



Website Terms and Conditions

Effective date: 05.05.2026

Important: Please read these terms carefully before using this website. By accessing, browsing or otherwise using this website, you confirm that you have read, understood and agreed to be bound by these terms in their entirety. If you do not agree, please leave this website immediately.

1. Introduction and Scope

These Website Terms and Conditions ("Terms") govern your access to and use of the website located at www.griffin-group.ae and all associated pages, sub-domains and digital content published by Griffin Corporate Services Ltd (the "Website"). By using the Website in any way, whether as an individual acting in a personal capacity or as a representative, agent or employee of a legal entity, you agree to be bound by these Terms and any supplementary agreements or notices published on the Website.

These Terms apply to all visitors, registered users and any other persons who access or interact with the Website. Where a separate written agreement governs the provision of specific services by GCS to a client, that agreement shall take precedence over these Terms to the extent of any conflict. In all other respects, these Terms continue to apply in full.

These Terms should be read alongside GCS' Privacy Policy, which is incorporated herein by reference and is available on the Website.

2. About Griffin Corporate Services Ltd

Griffin Corporate Services Ltd ("GCS", "Griffin", "we", "us" or "our") is a corporate services firm licensed with registration number: 000002059 within the Abu Dhabi Global Market ("ADGM"), a financial free zone established under Federal Decree No. 15 of 2013 in Abu Dhabi, United Arab Emirates. Griffin provides a range of corporate, regulatory, compliance and related professional services to clients across the UAE and internationally.

For any queries relating to these Terms, the Website or Griffin's services, please contact:

Griffin Corporate Services Ltd

Email: info@griffin-group.ae

Telephone: 02 812 4218

Address: Cloud Suite 401, 11th Floor, Al Sarab Tower, ADGM Square, Al Maryah Island, Abu Dhabi, United Arab Emirates





3. Nature and Limitations of Website Content

3.1 Information purposes only

All content published on the Website, including articles, guidance notes, presentations, graphics and other materials, is provided for general information and awareness purposes only. Nothing on the Website constitutes, or should be construed as, an offer, invitation, solicitation or inducement to enter into any contract, transaction or engagement of any kind.

In particular, no content on the Website constitutes legal, tax, regulatory, accounting, financial, investment or any other form of professional advice. The inclusion of information on a topic does not imply that GCS is licensed or competent to advise on that topic in your jurisdiction. You should always seek qualified, independent professional advice specific to your circumstances before making any decision based on information encountered on the Website.

3.2 No warranty as to accuracy or completeness

While GCS takes reasonable care to ensure that the content published on the Website is accurate, current and complete at the time of publication, no representation or warranty, whether express or implied, is given as to its accuracy, completeness, fitness for any particular purpose or non-infringement of third-party rights. Information on the Website may become out of date, and GCS is under no obligation to update or correct published content or to mark any content as outdated.

Content and materials on the Website are subject to change at any time and without notice. The availability of any product, service or feature described on the Website may vary by jurisdiction, and your eligibility for any product or service offered by Griffin is subject to assessment and approval on a case-by-case basis.

3.3 No investment or securities solicitation

Nothing on this Website constitutes an offer or solicitation to conduct investment business in any jurisdiction. Users accessing this Website from outside the UAE are responsible for satisfying themselves that their access to and use of the Website is permitted under the laws of their own country. If access is not permitted, users must refrain from accessing the Website.

4. No Legal or Tax Advice

GCS does not provide legal advice or tax advice through this Website or through any materials published on it. All visitors, clients and beneficiaries are solely responsible for obtaining independent and qualified legal and tax counsel in respect of their own circumstances. This obligation applies on an ongoing basis, and users should have their position reviewed regularly by legal advisers who are appropriately qualified and licensed in the relevant jurisdiction.

GCS expressly accepts no responsibility or liability for any legal or tax consequences, whether direct, indirect, incidental or consequential, that arise from a visitor's reliance on any content published on the Website, or from the use of GCS's services generally. Clients and relevant persons engaging GCS for corporate services are reminded that those services do not encompass legal or tax advice.



