

Website Terms of Use

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Any hyperlinks from this website exist for information purposes and are for your convenience only and FAB accepts no liability for any loss or damage arising directly or indirectly (including consequential loss) from the accuracy or otherwise of materials or information contained on the pages of such sites or loss arising directly or indirectly from defects with such sites. The sources of data in many cases is not FAB, therefore such data may not be accurate.

FAB's inclusion of hyperlinks does not imply any endorsement of the material on such sites. FAB does not guarantee that any e-mails from the website will be sent to you or received by FAB nor does FAB warrant the privacy and/or security of e-mails during internet transmission. The internet connection may not be a secured form of transmitting data.

Unless restricted by applicable law, you agree that any and all personal information/data relating to you collected by FAB from this website from time to time may be used and disclosed for such purposes and to such persons as may be in accordance with FAB's current information technology security policy.

FAB Social Media Terms of Use

Terms of Use

These terms governs social media-based websites and accounts that belong to, or is managed by FAB. Use of the social media channels referred to and/or accessible by clicking on the links on this webpage (our social media channels) will indicate your acceptance of these terms.

By accessing our sites, you are agreeing to be bound by these terms, all applicable laws and regulations, and any other applicable policies, terms and guidelines established by FAB and those of any third parties that host our sites (such as Facebook, Instagram or Twitter).

External Social Networks

While FAB has official profiles on external social networking sites or in any third party company websites, this cannot be interpreted as endorsement of these networks or any responsibility of FAB for their products or services. Also, we may discuss or share details of products or services where we may have third party tie up or are of interesting to us, but those acts are not signs of FAB guarantee for any third party product or service.

If you access external website including social networking sites, you do so at your own risk and FAB is not responsible for any losses or other damage you suffer as a result of its use.

Privacy

We want you to be safe when using the internet and mobile applications, so please don't include any account, logon, financial or other personal details when posting content on our social media channels unless we specifically request you to do so in a private message, and even then we will only ever ask for your contact details and not account information. We will never direct you to a web or app page that asks for this information.

Please don't use our pages to discuss personal banking details or relationships in public.

Please be aware that:

- Our social media channels are public and any contribution you make will be available for anyone to see;
- Messages sent over the internet or via mobile applications may not be completely secure as they are subject to possible interception or loss or possible alteration. This is not within our control and so we are not responsible for them and will not be liable to you or anyone else for any damages or otherwise in connection with any message sent by you to us or any message sent by us to you over the internet or through a mobile application.

Use Limitations

Our social media channels are directed at persons over the age of 16 years. You should not access our social media channels if you are below this age.

You may not use our social media channels for illegal purposes or otherwise misuse our social media channels (including, without limitation, by hacking, or in any way not permitted by these terms).

Our social media channels have been created to allow you to communicate with us and about us. You may share and comment on content that we post to our social media channels, provided that you do not amend it and that you cite us as the source. Unless otherwise stated, all trademarks, company names, logos and designs used on our social media channels are the intellectual property of FAB. You must not copy these or misuse them in any way.

You are hereby acknowledging that any material you have transmitted through or post to our social media channels is not confidential. We will have the right to freely use, edit, alter, reproduce, publish and/or distribute such material for any and all commercial and non-commercial purposes, including the publication of such content on our own website and on third party websites.

By submitting materials to our social media channels, you confirm that you are entitled to submit the information and that the information is accurate, not confidential, and not in violation of any contractual restrictions or other third party rights

When posting content please be polite, respectful, relevant, accurate where stating facts and civil to others, even if your views differ. Your content must be your original work and comply with the law of UAE and any country from which it is posted.

You agree not to post or transmit any comment or material:

- that is threatening, defamatory, obscene, indecent, offensive, pornographic, abusive, liable to incite racial hatred, discriminatory, menacing, scandalous, inflammatory, blasphemous, in breach of confidence, negligent statements, in breach of privacy or which may cause annoyance, distress or inconvenience; or
- for which you have not obtained all necessary licenses and/or approvals or in violation of intellectual property rights; or
- which constitutes or encourages conduct that would be considered a criminal offence, give rise to civil liability, or otherwise be contrary to the law of or infringe that rights of any third party, in any country in the world; or
- Which is technically harmful (including, without limitation, computer viruses, logic bombs, Trojan horses, worms, harmful components, corrupted data or other malicious software or harmful data).

