User Agreement

CrediBar's mission is to connect businesses around the world to allow them to foster relationships that are more transparent, productive, and valuable. Central to this mission is our commitment to be transparent about the data we collect about you, how it is used and with whom it is shared.

When you use our Services you agree to all of these terms. Your use of our Services is also subject to our Cookie Policy and our Privacy Policy, which covers how we collect, use, share, and store your personal information.

You agree that by clicking "Join Now", "Join CrediBar", "Sign Up" or similar, registering, accessing or using our services (described below), you are agreeing to enter into a legally binding contract with CrediBar (even if you are using our Services on behalf of a company). If you do not agree to this contract ("Contract" or "User Agreement"), do not click "Join Now" (or similar) and do not access or otherwise use any of our Services. If you wish to terminate this contract, at any time you can do so by closing your account and no longer accessing or using our Services.

1. Introduction

When you use our Services you agree to all of these terms. Your use of our Services is also subject to our Cookie Policy and our Privacy Policy, which covers how we collect, use, share, and store your personal information.

You agree that by clicking "Join Now", "Join CrediBar", "Sign Up" or similar, registering, accessing or using our services (described below), you are agreeing to enter into a legally binding contract with CrediBar (even if you are using our Services on behalf of a company). If you do not agree to this contract ("Contract" or "User Agreement"), do not click "Join Now" (or similar) and do not access or otherwise use any of our Services. If you wish to terminate this contract, at any time you can do so by closing your account and no longer accessing or using our Services.

1.1 Contract

Services

This Contract applies to CrediBar.com, CrediBar-branded apps, and other CrediBar-related sites, apps, communications and other services that state that they are offered under this Contract ("Services"), including the offsite collection of data for those

Services. Registered users of our Services are “Members” and unregistered users are “Visitors”.

CrediBar

You are entering into this Contract with CrediBar (also referred to as “we” and “us”).

We use the term “Designated Countries” to refer to countries in the European Union (EU), European Economic Area (EEA), and Switzerland.

If you reside in the “Designated Countries”, you are entering into this Contract with CrediBar LLZ FZ (“CrediBar”) and CrediBar will be the controller of your personal data provided to, or collected by or for, or processed in connection with our Services.

If you reside outside of the “Designated Countries”, you are entering into this Contract with CrediBar LLC FZ (“CrediB0ar”) and CrediBar will be the controller of your personal data provided to, or collected by or for, or processed in connection with our Services.

This Contract applies to Members and Visitors.

As a Visitor or Member of our Services, the collection, use and sharing of your personal data is subject to this Privacy Policy (which includes our Cookie Policy and other documents referenced in this Privacy Policy) and updates.

1.2 Members and Visitors

When you register and join the CrediBar Services, you become a Member. If you have chosen not to register for our Services, you may access certain features as a “Visitor.”

1.3 Change

We may make changes to the Contract.

We may modify this Contract, our Privacy Policy and our Cookies Policy from time to time. If we make material changes to it, we will provide you notice through our Services, or by other means, to provide you the opportunity to review the changes before they become effective. We agree that changes cannot be retroactive. If you object to any changes, you may close your account. Your continued use of our Services after we publish or send a notice about our changes to these terms means that you consent to the updated terms as of their effective date.

2. Obligations

2.1 Service Eligibility

Here are some promises that you make to us in this Contract:

You’re eligible to enter into this Contract and you are at least our “Minimum Age.”

The Services are not for use by anyone under the age of 16.

To use the Services, you agree that: (1) you must be the "Minimum Age"(described below) or older; (2) you will only have one CrediBar account, which must be in your real name; and (3) you are not already restricted by CrediBar from using the Services. Creating an account with false information is a violation of our terms, including accounts registered on behalf of others or persons under the age of 16.

“Minimum Age” means 16 years old. However, if law requires that you must be older in order for CrediBar to lawfully provide the Services to you without parental consent (including using of your personal data) then the Minimum Age is such older age.

2.2 Your Account

You will keep your password a secret

You will not share an account with anyone else and will follow our rules and the law.

Members are account holders. You agree to: (1) use a strong password and keep it confidential; (2) not transfer any part of your account (e.g., connections) and (3) follow the law and our list of Dos and Don’ts and Professional Community Policies. You are responsible for anything that happens through your account unless you close it or report misuse.

As between you and others (including your employer), your account belongs to you. However, if the Services were purchased by another party for you to use (e.g. Authorization Access bought by your employer), the party paying for such Service has the right to control access to and get reports on your use of such paid Service; however, they do not have rights to your personal account.

2.3 Payment

You’ll honor your payment obligations and you are okay with us storing your payment information. You understand that there may be fees and taxes that are added to our prices.

Refunds are subject to our policy.

If you buy any of our paid Services (“Premium Services”), you agree to pay us the applicable fees and taxes and to additional terms specific to the paid Services. Failure to pay these fees will result in the termination of your paid Services. Also, you agree that:

- Your purchase may be subject to foreign exchange fees or differences in prices based on location (e.g. exchange rates).

- We may store and continue billing your payment method (e.g. credit card) even after it has expired, to avoid interruptions in your Services and to use to pay other Services you may buy.
- If you purchase a subscription, your payment method automatically will be charged at the start of each subscription period for the fees and taxes applicable to that period. To avoid future charges, cancel before the renewal date.
- All of your purchases of Services are subject to CrediBar's refund policy.
- We may calculate taxes payable by you based on the billing information that you provide us at the time of purchase.

You can get a copy of your invoice by sending a request directly to CrediBar on **info@credibar.com**

2.4 Notices and Messages

You're okay with us providing notices and messages to you through our websites, apps, and contact information. If your contact information is out of date, you may miss out on important notices.

You agree that we will provide notices and messages to you in the following ways: (1) within the Service, or (2) sent to the contact information you provided us (e.g., email, mobile number, physical address). You agree to keep your contact information up to date.

Please review your settings to control and limit messages you receive from us.

2.5 Sharing

When you share information on our Services, others can see, copy and use that information.

