

Master T&C for Ziina Promotions (**"Master T&C"**)

These Master Terms and Conditions apply to any individual or entity ("**Prospect**") eligible to participate in promotions offered by Ziina Payment LLC ("**Ziina**") as further described in each applicable annex ("**Promotion**").

I. Purpose of the Master T&Cs.

These Master T&C establish the general terms governing all Promotions issued by Ziina to Prospects, including prospective, new, and existing customers. Each Promotion will include specific terms, which will be set out in a separate annex to these Master T&C ("**Annex**") that shall be part of the Master T&C.

Unless otherwise expressly stated in an Annex, the provisions of these Master T&C shall apply and govern, followed by Ziina's General Terms and Conditions in the event of conflict.

II. Term of the Master T&Cs.

These Master T&C are effective as of the date of publication and remain in force until withdrawn by Ziina. Each Promotion governed by these Master T&C shall be valid for the period specified in its corresponding Annex.

III. Amendments to the Master T&Cs.

Ziina may modify, suspend, or terminate any Promotion, or these Master T&C, at its sole discretion and at any time. Any changes shall become effective upon publication at <https://ziina.com>.

IV. Acceptance of Promotions.

Unless an Annex specifies a different method of acceptance, a Prospect shall be deemed to have accepted and agreed to be bound by these Master T&C and the applicable Promotion terms by taking the action that activates the Promotion (e.g., submitting a referral under a referral program).

V. General Provisions of Promotions.

Unless otherwise stated in the applicable Annex:

- A. Promotions have no cash value, are non-transferable, and are not redeemable for cash.
- B. Promotions may not be combined with other offers unless expressly authorized by Ziina in writing.
- C. Ziina's General Terms and Conditions apply to all accounts and transactions, except as expressly modified by these Master T&C or the applicable Annex.

- D. Ziina is not liable for technical errors, delays, or failures in onboarding, processing, or administration of Promotions.
- E. Ziina may withhold or revoke a Promotion, or suspend an account, where fraud, abuse, or breach of these Master T&C or Ziina's General Terms and Conditions is suspected.
- F. By participating, each Prospect represents and warrants that they meet the eligibility criteria set forth in the relevant Annex.
- G. Personal data collected in connection with a Promotion will be used solely for administering the Promotion, in accordance with Ziina's [Privacy Policy](#).
- H. Ziina may void, suspend, cancel, or amend a Promotion where necessary for legal, regulatory, or operational reasons.
- I. To the extent permitted by law, Ziina disclaims any liability for direct, indirect, incidental, special, or consequential damages, or any loss, injury, or death related to participation in a Promotion.
- J. If any provision of these Master T&C is found to be invalid or unenforceable, the remainder shall remain in full force and effect. No waiver by Ziina of any breach shall constitute a waiver of any subsequent breach.
- K. In case of inconsistency between these Master T&C and promotional materials, these Master T&C shall prevail. In case of conflict between these Master T&C and Ziina's General Terms and Conditions, the latter shall govern, unless otherwise stated herein.

VI. Governing Law and Dispute Resolution.

These Master T&C shall be governed by the laws of the Emirate of Dubai. Any disputes arising under or in connection with these Master T&C shall be resolved amicably through good-faith negotiations. If unresolved within ten (10) days, disputes shall be submitted to the exclusive jurisdiction of the courts of Dubai.

VIII. Contact Information.

These Master T&C and Promotions are offered by Ziina Payment LLC. For any questions regarding these Master T&C, the Promotions, or the processing of personal data, please contact us at: support@ziina.com.

Last update date: 23/06/2025

Annex I

Ziina New Business User Promotion

(“New Customer Promotion”)

These promotional terms and conditions (“**New Customer Promotion T&C**”) apply to Eligible Customers who successfully complete the onboarding to Ziina Payment, LLC (“**Ziina**”), under the terms set forth below. Please read them carefully.

I. New Customer Promotion.

Ziina grants each Eligible Customer who completes onboarding through the Ziina App, an exemption from Ziina Fees (as listed at <https://ziina.com/fees>) on their Business Account, up to a transaction volume of AED 1,000.00 (One Thousand Dirhams) (“**New Customer Exemption**”).

