

1. Introduction

- 1.1. These General Terms of Use (the "**Terms**") govern the way in which you may access and use this website (www.leanotech.me) and all attached domains and related mobile applications (together referred to as the "**Site**"). By using this Site, you agree to be bound by these Terms. If you do not agree to be bound by any of these Terms, please do not continue to access and use this Site. These Terms apply to all visitors, end-users, developers, clients and others that access or use the Site (individually "**you**", or "**your**" and collectively referred to as "**Users**"). Users must be 18 years old to access this Site.
- 1.2. We can, and do, regularly make changes to these Terms. We will post any amended Terms to the Site. If you continue to access and use the Site, your actions will indicate to us that you agree to be bound by those amended Terms.
- 1.3. Certain features of the Site may be subject to additional guidelines, terms, or rules, which will be posted on the pages in connection with such features. All such additional terms, guidelines, and rules are incorporated by reference into these Terms.

2. About us

- 2.1. Lean means the company within the Lean group of companies operating the Site. Depending on your location and the Site you access, the Lean group entity responsible for operating or making the Site available to you may be:

2.1.1. for the UAE Site:

- (i) **Lean Technologies Ltd:** a company incorporated and registered in the Abu Dhabi Global Market (ADGM) at DD-16-121-032, 16, Wework Hub71, Al Khatem Tower, ADGM Square, Al Maryah Island, Abu Dhabi, United Arab Emirates, registered number 000004778. Licensed (and/or expecting to be licensed in due course) and regulated by the ADGM Financial Services Regulatory Authority to perform the regulated activity of Providing Third Party Services (FSRA license number: 200033) and Providing Money Services;
- (ii) **Leantech Systems Information Technology L.L.C.:** a company incorporated and registered in the Emirate of Dubai at Offices 101 - 103, Nassima Tower, Trade Center First, Dubai, United Arab Emirates, registered number 1436701. Licensed (and/or expecting to be licensed in due course) by the Central Bank of the UAE for providing Open Finance and Retail Payment Services;

2.1.2. for the KSA Site:

- (i) **Lean Technologies Saudi for Information Technology Company:** a company registered and incorporated in the Kingdom of Saudi Arabia at Building No.3403, Al Hawi Street, 7465, Hiteen District, 13516, Riyadh, Saudi Arabia, registered number 1010622090. Lean is permitted by the Saudi Central Bank (SAMA) to test its innovative services under the Regulatory Sandbox environment.

- 2.2. From time to time, Lean may partner with and/or outsource certain business activities to third-party service providers.
- 2.3. The Site may from time to time permit Users to link to other websites on the internet, and other websites may link to the Site. Third party websites are beyond the control of Lean. Lean shall not be responsible for the content, function, accuracy, legality nor any other aspect of such websites. Users' access to third party websites is always done at the Users own risk.

3. General conditions

3.1. Use of your information

- 3.1.1. Lean treats the protection of Users personal data very seriously. Lean only collects personal data in the manner prescribed in our Privacy Notice and to the extent permitted by applicable law. For more information, please see our Privacy Notice.

3.2. Copyright and Trademark

- 3.2.1. Copyright © 2025 Lean Technologies UK, Inc. All rights reserved. All trademarks, logos and service marks ("**Marks**") displayed on the Site and Online Content are our property or the property of other third parties.

You are not permitted to use these Marks without our prior written consent or the consent of such third parties which may own the Marks.

4. Access to the site and online content

4.1. License

4.1.1. The Lean services and Site are protected by copyright, trade secret, and other intellectual property laws. Lean hereby grants User a personal, limited, non-exclusive, revocable, non-sublicensable, non-transferable right and license to use the Lean services and access the Site in accordance with these Terms. Except as otherwise expressly permitted, Lean reserves all other rights, title and interest in and to the Lean services, Site and the underlying technology used to provide the Lean services, including all software and any copies, corrections, bug fixes, enhancements, modifications or new versions thereof and all research and development and experimental development in respect thereto ("**Lean Technology**"). No rights are granted by implication, estoppel or otherwise. User acknowledges that only Lean shall have the right to maintain, enhance or otherwise modify the Lean services, Site and Lean Technology.

