TERMS OF SALE

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These Terms apply to every sale of gold by TENOR FZCO, a free zone company registered in the Dubai Multi Commodities Centre, Dubai, United Arab Emirates, under registration number DMCC205425, of Unit BA2196, Level 1, Jewellery & Gemplex 3, DMCC, Dubai, United Arab Emirates, holding trade license number DMCC-1040954 (the "Seller"), to the person identified as the recipient in an Invoice issued under them (the "Buyer"). The Invoice and these Terms together form the contract between the Seller and the Buyer.

1. DEFINITIONS AND INTERPRETATION

1.1 In these Terms the following capitalized terms have the meanings given below:

"Buyback Price" means the price per gram at which the Seller offers to buy gold back from Buyers generally at the relevant time, as shown on the Platform.

"Cancellation" means the cancellation of the sale before Completion under clause 9.2, 12.3, 13.1, 17.4 or 18.7.

"Cancellation Payout" means the sums the Buyer has paid under the Invoice, less any Shortfall.

"Cancellation Value" means the value of the Goods at the Buyback Price at the time the Cancellation takes effect.

"Completion" means receipt by the Seller of the Price in full in cleared funds.

"Custodian" means the operator of the insured vault in the United Arab Emirates in which the Goods are held.

"Deposit" means the part of the Price payable at Order where the Buyer pays over time, as stated in the Invoice.

"Force Majeure Event" means an event beyond the reasonable control of the party affected, which that party could not reasonably have foreseen or avoided, including natural disaster, fire, flood, epidemic, war, terrorism, civil unrest, an act or order of any government or authority, a failure of any payment, banking, market or communications system, and any suspension of trading, pricing, delivery or dealings in gold by any market, vault or counterparty on which the Seller relies. An event is not a

Force Majeure Event to the extent it is caused by the breach, negligence or willful act of the party affected or of anyone acting for it. Neither a movement in the price of gold nor a lack of funds is a Force Majeure Event.

“Goods” means 24 karat gold, in the quantity stated in the Invoice, held in the Custodian's vault.

“Invoice” means the invoice the Seller issues to the Buyer at the point of commitment, which sets out the Goods, the Price, whether the Buyer pays in full at Order or over time, any Payment Schedule and the Order Date and which the Buyer accepts under clause 22.1, and includes each reissue of it under clause 3.2, 6.5, 9.4, 11.4 or 18.5. A reissued Invoice records the payments received, the total paid, the Unpaid Price and the current Payment Schedule, is dated the date of its reissue, and records the position under the contract without itself varying it.

“Order” means the Buyer's acceptance of an Invoice under clause 22.1.

“Order Date” means the date of the Order, as shown on the Invoice.

“Payment Schedule” means, where the Buyer pays over time, the Deposit and the scheduled payments that follow it, with their dates and amounts, as set out in the Invoice and adjusted under clause 18.4 or 18.5.

“Platform” means the Seller's app and website.

“Price” means the total price of the Goods stated in the Invoice, inclusive of any value added tax.

“Registered Account” means the bank account held in the Buyer's sole name, and not jointly with any other person, with a bank licensed in the United Arab Emirates and verified by the Seller.

“Registered Card” means a payment card issued in the Buyer's own name by a bank licensed in the United Arab Emirates and verified by the Seller.

“Shortfall” means the amount, if any, by which the Cancellation Value is below the Price.

“Unpaid Price” means at any time the Price less all sums received by the Seller and not refunded.

“Working Day” means a day other than a Saturday, a Sunday or a public holiday in the United Arab Emirates on which banks are open for business in Dubai.

1.2 Headings do not affect construction. The singular includes the plural. References to statutes include amendments. References to times are to Gulf Standard Time. Where the Invoice and these Terms conflict, the Invoice prevails.

2. SALE AND PURCHASE

2.1 The Seller agrees to sell and the Buyer agrees to purchase the Goods at the Price. The Buyer may pay the Price in full at Order or, where the Seller offers it, over time, by paying a Deposit at Order followed by scheduled payments in the amounts and on the dates set out in the Payment Schedule. The Invoice states which applies.

2.2 The Seller acquires the Goods as principal for its own account. Movements in the value of the Goods are dealt with under clause 7.3, and loss of or damage to the Goods under clause 16. The Seller does not act as agent or broker for the Buyer in acquiring or selling the Goods.

