

# QR Stands and NFC Cards: Terms & Conditions

Effective: 10 March 2026

Ziina may offer Business Users the ability to order physical QR stands and/or NFC cards for the purposes of receiving payments.

These terms and conditions (the “**QR/NFC Terms**”) apply to your use of any QR stands and/or NFC cards ordered through Ziina. By ordering QR stands and/or NFC cards from the Ziina app, you are accepting these terms and agreeing to be bound by them.

## Definitions

Terms defined in the General Terms shall have the same meaning when used in these QR/NFC Terms unless otherwise defined below.

- “**General Terms**” means Ziina’s general terms and conditions (available at <https://ziina.com/terms>); and
- “**Vendor**” means any third-party vendor of any QR stand and/or NFC card ordered through the App.

## Conditions

1. Ordering a QR stand and/or NFC card
  - a. You can order physical QR stand(s) and NFC card(s) from the Ziina app. The QR stand(s) and NFC card(s) will be linked to your Ziina payment link and payments will reflect in your Ziina account/wallet;
  - b. When an order is placed with complete and accurate details (username, contact information and delivery address) and payment is completed in full, Ziina will proceed with the order and request production through the Vendor.
2. Delivery and verification
  - a. You shall be responsible for specifying the correct address details on the App for delivery by the Vendor of the QR stand and/or NFC card;
  - b. Upon receipt of and prior to displaying or using any QR stand and/or NFC card, **you agree to verify that the QR code and/or NFC card are correctly linked to your Ziina Wallet by scanning the QR stand/tapping the NFC card and review the payment page that appears to ensure they correctly correspond to your Ziina account and the information is correct before displaying or using the QR stand or NFC card to accept payments;**

- c. If you identify any discrepancy or suspect that the QR stand or NFC card may be linked to an incorrect account, you must immediately stop using it and notify Ziina through the support channels listed below;
- d. **In the event of any discrepancies or errors in a QR stand or NFC card (including incorrect payment links) or their proper functioning, you must notify Ziina customer support immediately upon discovery**, through Ziina's support channel located at: <https://ziina.com/contact> specifying the issue, your username, name and account number and permanently discard the QR stand and/or NFC card immediately (unless otherwise advised by the Ziina support team); and
- e. **You acknowledge and agree that any change to your Ziina username or "Ziiname" after you have ordered a physical QR stand and/or NFC card will result in the related QR code becoming invalid. This can cause errors with payment links associated with your Ziina Wallet and/or may cause payments intended for your Ziina Wallet to be misdirected to a different Ziina Wallet.** Therefore, we recommend that you do not request a QR stand or NFC card until you have your final Ziina username;
- f. **If you require a new QR stand or NFC card connected to an updated username, you will need to order a new QR stand/NFC card. The previously printed order will not be exchanged or refunded.** For the avoidance of doubt, changes to your Ziina username or "Ziiname" after the order has been placed do not constitute an error in production, printing, or delivery. This does not affect your rights where the issue arises due to an error in production, printing, or delivery attributable to Ziina or its third-party vendor;
- g. Ziina works with third-party vendors for the printing and delivery of QR stands and NFC cards. While Ziina aims to meet the estimated delivery timelines communicated at the time of order, **delays may occur due to factors outside of Ziina's reasonable control**, including but not limited to unforeseen circumstances, public holidays, supply chain disruptions, or production issues affecting the Vendor. In such cases, Ziina will take reasonable steps to assist in resolving the issue with the Vendor and keep you informed of material updates. Unless otherwise communicated, the estimated delivery timeframe for QR stands and NFC cards is **seven (7) business days** from order confirmation;
- h. You are responsible for ensuring that any QR stand or NFC card displayed to customers remains intact and has not been tampered with, altered, replaced, or covered by any third party.

### 3. Liability

- a. **You acknowledge and agree that QR stands and NFC cards are printed and delivered directly by the Vendor who is a third-party independent contractor and for whose acts or omissions Ziina is not responsible.** While Ziina will ensure that the correct account details and specifications for any QR code and NFC card are complete and accurate when provided to the Vendor, **Ziina shall not be responsible for any errors, deliveries, or mismatches arising during the production, handling, or shipping of any QR stand and/or NFC card nor any mismatches or Losses** as a result of you changing your username or "Ziiname", or providing incorrect details during the order submission;

- b. In the event of reported errors, Ziina will take reasonable steps to assist in resolving the issue but does not guarantee recovery of funds due to misdirected payments and Ziina shall not be responsible to reimburse you for any such misdirected payments. It is your responsibility to verify that payments sent through the QR stand or NFC card reach your Ziina Wallet, as specified at clause 2 above;
- c. Ziina is not liable for any payments misdirected due to or Losses arising from your failure to verify the accuracy and functioning of any QR stand or NFC card or any misdirected payments;
- d. Ziina disclaims all liability for Losses arising from the use of QR stands or NFC cards that were not properly verified by you. In the event that any part of this clause is held to violate any applicable law, then Ziina's liability shall be excluded and/or limited to the maximum extent permitted by that law.

#### 4. General

- a. The invalidity or unenforceability of any provision, or part thereof, of these QR/NFC Terms will not affect the validity or enforceability of any other provision or part thereof. In the event that any provision, or part thereof, of these QR/NFC Terms is determined to be invalid or otherwise unenforceable or illegal, the other provisions, or parts thereof, will remain in effect and will be construed in accordance with their terms as if the invalid or illegal provision were not contained herein. Any failure by Ziina to enforce any term of these QR/NFC Terms will not constitute a waiver of that term or any other provision of these QR/NFC Terms;
- b. The QR/NFC Terms shall be supplementary to and read with the General Terms and form part of the Agreement. Any terms, conditions, or obligations under the General Terms that are not specifically addressed or modified by these QR/NFC Terms, including without limitation, warranty disclaimers, indemnity and limitations of liability, shall continue to apply and be governed by the General Terms (as applicable). In the event there is a discrepancy or inconsistency between: (i) disclosures, definitions or other statements contained in any materials relating to QR stands and/or NFC cards and these QR/NFC Terms, these QR/NFC Terms shall prevail, govern and control; or (ii) the provisions of these QR/NFC Terms and the provisions of any other part of the Agreement, the provisions of these QR/NFC Terms shall prevail, govern and control and, in either case, any such discrepancy shall be resolved reasonably and in good faith by Ziina acting in a matter consistent with applicable law;
- c. All issues and questions concerning the validity, interpretation and enforceability of these QR/NFC Terms, or the rights and obligations of yourself and/or Ziina in connection with the QR/NFC Terms, shall be governed by, and construed in accordance with the laws of Dubai, United Arab Emirates and shall be referred to the Courts of Dubai, which shall have the exclusive authority to settle the same.

#### 5. Fees and Payment

- a. Ziina will charge the applicable fees for QR stands and/or NFC cards in accordance with the order placed through the Ziina App. The applicable fees terms will also be specified at: [ziina.com/fees](https://ziina.com/fees);

b. Payment for QR stands and/or NFC cards must be made in full at the time of order using a valid card accepted by Ziina. By submitting an order, you authorise Ziina to charge the applicable fees to your selected bank card;

c. All fees are non-refundable once the order has been confirmed and submitted for printing, except where otherwise required by applicable law or where an issue arises due to an error in production, printing, or delivery attributable to Ziina or its third-party vendor. In such cases, Ziina may arrange for the QR stand or NFC card to be reprinted and redelivered at no additional cost to you.