Our Services allow messaging and sharing of information in many ways, such as your profile, articles, group posts, links to news articles, job postings, messages and InMails. Information and content that you share or post may be seen by other Members, Visitors or others (including off of the Services). Where we have made settings available, we will honor the choices you make about who can see content or information (e.g., message content to your addressees, sharing content only to CrediBar connections, restricting your profile visibility from search engines, or opting not to notify others of your CrediBar profile update). For job searching activities, we default to not notifying your connections network or the public. So, if you apply for a job through our Service or opt to signal that you are interested in a job, our default is to share it only with the job poster.

We are not obligated to publish any information or content on our Service and can remove it with or without notice.

3. Rights and Limits

3.1 Your License to CrediBar

You own all of the content, feedback and personal information you provide to us, but you also grant us a non-exclusive license to it.

We'll honor the choices you make about who gets to see your information and content, including how it can be used for ads.

As between you and CrediBar, you own the content and information that you submit or post to the Services, and you are only granting CrediBar and our affiliates the following non-exclusive license:

A worldwide, transferable and sublicensable right to use, copy, modify, distribute, publish and process, information and content that you provide through our Services and the services of others, without any further consent, notice and/or compensation to you or others. These rights are limited in the following ways:

1. You can end this license for specific content by deleting such content from the Services, or generally by closing your account, except (a) to the extent you shared it with others as part of the Service and they copied, re-shared it or stored it and (b) for the reasonable time it takes to remove from backup and other systems.
2. We will not include your content in advertisements for the products and services of third parties to others without your separate consent (including sponsored content). However, we have the right, without payment to you or others, to serve ads near your content and information, and your social actions may be visible and included with ads, as noted in the Privacy Policy. If you use a Service feature, we may mention that with your name or photo to promote that feature within our Services, subject to your settings.
3. We will get your consent if we want to give others the right to publish your content beyond the Services. However, if you choose to share your post as "public, everyone or similar", we will enable a feature that allows other Members to embed that public post onto third-party services, and we enable search engines to make that public content findable though their services.
4. While we may edit and make format changes to your content (such as translating or transcribing it, modifying the size, layout or file type or removing metadata), we will not modify the meaning of your expression.
5. Because you own your content and information and we only have non-exclusive rights to it, you may choose to make it available to others.

You and CrediBar agree that if content includes personal data, it is subject to our Privacy Policy.

You and CrediBar agree that we may access, store, process and use any information and personal data that you provide in accordance with, the terms of the Privacy Policy and your choices (including settings).

By submitting suggestions or other feedback regarding our Services to CrediBar, you agree that CrediBar can use and share (but does not have to) such feedback for any purpose without compensation to you.

You promise to only provide information and content that you have the right to share, and that your CrediBar profile will be truthful.

You agree to only provide content or information that does not violate the law nor anyone's rights (including intellectual property rights). You also agree that your profile information will be truthful. CrediBar may be required by law to remove certain information or content in certain countries.

3.2 Service Availability

We may change or end any Service or modify our prices prospectively.

We may change, suspend or discontinue any of our Services. We may also modify our prices effective prospectively upon reasonable notice to the extent allowed under the law.

We don't promise to store or keep showing any information and content that you've posted. CrediBar is not a storage service. You agree that we have no obligation to store, maintain or provide you a copy of any content or information that you or others provide, except to the extent required by applicable law and as noted in our Privacy Policy.

3.3 Other Content, Sites and Apps

Your use of others' content and information posted on our Services, is at your own risk.

Others may offer their own products and services through our Services, and we aren't responsible for those third-party activities.

By using the Services, you may encounter content or information that might be inaccurate, incomplete, delayed, misleading, illegal, offensive or otherwise harmful. CrediBar generally does not review content provided by our Members or others. You agree that we are not responsible for others' (including other Members') content or information. We cannot always prevent this misuse of our Services, and you agree that we are not responsible for any such misuse. You also acknowledge the risk that you or your organization may be mistakenly associated with content about others when we let connections and followers know you or your organization were mentioned in the news. Members have choices about this feature.

CrediBar may help connect Members offering their services (Financial Audit, debt recovery, debt reconciliation etc.) with Members seeking services. CrediBar does not perform nor employs individuals to perform these services. You must be at least 18 years of age to offer, perform or procure these services. You acknowledge that CrediBar does not supervise, direct, control or monitor Members in the performance of these services and agree that (1) CrediBar is not responsible for the offering, performance or procurement of these services, (2) CrediBar does not endorse any particular Member's offered services, and (3) nothing shall create an employment, agency, or joint venture relationship between CrediBar and any Member offering services. If you are a Member offering services, you represent and warrant that you have all the required licenses and will provide services consistent with our Professional Community Policies.

Similarly, CrediBar may help you register for and/or attend events organized by Members and connect with other Members who are attendees at such events. You agree that (1) CrediBar is not responsible for the conduct of any of the Members or other attendees at such events, (2) CrediBar does not endorse any particular event listed on our Services, (3) CrediBar does not review and/or vet any of these events, and (4) that you will adhere to these terms and conditions that apply to such events.

3.4 Limits

We have the right to limit how you connect and interact on our Services.

CrediBar reserves the right to limit your use of the Services, including the number of your connections and your ability to contact other Members. CrediBar reserves the right to restrict, suspend, or terminate your account if you breach this Contract or the law or are misusing the Services (e.g., violating any of the Dos and Don'ts or Professional Community Policies).

3.5 Intellectual Property Rights

We're providing you notice about our intellectual property rights.

CrediBar reserves all of its intellectual property rights in the Services. Trademarks and logos used in connection with the Services are the trademarks of their respective owners. CrediBar, and "in" logos and other CrediBar trademarks, service marks, graphics and logos used for our Services are trademarks or registered trademarks of CrediBar.

3.6 Automated Processing

We use data and information about you to make relevant suggestions to you and others.