2.3 The Seller gives no advice or recommendation on buying, holding or selling gold, and no forecast of its price.

3. CONDITIONS

3.1 A sale takes effect only when each of the following has been completed to the Seller's satisfaction:

(a) verification of the Buyer's identity and completion of customer due diligence;

(b) sanctions and adverse media screening, with no unresolved match;

(c) acceptance of the Invoice by the Buyer under clause 22.1; and

(d) receipt in cleared funds, from the Registered Account or by the Registered Card, of the Price or, where the Buyer pays over time, of the Deposit.

3.2 The Seller may decline to proceed at any time before acquiring the Goods without giving reasons, in which case it shall refund in full the sums received to the Registered Account within five Working Days, reissue the Invoice marked canceled showing the refund, and neither party shall have any further obligation to the other.

4. PRICE

4.1 The gold price displayed to the Buyer at the point of commitment is held for the period shown at the point of commitment. Where the Seller completes its acquisition within that period, the Price is as displayed.

4.2 Where the Seller does not complete its acquisition within that period, the Seller bears any movement in the price of gold and shall either give effect to the sale at the Price displayed or cancel it and refund in full the sums received. The Buyer shall not in any circumstances be charged a Price higher than that displayed at the point of commitment.

5. VALUE ADDED TAX

5.1 The Price is inclusive of any value added tax chargeable on the supply, at the rate and on the treatment, if any, stated in the Invoice. The Seller shall account to the Federal Tax Authority for any tax chargeable on the supply.

5.2 Any change in the applicable VAT treatment after acceptance of an Invoice shall be borne by the Seller, and the Price shall not be increased.

6. PAYMENT

6.1 The Buyer shall pay the Price in full at Order or, where the Buyer pays over time, the Deposit at Order and each scheduled payment on its due date in the Payment Schedule.

6.2 No payment is reduced, suspended or discharged by any fall in the price of gold. Where a scheduled payment is not made, clause 12 applies.

6.3 Every sum payable by the Buyer shall be paid from the Registered Account or by the Registered Card. The Seller shall not accept or apply any sum received from any other account or card; any such sum shall be returned to its source and the relevant payment shall remain unpaid. The Seller is under no obligation to give further explanation.

6.4 All sums payable by the Seller to the Buyer shall be paid only to the Registered Account and never to a card, except that a refund under clause 10.2 shall be paid back to the Registered Card to the extent the sums refunded were paid by that card. Where the Buyer changes the Registered Account, the Seller shall verify the replacement in the Buyer's name and shall make no payment to the Buyer for five Working Days following the change.

6.5 After each payment in the Payment Schedule is received in full, the Seller shall reissue the Invoice, dated the date of that payment, showing each payment received in full, the total paid, the Unpaid Price and the current Payment Schedule. A payment is shown as paid only when received in full; sums received are applied under clause 6.7. After acceptance the Platform shows the quantity of Goods held against the Invoice, the Unpaid Price and the current Payment Schedule. It does not show the current value of the Goods.

6.6 The Buyer authorizes the Seller, and any payment service provider acting for it, to take each scheduled payment on its due date by direct debit from the Registered Account or, where the Buyer has chosen to pay by card, by charging the Registered

Card, under the mandate the Buyer gives at Order. Where a payment attempt fails, the Seller may attempt it again on the first, fourth and seventh day after the first attempt, in addition to any payment attempt the Buyer initiates.

6.7 Any sum received from the Buyer is applied first to scheduled payments that are due and unpaid, earliest first, and then toward the next scheduled payment.

7. OWNERSHIP, CUSTODY AND RISK

7.1 Legal and beneficial ownership of the Goods remains with the Seller until Completion, when it passes to the Buyer.

7.2 Until Completion the Goods are held for the Seller in the Custodian's insured vault in the United Arab Emirates, and are recorded against the Invoice in the Seller's books by quantity and fineness. The gold is held in a pooled holding and not as physically segregated bars.

7.3 Until Completion a fall in the value of the Goods does not reduce the Unpaid Price (clauses 6.2 and 8.1), and any rise in their value passes to the Buyer only on Completion. On a Cancellation the Buyer's entitlement is the Cancellation Payout under clause 9.3.

7.4 On the Seller's insolvency before Completion the Goods would form part of the Seller's estate and be available to meet claims against it generally, the Buyer would have no right to the Goods and no priority over other claims against the Seller, and the Buyer's obligation to pay the Unpaid Price would continue.

8. MOVEMENT IN THE PRICE OF GOLD

8.1 The Seller shall not require the Buyer to pay any additional sum, and shall not sell the Goods, by reason of a fall in the price of gold. A fall reduces the value of what the Buyer receives at Completion and does not reduce the Unpaid Price.

