

TERMS AND CONDITIONS

I- INTRODUCTION:

These terms and conditions apply to the User who uses the Online Services provided for any payment made to (ICC DMCC). Kindly read these terms and conditions carefully. By authorizing a payment to ICC DMCC through the online payment service, it would be treated as a deemed acceptance to these terms and conditions. ICC DMCC reserves all the rights to amend these terms and conditions at any time without giving prior notice. It is the responsibility of the User to have read the terms and conditions before using the Service.

II- DISCLAIMER:

The User expressly agrees that his/ her use of the aforesaid online payment Service is entirely at his/her own risk and responsibility. ICC DMCC makes no representation of any kind, express or implied, as to the operation of the Payment Gateway.

III- KEY TERMS:

The following is a summary of the key terms of this service:

- a- Payment(s) through online payment service at ICC DMCC website, only be made with a Visa or Master Credit Card.
- b- Before using online payment Service, it is recommended that the user shall make necessary enquiry about the charges or fees payable against the Credit card used from respective service provider i.e. the respective Bank.
- c- The credit card information supplied at the time of using the online payment service is processed by the payment gateway of the service provider and is not supplied to ICC DMCC. It is the sole responsibility of the User of the online payment service to ensure that the information entered in the relevant fields are correct. It is recommended that you take and retain a copy of the transaction for record keeping purposes, which might assist in resolution of any disputes that may arise out or usage of the service
- d- The Customer agrees, understands and confirms that his/ her personal data including without limitation details relating to credit card transmitted over the Internet may be susceptible to misuse, hacking, theft and/ or fraud and that ICC DMCC or the Payment Service Provider(s) have no control over such matters.
- e- The online payment service is provided using a payment gateway service provider through a secure website. However, neither the payment gateway service provider nor the ICC DMCC gives any assurance, that the information so provided online by a user is secured or may be read or intercepted by a third party. ICC DMCC does not accept or assume any liability in the event of such unauthorized interception, hacking or other unauthorized access to information provided by a user of the service.
- f- ICC DMCC and/or the Payment Service Providers shall not be liable for any inaccuracy, error or delay in, or omission of (a) any data, information or message, or (b) the transmission or delivery of any such data, information or message; or (c) any loss or damage arising from or occasioned by any such inaccuracy, error, delay or omission, non-performance or interruption in any such data, information or message. Under no circumstances shall the ICC DMCC and/or the Payment Service

Providers, its employees, directors, and its third party agents involved in processing, delivering or managing the online payment services, be liable for any direct, indirect, incidental, special or consequential damages, or any damages whatsoever, including punitive or exemplary arising out of or in any way connected with the provision of or any inadequacy or deficiency in the provision of the Services or resulting from unauthorized access or alteration of transmissions of data or arising from suspension or termination of the online payment service.

- g- The Customer agrees that ICC DMCC or any of its employees will not be held liable By the Customer for any loss or damages arising from your use of, or reliance upon the information contained on the our website, or any failure to comply with these Terms and Conditions where such failure is due to circumstance beyond ICC DMCC's reasonable control.

IV- CREDIT CARD DETAILS:

- a- The Customer agrees that the credit card details provided by him/ her for use of the aforesaid Service(s) must be correct and accurate and that the Customer shall not use a credit card, which is not lawfully owned by him/ her or the use of which is not authorized by the lawful owner thereof. The Customer further agrees and undertakes to Provide correct and valid credit card details.
- b- The Customer may pay his/ her initial fees to ICC DMCC by using a credit card. The Customer warrants, agrees and confirms that when he/ she initiates a payment transaction and/or issues an online payment instruction and provides his/ her credit card details:
- > The Customer is fully and lawfully entitled to use such credit card for such transactions;
 - > The Customer is responsible to ensure that the card details provided by him/ her are accurate;
 - > The Customer authorizes debit of the nominated card for the Payment of fees selected by such Customer along with the applicable Fees.
 - > The Customer is responsible to ensure that sufficient credit is available on the nominated credit card at the time of making the payment to permit the Payment of the dues payable or fees dues selected by the Customer inclusive of the applicable Fee.

V- PAYMENT CURRENCY

The standard or default transaction or payment currency on our website is:

- > UAE Dirham (AED) for users inside UAE.
- > United States Dollar (USD) for users outside UAE.

VI- DISCLAIMER AND LIMITATION OF LIABILITY:

ICC DMCC does not accept liability for any damage, loss, cost (including legal costs), expenses, indirect losses or consequential damage of any kind which may be suffered or incurred by the User from the use of this service.

VII- REFUND & CANCELLATION POLICY:

In case of an approved refund and/or cancellation, the below policy will apply if:

- > Card has been charged; the charged amount will be reversed back to your Card.
- > No cash disbursement shall be made under any condition whatsoever.

VIII- VARIATIONS TO THE TERMS AND CONDITIONS:

- > The ICC DMCC reserves the right to vary these Terms and Conditions from time to time and the current version is published on this website.

- > ICC DMCC reserve the right to decline the acceptance of an online payment if your account is in default for any reason. ICC DMCC may also make additions/deletions/alteration to the services offered, at its sole discretion.

- > ICC DMCC reserves the right to withdraw the service at any time at its discretion. ICC DMCC retain the right to change the terms and conditions for Online Payments, without any prior notice.