For clarity purposes, this New Customer Exemption shall apply exclusively to the first AED 1,000.00 in a single or cumulative transaction volume processed by the Eligible Customer within thirty (30) calendar days following the successful onboarding through the Ziina App. This transaction volume may be reached through one or more transactions.

II. Eligibility Criteria.

To qualify as an “Eligible Customer” under this New Customer Promotion, a customer must:

- A. Successfully completed the onboarding process through Ziina’s mobile application (“**Ziina App**”) for a Business User account.
- B. Onboard under an active Business User account with Ziina, as defined in Ziina’s Terms and Conditions (<https://ziina.com/terms>), and;
- C. Not be suspended, blocked, or restricted from using their account;

III. Promotion Exclusions.

This New Customer Promotion is available only to Business Users holding a Business User account. It is not available to Personal Users or other categories of account holders.

IV. Promotional Term.

This New Customer Promotion is effective from the date of its publication and shall remain in effect for thirty (30) calendar days (“**Initial Term**”).

Unless otherwise stated by Ziina, the New Customer Promotion shall automatically renew for successive thirty (30) calendar day periods (“**Renewal Term**”), until such time as Ziina decides to terminate or amend the New Customer Promotion, in which case the New Customer Promotion T&C will be removed from the relevant webpage.

V. Modifications to the Promotion.

Ziina reserves the right to amend, suspend, or terminate this New Customer Promotion, or any part thereof, at any time and in its sole discretion. Any such modification shall become effective upon publication of the revised New Customer Promotion T&C at <https://ziina.com>.

VI. Acceptance of New Customer Promotion T&C.

By completing the onboarding within the Ziina App in the terms described in the New Customer Promotion, the Eligible Customer shall be deemed to have accepted and agreed to be bound by these New Customer Promotion T&C.

VII. Miscellaneous.

- A. The New Customer Exemption is granted per Eligible Customer and is not cumulative. New Customer Exemption shall remain valid for a period of thirty (30) calendar days from the date it is granted.
- B. New Customer Exemptions have no cash value, are non-transferable, and are not redeemable for cash.
- C. New Customer Exemptions may not be used in conjunction with any other promotions or offers unless expressly approved in writing by Ziina.
- D. Ziina’s Terms and Conditions shall apply to all Ziina accounts and transactions, except to the extent modified by these New Customer Promotion T&C in respect of New Customer Exemptions.
- E. Ziina accepts no responsibility for inaccurate, incomplete, or outdated information provided by the Eligible Customer, or for any failure by the Eligible Customer to complete onboarding or comply with Ziina’s Terms and Conditions.
- F. Ziina shall not be liable for any failure of an Eligible Customer to process a transaction, in whole or in part, for any reason.
- G. Ziina assumes no liability for technical malfunctions, network failures, errors in onboarding or transactional processing, or any other technical or administrative issues that may arise

in connection with the New Customer Promotion.

- H. Ziina reserves the right to deny or revoke any New Customer Exemption, or suspend any account, where fraud, abuse, or breach of these New Customer Promotion T&C or Ziina's Terms and Conditions is suspected.
- I. By participating in the New Customer Promotion, each Eligible Customer represents and warrants that they meet the Eligibility Criteria.
- J. Any personal data provided in connection with this promotion will be processed solely for the purposes of administering the New Customer Promotion and in accordance with Ziina's Privacy Policy (<https://www.ziina.com/privacy>).
- K. Ziina reserves the right to void, suspend, cancel, or amend this New Customer Promotion T&C, in whole or in part, where required for operational, legal, or regulatory reasons.
- L. To the maximum extent permitted by applicable law, Ziina shall not be liable for any direct, indirect, special, incidental, or consequential damages, or for any loss, injury, or death arising from or in connection with participation in this promotion.
- M. If any provision of these New Customer Promotion T&C is held to be invalid, illegal, or unenforceable, the remaining provisions shall remain in full force and effect. No waiver by Ziina of any breach or default shall be deemed a waiver of any subsequent breach or default.
- N. In the event of any conflict between these New Customer Promotion T&C and any marketing or promotional materials, these New Customer Promotion T&C shall prevail. In the event of any conflict between these New Customer Promotion T&C and the Master T&C (except where explicitly stated herein), the Master T&C shall prevail.

Last update date: 23/06/2025