

STRABL Buyer's Terms & Conditions

Service Provider

STRABL Tech FZ LLC. Container 7, Dubai Design District, Dubai, United Arab Emirates

Agreement

Please read this user agreement carefully. by accessing the STRABL website or using the STRABL service, you agree to be bound by the STRABL user agreement & the STRABL privacy policy. if you do not agree with these terms, please do not access the STRABL website or use the STRABL service. please keep a copy of the agreement for your records.

Finance Rate	Repayment	Late Charges	Bank Card Hold
Nil or 0%	One payment of the Final Purchase price due when a product is either bought or the payment is due after the trial period or deferred payment period expires	None or AED 0	An authorization will be placed on the card you provided us for the final purchase price and this authorization will continue until the end of the deferred payment or trial period. More information can be found below.

Terms

By choosing to pay for a qualified purchase of consumer goods ("Purchase") from a participating merchant or brand partner ("Merchant") with STRABL, you agree to the terms of this STRABL User Agreement, which includes the Summary of Key Terms above (collectively, the "Agreement"). In this Agreement, the words "you," "your" and "yours" mean the user making the Purchase through STRABL otherwise referred to as the "Buyer"; the terms "we," "us" and "our" mean STRABL and/or its successors and assigns; and the term "Extension of Credit" or "Deferred Payment" means the short-term extension of credit from STRABL or the Merchant for financing the Purchase. This Agreement applies to a Purchase you make through STRABL.

Understanding

Buyer acknowledges that STRABL operates as an independent entity distinct from the Brand Partners. STRABL provides its Solution on the Brand Partners' site. When a Buyer buys Items, they are actually acquiring them directly from the Brand Partners. The contractual agreement for the purchased Items is established between the Buyer and the relevant Brand Partners.

Eligibility

STRABL and its services are intended solely for Clients who are natural persons, who are eligible to own and use a debit or credit card. However, if law requires that you must be older in order for STRABL to lawfully provide the services to you without parental consent (including using of your personal data) then the minimum age is such older age. By using STRABL or accessing this website, you represent and warrant that you are eligible to do so. We must also be able to verify your identity.

Description of Services

1. **Deferred Payment, Zero Pay Checkout or Try Now Buy Later:** You can use STRABL to checkout without paying any amount at the time of placing the order using Zero Pay Checkout which lets you defer paying for a Purchase until after you have had a chance to receive it, try it on or otherwise evaluate it. The period for evaluating a Purchase (the "Try Now Period") begins on the earlier of the following: (a) the day the product is delivered to you (as determined by STRABL based on Purchase tracking information it receives from Merchant or a tracking service). The Trial Period ends on the earliest of the following: (a) the day any one item from the Purchase is returned to Merchant; (b) the day you notify STRABL that you are keeping everything from the Purchase; and (c) the trial expiration date communicated to you by the merchant at the time of the Purchase. STRABL will notify you when the Trial Period for a Purchase begins and when it is set to expire by sending you an email to the registered email address with STRABL.

Please note that the try period by default is set to expire on the final day at 11.59pm regardless of the time that the order was received.

The Deferred Payment period mainly entails that the product may not have a refund policy and is only allowed to be purchased and be paid for at a later date and before the Deferred Payment period expires.

2. **Card Hold/Card Authorization:** When you agree to use STRABL, STRABL places an authorization hold on funds associated with the credit or debit card you provided STRABL in connection with the Purchase transaction (the "Bank Card") equal to the amount of the Initial Purchase Price (such authorization hold, a "Card Hold"). A Card Hold is different than a card charge in that the Card Hold does not result in funds coming out of the deposit account associated with your debit card or an advance from the credit line associated with your credit card. Instead, a Card Hold effectively "freezes" the held funds and generally prevents them from being used for other purchases/transactions until the Card Hold is removed. For example, if you have AED

500 in your bank account or as a credit limit and make a AED 200 Purchase with STRABL, STRABL will place a hold on AED 200 of the AED 500 balance. The AED 200 will remain in your bank account, but if, while the hold is on the funds, you attempted to make a AED 400 purchase with your debit card, the AED 400 transaction may be rejected by your bank because the available balance in your account (due to the hold) is only AED 300. Alternatively, your bank might honor the AED 400 transaction but charge you an overdraft fee. You should check with your bank regarding its specific hold and overdraft practices. STRABL is not responsible for any transactions that the issuer of your Bank Card may decline or on which it may assess an overdraft fee due to a Card Hold for a STRABL Purchase you requested.

