



Suits Finance - FZCO

UAE Annex to the Group Master Terms

UAE Annex to the Suits Group Master Terms

Version 1.0 · effective from 1 November 2026

This Annex exists because UAE law, the licence of the Suits Entity and the nature of residency and relocation services require specific rules on scope, outcomes, disputes and consumers.

1. Application

1.1 This Annex applies when the Suits Entity named in the Engagement Letter is SUITS FINANCE - FZCO, a free zone company with licence number 62387, with its registered office at IFZA Business Park, DDP 62387-001, Dubai Silicon Oasis, Dubai, United Arab Emirates.

1.2 Capitalised terms have the meaning given to them in the Group Master Terms. In this Annex, "Engagement Letter" includes the Service Agreement.

1.3 If documents conflict, Article 3 of the Group Master Terms applies. Mandatory law always prevails.

2. Our services and Third Party services

2.1 We are a service provider offering various consultancy services, including management consultancy, tax consultancy, accounting and bookkeeping.

2.2 Visa processing, immigration typing, PRO services, medical fitness testing, Emirates ID processing, attestation, translation, legal representation and banking are provided by licensed Third Parties. We coordinate these services. The Third Party provides them to you directly, under its own terms.

2.3 We are not a bank or financial institution. Banks decide on the opening, maintenance and closure of accounts under their own policies. Our assistance with banking is administrative coordination only.

3. Residency, licences and outcomes

3.1 The issue, renewal or refusal of an entry permit, residence visa, Emirates ID, trade licence, tax residency certificate, corporate tax or VAT registration, or bank account is decided by the competent Authority or bank. We do not guarantee any of these outcomes.

3.2 A residence visa requires a medical fitness test at an approved centre. The result is determined by that centre and the competent Authority. We have no influence on it. We only receive the outcome "fit" or "not fit", and only with your explicit consent.

3.3 Government fees, medical fees and other Third Party costs are not refundable once paid or committed, whatever the outcome of the application.

3.4 Processing times under our Standard and VIP service options are estimates. They depend on Authorities, Third Parties and the timely delivery of your documents.

4. Anti money laundering

4.1 We are subject to the UAE anti money laundering and counter terrorist financing laws. We carry out customer due diligence before we start, and periodically after that.

4.2 We may be required to report suspicious transactions to the UAE Financial Intelligence Unit. We are not allowed to inform you of such a report.

5. Personal data

5.1 We process personal data in accordance with the UAE Personal Data Protection Law and our Group Privacy Policy.

6. VAT and currency

6.1 Fees exclude UAE VAT, which we charge at the applicable rate where the law requires it.

6.2 Where we invoice in a currency other than UAE Dirhams, we state any VAT amount also in UAE Dirhams, converted at the exchange rate approved by the UAE Central Bank on the date of supply.

7. Late payment

7.1 If you do not pay on time, we may charge late payment interest at five percent per year, to the extent UAE law permits. Article 10.6 of the Group Master Terms applies to suspension.

8. Consumers

8.1 This article only applies if you are a Consumer.

8.2 Nothing in the Agreement limits the rights you have under the UAE consumer protection law or, where it applies, under the mandatory consumer law of the country where you live.

8.3 If you live in the European Union, the European Economic Area or the United Kingdom when you conclude the Agreement, you may withdraw from it within fourteen days after it is concluded, without giving a reason. You may use the model withdrawal form attached to this Annex, or send us any other clear statement. We only start within that period if you expressly ask us to. If you then withdraw, you pay an amount in proportion to the Services already performed, and the government fees and Third Party costs we already paid at your request. You lose the right of withdrawal once we have fully performed the Service with your express consent and your acknowledgement that you lose the right.

8.4 Article 17.9 of the Group Master Terms (time limit for claims) does not apply. The statutory limitation periods apply.

8.5 Article 20.1 of the Group Master Terms applies for the duration of the Agreement and twelve months after its end.

8.6 Article 10 of this Annex (arbitration) does not apply. You may bring proceedings before the courts of Dubai or, where mandatory law allows it, before the courts of the country where you live.

8.7 If we change our rates or these terms, you may terminate the Agreement free of charge before the change takes effect.

9. Governing law

9.1 The Agreement is governed by the federal laws of the United Arab Emirates and, where applicable, the laws of the Emirate of Dubai.

10. Disputes with Business Clients

10.1 If you are a Business Client, any dispute arising out of or in connection with the Agreement that is not settled amicably within thirty days after written notice is finally resolved by arbitration under the Arbitration Rules of the Dubai International Arbitration Centre (DIAC).

10.2 The seat of arbitration is Dubai. The tribunal consists of one arbitrator. The language of the arbitration is English.

10.3 Either party may ask the courts of Dubai for urgent interim or conservatory measures and for the enforcement of an award.

10.4 Articles 10.1 and 10.2 do not prevent us from claiming payment of an Invoice that you did not dispute in accordance with Article 10.3 of the Group Master Terms before the courts of Dubai or the courts of the country where you are established.

11. Language and electronic signature

11.1 This Annex is drafted in English, which is the binding language. If an Authority or court requires an Arabic translation, the English version prevails to the extent the law allows.

11.2 The Agreement may be signed by electronic signature. Each party accepts an electronic signature, and an electronic copy of the signed Agreement, as valid, binding and admissible evidence, and will not dispute the Agreement or the arbitration agreement in it on the ground that it was signed or kept in electronic form.

12. Retention

12.1 We keep our working papers and your data for at least seven years after the end of the tax period or the end of the Agreement, whichever is later, and longer where the law requires it, for example during a tax audit, an investigation or a dispute. We then destroy or anonymise them. For data we process as a processor, Article 9 of the Data Processing Terms applies.

Model withdrawal form

(Complete and return this form only if you wish to withdraw from the Agreement.)

To: SUITS FINANCE - FZCO, IFZA Business Park, DDP 62387-001, Dubai Silicon Oasis, Dubai, United Arab Emirates, contact@suitsfinance.com

- I/We (*) hereby give notice that I/We (*) withdraw from my/our (*) contract for the supply of the following service:
- Ordered on:
- Name of consumer(s):
- Address of consumer(s):
- Signature of consumer(s) (only if this form is notified on paper):
- Date:

(*) Delete as appropriate.