8.2 Until Completion or Cancellation the Seller shall hold the Goods, or replacement gold under clause 23.1, against the Invoice.

9. PAYING IN FULL AND CANCELING THE SALE

9.1 The Buyer may pay the Unpaid Price in full at any time, subject to clause 18. Payment in full constitutes Completion. From Completion the Goods, and any change in their value, are the Buyer's. The Buyer may also pay any scheduled payment before its due date, and clause 6.7 applies.

9.2 The Buyer may cancel the sale at any time before Completion by notice through the Platform, and may withdraw the notice at any time before the Seller confirms the Cancellation. A Cancellation by the Buyer is not a breach.

9.3 On any Cancellation the Goods remain the Seller's, no title passes to the Buyer, and the Seller may keep or sell them. The Buyer forfeits any rise in the value of the Goods and bears any Shortfall. The Seller shall pay the Cancellation Payout to the Registered Account within five Working Days of the Cancellation. Where the Shortfall exceeds the sums the Buyer has paid, the Buyer shall pay the difference to the Seller. Nothing is added to that difference.

9.4 Within five Working Days of any Cancellation the Seller shall reissue the Invoice marked canceled, showing the Price, the Cancellation Value, the Shortfall, the sums paid, the Cancellation Payout or the difference payable, and any sum refunded or received after the Cancellation.

10. ORDERS

10.1 The Order is placed when the Buyer accepts the Invoice, and the sale takes effect under clause 3.1 when the Price or the Deposit is received from the Registered Account or by the Registered Card. The Order cannot then be withdrawn, and the contract may end only on Completion or under clause 3.2, 9, 12, 13, 16.3, 17, 18 or 19.

10.2 Where the Goods recorded against the Invoice or delivered to the Buyer do not conform to the description, quantity or fineness in the Invoice, or are defective, the Buyer may choose either replacement with conforming Goods of the same quantity or a refund of the part of the Price paid for the non conforming quantity.

11. COMPLETION

11.1 Within ninety days after Completion the Buyer shall instruct the Seller, through the Platform, either:

(a) to deliver the Goods to the Buyer under clause 11.2; or

(b) to buy the Goods back from the Buyer under clause 11.5, at the Buyback Price shown to the Buyer at the time.

The Seller shall remind the Buyer of this choice on Completion and again thirty and sixty days later. Where no instruction has been received by the end of the ninety days, the Seller shall give the Buyer a final notice of ten Working Days and, if no instruction is received in that period, shall buy the Goods back under clause 11.5 on the day after the notice expires.

11.2 Physical delivery is made only within the United Arab Emirates and only to the Buyer in person, who must present the Buyer's original Emirates ID and sign a delivery receipt, which is conclusive evidence of delivery. The Goods are delivered in the bar or coin sizes the Seller determines based on the quantity of the Goods and on availability. Delivery is carried out by a third party delivery provider. The delivery provider's charge

for the delivery is payable by the Buyer in addition to the Price. The Seller shows the charge on the Platform before the Buyer confirms delivery, and the Buyer pays it when confirming. Where the Buyer does not collect on the confirmed date, the Goods remain in the vault. From delivery the Buyer is responsible for the security, insurance and transport of the Goods, and shall not take them to any country subject to comprehensive sanctions or otherwise in breach of the law.

11.3 Where the quantity of the Goods is not a whole multiple of the smallest bar or coin size available for delivery, the Seller shall, after notice to the Buyer, buy the remaining quantity back from the Buyer under clause 11.5.

11.4 On Completion the Seller shall reissue the Invoice showing the Price paid in full. That Invoice is the Buyer's proof of purchase.

11.5 Where the Buyer instructs the Seller under clause 11.1(b), or clause 11.3 applies, the Seller shall buy the Goods, or the relevant part of them, back from the Buyer as principal at the Buyback Price. The Buyback Price is shown to the Buyer before the Buyer confirms the instruction, and the instruction cannot be withdrawn once confirmed. Title to the Goods passes to the Seller on confirmation. The Seller shall pay the Buyback Price to the Registered Account within ten Working Days of confirmation.

12. MISSED PAYMENTS

12.1 Where a scheduled payment is not received in full on its due date, the Seller shall follow up with the Buyer for the unpaid amount over the fifteen days following the due date.

12.2 Where the unpaid amount has not been received in full by the end of those fifteen days, the Seller shall issue the Buyer a final notice of pending payment stating the amount unpaid.