We use the information and data that you provide and that we have about Members to make recommendations for connections, content and features that may be useful to you. For example, we use data and information about you to recommend jobs to you and you to recruiters. Keeping your profile accurate and up to date helps us to make these recommendations more accurate and relevant.

4. Disclaimer and Limit of Liability

4.1 No Warranty

This is our disclaimer of legal liability for the quality, safety, or reliability of our Services.

CREDIBAR AND ITS AFFILIATES MAKE NO REPRESENTATION OR WARRANTY ABOUT THE SERVICES, INCLUDING ANY REPRESENTATION THAT THE SERVICES WILL BE UNINTERRUPTED OR ERROR-FREE, AND PROVIDE THE SERVICES (INCLUDING CONTENT AND INFORMATION) ON AN "AS IS" AND "AS AVAILABLE" BASIS. TO THE FULLEST EXTENT PERMITTED UNDER APPLICABLE LAW, CREDIBAR AND ITS AFFILIATES DISCLAIM ANY IMPLIED OR STATUTORY WARRANTY, INCLUDING ANY IMPLIED WARRANTY OF TITLE, ACCURACY OF DATA, NON-INFRINGEMENT, MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE.

4.2 Exclusion of Liability

These are the limits of legal liability we may have to you.

TO THE FULLEST EXTENT PERMITTED BY LAW (AND UNLESS CREDIBAR HAS ENTERED INTO A SEPARATE WRITTEN AGREEMENT THAT OVERRIDES THIS CONTRACT), CREDIBAR, INCLUDING ITS AFFILIATES, WILL NOT BE LIABLE IN CONNECTION WITH THIS CONTRACT FOR LOST PROFITS OR LOST BUSINESS OPPORTUNITIES, REPUTATION (E.G., OFFENSIVE OR DEFAMATORY STATEMENTS), LOSS OF DATA (E.G., DOWN TIME OR LOSS, USE OF, OR CHANGES TO, YOUR INFORMATION OR CONTENT) OR ANY INDIRECT, INCIDENTAL, CONSEQUENTIAL, SPECIAL OR PUNITIVE DAMAGES.

CREDIBAR AND ITS AFFILIATES WILL NOT BE LIABLE TO YOU IN CONNECTION WITH THIS CONTRACT FOR ANY AMOUNT THAT EXCEEDS (A) THE TOTAL FEES PAID OR PAYABLE BY YOU TO CREDIBAR FOR THE SERVICES DURING THE TERM OF THIS CONTRACT, IF ANY, OR (B) US $1000.

4.3 Basis of the Bargain; Exclusions

The limitations of liability in this Section 4 are part of the basis of the bargain between you and CrediBar and shall apply to all claims of liability (e.g., warranty, tort, negligence, contract and law) even if CrediBar or its affiliates has been told of the possibility of any such damage, and even if these remedies fail their essential purpose.

These limitations of liability do not apply to liability for death or personal injury or for fraud, gross negligence or intentional misconduct, or in cases of negligence where a material obligation has been breached, a material obligation being such which forms a prerequisite to our delivery of services and on which you may reasonably rely, but only to the extent that the damages were directly caused by the breach and were foreseeable upon conclusion of this Contract and to the extent that they are typical in the context of this Contract.

5. Termination

We can each end this Contract, but some rights and obligations survive.

Both you and CrediBar may terminate this Contract at any time with notice to the other. On termination, you lose the right to access or use the Services. The following shall survive termination:

Our rights to use and disclose your feedback;

Members and/or Visitors' rights to further re-share content and information you shared through the Services;

Sections 4, 6, 7, and 8.2 of this Contract;

Any amounts owed by either party prior to termination remain owed after termination.

6. Governing Law and Dispute Resolution

In the unlikely event we end up in a legal dispute, you and CrediBar agree to resolve it in UAE courts using UAE law.

If you live in the Designated Countries or outside of Designated Countries, including those who live outside of the United Arab Emirates: You and CrediBar agree that the laws of the United Arab Emirates, excluding its conflict of laws rules, shall exclusively govern any dispute relating to this Contract and/or the Services. You and CrediBar both agree that all claims and disputes can be litigated only in the federal or state courts in United Arab Emirates, and you and CrediBar each agree to personal jurisdiction in those courts.

7. General Terms

Here are some important details about the Contract

If a court with authority over this Contract finds any part of it unenforceable, you and we agree that the court should modify the terms to make that part enforceable while still achieving its intent. If the court cannot do that, you and we agree to ask the court to remove that unenforceable part and still enforce the rest of this Contract.

This Contract (including additional terms that may be provided by us when you engage with a feature of the Services) is the only agreement between us regarding the Services and supersedes all prior agreements for the Services.

If we don't act to enforce a breach of this Contract, that does not mean that CrediBar has waived its right to enforce this Contract. You may not assign or transfer this Contract (or your membership or use of Services) to anyone without our consent. However, you agree that CrediBar may assign this Contract to its affiliates or a party that buys it without your consent. There are no third-party beneficiaries to this Contract.

You agree that the only way to provide us legal notice is at the addresses provided in Section 10.

8. CrediBar "Dos and Don'ts"

CrediBar is a community of professionals. This list of "Dos and Don'ts" along with our Professional Community Policies limit what you can and cannot do on our Services.

8.1 Dos

You agree that you will:

1. Comply with all applicable laws, including, without limitation, privacy laws, intellectual property laws, anti-spam laws, export control laws, tax laws, and regulatory requirements;
2. Provide accurate information to us and keep it updated;
3. Use your real name on your profile; and
4. Use the Services in a professional manner.

