

# Terms and Conditions

## 1. INTRODUCTION

In these terms and conditions for users (“Terms of Use”) the terms “The Company”, “Ourselves”, “Our”, “Us” and “We” refers to our Company and its employees. “Party”, “Parties”, or “Us”, refers to both the Client and ourselves, or either the Client or ourselves. All terms refer to the offer, acceptance and consideration of payment necessary to undertake the process of our assistance to the Client in the most appropriate manner, whether by formal meetings of a fixed duration, or any other means, for the express purpose of meeting the Client’s needs in respect of provision of the Company’s stated services/products, in accordance with and subject to, prevailing Law. Any use of the above terminology or other words in the singular, plural, capitalisation and/or he/she or they, are taken as interchangeable and therefore as referring to same.

“Website” refers to [finpros.io](https://finpros.io).

By using this Website, you confirm that you have read, understood and accept these terms of use (the “Terms”) as the terms which govern your access to and use of the Website and the Service and you agree to comply with them. If you do not accept or agree to comply with these Terms, you must not use this Website. Additionally, when using a portion of the Service, you agree to conform to any applicable posted guidelines for such Service, which may change or be updated from time to time at our sole discretion.

The customer using the website who are Minor /under the age of 18 shall not register as a User of the website and shall not transact on or use the website (Age of consent is mentioned as per the applicable law). These Terms are effective between you and us as of the date you accept these Terms, and you do so by default using the Website.

## 2. COPYRIGHTS AND RESTRICTIONS

Permission is granted to temporarily download copies of the materials on the Website for personal, non-commercial transitory viewing only. All content on this Web Site, including, but not limited to text, images, illustrations, audio clips, and video clips, is protected by copyrights, trademarks, service marks, and/or other intellectual property rights (which are governed by UAE and worldwide copyright laws and treaty provisions, privacy and publicity laws, and communication regulations and statutes), and are owned and controlled by ducrypto.com or its affiliates, or by third party content providers, merchants, sponsors and licensors (collectively “Providers”) that have licensed their content or the right to market their products and/or services to [finpros.io](https://finpros.io). Content on this Web Site or any web site owned, operated, licensed or controlled by the Providers is solely for your personal, non-commercial use. You may not use on your web site any trademarks, service marks or copyrighted materials appearing on this Web Site, including but not limited to any logos or characters, without the express written consent of the owner of the mark or copyright. You may not frame or otherwise incorporate into another web site any of the content or other materials on this Web Site without prior written consent of [finpros.io](https://finpros.io).

## 3. PRIVACY

We are committed to protecting your privacy. Authorized employees within the company on a need to know basis only use any information collected from individual customers. We constantly review our systems and data to ensure the best possible service to our customers. Parliament has created specific offences for unauthorized actions against computer systems and data. We will investigate any such actions with a view to prosecuting and/or taking civil proceedings to recover damages against those responsible.

#### **4. FINPROS'S ROLE**

Finpros provides banking and EMI solutions to its corporate clients. Finpros does not have any banking or EMI licence, just it acts solely as an introducer and business consultant.

Based on the years of experience, Finpros is also handling project management and company incorporations worldwide. In addition, Finpros is an expert payments provider and it has expanded into software developing combining the various payment solutions that are available per market.

#### **5. CONFIDENTIALITY**

Client records are regarded as confidential and therefore will not be divulged to any third party, Clients have the right to request sight of, and copies of any and all Client Records we keep, on the provision that we are given reasonable notice of such a request, company has the right to turn down requests at their discretion. Clients are requested to retain copies of any literature issued in relation to the provision of our services. Where appropriate, we shall issue Client's with appropriate written information, handouts or copies of records as part of an agreed contract, for the benefit of both parties.

#### **6. REVISIONS AND ERRATA**

The materials appearing on the Website could include technical, typographical, or photographic errors. We do not warrant that any of the materials on its Website are accurate, complete, or current. We may make changes to the materials contained on the Website at any time without notice.