12.3 Where the amount stated in the final notice of pending payment has not been received in full within fifteen days of the date of the notice, the sale is treated as canceled, and the Cancellation takes effect on the following day. Where it is received in full within that period, the sale continues on the Payment Schedule.

13. CANCELLATION BY THE SELLER

13.1 The Seller may cancel the sale by notice where:

(a) any representation under clause 15 was materially untrue when given or repeated;

(b) the Buyer becomes insolvent or bankrupt or subject to any equivalent process;

(c) the Buyer uses the contract for an unlawful purpose or breaches the last sentence of clause 22.4; or

(d) the Buyer ceases to be resident in the United Arab Emirates, or does not provide a valid Emirates ID within thirty days of the Seller's request after the one on record expires, and in either case Completion has not taken place within thirty days of the Seller's notice.

The Seller may also cancel the sale under clause 18.7.

13.2 A fall in the price of gold does not confer any right of cancellation on the Seller.

13.3 The notice must specify the date on which the Cancellation takes effect, being not less than ten Working Days from the notice.

14. FEES AND CHARGES

14.1 Apart from the Price and, where the Buyer chooses delivery of the Goods, the delivery charge under clause 11.2, no fee or charge is payable by the Buyer. No charge, fee or additional sum is payable by reason of a payment being late or not made.

15. BUYER'S REPRESENTATIONS, UNDERTAKINGS AND INDEMNITY

15.1 The Buyer represents and warrants, at Order and on each date a payment falls due, that:

(a) the Buyer is a natural person aged eighteen or over, of full capacity, lawfully resident in the United Arab Emirates and holding a valid Emirates ID;

(b) all information provided to the Seller is true and complete;

(c) the Buyer contracts on the Buyer's own behalf and for the Buyer's own benefit, and not as nominee for or at the direction of any other person;

(d) the funds used are the Buyer's own and lawfully derived, the Registered Account is in the Buyer's sole name and is not a joint account, and the Registered Card is in the Buyer's own name;

(e) the Buyer is not subject to targeted financial sanctions and does not act for or on behalf of any person who is; and

(f) the Buyer has disclosed to the Seller whether the Buyer is, or is a family member or close associate of, a politically exposed person.

15.2 The Buyer shall disclose any fact known to the Buyer which is material to the Seller's decision to sell. The omission of such a fact has the same effect as an untrue statement. The Buyer shall notify the Seller promptly of any change in contact details, of any circumstance causing a representation to cease to be true, and of any intention to cease to be resident in the United Arab Emirates.

15.3 The Seller enters into each sale in reliance on those representations.

15.4 The Buyer shall indemnify the Seller against any loss, cost or liability actually incurred as a direct result of any representation under clause 15.1 being untrue or of any omission under clause 15.2, save for loss the Seller would have incurred in any event and for indirect or consequential loss. Nothing limits any remedy of the Seller in respect of fraud or fraudulent misrepresentation.

16. SELLER'S WARRANTIES, INSURANCE AND LIABILITY

16.1 The Seller warrants that it has or will have the right to sell the Goods, that at Completion the Buyer will acquire them free from encumbrance, and that they conform to the description and fineness in the Invoice. The Seller gives no warranty as to the value of the Goods, movements in which are dealt with under clause 7.3. The warranty as to description and fineness continues for as long as the Goods are held in the Custodian's vault and applies to the Goods as handed over on delivery under clause 11.2. The Buyer's remedies are set out in clause 10.2.

16.2 While the Goods are held in the Custodian's vault, before or after Completion, they are covered by the insurance maintained in respect of that vault, on the terms of the policy in force from time to time. The Buyer is not a party to that policy.

16.3 The Buyer has the benefit of that insurance to the same extent as the Seller, and no further. Where the Goods are lost or damaged while held in the vault, the Seller shall pass on to the Buyer what it recovers in respect of them under that insurance or from the Custodian. Where the recovery allows, the Seller shall replace the Goods and the sale continues. Otherwise the contract ends as to the Goods not replaced, no further payment is due for them, and the Seller shall pay to the Buyer the amount recovered in respect of them less any Unpaid Price attributable to them.

16.4 The Seller is not liable for any indirect or consequential loss. This does not limit any sum payable to the Buyer under clause 9.3 or 16.3, or any liability which cannot lawfully be excluded or limited.

17. FORCE MAJEURE

17.1 Neither party is liable for any delay or failure to perform its obligations caused by a Force Majeure Event, for as long as the event continues, provided that party notifies the other promptly and takes reasonable steps to limit its effect.