Griffin

Corporate Services Ltd

Registered Number:
000002059

T +971 (0)2 812 4218
info@griffin-group.ae

Abu Dhabi,
United Arab Emirates

Cloud Suite 401, 11th floor, Al Sarab Tower,
ADGM Square, Al Maryah Island

5. Intellectual Property

All content on the Website, including but not limited to text, articles, publications, graphics, photographs, illustrations, diagrams, logos, trade marks, service marks, icons, software code and the overall compilation and arrangement of the Website, is the property of GCS or is used by GCS under license from the relevant rights holders. All such content is protected by copyright, trademark law and other applicable intellectual property rights.

No intellectual property rights in any content are transferred or licensed to you by virtue of your access to or use of the Website. You are permitted to view and print a single copy of content from the Website solely for your own personal, non-commercial reference purposes, provided that:

- you do not remove, alter or obscure any copyright notice, trademark, watermark or other proprietary marking;
- you do not use the content in any manner that could mislead others as to its origin or authorship;
- you do not incorporate the content into any other work or publication; and
- you do not use the content for any commercial purpose or for the benefit of any third party.

Any other reproduction, redistribution, transmission, publication, adaptation, modification, resale or other use of any content from the Website in whole or in part, in any medium or by any means is strictly prohibited without GCS' prior express written consent.

GCS' name, logo and related marks are registered or unregistered trademarks of GCS. Nothing on the Website should be construed as granting any licence or right to use these marks without Griffin's prior written authorisation.

6. Client Identification and Due Diligence

GCS is subject to applicable anti-money laundering ("AML"), counter-terrorism financing ("CTF") and know-your-client ("KYC") obligations under the ADGM and UAE regulatory frameworks. As a condition of engaging GCS's services, all prospective and continuing clients are required to provide such identification documentation, source-of-funds evidence, and background information as GCS may from time to time require to fulfil its statutory and regulatory duties.

Enquiries submitted through the Website do not in themselves constitute an engagement with Griffin or create any obligation on GCS's part to provide services. All service engagements are subject to the satisfactory completion of GCS's onboarding and due diligence process and Griffin's acceptance in its sole discretion.

Where a client or prospective client fails to provide required information within a reasonable timeframe, or provides information that Griffin considers to be incomplete, inaccurate or inconsistent, Griffin reserves the right to suspend, decline or terminate the relevant engagement without incurring any liability as a result of doing so.

7. Data Protection, Privacy and Confidentiality

GCS's collection, use and handling of personal data submitted through or in connection with this Website is governed by GCS's Privacy Policy, which forms part of these Terms and is available at www.griffin-group.ae/privacy-policy. By using the Website, you acknowledge that you have read and understood the Privacy Policy.

GCS processes personal data in accordance with the ADGM Data Protection Regulations 2021, the UAE Federal Data Protection Law No. 45 of 2021 and, where applicable, the EU General Data Protection Regulation 2016/679.



Personal data will only be processed for the purposes described in the Privacy Policy and will not be disclosed to third parties except as set out in that Policy or as required by law.

Any information or material you transmit to GCS through the Website will be handled in a manner consistent with applicable legal and regulatory requirements. However, you acknowledge that transmission of information over the internet cannot be guaranteed to be entirely secure or free from interception, and GCS accepts no liability for the security of data in transit.

All client information and communications received by GCS in the course of a service engagement are treated as strictly confidential and will not be disclosed to unauthorised third parties except where GCS is required to do so by law, court order, or applicable regulatory obligation.

8. FATCA and CRS Reporting Obligations

GCS is required to comply with applicable tax information reporting obligations, including those arising under the United States Foreign Account Tax Compliance Act ("FATCA") and the OECD Common Reporting Standard ("CRS") as implemented under UAE and ADGM law and regulations.

