_Terms and Conditions Galaxy Entertainer

- This Galaxy Entertainer for Samsung Galaxy promotion (the "**Promotion**") is provided by Samsung and designed for its customers ("**Customer(s)**").
- Customers may be able to avail certain discounts and offers on goods and services in the market ("Offers") from the use of the Samsung Members Application (the "App") using The Entertainer Offer that is pre-installed in their new Samsung Galaxy <u>S10 or S10+ or S10e</u>, (the "Product")
- To avail the Offers Customers should purchase the Product only from Samsung authorized retailer stores ("Stores") in the <u>United Arab Emirates</u>, <u>Bahrain</u>, <u>Kuwait</u>, <u>Oman</u> and <u>Qatar</u> (the "Territory").
- The Promotion is valid from <u>1st of March 2019 to 28th of February 2020</u> ("**Promotion Period**").
- Customers shall not be able to avail the Offers after the last day of the Promotion Period.
- The Offers shall only be accepted throughout the Promotion Period and Customers shall not be able to utilize it thereafter.
- The Offers cannot be exchanged for cash.
- The Offers cannot be used in conjunction with any other discount.
- Samsung shall not be liable to the Customer for any loss and/or damages of any kind suffered in connection with the purchase of the Product, redemption and/or use of the Offers or the inability to avail the Offers.
- Samsung shall be entitled at its sole and absolute discretion to terminate or modify the benefits associated with the Offers or to modify, vary, delete or add to any of these Terms and Conditions at any time prior or during the Promotion Period.
- Any dispute of whatever nature directly or indirectly related to these Terms and Conditions or to the Customers, shall be governed by the laws of the country where the Store is located, and shall be resolved by the competent courts in that country.

Terms and Conditions Marriott

- This promotion (the "Promotion") consists of an opportunity whereby customers ("Customers") can obtain special discount of 20% ("Discount") on certain benefits limited to Food & Beverages only at Marriott hotels' participating properties in the Middle East and Africa ("Marriott") upon the purchase ("Purchase(s)") of the new <u>Samsung Galaxy S10, S10e, S10+</u> ("Device(s)") from Samsung brand shops and authorized retail Samsung stores in the United Arab Emirates, Qatar, Oman, Kuwait and Bahrain ("Stores").
- Upon completing the Purchase and therefore receiving the Device Customers receive an card ("**E-Card**") on the pre-installed Samsung Members application ("**Application**").
- E-Card comprises discounts limited to 20% on participating Marriott Hotel Food & Beverages, whereby Customers are required to show the E-card in the Application to avail the Discount.
- The list of participating Marriott hotels restaurants are found on the following link:
 - o Restaurants: <u>https://www.morecravings.com/samsung</u>

- The Promotion is valid across Samsung Brand shops and Samsung authorized retail stores in the Territory.
- The Promotion is valid from 1st February 2019 until the 31st August 2019 (the "**Promotion Period**") and all benefits associated with the Promotion may only be utilised before the last day of the Promotion Period.
- The Discount shall not include any Government taxes and service charges.
- All benefits associated with the Promotion and any Discount granted to the Customer including hotel stays, spas and restaurant discounts shall be subject to Marriott terms and conditions provided by Marriott from time to time.
- Samsung does not guarantee and shall not by any means be held liable to the Customer in any event the Customer does not obtain any booking confirmation for any reason or avail any Discount due to Marriott or Marriott terms and conditions.
- The Discount cannot be exchanged for cash and cannot be used in conjunction with any other discount. Promotion cannot be combined with any other offer, sale promotion, or prior purchase/reservation.
- Samsung reserves the right to modify, vary, delete or add to any of these Terms and Conditions at any time prior or during the Promotion Period.
- Samsung shall not be liable to Customers for any loss and/or damages of any kind whatsoever, suffered in connection with the Promotion or Customer's inability to avail the Discount.
- Samsung shall be entitled at its sole and absolute discretion to terminate or modify the benefits associated with the Promotion or to modify, vary, delete or add to any of these Terms and Conditions at any time prior or during the Promotion Period.
- Any dispute of whatever nature directly or indirectly related to these Terms and Conditions, to the Coupon Code and/or its holder's participation in the Promotion, shall be governed by the laws of the country where the Stores are located, and shall be resolved by the competent courts in that country.

