. They also do not warrant that errors or defects will be promptly corrected, that the service is free of viruses or other harmful components, or that the results of using the service will meet your personal needs..

### **User obligations and prohibitions on using the site:**

You agree to comply with all applicable local and international laws and regulations when using the "Munassib" website, and that you will not use the website or its content for any illegal purpose. You also undertake not to do the following, whether yourself or through a third party.:

- Use the Site in a manner that could damage or overburden our servers or any network connected to them..
- Use the Site in any manner that could impede others' use of the Site or violate their rights under applicable laws..
- Use any automated tools such as robots or data gathering software to process, monitor, copy or extract any content or information from the Site without prior written permission.
- Perform any automated process to interfere with the proper operation of the Site or any transactions conducted through the Site."
- Post or upload any content that is false, misleading, or offensive, violates the laws, infringes the rights of others, or is considered threatening or defamatory..

- Introduce viruses or harmful materials to the Site or take actions that cause unreasonable burdens on the infrastructure.
- Attempting to gain unauthorized access to the Site or any servers or databases connected to it.
- Attempting to attack the site through virus attacks or hacking operations.
- Attempt to reverse engineer or decompile the infrastructure and software underlying the Site.
- Copy, modify, or create derivative works from the Site Content without prior written permission..

The "Munassib" platform reserves the right to remove or modify any content posted on the site at any time and for any reason. Users are responsible for creating backup copies of their content..

Any illegal use or violation of these Terms may result in the suspension or termination of your rights to use the Site, and we will cooperate with the relevant authorities when necessary to disclose your identity..

### **General provisions:**

These terms and conditions constitute the entire contract between each user and the "Munassib" platform, and govern the use of the platform, the website, and the services provided. These terms and conditions supersede all prior oral or written agreements between users and the platform..

Use of the Site is subject to the Privacy and Trademark Policies, and the failure of "Msap" to exercise any of its rights herein shall not be deemed a waiver of that right or any other right..

The platform has the right to collect all expenses paid, including attorneys' fees, to ensure the implementation of its rights stipulated in these terms and conditions..

By using this site, the user agrees that all metrics are computer-generated and objective and not subjective. The user undertakes to compensate "appropriately" for any damages or losses resulting from its use, financial decisions, or any other damages related to misuse of the site..

Financing decisions should not be made solely based on the information presented on the website. All figures presented are issued by the companies and are not subject to verification..

Users must exercise due care when using the website. Users acknowledge that "Mana'ib" serves only as an information platform connecting the customer with the financial institutions providing services..

This Agreement is in the Arabic language, and in the event of any conflict between the Arabic and English texts, the Arabic text shall prevail..

The user must review the provisions of the agreement and amendments thereto periodically through the website..

### **Applicable law and jurisdiction:**

These terms and conditions are subject to the laws and regulations of the Kingdom of Saudi Arabia. The judicial authority in the city of Riyadh, Kingdom of Saudi Arabia, shall have jurisdiction to hear any dispute arising from these terms and conditions.