8.2 Don'ts

You agree that you will *not*:

1. Create a false identity on CrediBar, misrepresent your identity, create a Member profile for anyone other than yourself (a real person), or use or attempt to use another's account;
2. Develop, support or use software, devices, scripts, robots or any other means or processes (including crawlers, browser plugins and add-ons or any other technology) to scrape the Services or otherwise copy profiles and other data from the Services;
3. Override any security feature or bypass or circumvent any access controls or use limits of the Service (such as caps on keyword searches or profile views);
4. Copy, use, disclose or distribute any information obtained from the Services, whether directly or through third parties (such as search engines), without the consent of CrediBar;
5. Disclose information that you do not have the consent to disclose (such as confidential information of others (including your employer));
6. Violate the intellectual property rights of others, including copyrights, patents, trademarks, trade secrets or other proprietary rights. For example, do not copy or distribute (except through the available sharing functionality) the posts or other content of others without their permission, which they may give by posting under a Creative Commons license;

7. Violate the intellectual property or other rights of CrediBar, including, without limitation, (i) copying or distributing our learning videos or other materials or (ii) copying or distributing our technology, unless it is released under open source licenses; (iii) using the word "CrediBar" or our logos in any business name, email, or URL except as provided in the Brand Guidelines;
8. Post anything that contains software viruses, worms, or any other harmful code;
9. Reverse engineer, decompile, disassemble, decipher or otherwise attempt to derive the source code for the Services or any related technology that is not open source;
10. Imply or state that you are affiliated with or endorsed by CrediBar without our express consent (e.g., representing yourself as an accredited CrediBar trainer);
11. Rent, lease, loan, trade, sell/re-sell or otherwise monetize the Services or related data or access to the same, without CrediBar's consent;
12. Deep-link to our Services for any purpose other than to promote your profile or a Group on our Services, without CrediBar's consent;
13. Use bots or other automated methods to access the Services, add or download contacts, send or redirect messages;
14. Monitor the Services' availability, performance or functionality for any competitive purpose;
15. Engage in "framing," "mirroring," or otherwise simulating the appearance or function of the Services;
16. Overlay or otherwise modify the Services or their appearance (such as by inserting elements into the Services or removing, covering, or obscuring an advertisement included on the Services);
17. Interfere with the operation of, or place an unreasonable load on, the Services (e.g., spam, denial of service attack, viruses, gaming algorithms); and/or
18. Violate the Professional Community Policies or any additional terms concerning a specific Service that are provided when you sign up for or start using such Service, and the Bing Maps terms where applicable.

9. Complaints Regarding Content

Contact information for complaint about content provided by our Members.

We respect the intellectual property rights of others. We require that information posted by Members be accurate and not in violation of the intellectual property rights or other rights of third parties. We provide a policy and process for complaints concerning content posted by our Members.

How To Contact Us

Our Contact information. Our Help Center also provides information about our Services.

For general inquiries, you may contact us by sending an email to **info@credibar.com**

9.1 Your Privacy Matters

CrediBar's mission is to connect businesses around the world to allow them to foster relationships that are more transparent, productive, and valuable. Central to this mission is our commitment to be transparent about the data we collect about you, how it is used and with whom it is shared.

This Privacy Policy applies when you use our Services (described below). We offer our users choices about the data we collect, use and share as described in this Privacy Policy, Cookie Policy, Settings and our Help Center.

This is a general information notice provided to all visitors to the website www.credibar.com ("Interface") in accordance with the UAE Data Protection Law no. 45 of 2021 and its regulations.

We are a financial technology platform designed to enhance business-to-business (B2B) interactions by providing valuable company insights and facilitating credit management. Our Privacy Policy applies to any natural and legal person that is either registered members or non-registered visitors.

Registered Data Subjects (hereinafter referred to as the "Members" or "You") on CrediBar (hereinafter referred to as the "Provider", "We", or "Us") establish their professional and business profiles, connect with companies within their network, share information, share and assess business insights, post and view relevant financial content, and explore credit and business opportunities. Content and data on some of our services are viewable to Members that opt in for our services.

Our Members include businesses and professionals who create profiles to represent registered companies, engage with other businesses, and make informed decisions based on detailed financial and company insights. Members use CrediBar to connect with potential business partners, manage credit limits effectively, and access comprehensive company profiles. Our platform allows Members to track and manage business relationships and provides tools for financial decision-making and risk assessment.

Services

This Privacy Policy, including our Cookie Policy applies to your use of our Services.

This Privacy Policy applies to CrediBar LLC FZ, CrediBar.com (hereinafter referred to as the "Interface" or “Website”), CrediBar-branded apps, and other CrediBar-related sites, apps, communications and services (“Services”), excluding services that state that they are offered under a different privacy policy.

Data Controllers and Contracting Parties

Following access to and consultation of the Website, data relating to natural or legal persons may be processed.

The Controller for the processing of the collected personal data is CrediBar LLC FZ, with registered office in Meydan Free Zone Meydan Hotel, Meydan Grandstand, 6th Floor, Meydan Rd, Nad Al Sheba 1, Dubai, UAE.

Members can contact the Controller at the above mailing address or via the following e-mail addresses **info@credibar.com**.

Change

This Privacy Policy, including our Cookie Policy applies to your use of our Services.

This Privacy Policy applies to CrediBar LLC FZ, CrediBar.com (hereinafter referred to as the "Interface" or "Website"), CrediBar-branded apps, and other CrediBar-related sites, apps, communications and services ("Services"), excluding services that state that they are offered under a different privacy policy.

1. Data We Collect

1.1 Data You Provide to Us

You provide data to create an account with us.

Registration

You have choices about the information you provide on your profile. You do not have to provide additional information on your profile above what is outline in the subsection section; however, profile information helps you to get more from our Services, aiding in establishing more effective business connections, and helping business opportunities find a company or set of companies you represent. It's your choice whether to include sensitive information on your profile and to make that sensitive information accessible to other Members on the Interface. Please do not add personal data to your profile that you would not want to be publicly available.

We may collect and process Personal Data as necessary to fulfill our contractual obligations to provide you with requested information, products, or services (including the Website), comply with our legal obligations, or because we have a legitimate business interest in collecting and processing Personal Data.

You give other data to us, such as by syncing your CrediBar account for the purpose of registering a personal profile or improved business networking activities on our Services.