4.2. Restrictions

4.2.1. The rights granted to you in these Terms are subject to the following restrictions:

- (ii) you shall not license, market, sell, rent, lease, transfer, assign, distribute, host, or otherwise commercially exploit the content on the Site ("**Online Content**"), whether in whole or in part, or any content connected to the Online Content;
- (iii) you shall not modify, translate, decrypt, decompile, decode, disassemble, make derivative works of, disassemble, reverse compile or reverse engineer any part of the Site or the Online Content;
- (iv) you shall not access the Site or the Online Content in order to build a similar or competitive website, product, or service;
- (v) except as expressly stated herein, no part of the Site or the Online Content may be copied, reproduced, distributed, republished, downloaded, displayed, posted or transmitted in any form or by any means;
- (vi) you shall not interfere with or circumvent any feature of the Site, including any authentication, security or access control mechanism, or introduce any security threats into or through the Site;
- (vii) transmit any worms, viruses, trojan horses, or any other malware, disruptive or harmful software or data through your access to and use of the Site; and
- (viii) you shall not use the Site, Online Content or any portion thereof for any illegal, harmful, offensive, or objectionable purpose, including in a manner that disparages, defames, or violates the intellectual property or proprietary rights of Lean or any third party, or which is otherwise in violation of applicable law. Unless otherwise indicated, any future release, update, or other addition to functionality of the Site and Online Content shall be subject to these Terms.

4.3. Modifications

4.3.1. Lean reserves the right at any time to modify, suspend, or discontinue the Site and Online Content (in whole or in part) with or without notice to you. You agree that Lean will not be liable to you or to any third party for any modification, suspension, or discontinuation of the Site and Online Content or any part thereof.

4.4. No support or Maintenance

4.4.1. You acknowledge and agree that Lean has no obligation to provide you with any support or maintenance in connection with the Site and Online Content.

4.5. Ownership

4.5.1. You acknowledge that all intellectual property rights, including copyrights, patents, trademarks, and trade secrets, in the Site and Online Content (including any design, visual interfaces, and underlying computer code) are owned by Lean and/or any third-party service provider engaged by Lean in connection with the operation, maintenance and hosting of the Site and Online Content ("**Service Provider**"). Neither these

Terms (nor your access to the Site) transfers to you any rights, title or interest in or to such intellectual property rights, except for the limited access rights expressly set forth in these Terms. For the avoidance of doubt, no implied licenses are granted under these Terms.

4.6. **Feedback**

4.6.1. If you provide Lean with any feedback or suggestions regarding the Site, Online Content or any of Lean's services, or submit content, materials, or information through interactive features of the Site ("**Feedback**"), you hereby assign to Lean all rights in such Feedback (or, if that is not possible, grant Lean an unrestricted, perpetual, irrevocable, non-exclusive, fully-paid, royalty-free right to exploit the Feedback in any manner and for any purpose), including to improve the Site and Online Content, and create or improve other products and services, and agree that Lean shall have the right to use and fully exploit such Feedback, in any manner it deems appropriate. Lean will treat any Feedback you provide to Lean as non-confidential and non-proprietary.

4.7. **Access**

4.7.1. Whilst we will make every effort to limit the amount of time the Site is unavailable, we may at times need to suspend access to the Site or restrict access to Users in order to undertake essential maintenance. Lean is not liable to Users if, for any reason, the Site is unavailable at any time. In order to access certain Online Content you may be required to download content, software, and/or agree to additional terms and conditions. Unless otherwise expressly set forth in any such additional terms and conditions, those additional terms and conditions are hereby incorporated into these Terms.

4.7.2. Use of the Online Content requires one or more compatible devices, cellular and internet access (fees may apply), and certain software (fees may apply), and may require obtaining updates or upgrades from time to time.

4.7.3. Because your use of the Site and Online Content involves hardware, software, and internet access, your ability to access and use certain parts of the Site and Online Content may be affected by the performance of these factors. You acknowledge and agree that such system requirements, which may be changed from time to time, are your responsibility.