Paris Gallery Terms and Conditions

- This promotion (the "Promotion") consists of an opportunity for customers to obtain special discount vouchers ("Voucher(s)") from Paris Gallery shops across the United Arab Emirates ("Paris Gallery Shop(s)") upon the purchase of any of the following new <u>Samsung Galaxy phones S10, S10e or S10+</u> (the "Device(s)") from authorized retailers in United Arab Emirates ("Store(s)").
- Upon completing the purchase from the Store and receiving the Device customers will be entitled to the Voucher through accessing the Samsung Members application ("Application") pre-installed on the Device which will set the amount of discount available on the Voucher.

- In order to redeem the Vouchers and avail the discount customers are required to show the Voucher to the Paris Gallery Shop personnel.
- The Promotion is valid from <u>1st March 2019 until the 31st December 2019</u> (the "**Promotion Period**") the Voucher shall not be redeemable after the last day of the Promotion Period.
- The Voucher may not be exchanged for cash and/or be used in conjunction with any other voucher or discount. Promotion may not be combined with any other offer, sale promotion.
- Samsung reserves the right to modify, vary, delete or add to any of these Terms and Conditions at any time prior or during the Promotion Period.
- Samsung shall not be liable to customers for any loss and/or damages of any kind whatsoever, suffered in connection with the Promotion or customer's inability to utilize the Voucher and avail the discount.
- Samsung shall be entitled at its sole and absolute discretion to terminate or modify the benefits associated with the Promotion or to modify, vary, delete or add to any of these Terms and Conditions at any time prior or during the Promotion Period.
- Any dispute of whatever nature directly or indirectly related to these Terms and Conditions, to the discount and/or customer's participation in the Promotion, shall be governed by the laws of the United Arab Emirates, and shall be resolved by the competent courts in the Emirate of Dubai, UAE.

Apparel Group Terms and Conditions

- This promotion (the "Promotion") consists of an opportunity whereby customers are able to obtain vouchers ("Voucher(s)") containing discounts for multiple brands in various market outlets ("Outlets") upon the purchase ("Purchase(s)") of the new Samsung <u>Galaxy S10; S10e; or S10+</u> (the "Device(s)") only from authorized retailers in the <u>United Arab Emirates</u>, <u>Qatar</u>, <u>Kuwait</u>, <u>Oman</u> and <u>Bahrain</u>.
- Upon completing the Purchase and receiving the Device customers may be entitled to the Vouchers through the use of the pre-installed Samsung Members application ("**Application**") in the Device.
- In order to avail the Vouchers customers are required to show the Voucher to the Outlets personnel, whom will input a unique code to redeem the Voucher.
- The Promotion is valid from <u>1st March 2019 until the 31st December 2019</u> (the "**Promotion Period**"). The Voucher shall not be redeemable after the last day of the Promotion Period.
- This Voucher can only be redeemed once.
- This Voucher cannot be exchanged for cash.
- Samsung does not guarantee and shall not by any means be held liable to customer in any event a customer does not avail any Discount.
- The Voucher may not be exchanged for cash and/or be used in conjunction with any other voucher or discount. Promotion may not be combined with any other offer, sale promotion, or prior purchase/reservation.
- Samsung reserves the right to modify, vary, delete or add to any of these Terms and Conditions at any time prior or during the Promotion Period.
- Samsung shall not be liable to customers for any loss and/or damages of any kind whatsoever, suffered in connection with the Promotion or customer's inability to avail the Discount.
- Samsung shall be entitled at its sole and absolute discretion to terminate or modify the benefits associated with the Promotion or to modify, vary, delete or add to any of these Terms and Conditions at any time prior or during the Promotion Period.

• Any dispute of whatever nature directly or indirectly related to these Terms and Conditions or to the Customers, shall be governed by the laws of the country where the Store is located, and shall be resolved by the competent courts in that country.