17.2 A Force Majeure Event does not excuse the payment of any sum when due, except for as long as the event itself prevents the payment from being made.

17.3 Where a Force Majeure Event prevents the Seller from acquiring, holding, selling or delivering the Goods, the Seller's obligations under clauses 4, 9, 11 and 13 are suspended for its duration.

17.4 Where a Force Majeure Event continues for more than ninety days, either party may end the contract by notice, which then takes effect as a Cancellation under clause 9.3.

18. FINANCIAL CRIME AND SANCTIONS

18.1 The Seller is subject to the laws of the United Arab Emirates on anti money laundering, countering the financing of terrorism and of proliferation, and targeted financial sanctions. It carries out due diligence on every Buyer before a sale and throughout the payment period, screens every Buyer and every payment against sanctions lists, and monitors payments and activity. The same checks apply to every Buyer.

18.2 The Buyer shall provide, within the time the Seller reasonably specifies, any information or document the Seller requests to meet those obligations, including evidence of identity, residence, employment, income and the source of the funds used. The Buyer shall notify the Seller promptly of any change to the Buyer's name, nationality, address, contact details, employment, income, Registered Account or Registered Card.

18.3 The Seller accepts payment only by transfer or direct debit from the Registered Account, or by card payment from the Registered Card. It does not accept cash or virtual assets in any amount, and does not accept payment made by or for any person other than the Buyer.

18.4 The Seller may, without prior notice, and without giving reasons where the law does not permit it to, decline, delay or suspend any new sale, any payment or payout, any sale or delivery of the Goods, or any change to the Payment Schedule, or suspend the Buyer's use of the Platform, where:

(a) the law or a competent authority requires it;

(b) due diligence under this clause has not been completed, including where the Buyer has not provided information under clause 18.2; or

(c) the Seller has a concern that it is required to examine.

A suspension does not place the Buyer in breach. Where a suspension prevents the Buyer from making a scheduled payment, the Payment Schedule is adjusted accordingly.

18.5 Where the Buyer is, or acts for or on behalf of, a person subject to targeted financial sanctions, or the law otherwise requires a freeze, the Seller shall freeze without prior notice the Goods, every sum received from the Buyer and every sum payable to the Buyer, and any sum received after the freeze is held on the same basis. While the freeze lasts the Seller shall not collect or request any payment under clause

6.6 or otherwise, shall not sell, transfer, deliver or pay out the Goods or any such sum, and shall not cancel, complete or unwind the sale, except as the competent authority permits. Clauses 9, 11, 12 and 13 are suspended for as long as the freeze lasts, and no payment falling due during the freeze is treated as unpaid. Where the freeze is lifted and the sale continues, each payment that fell due during the freeze becomes due one month after the last date then in the Payment Schedule, in the order in which it fell due, and the Invoice is reissued.

18.6 Any sum to be returned to the Buyer is returned only to the account from which it was received. Where the law or a competent authority prevents a return or payment, the Seller holds the sum until it is permitted to pay it.

18.7 The Seller may cancel the sale by not less than ten Working Days' notice where the Buyer does not provide information requested under clause 18.2 within the time specified, provides information that is materially untrue, or where the Seller cannot lawfully continue the contract. The Seller need not give reasons where the law does not permit it to. Subject to clause 18.5, clause 9.3 then applies.

18.8 The Seller is not liable for any loss arising from any step it takes in good faith to comply with this clause or with the laws referred to in clause 18.1.

18.9 The Seller keeps the records the law requires, including after the contract ends, and may provide them, and any information about the Buyer, the sale and the Buyer's payments, to the competent authorities as the law requires.

19. DEATH, INCAPACITY AND SEPARATE SALES

19.1 On the death of the Buyer before Completion the Payment Schedule continues unchanged. The estate may continue the sale on its existing terms, pay the Unpaid Price in full under clause 9.1, or cancel the sale under clause 9.2, in which case the Cancellation Payout is paid to the estate.

19.2 Where the Buyer loses capacity the Seller shall deal with the person lawfully authorized to act for the Buyer, and clause 12 applies as though that person were the Buyer.

19.3 Dealings with an estate or with a person authorized to act for the Buyer are subject to the Seller verifying that person under clause 18.

19.4 Each sale under an Invoice stands independently. Cancellation of, or non payment under, any other Invoice does not give rise to any right of cancellation, and the Goods under one Invoice shall not be applied toward sums due under another.