We reserve the right to moderate content posted to our social media channels. Where we moderate content before it is posted to our social media channels, we may, at our discretion, refrain from publishing certain material transmitted or posted by you. Similarly, where we moderate content after it is posted to our social media channels, we may choose to remove material transmitted or posted by you. For example, if we consider the material transmitted by you to be inappropriate for any reason, we may choose to refrain from posting this or delete this

from the relevant social media channel(s) (although we shall not be required to do so). We shall be under no obligation to notify you of such decision. Further, we reserve the right to suspend or terminate your access to all or any of our social media channels in the event that you fail to comply with these Terms.

You agree to compensate us fully if we suffer loss or damage as a result of your failure to abide by these terms.

Disclaimer and Liability

The materials on FAB's sites are provided "as is." Our social media channels may contain complex information. We have tried to make it as clear, easy to use and as accurate as possible. You acknowledge that such information and materials may contain inaccuracies or errors and we expressly exclude liability for any such inaccuracies or errors to the fullest extent permitted by law.

We aim for open, respectful communication on the relevant topics within our social media channels. While, where possible, we do conduct some moderation, we do not control and are not liable for content posted by third parties. Any use or reliance on such content or materials posted is at your own risk. We do not endorse, support, represent or guarantee the completeness, truthfulness, accuracy or reliability of any content posted by third parties. You understand that by using our social media channels, you may be exposed to content that might be offensive, harmful, inaccurate or otherwise inappropriate, or in some cases, postings that have been mislabeled or are otherwise misleading. We will not be liable in any way for such content. FAB's site contains material which is owned by or licensed to us. This material includes, but is not limited to, the design, layout, look, appearance and graphics. Reproduction of any such materials is strictly prohibited other than in accordance with out the written permission of FAB. We appreciate notify us in writing immediately if you become aware of any unauthorised use of our websites/pages.

Unauthorized use of our website may give rise to a claim for damages and/or be a criminal offence.

We are not responsible for

- Direct or indirect losses not caused by our breach
- Failure to perform or provide any services where such failure is due to events beyond our control
- For the avoidance of doubt, Indirect losses which are a side effect of the main loss or damage and which are not reasonably foreseeable by you and us at the time of entering into these terms, for example loss of profits or loss of opportunity
- Loss or damage in connection with any third party website, applications or software linked from our social media channels
- Loss or damage due to viruses or other harmful code which may infect your device.

Nothing in these terms shall exclude or limit our liability for:

- i. Death or personal injury by negligence caused due to the sole default of FAB; or
- ii. Any liability which cannot be excluded or limited under applicable law.
If you breach these terms and we take no action against you, we will still be entitled to use our rights and remedies in any other situation where you breach these terms.

Breach of Terms of Use

Without prejudice to our other rights under these terms, if you breach these terms in any way, or if we reasonably suspect that you have breached the terms and conditions in any way, we may:

- (a) send you one or more formal warnings;
- (b) suspend/block your access to our website;
- (c) commence legal action against you, whether for breach of contract or otherwise; and/or
- (g) suspend or delete your account, if any on our website.

Where we suspend or prohibit or block your access to our website or a part of our website, you must not take any action to circumvent such suspension or prohibition or blocking (including without limitation creating and/or using a different account).

Third – Party Links

Links to third party websites or pages on our social media channels are provided solely for your convenience or as part of the nature of how external social networks operate. We have not reviewed these and do not control and are not responsible for such websites or their content or availability. We do not endorse or make any promises about them, or any material on these websites or pages nor any results that may be obtained from using them. Any access of third party content you choose to make is entirely at your own risk.

Links to downloadable software sites are for convenience only and we are not responsible or liable for any difficulties or consequences associated with downloading the software. Use of any downloaded software is governed by the terms of the license agreement, if any, which accompanies or is provided with the software.

Relationship

Your accessing of our sites does not create an agency or employee-employer relationship of any kind between you and FAB, nor do these terms extend rights to any third party. You also agree that in the course of your accessing and using our sites, that no relationship is formed between yourself and FAB that is either confidential or fiduciary in nature beyond any existing relationship you may have with us.

Modification of the Terms of Use

FAB may modify these terms in its own discretion from time to time and we will ask for your express agreement to any revision of these terms and conditions; and if you do not give your express agreement to the revised terms and conditions, we will disable your access to the website, and you must stop using our website.

Law and Jurisdiction

These terms of use shall be governed by and construed in accordance with the Federal Laws of UAE. Any disputes relating to these terms shall be subject to the exclusive jurisdiction of the courts of Dubai.