	Terms and Conditions WAVO
	e Terms and Conditions comprise an offer (" Offer ") to get a free <u>WAVO</u> subscription for customers purchasing in Samsung Galaxy phones as listed below (" Customers ").
	Offer is available to Customers using <u>Samsung Members</u> pre-installed Application (" App ") and shall be granted to Dlowing Customers according to their purchase as follows:
(i)	Customers purchasing any if the Samsung Galaxy S10, S10e, or S10+ shall receive a 3 month free of charge
	WAVO subscription; and
(ii)	Customers purchasing any of the Samsung Galaxy S9 S9+, S8 S8+, Note8, or Note9 users, shall receive a 50% off on 6 months WAVO subscription.
	Offer is valid from <u>1st March, 2019 to 31 August, 2019</u> (" Offer Period ") and is available in authorized Samsung s in the <u>United Arab Emirates</u> , <u>Bahrain, Oman</u> and <u>Kuwait</u> .
acces	der to avail the Offer, Customers are required to use the WAVO application promo code they receive upon using the App, and agree to the terms and conditions as provided in WAVO application. Offer is not available after the last day of the Offer Period and Customers shall not be able to utilize it thereafter.
• The C	Offer cannot be exchanged for cash and cannot be used in conjunction with any other discount or promotion.
	ung shall not be liable to the Customer for any loss and/or damages of any kind suffered in connection with ng this Offer or the inability to use this Offer.
	ung shall be entitled at its sole and absolute discretion to terminate or modify the benefits associated with the or to modify, vary, delete or add to any of these Terms and Conditions at any time prior or during the Offer

• Any dispute of whatever nature Any dispute of whatever nature directly or indirectly related to these Terms and Conditions or to the Customers, shall be governed by the laws of the country where the Store is located, and shall be resolved by the competent courts in that country.

Period.

	Terms and Conditions
	Cleartrip
•	This promotion (the " Promotion ") consists of an opportunity whereby customers (" Customers ") may obtain an instant

This promotion (the "Promotion") consists of an opportunity whereby customers ("Customers") may obtain an instant discount ("Discount") on Airline Tickets, Hotel Bookings and UAE Local Activities ("Bookings") upon the purchase

("**Purchase**(s)") of the new <u>Samsung Galaxy S10,S10e, S10+</u> ("**Device**(s)") in the <u>United Arab Emirates</u>, <u>Qatar</u>, <u>Oman</u>, <u>Kuwait</u> and <u>Bahrain</u> ("**Territory**").

- Cleartrip will provide discounts on flights, hotels and UAE activities as follows:
 - Flights: Discount up to AED 1000 on economy class tickets and up to AED 2000 on first and business class on selected airlines.
 - Hotels: Discount up to AED 1000 on hotels booking.
 - UAE activities: Discount up to AED 500 on booking UAE local activities.
- Upon completing the Purchase and therefore receiving the Device Customers receive three (3) complimentary vouchers ("**Vouchers**") for each of the Bookings.
- The Vouchers include the Discount which is pre-installed on the Device Samsung Members application ("Application").
- The Promotion is valid across Samsung Brand shops and Samsung authorized retail stores in the Territory.
- The Promotion is valid from <u>1 March 2019 until the 31 December 2019</u> (the "**Promotion Period**").
- The Vouchers can be availed to utilise Discount for: (i) <u>Airline Tickets</u>; (ii) <u>Hotel Bookings</u>; and (iii) <u>UAE Local</u> <u>Activities</u>, as available on the following website (https://www.cleartrip.ae/offers/uae/Samsung) and as per the terms and conditions on the website
- In order to avail the Discount Customers shall complete their Booking only through either cleartrip website and cleartrip mobile application.
- Terms of availing Voucher Discount: (i) Discount may not be applied more than twice for each of Airline Tickets; or Hotel Bookings. (ii) the first Discount to utilised wither Airline Tickets; or Hotel Bookings may be used between 1 March 2019 to 30 June 2019; and the second Discount to utilised with Airline Tickets; or Hotel Bookings may be used between 1 July 2019 to 31 December 2019.
- The Discount shall not include any Government taxes and service charges.
- The Discount may not be transferable, negotiable, and/or be exchanged for cash and cannot be used in conjunction wit h any other offer or discount.
- This Discount may not be used in conjunction with any other offer available on <u>www.cleartrip.ae</u> or any other Cleartrip sites.
- Samsung does not guarantee and shall not by any means be held liable to the Customer in any event the Customer does not obtain any booking confirmation for any reason or avail any Discount due to Cleartrip terms and conditions
- Samsung shall not be liable to Customers for any loss and/or damages of any kind whatsoever, suffered in connection with the Promotion or customer's inability to avail the Discount.
- Samsung shall be entitled at its sole and absolute discretion to terminate or modify the benefits associated with the Promotion or to modify, vary, delete or add to any of these Terms and Conditions at any time prior or during the Promotion Period.
- Any dispute of whatever nature directly or indirectly related to these Terms and Conditions or to the Customers, shall be governed by the laws of the country where the Store is located, and shall be resolved by the competent courts in that country.