To create an account as a natural person you need to provide data including your:

- Your title, full name, signature, and contact details, including for instance your email address, home and mobile telephone numbers;
- Your home address, correspondence address (where different from your home address) and address history;
- Your date of birth and/or age, e.g. to make sure that you are eligible to apply for the product and/or that it is suitable for you;
- Your place of birth, nationality, residency details and any other citizenships if this is necessary for us to comply with our legal and regulatory requirements;
- Your government identification number and identification documents including for instance document type, number, country of issue and expiry date;
- Records of how you have contacted us and, if you get in touch with us online, details such as your mobile phone location data, IP address and MAC address;
- Details of your marital status, spouse's name and account information, dependents, beneficiaries, beneficial owners, representatives, indemnifiers, tax status, sources of income and funds, assets and liabilities, and whether you are a politically exposed person;
- Details of shareholdings, prominent functions, directorships and/or employment including for instance your occupation, employer and length of service;
- Details of your products and services including for instance application information, customer ID number, account number, account history, details of additional signatories, online banking details, information relating to complaints and/or fraud reports, and details associated with account closure; and
- Security identifiers including for instance mother's maiden name.
- To comply with our legal obligations, we may be required to share your personal information with regulatory bodies governing the jurisdiction, such as the UAE Central Bank.

You create your CrediBar profile (a complete profile helps you get the most from our Services).

1.2 Data From Others

Customers and partners may provide data to us.

We will generally collect your personal information from you directly. If you are introduced to us by an approved intermediary, we will obtain some personal information about you indirectly from them when they introduce you to us.

In addition, we obtain your personal information from other sources such as fraud prevention agencies, credit reference agencies, your employer, landlord, other lenders, publicly available directories and information (e.g. telephone directory, social media, internet, news articles), debt recovery and/or tracing agents, other organisations to assist in prevention and detection of crime, police and law enforcement agencies. In ddition, some of your personal information may come from other members of our Group if you already have a product with them.

Some of the personal information obtained from Credit Reference Agencies will have originated from publicly accessible sources. In particular, credit reference agencies draw on court decisions, bankruptcy registers and the electoral register (also known as the electoral roll). We explain more about Credit Reference Agencies below. We have also mentioned above in the lists of personal information that we process some of the Credit Reference Agencies' other sources of information (which are our own source of information too).

We also log usage data when you visit or otherwise use our Services, including our sites, app and platform technology, connect with Members, and request/approve credit lines. We use log-ins, cookies, device information and internet protocol ("IP") addresses to identify you and log your use.

1.3 Cookies and Similar Technologies

We collect data through cookies and similar technologies.

As further described in our Cookie Policy, we use cookies and similar technologies (e.g., pixels and ad tags) to collect data (e.g., device IDs) to recognize you and your device(s) on, off and across different services and devices where you have engaged with our Services. We also allow some others to use cookies as described in our Cookie Policy. We also collect (or rely on others who collect) information about your device where you have not engaged with our Services (e.g., ad ID, IP address, operating system and browser information) so we can provide our Members with relevant ads and better understand their effectiveness. You can opt out from our use of data from cookies and similar technologies that track your behavior on our Website. However, if you disable cookies, some features of the Website might not work as intended. You can find information on how to disable cookies on your internet browser provider's website.

Monitoring Data

We receive and monitor other information and data

We may collect information such as names of domains, demographic details, types of devices and browsers, screen resolutions, and other statistical data ("Monitoring Data") related to the use of the Website. We use this data to understand who uses the Website, make improvements, and market it, along with our other websites and services. Unless this data is combined with Personal Data, it does not identify you or any other Member personally, and we may use it for any purpose we deem reasonable.

1.4 Your Device and Location

When you visit or leave our Services (including some plugins and our cookies or similar technology on the sites of others), we receive the URL of both the site you came from and the one you go to and the time of your visit. We also get information about your network and device (e.g., IP address, proxy server, operating system, web browser and add-ons, device identifier and features, cookie IDs and/or ISP, or your mobile carrier). If you use our Services from a mobile device, that device will send us data about your location based on your phone settings. We will ask you to opt-in before we use GPS or other tools to identify your precise location.

1.5 Messages

If you communicate through our Services, we will learn about that.

We collect information about you when you send, receive, or engage with messages in connection with our Services. For example, if you get a CrediBar connection request, we track whether you have acted on it and will send you reminders. We also use automatic scanning technology on messages to support and protect our site.

1.6 Workplace Provided Information

When your organization (e.g., employer) buys a premium Service for you to use, they give us data about you.

When an organization purchases services from CrediBar, they may provide us with personal data about specific employees designated to administer and manage these services. This often includes, but is not limited to, requests for credit ratings and credit limits.

This information is used solely for the purpose of registering and authenticating the designated employee to administer the organization's account and services. It ensures that the individual has the necessary permissions to operate within the platform, manage requests, and access specific functionalities tied to the services purchased by the organization.

1.7 Other

We are improving our Services, which means we get new data and create new ways to use data.

Our Services are dynamic, and we often introduce new features, which may require the collection of new information. If we collect materially different personal data or materially change how we collect, use or share your data, we will notify you and may also modify this Privacy Policy.

2. How We Use Your Data

2.1 Services

Our Services help you connect with others, find and be found for work and business opportunities, stay informed, get training and be more productive.

We use your data to authorize access to our Services and honor your settings.

Certain laws require us to clarify the legal bases for processing your personal information, including when we share it with other organizations. In some cases, multiple legal grounds may apply to a single processing activity (except when consent is our primary basis). Below are the legal grounds applicable to our processing activities in accordance with relevant laws:

1. Processing is necessary for the performance of our contract with you or to take steps prior to entering into it for the purposes of:

    a. Administering and managing your account(s) and related services, updating your records, locating you to contact you about your account, and performing activities related to debt recovery;
    b. Sharing your personal information with other payment service providers, for example, when you request us to share your account information with them; and
    c. Handling all stages and activities related to managing your account(s), including inquiries, applications, account administration, management, generating illustrations, and setting up, modifying, or removing guarantors.