5. **Acceptable use**

5.1. The following terms constitute our "**Acceptable Use Policy**". When accessing the Site, you agree not to:

5.1.1. distribute or reproduce all or any part of the Site for commercial gain;

5.1.2. upload, transmit, or distribute to or through the Online Content any computer viruses, worms, or any software intended to damage or alter a computer system or data;

5.1.3. send through the Online Content unsolicited or unauthorized advertising, promotional materials, junk mail, spam, chain letters, pyramid schemes, or any other form of duplicative or unsolicited messages, whether commercial or otherwise;

5.1.4. use the Online Content to harvest, collect, gather or assemble information or data regarding other Users, including e-mail addresses, without their consent;

5.1.5. interfere with, disrupt, or create an undue burden on servers or networks connected to the Online Content, or violate the regulations, policies or procedures of such networks;

5.1.6. attempt to gain unauthorized access to the Online Content (or to other computer systems or networks connected to or used together with the Online Content), whether through password mining or any other means;

5.1.7. defame, harass, discriminate threaten or interfere with any other User's use and enjoyment of the Online Content;

5.1.8. use the Site to request or encourage other Users to breach any provision of these Terms; or

5.1.9. use software or automated agents or scripts to produce multiple accounts on the Online Content, or to generate automated searches, requests, or queries to (or to strip, scrape, or mine data from) the Online Content (provided, however, that we conditionally grant to the operators of public search engines revocable permission to use spiders to copy materials from the Online Content for the sole purpose of and solely to the extent necessary for creating publicly available searchable indices of the materials, but not caches or archives of such materials, subject to the parameters set forth in our robots.txt file).

6. Disclaimers

- 6.1. THE SITE AND ONLINE CONTENT ARE PROVIDED ON AN "AS-IS" AND "AS AVAILABLE" BASIS, AND LEAN (AND OUR SERVICE PROVIDERS) EXPRESSLY DISCLAIM ANY AND ALL WARRANTIES AND CONDITIONS OF ANY KIND, WHETHER EXPRESS, IMPLIED, OR STATUTORY, INCLUDING ALL WARRANTIES OR CONDITIONS OF FITNESS FOR A PARTICULAR PURPOSE, TITLE, QUIET ENJOYMENT, ACCURACY, OR NON-INFRINGEMENT. WE (AND OUR SERVICE PROVIDERS) MAKE NO WARRANTY THAT THE SITE OR ONLINE CONTENT WILL MEET YOUR REQUIREMENTS, WILL BE AVAILABLE ON AN UNINTERRUPTED, TIMELY, SECURE, OR ERROR-FREE BASIS, OR WILL BE ACCURATE, RELIABLE, FREE OF VIRUSES OR OTHER HARMFUL CODE, COMPLETE, LEGAL, OR SAFE.
- 6.2. NO INFORMATION OBTAINED BY YOU FROM THE SITE OR LEAN OR ANY MATERIALS AVAILABLE THROUGH THE SITE AND ONLINE CONTENT WILL CREATE ANY WARRANTY THAT IS NOT EXPRESSLY STATED IN THESE TERMS.
- 6.3. TO THE EXTENT THAT APPLICABLE LAW IMPLIES ANY WARRANTIES WITH RESPECT TO THE SITE OR ONLINE CONTENT, ALL SUCH WARRANTIES ARE LIMITED IN DURATION TO SIXTY (60) DAYS FROM THE DATE OF FIRST USE.
- 6.4. SOME JURISDICTIONS DO NOT ALLOW THE EXCLUSION OF IMPLIED WARRANTIES, SO THE ABOVE EXCLUSION MAY NOT APPLY TO YOU. SOME JURISDICTIONS DO NOT ALLOW LIMITATIONS ON HOW LONG AN IMPLIED WARRANTY LASTS, SO THE ABOVE LIMITATION MAY NOT APPLY TO YOU.