Terms and Conditions
Careem
Careeni

- These Terms and Conditions comprise an offer ("Offer") of discounts on Careem rides only to customers ("Customers") using Samsung Members Application ("App") existing on their Samsung Galaxy S10, S10e, S10+ in addition to Galaxy S9 | S9+, S8 | S8+, Note8 Note9, A Series (the "Device(s)").
- The Offer is available in <u>United Arab Emirates</u>, <u>Kuwait</u>, <u>Bahrain</u>, <u>Qatar</u> and <u>Oman</u> ("**Territory**").
- The Offer includes discounts for the Device users ("Users") as per the following categories:
 - (iii) <u>Galaxy S10, S10e, S10+</u> Users in each country will receive 20% on 10 rides for a maximum 10 rides per month as follows:
 - 1. For Kuwait -with max discount of 2 KWD.
 - 2. For Bahrain -with max discount of 2 BHD.
 - 3. For Oman -with max discount of 2 OMR.
 - 4. For UAE -with max discount of 20 AED.
 - 5. For Qatar -with max discount 20 QAR
 - (iv) <u>Galaxy S9 | S9+, S8 | S8+, Note8 Note9, A Series Users will receive 20% off 6 rides for a maximum 6 rides per month as follows:</u>
 - 1. For Kuwait -with max discount of 2 KWD.
 - 2. For Bahrain -with max discount of 2 BHD.
 - 3. For Oman -with max discount of 2 OMR.
 - 4. For UAE -with max discount of 20 AED
 - 5. For Qatar-with max discount of 20 QAR .
- The Offer is valid from <u>1st March, 2019 to 31 December, 2019</u> ("Offer Period").
- The Offer is applicable on all cars except Go Pilot, Careem Box, Roadside Assistance, Careem Assistand Go Emirati.
- In order to avail the Offer, Customers are required to use the <u>Careem promo code</u> (which will be valid for 6 months) they receive upon accessing the App, and agree to the terms and conditions as provided in the App.
- This Offer is not available after the last day of the Offer Period and Customers shall not be able to utilize it thereafter.
- The Offer cannot be exchanged for cash and cannot be used in conjunction with any other discount or promotion.
- Samsung shall not be liable to the Customer for any loss and/or damages of any kind suffered in connection with utilizing this Offer or the inability to use this Offer.
- Samsung shall be entitled at its sole and absolute discretion to terminate or modify the benefits associated with the Offer or to modify, vary, delete or add to any of these Terms and Conditions at any time prior or during the Offer Period.
- Any dispute of whatever nature directly or indirectly related to these Terms and Conditions or to the Customers, shall be governed by the laws of the country of the Territory where the Offer is provided, and shall be resolved by the competent courts in that country.

Terms and Conditions	
Glasspass	

- These Terms and Conditions comprise an offer ("Offer") whereby customers are able to get certain benefits ("Benefits") upon the purchase of the new Samsung Galaxy <u>S10</u>, <u>S10e</u>, <u>S10+</u> (the "Device(s)") from authorized retail stores in the United Arab Emirates ("Stores").
- This Offer is only available to customers purchasing the Device.
- The Benefits consist of entry passes in the form of electronic credits ("Credits") to fitness centers in Abu Dhabi and Dubai listed on the following link: <u>www.classpass.com</u> ("Link").
- The Credits can be obtained from the <u>ClassPass link</u> available on the <u>Samsung Members application</u> which is pre-installed on the Device upon signing up, subject to special terms and conditions therein relating to ClassPass.
- Once ClassPass link is accessed customers automatically receive the Credits amounting to a maximum of 50 for each customer, which can be redeemed only within 1 month from receiving the Credits.
- Credits will allow customers to access any of the fitness centers listed in the Link, where each fitness center pass requires a different credit amount as stated on the Link.
- The Offer is valid from <u>1st March</u>, 2019 to 31 December, 2019 ("Offer Period").
- This Offer is not available after the last day of the Offer Period and Customers shall not be able to utilize it thereafter.
- The Offer cannot be exchanged for cash and cannot be used in conjunction with any other discount or promotion.
- Samsung shall not be liable to the Customer for any loss and/or damages of any kind suffered in connection with utilizing this Offer or the inability to use this Offer.
- Samsung shall be entitled at its sole and absolute discretion to terminate or modify the benefits associated with the Offer or to modify, vary, delete or add to any of these Terms and Conditions at any time prior or during the Offer Period.
- Any dispute of whatever nature directly or indirectly related to these Terms and Conditions, to the Coupon Code and/or its holder's participation in the Promotion, shall be governed by the laws of the country where the Stores are located, and shall be resolved by the competent courts in that country.