2. Where we determine it is appropriate and permissible under applicable laws, processing is necessary for the following legitimate interests, which apply to us and, in some cases, other organizations (listed below):

    a. Administering and managing your account(s) and related services, updating your records, locating you to contact you about your account, recovering debt, assessing your creditworthiness, and advising you on products and services;
    b. Testing the performance of our products, services, and internal processes;
    c. Complying with guidance and best practices issued by governmental and regulatory bodies such as the Dubai Financial Services Authority, the UAE Central Bank, or any other relevant authority in our operating regions;
    d. Managing and auditing our business operations, including accounting and insurance;
    e. Conducting searches with Credit Reference Agencies before application, during the application process, and periodically thereafter. If you were introduced to us by a broker or intermediary, they may perform these searches on our behalf;
    f. Monitoring activities and maintaining records (see further details below);
    g. Fulfilling our governance requirements and those of other members within our Group;
    h. Sharing your personal information with the relevant individuals or organizations.
        i. Your guarantor (if applicable);
        ii. Joint account holders, trustees, beneficiaries, and any person with power of attorney over your affairs (only if relevant to you);
        iii. Members of our Group;

iv. Other payment service providers, such as when you request us to share account information with them;
v. Our legal and professional advisers, auditors, and actuaries;
vi. Financial institutions and trade associations;
vii. Overseas tax authorities, if you are subject to tax in another jurisdiction, allowing us to share your personal information directly with the relevant tax authorities;
viii. Other organizations and businesses providing services to us, including debt recovery agencies, backup and server hosting providers, communication tool providers, IT software and maintenance providers, document storage providers, and suppliers of other back-office functions;
ix. Buyers and their professional representatives as part of any restructuring or sale of our business or assets;
x. Credit Reference Agencies (detailed further below).

3. Processing is necessary to comply with our legal obligations:

   a. For compliance with laws applicable to us;
   b. For the establishment, defense, and enforcement of our legal rights or those of any other member of our Group;
   c. For activities related to the prevention, detection, and investigation of crime;
   d. To conduct identity checks, anti-money laundering checks, and checks with Fraud Prevention Agencies before, during, and after your application. If you were introduced to us by a broker or intermediary, they may carry out these searches on our behalf;
   e. To perform monitoring and maintain records (as detailed below);
   f. To handle requests from you to exercise your rights under applicable laws;
   g. To process information related to crimes or offenses and any associated proceedings (especially in cases where fraud is suspected or known); and
   h. When sharing your personal information with the following individuals or organizations:
      i. Your guarantor (if applicable);
      ii. Joint account holders, trustees, beneficiaries, and any person with power of attorney over your affairs;
      iii. Government and regulatory bodies, such as the UAE Central Bank;
      iv. Other payment service providers when you request us to share account information with them;
      v. Other account holders or individuals when we are required to share your information because funds paid to you by them should not remain in your account; and
      vi. Fraud Prevention Agencies and law enforcement agencies.

4. Where required under certain laws, processing with your consent:
    a. When you request that we share your personal information with another party and provide your consent for such disclosure;
    b. For personalizing the marketing messages we send to you to make them more relevant, which may involve: conducting marketing research and analysis, developing statistics, working with market research organizations to improve our products and services, providing you with targeted marketing communications (via email, telephone, or SMS) related to our products and services, and measuring the effectiveness of our marketing efforts; and
    c. For specific processing of special categories of personal data, such as biometric data, health information, or data related to vulnerable customers (we will clearly explain the purpose, with whom it will be shared, and how it will be used when we request your explicit consent for such processing).

Stay Connected

Our Services are dynamic, and we often introduce new features, which may require the collection of new information. If we collect materially different personal data or materially change how we collect, use or share your data, we will notify you and may also modify this Privacy Policy.

Our Services allow you to stay in touch and up to date with business contacts. To do so, you can "connect" your company with other companies who you choose, and who also wish to "connect" with your company. Subject to your and their settings, when you connect with other Members, you will be able to search each other's connections to exchange business opportunities.

Visitors have choices about how we use their data.

Stay Informed

Our Services allow you to stay informed about news, events and updates on companies that relate to the company that you represent. We use the data we have about you (e.g., data you provide, data we collect from your engagement with our Services and inferences we make from the data we have about you), to personalize our Services for you. We use your content, activity and other data, including your name and photo, to provide notices to your network and others. For example, we may notify others that you have updated your profile, posted content, used a feature, made new connections or were mentioned in the news.

Business Opportunities

Our Services allow you to explore business partnerships, evaluate data subjects' profiles, and seek out, and be found for, business opportunities. Your profile can be found by those looking to extend or secure working capital in the form of credit lines working capital to engage in business relations.

We will use your data to prepare comprehensive assessments on and about the company or companies that you represent on the platform as an authorized representative. You can signal that you are interested in exploring business opportunities and sharing information with connected business partners. We may use automated systems to provide content and recommendations to help make our Services more relevant to our Members, Visitors and customers. Keeping your profile accurate and up to date may help you better connect to others and to opportunities through our Services.

2.2 Communications

We contact you and enable communication between Members.

We will contact you through email, mobile phone, notices posted on our websites or apps, messages to your CrediBar inbox, and other ways through our Services, including text messages and push notifications. We will send you messages about the availability of our Services, security, or other service-related issues. We also send messages about how to use our Services, network updates, reminders, suggestions and promotional messages from us and our partners. You may change your communication preferences at any time. Please be aware that you cannot opt out of receiving service messages from us, including security and legal notices.

We also enable communications between you and others through our Services, including for example invitations and messages between connections.

2.3 Advertising

We serve you tailored ads both on and off our Services. We offer you choices regarding personalized ads, but you cannot opt out of seeing other ads.