20. DATA PROTECTION

20.1 The Seller processes personal data in accordance with its Privacy Policy, provided before commitment, and retains records for up to ten years, or longer where the law requires.

20.2 The Seller may disclose the Buyer's personal data to the Custodian and to its minting and delivery providers, including the Buyer's identity details where the Buyer chooses delivery; to its identity verification, screening and payment service providers; and to competent authorities where the law requires. The Seller may transfer personal data outside the United Arab Emirates only on the basis described in the Privacy Policy.

21. COMPLAINTS

21.1 The Buyer may complain to the Seller through the Platform or through the customer support channels referred to in clause 24.3.

22. ACCEPTANCE, NOTICES, VARIATION AND TRANSFER

22.1 The Buyer accepts an Invoice by electronic signature, which has the same legal effect as a handwritten signature. The Seller shall retain a record of the version of these Terms and of the Invoice presented, the disclosures displayed at the point of commitment, and the time, device and session of acceptance, a copy of which is available to the Buyer on request.

22.2 Notices to the Buyer are given through the Platform and by email to the Buyer's registered address and are deemed received on the following Working Day. Notices under clauses 9.4, 12.2 and 13.3 are also sent by SMS.

22.3 The Seller may not vary the Price, the Payment Schedule or the payment period applicable to a sale after the Invoice has been accepted, save with the Buyer's agreement. The Seller may amend these Terms for future sales at any time; the version applying to a sale is the version in force on its Order Date, as published on the Platform and recorded under clause 22.1. Where an amendment is required by law to apply to an existing sale, the Seller shall give not less than thirty days' notice and the Buyer may pay the Unpaid Price in full under clause 9.1 in that period.

22.4 The Seller may assign or transfer its rights, including the right to receive payment, on notice to the Buyer. The right to receive payment may not be assigned separately from the obligation to deliver or account for the Goods under clause 11 unless the assignee assumes that obligation or the Seller remains bound by it. The Buyer may not assign or transfer any rights or obligations under these Terms, or grant any other person any right over them or over the Goods.

22.5 The Seller may transfer the contract under an Invoice, with its rights and obligations under it, to an affiliate or successor that holds the licenses required to perform it, on not less than thirty days' notice to the Buyer, provided the Buyer's rights under the contract are not reduced.

23. CUSTODY EVENTS

23.1 The Seller may replace the Goods at any time with gold of the same quantity and fineness held in another insured vault in the United Arab Emirates, and the Buyer's rights attach to the replacement gold. Where the Custodian ceases to provide services, becomes insolvent or ceases to hold the Goods, the Seller shall promptly inform the Buyer and replace the Goods under this clause, and the Buyer's rights under these Terms are not affected.

24. GENERAL

24.1 Clauses 9.3, 9.4, 15.4, 16.3, 16.4, 18, 19, 20, 21, 24 and 25 survive the end of the contract.

24.2 The Invoice, these Terms, the Privacy Policy and the Seller's platform terms constitute the entire agreement between the parties as to their subject matter. Where the Seller's platform terms conflict with these Terms in relation to a sale, these Terms prevail. Nothing excludes liability for fraud or excludes any right of the Buyer which cannot lawfully be excluded. Any provision held unenforceable shall be severed, or read down to the minimum extent necessary to render it enforceable, and the remainder shall continue in full force. No failure or delay in exercising a right waives it. No person other than the parties may enforce any term.

24.3 The Seller is licensed by the Dubai Multi Commodities Centre Authority under trade license number DMCC-1040954 in respect of Non-Manufactured Precious Metal Trading. The Buyer may contact the Seller through the Platform or through the Seller's customer support channels, the details of which are shown on the Platform.

25. GOVERNING LAW AND DISPUTES

25.1 These Terms and any dispute arising out of or in connection with them, including any non contractual dispute, are governed by the federal laws of the United Arab Emirates and the laws of the Emirate of Dubai as applicable therein.

25.2 The parties shall first seek to resolve any dispute through the complaints process in clause 21.1. Where a dispute is not resolved within thirty days of the complaint, either party may propose mediation under Federal Decree-Law No. 40 of 2023. Mediation takes place only if both parties then agree to it in writing, in an agreement stating the language, the subject of the dispute, the mediator and the mediator's fees. The costs

of any mediation shall be borne equally by the Seller and the Buyer. Either party may withdraw from a mediation at any time, and mediation is not a condition of starting court proceedings.

25.3 Any dispute not resolved under clause 25.2 is subject to the jurisdiction of the courts of the Emirate of Dubai.

End of Terms of Sale