#### **7. AVAILABILITY OF WEBSITE**

We strive to ensure that our Website and the services are available to you at all times but cannot guarantee that either the Website or the services will operate continuously, without interruptions or be fault free. On occasion, necessary maintenance or upgrade work requires us to make the Website and the services unavailable without notice, but we aim to keep downtime to a minimum. We accept no liability for any interruption or loss of service. We reserve the absolute right to alter, suspend or discontinue any part of our Website or the services, including your access to it.

#### **8. LINKS & THIRD PARTIES**

Our Website may contain links, hyperlinks and pointers to third party products, services and/or websites that are not affiliated with Us. We have no control over the products, services or websites of these third parties and We do not guarantee or take responsibility for them. We do not monitor or review the content of other party's websites which are linked to from this website. Our Website may also contain advertising from third parties and we are not responsible, nor do we make any warranties or representations for any misleading or inaccurate advertisements which are the sole responsibility of the advertiser.

Any links or advertisements on our Website should not be taken as an endorsement by us of any kind. Furthermore, our Website contains data provided by third parties and we accept no responsibility, nor do we make any warranties or representations for any inaccuracies in this material. You agree to release us from any

claims or disputes of any kind arising from or in any way connected to such disputes with third parties. Please be aware that we are not responsible for the privacy practices, or content, of these sites.

We encourage our users to be aware when they leave our site & to read the privacy statements of these sites. You should evaluate the security and trustworthiness of any other site connected to this site or accessed through this site yourself, before disclosing any personal information to them. This Company will not accept any responsibility for any loss or damage in whatever manner, howsoever caused, resulting from your disclosure to third parties of personal.

## **9. SITE TERMS OF USE MODIFICATIONS**

We may revise these Terms of Use and any such Terms for the Website at any time without notice. By using this Website you are agreeing to be bound by the Terms of Use.

## **10. ELECTRONIC COMMUNICATIONS**

When you use the Website or send emails to us, you are communicating with us electronically. You consent to receive electronically any communications related to your use of this Website. We will communicate with you by email. You agree that all agreements, notices, disclosures and other communications that are provided to you electronically satisfy any legal requirement that such communications be in writing. All notices from us intended for receipt by you shall be deemed delivered and effective when sent to the email address you provide on the Website for your account.

## **11. INDEMNITY**

You agree to indemnify and hold us and our affiliates (and our officers, agents, partners and employees) against any and all loss, liability, claim or demand, including reasonable attorney's fees, arising out of, or in connection with your use of and access to our Website or making Contributions not in accordance with the Terms.

## **12. DISCLAIMER**

The information on our Website is provided on an "as is" basis and we excludes all representations and warranties relating to this website and its contents or which is or may be provided by any affiliates or any other third party, including in relation to any inaccuracies or omissions in this website and/or the Company's literature. The company excludes all liability for damages arising out of or in connection with your use of this website. This includes, without limitation, direct loss, loss of business or profits (whether or not the loss of such profits was foreseeable, arose in the normal course of things or you have advised this Company of the possibility of such potential loss), damage caused to your computer, computer software, systems and programs and the data thereon or any other direct or indirect, consequential and incidental damages. This Company does not however exclude liability for death or personal injury caused by its negligence. The above exclusions and limitations apply only to the extent permitted by law. None of your statutory rights as a consumer are affected.

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### **13. INDEMNIFICATION**

You agree to defend and hold Finpros, its affiliates, and their respective directors, officers, employees, and agents harmless from any and all claims and demands made by any third party due to or arising out of your breach of these Terms of Use, your use of the Services, your violation of any law or the rights of a third party, or any Submission made through your user account on the Services or that you otherwise make available through the Services.

### **14. GOVERNING LAW**

Any dispute or claim arising out of or in connection with this website shall be governed and construed in accordance with the laws of UAE.

If any term of the Agreement is or may become for any reason invalid or unenforceable at law, the validity and enforceability of the remainder will not be affected.

### **15. CONTACT US**

If you have any queries, complaints or recommendations about these Terms of Use, please contact us at the following address: [info@finpros.io](mailto:info@finpros.io)