

## Terms and Conditions

### Integrated Business Hub FZE (IBH)

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#### 1. Introduction

These Terms and Conditions (“Terms”) govern:

- The use of this Application and website; and
- Any related agreements or legal relationship between the User and Integrated Business Hub (IBH) (“the Owner”).

By accessing or using this Application, Users confirm that they have read, understood, and agree to be legally bound by these Terms.

Capitalized terms are defined within this document.

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#### 2. Owner Information

Integrated Business Hub FZE (IBH)

Office - C1 - 1F - SF 20090

Ajman Freezone Business Centre

United Arab Emirates

Email: [letstalk@integratedbusiness.ae](mailto:letstalk@integratedbusiness.ae)

Website: [www.integratedbusiness.ae](http://www.integratedbusiness.ae)

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#### 3. What Users Should Know

Certain provisions within these Terms apply only to specific categories of Users, such as Consumers or Business Users. Where applicable, such limitations are explicitly stated.

The right of withdrawal applies only to eligible Consumers as required by applicable law.

#### TERMS OF USE

#### 4. Eligibility

By using this Application, Users confirm that:

- They are legally capable of entering into binding agreements;
- Their use complies with applicable laws and regulations;
- They are either acting as Consumers or Business Users.

## 5. Content Ownership & Intellectual Property

Unless otherwise specified, all content on this Application — including text, graphics, branding, logos, service descriptions, and materials — is owned by Integrated Business Hub or its licensors.

All intellectual property rights are reserved.

Users may not:

- Copy, reproduce, distribute, modify, publish, transmit, sell, sublicense, or create derivative works
- Use content beyond what is necessary for proper use of the Application

Any statutory limitations to copyright remain unaffected.

## 6. Acceptable Use

This Application may only be used for lawful purposes consistent with these Terms.

Users agree not to:

- Violate any laws or regulations
- Infringe third-party rights
- Disrupt or impair the Application
- Engage in fraudulent, harmful, or unethical activity

IBH reserves the right to suspend or terminate access if misuse is suspected.

## 7. External Resources

This Application may contain links to third-party websites or resources.

IBH does not control these resources and is not responsible for their content, availability, or terms.

Users interacting with third-party content do so at their own risk.

## TERMS OF SALE & SERVICES

### 8. Services Provided

Integrated Business Hub provides Business Process Outsourcing (BPO) services, including but not limited to:

- Customer Support
- Lead Management
- Debt Collection
- Payroll Processing
- Back-office operations
- Telesales and related services

Service details, pricing, and scope are outlined in service agreements or on the relevant pages of this Application.

## 09. Pricing & Payment

Prices are displayed either inclusive or exclusive of applicable taxes, depending on jurisdiction. Payments are processed via secure third-party payment providers. IBH does not store full payment details. If payment fails or is declined, IBH reserves the right to suspend or cancel services.

## 10. Service Performance

Services will be performed according to the agreed scope, timeline, and service level agreement (SLA).

Where services are subscription-based:

- Open-ended subscriptions renew automatically unless terminated.
- Fixed-term subscriptions expire at the end of the agreed period.

Termination conditions will be outlined in the relevant service agreement.

## 11. Right of Withdrawal (Consumers)

Where required by law, eligible Consumers may withdraw from service contracts within 14 days unless service delivery has commenced with their consent.

If services have already begun, payment will be due for the portion already delivered.

Specific consumer rights in the UK, EU, Brazil and other jurisdictions apply in accordance with local laws.<sup>3</sup>

## LIABILITY & DISCLAIMERS

### 12. Disclaimer of Warranties

This Application is provided on an “as is” and “as available” basis.

IBH makes no guarantees that:

- The Application will be uninterrupted or error-free
- All content will always be fully accurate
- The service will meet every individual expectation

To the maximum extent permitted by law, implied warranties are excluded.



### 13. Limitation of Liability

To the fullest extent permitted by law, Integrated Business Hub shall not be liable for:

- Indirect or consequential damages
- Loss of profits, goodwill, or data
- Service interruptions beyond reasonable control
- Third-party actions

Liability, where applicable, shall not exceed the total fees paid by the User in the preceding 12 months.

Nothing in these Terms excludes liability for fraud, gross negligence, or death/personal injury where prohibited by law.

### 14. Indemnification

Users agree to indemnify and hold IBH harmless against any claims, losses, or damages resulting from:

- Breach of these Terms
- Violation of laws
- Infringement of third-party rights
- Misuse of services

### GENERAL PROVISIONS

#### 15. Service Interruption

IBH reserves the right to suspend or modify services for maintenance, updates, or operational improvements.

Force majeure events (e.g., infrastructure failures, regulatory actions, natural disasters) may impact service availability.

#### 16. Privacy

Users may refer to our Privacy Policy for details on how personal data is processed.

#### 17. Changes to These Terms

IBH reserves the right to modify these Terms at any time.

Users will be notified of material changes. Continued use of the Application constitutes acceptance of updated Terms.

#### 18. Governing Law



These Terms are governed by the laws of the United Arab Emirates, unless mandatory consumer protection laws in the User's jurisdiction provide otherwise.

Disputes shall be subject to the exclusive jurisdiction of the courts of the UAE, unless otherwise required by applicable consumer protection law.

#### **19. Dispute Resolution**

Users are encouraged to contact IBH first for amicable resolution of disputes. Complaints may be submitted via email to: [letstalk@integratedbusiness.ae](mailto:letstalk@integratedbusiness.ae)

IBH will respond within a reasonable timeframe.

#### **20. Severability**

If any provision of these Terms is found invalid or unenforceable, the remaining provisions shall remain in full force and effect.