Terms and Conditions Helpbit

- These Terms and Conditions comprise an offer ("Offer") whereby customers purchasing the new Samsung Galaxy <u>S10</u>, <u>S10e</u> and <u>S10+</u> (the "Device(s)") from authorized retail stores ("Stores") in the United Arab Emirates can get a <u>25% discount</u> on Helpbit services in <u>United Arab Emirates</u>, available on the following link: <u>www.helpbit.com</u> ("Helpbit Website"), in a form of an electronic voucher ("Voucher") updated from time to time,.
- Vouchers are only accessible through Samsung Members Application pre-installed on the Device.
- The Offer is valid from <u>1st March, 2019 to 30 June, 2019</u> ("Offer Period").
- In order to avail the Offer and redeem the discount, customers are required to use a promo code (*embedded in the Voucher*) to be used in the Helpbit Website.
- The discount available on the Voucher will not exceed a value of AED 150 per service and may not be used more than 5 times.
- This Offer is not available after the last day of the Offer Period and Customers shall not be able to utilize it thereafter.
- The Offer cannot be exchanged for cash and cannot be used in conjunction with any other discount or promotion.

- Samsung shall not be liable to the Customer for any loss and/or damages of any kind suffered in connection with utilizing this Offer or the inability to use this Offer.
- Samsung shall be entitled at its sole and absolute discretion to terminate or modify the benefits associated with the Offer or to modify, vary, delete or add to any of these Terms and Conditions at any time prior or during the Offer Period.
- Any dispute of whatever nature directly or indirectly related to these Terms and Conditions or to the Customers, shall be governed by the laws of the country where the Stores are located, and shall be resolved by the competent courts in that country.

Terms and Conditions Netmarble EMEA

- This promotion (the "Promotion") consists of an opportunity whereby customers may be able to obtain certain virtual benefits by playing certain games ("Benefits") upon the purchase of the Samsung Galaxy <u>S10</u>, <u>S10+</u> and <u>S10e</u> ("Device") from Samsung brand shops and authorized retail Samsung stores in the <u>United Arab Emirates</u>, <u>Qatar</u>, <u>Kuwait</u>, <u>Bahrain</u>, and <u>Oman</u> ("Stores").
- The Benefits shall consist of redeemable points to be used by customers obtained from a coupon containing a code ("Coupon Code") for each of the Netmarble EMEA games ("Games") that are installed in a separate application on the Device.
- The Coupon Code is only accessible on Samsung Members application pre-installed on the Device.
- Only customers purchasing the Device may be able to use the Coupon Code and redeem virtual points in those Games.
- The Games consist of the following, and customers shall set a separate account for each of the Games below:
 - <u>Travelling Millionaire</u>: 3 VIP passes, 3000 Diamonds or 1000 Diamonds
 - o Lineage 2: Revolution: 300 Red Diamonds or 100.000 Adena
 - o <u>Iron Throne</u>: Special chests with in-game items
 - Knights Chronicle: 200 crystals or 100 crystals
 - Seven Knights: $6 \star$ Special Hero Selector or Normal Awakened Hero Selector (Lv.40 + 5)
- The redemption period shall start from the 20th February 2019 until the end of February 2020.
- Benefits shall be redeemed using the Coupon Code by logging in and entering the provided code in designated menu in the selected Netmarble game(s).
- The Coupon Code is only valid for use for the Games, and may not be used more than once for the same Game account.
- Neither the Coupon Code nor the Benefits may be exchanged for cash and cannot be used in conjunction with any other Promotion.
- Samsung reserves the right to modify, vary, delete or add to any of these Terms and Conditions at any time prior or during the Promotion Period.