We target (and measure the performance of) ads to Members, Visitors and others both on and off our Services directly or through a variety of partners, using the following data, whether separately or combined:

- Data from advertising technologies on and off our Services, pixels, ad tags, cookies, and device identifiers;
- Member-provided information (e.g., profile, contact information, title and industry);
- Data from your use of our Services (e.g., search history, content you read, connections, page visits, clicking on an ad, etc.), including as described in Section 1.3;
- Information from advertising partners, vendors and publishers ; and
- Information inferred from data described above (e.g., using job titles from a profile to infer industry, seniority; or using device data to recognize you as a Member).

We will show you ads called sponsored content which look similar to non-sponsored content, except that they are labeled as advertising (e.g., as "ad" or "sponsored"). If you take a social action (such as like, comment or share) on these ads, your action is associated with your name and viewable by others, including the advertiser. Subject to your settings, if you take a social action on the CrediBar Services, that action may be mentioned with related ads. For example, when you connect to a company, we may include your name and photo when their sponsored content is shown.

Ad Choices

We adhere to self-regulatory principles for interest-based advertising and participate in industry opt We do not share your personal data with any third-party advertisers or ad networks except for: (i) hashed IDs or device identifiers (to the extent they are personal data in some countries); (ii) with your separate permission (e.g., in a lead generation form) or (iii) data already visible to any users of the Services (e.g., profile). However, if you view or click on an ad on or off our Services, the ad provider will get a signal that someone visited the page that displayed the ad, and they may, through the use of mechanisms such as cookies, determine it is you. Advertising partners can associate personal data collected by the advertiser directly from you with hashed IDs or device identifiers received from us. In such instances, we seek to contractually require such advertising partners to obtain your explicit, opt-in consent before doing so.-outs from such ads. This does not opt you out of receiving advertising; you will continue to get other ads by advertisers not listed with these self regulatory tools. You can also opt-out specifically from our uses of certain categories of data to show you more relevant ads.

Info to Ad Providers

We do not share your personal data with any third-party advertisers or ad networks except for: (i) hashed IDs or device identifiers (to the extent they are personal data in some countries); (ii) with your separate permission (e.g., in a lead generation form) or (iii) data already visible to any users of the Services (e.g., profile). However, if you view or click on an ad on or off our Services, the ad provider will get a signal that someone visited the page that displayed the ad, and they may, through the use of mechanisms such as cookies, determine it is you. Advertising partners can associate personal data collected by the advertiser directly from you with hashed IDs or device identifiers received from us. In such instances, we seek to contractually require such advertising partners to obtain your explicit opt-in consent before doing so.

2.4 Marketing

We promote our Services to you and others.

In addition to advertising our Services, we use Members' data and content for invitations and communications promoting membership and network growth, engagement and our Services, such as by showing your connections that you have used a feature on our Services.

2.5 Developing Services and Research

We develop our Services and conduct research

Service Development

We use data, including public feedback, to conduct research and development for our Services to provide you and others with a better, more intuitive and personalized experience, drive membership growth and engagement on our Services, and help connect professionals to each other and to economic opportunity.

Other Research

We seek to create economic opportunity for Members of global business networks and to help them be more productive and successful. In some cases, we work with trusted third parties to perform this research, under controls that are designed to protect your privacy. We publish or allow others to publish economic insights, presented as aggregated data rather than personal data.

Surveys

Polls and surveys are conducted by us and others through our Services. You are not obligated to respond to polls or surveys, and you have choices about the information you provide. You may opt-out of survey invitations.

2.6 Customer Support

We use data to help you and fix problems.

We use data (which can include your communications) to investigate, respond to and resolve complaints and for Service issues (e.g., bugs).

2.7 Insights That Do Not Identify You

We use data to generate insights that do not identify you.

We use your data to produce and share insights that do not identify you. For example, we may use your data to generate statistics about our members, their profession or industry, to calculate ad impressions served or clicked on, or to publish visitor demographics for a Service or create demographic workforce insights.

2.8 Security and Investigations

We use data for security, fraud prevention and investigations.

We use your data (including your communications) for security purposes or to prevent or investigate possible fraud or other violations of our User Agreement and/or attempts to harm our Members, Visitors or others.

3. How We Share Information

3.1 Our Services

Any data that you include on your profile and any action you take on our Services will be seen by others, consistent with your settings.

Profile

Your profile is fully visible to Members that are connected with you via company relationships and customers of our Services..

Connections & Messages

Our Services allow viewing and sharing information including through connections and Messages.

- Any information you share through companies' or other organizations' pages on our Services will be viewable by it and others who visit those pages.
- When you follow a person or organization, you are visible to others and that "page owner" as a follower.
- We let senders know when you act on their message, subject to your settings where applicable.

Your employer can see how you use Services they provided for your work (e.g. as editing information, connections with business partiners etc) and related information.

3.2 Communication Archival

Regulated Members may need to store communications outside of our Service.

Some Members (or their employers) need, for legal or professional compliance, to archive their communications and social media activity, and will use services of others to provide these archival services. We enable archiving of messages by and to those Members outside of our Services. For example, a financial advisor needs to archive communications with her clients through our Services in order to maintain her professional financial advisor license.

3.3 Others' Services

You may link your account with others' services so that they can look up your contacts' profiles, post your shares on such platforms, or enable you to start conversations with your connections on such platforms. Excerpts from your profile will also appear on the services of others.

Subject to your settings, other services may look up your profile. When you opt to link your account with other services, personal data will become available to them. The sharing and use of that personal data will be described in, or linked to, a consent screen when you opt to link the accounts. For example, you may link your Twitter or WeChat account to share content from our Services into these other services, or your email provider may give you the option to upload your CrediBar contacts into its own service. Third-party services have their own privacy policies, and you may be giving them permission to use your data in ways we would not. You may revoke the link with such accounts.

Subject to your settings, excerpts from your profile will appear on the services of others (e.g., search engine results, mail and calendar applications that show a user limited profile data of the person they are meeting or messaging, social media aggregators, talent and lead managers). "Old" profile information remains on these services until they update their data cache with changes you made to your profile.

3.4 Related Services

We share your data across our different Services and CrediBar affiliated entities.