7. Limitation on liability

- 7.1. TO THE MAXIMUM EXTENT PERMITTED BY LAW, LEAN EXPRESSLY EXCLUDES LIABILITY TO YOU OR ANY RELATED THIRD PARTY FOR ANY LOSS OF PROFITS OR CONTRACTS, LOSS OF DATA, COSTS OF PROCUREMENT OF SUBSTITUTE ONLINE CONTENT, DIRECT OR INDIRECT OR CONSEQUENTIAL LOSS OR DAMAGES ARISING FROM OR RELATING TO OR INCURRED BY ANY USER IN CONNECTION WITH THE SITE AND ONLINE CONTENT OR YOUR USE OF, OR INABILITY TO USE, THE SITE OR ONLINE CONTENT. THIS EXCLUSION INCLUDES, WITHOUT LIMITATION, ANY LIABILITY FOR LOSS OF INCOME OR REVENUE, LOSS OF BUSINESS, LOSS OF ANTICIPATED SAVINGS, LOSS OF GOODWILL, WASTED MANAGEMENT OR OFFICE TIME, AND FOR ANY OTHER LOSS OR DAMAGE OF ANY KIND, HOWEVER ARISING AND WHETHER CAUSED BY TORT (INCLUDING NEGLIGENCE), BREACH OF CONTRACT, OR OTHERWISE, EVEN IF FORESEEABLE.
- 7.2. ACCESS TO AND USE OF THE SITE AND ONLINE CONTENT IS AT YOUR OWN DISCRETION AND RISK, AND YOU WILL BE SOLELY RESPONSIBLE FOR ANY DAMAGE TO YOUR DEVICE OR COMPUTER SYSTEM, OR LOSS OF DATA RESULTING THEREFROM.
- 7.3. TO THE MAXIMUM EXTENT PERMITTED BY LAW, NOTWITHSTANDING ANYTHING TO THE CONTRARY CONTAINED HEREIN, OUR LIABILITY TO YOU FOR ANY DAMAGES ARISING FROM OR RELATED TO THESE TERMS (FOR ANY CAUSE WHATSOEVER AND REGARDLESS OF THE FORM OF ACTION), WILL AT ALL TIMES BE LIMITED TO A MAXIMUM OF FIFTY US DOLLARS (U.S. \$50). THE EXISTENCE OF MORE THAN ONE CLAIM WILL NOT INCREASE THIS LIMIT. YOU AGREE THAT LEAN'S SERVICE PROVIDERS WILL HAVE NO LIABILITY OF ANY KIND ARISING FROM OR RELATING TO THESE TERMS.
- 7.4. THE ABOVE LIMITATION CLAUSE DOES NOT AFFECT OUR LIABILITY TO YOU WHICH CANNOT BE EXCLUDED OR LIMITED UNDER APPLICABLE LAW. THEREFORE, IN SOME JURISDICTIONS THE ABOVE LIMITATION OR EXCLUSION MAY NOT APPLY TO YOU.

8. Children's privacy

- 8.1. Our Site is not intended for use by individuals under the age of 18 ("**Child**" or "**Children**"). We do not knowingly collect personal information from Children. If you become aware that a Child has provided us with personal information, please contact us immediately. If we become aware that we have collected personal information from a Child without parental consent, we will take steps to remove that information from our servers.

9. Terms and termination

- 9.1. These Terms will remain in full force and effect while you access and use the Site. If you violate any provision of these Terms, your authorization to access the Site automatically terminates.
- 9.2. Upon termination of your rights under these Terms, your account with Lean and right to access and use the Online Content will terminate immediately. In addition, we may suspend or terminate your rights to use the Site at any time for any reason at our sole discretion.
- 9.3. Lean will not have any liability to you whatsoever for any termination of your rights under these Terms.

10. Governing laws and jurisdiction

- 10.1. Any dispute or lawsuit arising out of or in connection with these Terms will be governed by the laws of, and be under the exclusive jurisdiction of the courts in the country indicated below:
- (a) if User is accessing the UAE Site, these Terms will be governed by the laws of the UAE, with the UAE courts having exclusive jurisdiction over any dispute; and
 - (b) If User is accessing the KSA Site, these Terms will be governed by the laws of KSA, with the KSA courts having exclusive jurisdiction over any dispute.
- 10.2. These Terms are provided in English and/or Arabic. In the event of any conflict between the English version and Arabic or any other translation, the English version will prevail in UAE and other jurisdictions, whereas the Arabic version will prevail in KSA.