Promise to Pay

In exchange for STRABL permitting you to defer payment of your Purchase, you promise to pay STRABL the Final Purchase Price on or soon after the expiration of the Trial Period. You promise to make this payment by authorizing STRABL to charge the Bank Card you provide in connection with the Purchase transaction, any substitute Bank Card you may provide STRABL or any other Bank Card you may have on file with STRABL. In the event that STRABL's charge to a Bank Card fails, you authorize STRABL to continue attempting to charge any Bank Card until such charge is successful. In the event that you close a Bank Card, report it as lost or stolen or otherwise know that STRABL's charge to the Bank Card will not be processed, you agree immediately to provide STRABL with a substitute Bank Card or pay STRABL through another means that STRABL may make available. STRABL will notify you of the Final Purchase Price on or around the date that STRABL processes the charge by sending an email to the email address you keep on file with STRABL.

Fees

STRABL has no fees to use the deferred payment or the Try Now Buy Later service. There are no late fees, finance charges or interest associated with using STRABL. There are no fees on pre-payment of this facility.

Return Policy

You may return any qualifying item from your order you receive through our service within the try period. Any items returned must be in their original condition and include all tags and packaging. If no action is taken, you will be charged for all items in your order.

Any item that has been returned and deemed damaged may be subject to a repair or replacement fee as reported by the Merchant. In case an amount is to be charged, it will be charged from the pre-authorized amount.

Any returns or exchanges after the try period is a matter between you and the Merchant. You will need to contact the Merchant directly.

If you fail to return the product within 3 attempts at collecting the items after the end of the try or deferred payment period, it will be considered that you have decided to keep the items and will be considered as "purchased"

Exchange Policy

Exchange is possible in the following events:

- Item received is a different size than the one that was ordered
- Item received is a different colour than the one that was ordered
- Item received was different product altogether from the one that was ordered and the change in product was not communicated prior to the delivery by the Merchant
- Item received was dead on arrival/damaged or has missing items

In the above mentioned events, you are eligible to raise a dispute and request for an exchange of the correct order. This exchange will not affect your ongoing transaction and the delivery fee for only the “exchange” will be covered and not charged to you. However please note that, you will have 12hours from the time of delivery to raise a dispute, after which the option to raise a dispute will be disabled.

Disputes can be raised from your dashboard on the order's detail page.

You will have to provide clear proof either in a picture or video format of the product that you received to show that you have received an incorrect or ineligible item.

Default

To the extent permitted by applicable law, we may declare you to be in default under this Agreement if you fail to make your payment when due and, in such event, (a) declare the entire Extension of Credit to be immediately due and payable; (b) deny you credit in the future; (c) charge you all reasonable collection expenses we incur, including attorneys' and collection agency fees and charges; and/or (d) avail ourselves of any other remedies available to us under applicable law.

Governing Law

This Agreement shall be governed by the substantive laws of United Arab Emirates without regard to its conflict of laws principles.

Complaints

If you have a complaint with us arising out of or related to this Agreement, you should contact us at support@strabl.com. If you have a complaint arising out of the delivery or quality of the goods you have purchased, you should contact the merchant using the details posted on the merchant's website. You acknowledge and agree that STRABL is not responsible for resolving disputes you may have with merchants after the Purchase or the Trial Period. If you wish to submit a general complaint to us, you should do so by contacting us at support@strabl.com. We may request additional documentation from you to assist us in resolving any complaints or disputes, and you must provide all reasonable assistance to us to facilitate us in resolving all complaints and disputes.

Liability

You acknowledge that STRABL is not engaged in the sale of any goods you purchase from a merchant and that we do not have control of and are not responsible or liable for such

products. You agree that we shall have no liability whatsoever caused by a merchant's delay in providing the goods or the quality of the goods.

Agreement

This Agreement is the final expression of the agreement between you and us and it may not be contradicted by evidence of an alleged oral agreement.

Termination of Agreement

You agree that STRABL, in its sole discretion, may suspend or terminate your account (or any part thereof) or use of the Service and remove and discard any content within the Service, for any reason, including, without limitation, for lack of use or if STRABL believes that you have violated or acted inconsistently with the letter or spirit of this Agreement. Any suspected fraudulent, abusive or illegal activity that may be grounds for termination of your use of Service, may be referred to appropriate law enforcement authorities. STRABL may also in its sole discretion and at any time discontinue providing the Service, or any part thereof, with or without notice. You agree that any termination of your access to the Service under any provision of this Agreement may be effected without prior notice, and acknowledge and agree that STRABL may immediately deactivate or delete your account and all related information and files in your account and/or bar any further access to such files or the Service. Further, you agree that STRABL will not be liable to you or any third-party for any termination of your access to the Service.