We will share your personal data with our affiliates to provide and develop our Services. We may combine information internally across the different Services covered by this Privacy Policy to help our Services be more relevant and useful to you and others. For example, we may personalize your feed or job recommendations based on your learning history.

3.5 Service Providers

We may use others to help us with our Services.

We use others to help us provide our Services (e.g., maintenance, analysis, audit, payments, fraud detection, marketing and development). They will have access to your information as reasonably necessary to perform these tasks on our behalf and are obligated not to disclose or use it for other purposes.

3.6 Legal Disclosures

We may need to share your data when we believe it's required by law or to help protect the rights and safety of you, us or others.

It is possible that we will need to disclose information about you when required by law, subpoena, or other legal process or if we have a good faith belief that disclosure is reasonably necessary to (1) investigate, prevent or take action regarding suspected or actual illegal activities or to assist government enforcement agencies; (2) enforce our agreements with you; (3) investigate and defend ourselves against any third-party claims or allegations; (4) protect the security or integrity of our Services (such as by sharing with companies facing similar threats); or (5) exercise or protect the rights and safety of CrediBar, our Members, personnel or others. We attempt to notify Members about legal demands for their personal data when appropriate in our judgment, unless prohibited by law or court order or when the request is an emergency. We may dispute such demands when we believe, in our discretion, that the requests are overbroad, vague or lack proper authority, but we do not promise to challenge every demand. To learn more see our Data Request Guidelines and Transparency Report.

3.7 Change in Control or Sale

We may share your data when our business is sold to others, but it must continue to be used in accordance with this Privacy Policy.

We can also share your personal data as part of a sale, merger or change in control, or in preparation for any of these events. Any other entity which buys us or part of our business will have the right to continue to use your data, but only in the manner set out in this Privacy Policy unless you agree otherwise.

4. Your Choices & Obligations

4.1 Data Retention

We keep most of your personal data for as long as your account is open.

We generally retain your personal data as long as you keep your account open or as needed to provide you Services. This includes data you or others provided to us and data generated or inferred from your use of our Services. Even if you only use our Services when looking for a new job every few years, we will retain your information and keep your profile open, unless you close your account. In some cases we choose to retain certain information (e.g., insights about Services use) in a depersonalized or aggregated form.

4.2 Rights to Access and Control Your Personal Data

You can access or delete your personal data. You have many choices about how your data is collected, used and shared.

We provide many choices about the collection, use and sharing of your data, from deleting or correcting data you include in your profile and controlling the visibility of your posts to advertising opt-outs and communication controls. We offer you settings to control and manage the personal data we have about you.

For personal data that we have about you, you can:

- Delete Data: You can ask us to erase or delete all or some of your personal data (e.g., if it is no longer necessary to provide Services to you).
- Change or Correct Data: You can edit some of your personal data through your account. You can also ask us to change, update or fix your data in certain cases, particularly if it's inaccurate.

- Object to, or Limit or Restrict, Use of Data: You can ask us to stop using all or some of your personal data (e.g., if we have no legal right to keep using it) or to limit our use of it (e.g., if your personal data is inaccurate or unlawfully held).
- Right to Access and/or Take Your Data: You can ask us for a copy of your personal data and can ask for a copy of personal data you provided in machine readable form.

Visitors can learn more about how to make these requests here. You may also contact us using the contact information below, and we will consider your request in accordance with applicable laws.

Residents in the Designated Countries and other regions may have additional rights under their laws.

4.3 Account Closure

We keep some of your data even after you close your account.

Currently, we do not have a feature to allow you to close your CrediBar account.

We are actively working on building this feature so that if you choose to close your CrediBar account, your personal data will generally stop being visible to others on our Services within 24 hours. We would be able to generally delete closed account information within 30 days of account closure, except as noted below.

We retain your personal data even after you have closed your account if reasonably necessary to comply with our legal obligations (including law enforcement requests), meet regulatory requirements, resolve disputes, maintain security, prevent fraud and abuse, enforce our User Agreement, or fulfill your request to "unsubscribe" from further messages from us. We will retain de-personalized information after your account has been closed.

Information you have shared with others (e.g., through InMail, updates or group posts) will remain visible after you close your account or delete the information from your own profile or mailbox, and we do not control data that other Members have copied out of our Services. Your profile may continue to be displayed in the services of others (e.g., search engine results) until they refresh their cache.

5. Other Important Information

5.1 Security

We monitor for and try to prevent security breaches. Please use the security features available through our Services.

We implement security safeguards designed to protect your data, such as HTTPS. We regularly monitor our systems for possible vulnerabilities and attacks. However, we cannot guarantee the security of any information that you send us. There is no guarantee that data may not be accessed, disclosed, altered, or destroyed by breach of any of our physical, technical, or managerial safeguards.

5.2 Cross-Border Data Transfers

We store and use your data outside your country.

We might process data both inside and outside of the United Arab Emirates and rely on legally-provided mechanisms to lawfully transfer data across borders. Countries where we process data may have laws which are different from, and potentially not as protective as, the laws of your own country.

5.3 Lawful Bases for Processing

We have lawful bases to collect, use and share data about you. You have choices about our use of your data. At any time, you can withdraw consent you have provided by going to settings.

We will only collect and process personal data about you where we have lawful bases. Lawful bases include consent (where you have given consent), contract (where processing is necessary for the performance of a contract with you (e.g., to deliver the CrediBar Services you have requested) and "legitimate interests."

Where we rely on your consent to process personal data, you have the right to withdraw or decline your consent at any time and where we rely on legitimate interests, you have the right to object. If you have any questions about the lawful bases upon which we collect and use your personal data, please contact our Data Protection Officer by writing to **info@crediBar.com**.

5.4 Direct Marketing and Do Not Track Signals

Our statements regarding direct marketing.

We currently do not share personal data with third parties for their direct marketing purposes without your permission.

5.5 Contact Information

You can contact us or use other options to resolve any complaints.

If you have questions or complaints regarding this Policy, please first contact CrediBar online. You can also reach us by email at **info@credibar.com**.