- Samsung shall not be liable to the customers for any loss and/or damages of any kind whatsoever, suffered in connection with the Promotion or Customer's inability to avail the Coupon Code or Benefits.
- Any dispute of whatever nature directly or indirectly related to these Terms and Conditions, to the Coupon Code and/or its holder's participation in the Promotion, shall be governed by the laws of the country where the Stores are located, and shall be resolved by the competent courts in that country.

Terms and Conditions Farah Experiences

- This promotion (the "Promotion") consists of an opportunity whereby customers may be able to obtain a voucher ("Voucher") consisting <u>30% discount ("Discount")</u> on a general admission to a <u>two day and two</u> <u>park pass ("Pass")</u>.
- This Promotion is limited to customers purchasing the new <u>Samsung Galaxy S10, S10e, S10+</u> ("**Device(s)**") from Samsung brand shops and authorized retail Samsung stores in the United Arab Emirates ("**Stores**").
- The Pass entitles customers to access two of any of the following parks of their choice: (i) <u>Ferrari World Abu</u> <u>Dhabi</u>; (ii) <u>Yas Waterworld Abu Dhabi</u>; or (iii) <u>Warner Bros. World™ Abu Dhabi</u> ("**Parks**").
- The Voucher can only be obtained on Samsung Members smart phone application pre-installed on the Device.
- Customer can present the Voucher to the ticketing counters at the Parks in order to redeem the Discount.
- This Promotion is valid from <u>1st March 2019 until 15th January 2020</u> (the "**Promotion Period**").
- The following General Park Terms and Conditions available on the link below shall apply to this Promotion <u>www.ferrariworldabudhabi.com</u>, <u>www.yaswaterworldabudhabi.com</u>, <u>www.wbwworldabudhabi.com</u>
- Samsung does not guarantee and shall not by any means be held liable to the Voucher holder in any event he/she does not obtain access to the Park for any reason or his/her inability to avail The Promotion and relevant Discounts terms and conditions.
- The Voucher may not be exchanged for cash and cannot be used in conjunction with any other promotion.
- Samsung reserves the right to modify, vary, delete or add to any of these Terms and Conditions at any time prior or during the Promotion Period.
- Samsung shall not be liable to the Voucher holders for any loss and/or damages of any kind whatsoever, suffered in connection with the Promotion or Customer's inability to avail the Voucher.
- Any dispute of whatever nature directly or indirectly related to these Terms and Conditions, to the Voucher and/or its holder's participation in the Promotion, shall be governed by the laws of the United Arab Emirates, and shall be resolved by the competent courts in the Emirate of Dubai, UAE.

Terms and Conditions KCal

- This promotion (the "Promotion") comprises an opportunity whereby customers may be able to obtain an offer ("Offer") where a free 2-week Kcal Extra Meal Plan when signing up for 4 weeks on Set-To-Go Meal Plans provided by KCal upon the purchase of the new Samsung Galaxy <u>S10</u>, <u>S10e</u> and <u>S10+</u> (the "Device(s)") from authorized retailers in the United Arab Emirates ("Stores").
- The Promotion is valid from <u>1st March</u>, 2019 to 31 December, 2019 ("**Promotion Period**").
- This Offer can be obtained through accessing the Samsung Members application.
- In order to avail the Offer, customers are required to use the Kcal Extra promo code they receive upon
 accessing the Kcal entry on the Samsung Members application and agree to the terms and conditions as
 provided therein and visit the website <u>www.kcalextra.com/samsung</u> to book for the 4 weeks set-to-go meal
 plan.
- Samsung does not guarantee and shall not by any means be held liable to customer in any event a customer does not avail the Offer due to KCal extra terms and conditions.
- This Offer is not available after the last day of the Promotion Period and customers shall not be able to utilize it thereafter.
- The Offer cannot be exchanged for cash and cannot be used in conjunction with any other discount or promotion.
- Samsung shall not be liable to the customer for any loss and/or damages of any kind suffered in connection with utilizing this Offer or the inability to use this Offer.
- Samsung shall be entitled at its sole and absolute discretion to terminate or modify the benefits associated with the Offer or to modify, vary, delete or add to any of these Terms and Conditions at any time prior or during the Promotion Period.
- Any dispute of whatever nature directly or indirectly related to these Terms and Conditions or to the Customers, shall be governed by the laws of the United Arab Emirates, and shall be resolved by the competent courts in the Emirate of Dubai, United Arab Emirates.