By engaging GCS's services, clients and relevant persons acknowledge and agree that:

- GCS may be required to report information relating to clients, beneficial owners and connected persons to the relevant UAE tax authority or other competent authorities for onward transmission to foreign tax authorities;
- clients and relevant persons are responsible for promptly notifying GCS of any change in their tax residency, citizenship, U.S. person status or other information that may affect their FATCA or CRS classification; and
- failure to provide required FATCA or CRS information, or the provision of inaccurate information, may result in GCS being required to apply withholding or to report a "recalcitrant" or "undocumented" status to the relevant authority.

GCS accepts no liability for any financial, tax or regulatory consequences arising from a client's failure to provide accurate and timely information for FATCA or CRS purposes.

9. Fees and Payment Terms

Fees for GCS's services are agreed in writing between GCS and the relevant client prior to commencement of the engagement.

All fees are due and payable either in advance of the relevant services or within the period specified in the invoice, whichever is agreed in writing. Where payment is not received within the agreed period:

- GCS reserves the right to suspend the delivery of services until all outstanding amounts are settled in full;
- GCS may apply interest on overdue amounts at the rate of (a) five per cent (5%) of the total invoice amount for payments received after the expiration of the fifteen (15) calendar day period but within thirty (30) calendar days from the invoice date and (b) two per cent (2%) of the total invoice amount per calendar month for payments received after thirty (30) calendar days from the invoice date (or such other rate as may be specified in the relevant engagement letter), accruing daily from the due date until the date of actual payment; and





- GCS may exercise a right of set-off against any assets or funds held on the client's behalf to recover overdue amounts, having given reasonable prior notice to the client.

All fees are quoted exclusive of applicable UAE value added tax ("VAT") or other taxes, which will be added to invoices at the prevailing rate where applicable. Clients are responsible for any withholding taxes or similar charges imposed by their jurisdiction.

10. Communications

10.1 Electronic communications

GCS communicates with clients and Website users by email, telephone, letter and, where agreed, by secure messaging platforms. Communications will be directed to the contact address or details most recently provided to GCS in writing. It is the responsibility of each client or user to notify GCS promptly of any change in contact details.

While GCS takes reasonable precautions to ensure the integrity and confidentiality of its electronic communications, GCS cannot guarantee that emails or other electronic messages sent to or from GCS have not been intercepted, delayed or corrupted by third parties, viruses or other external factors. GCS accepts no liability for losses arising from insecure or intercepted communications.

10.2 No authority to bind by email

No individual employee or representative of GCS has authority to conclude any legally binding agreement, commitment or undertaking on GCS's behalf solely by email or other informal electronic communication, unless that authority is expressly confirmed in a duly signed written engagement letter, service agreement or other formal document.

10.3 Confidential email communications

Email communications sent by GCS and their attachments are intended solely for the named recipient(s). They may contain information that is confidential, legally privileged or otherwise protected from disclosure. If you receive a communication from GCS in error, you are requested to delete it immediately without reading, copying or forwarding its contents, and to notify GCS of the error. Unauthorised disclosure, copying, distribution or use of any communication received in error is strictly prohibited.

11. Exclusion and Limitation of Liability

11.1 General exclusion

To the fullest extent permitted by Applicable Law, GCS and its officers, employees, agents, advisers and affiliates disclaim all liability for any loss, damage, cost, expense or harm of any kind — including direct, indirect, incidental, consequential, special, exemplary or punitive loss or damage — that arises from or is connected with:

- your access to, use of, inability to access or use of, or reliance on any content or functionality of the Website;





- any inaccuracy, error or omission in any content published on the Website;
- any interruption, suspension, malfunction or unavailability of the Website, howsoever caused;
- any loss of data, unauthorised access to data, or security breach affecting your use of the Website; or
- any decision made or action taken by you or any third party in reliance on information or materials found on the Website.

This exclusion applies regardless of whether such liability arises in contract, tort (including negligence), statute, equity or otherwise, and regardless of whether GCS has been advised of the possibility of such loss or damage occurring.

11.2 Liability for service engagements

Where GCS provides professional services under a separate written agreement, GCS's liability in connection with those services shall be limited to losses directly caused by GCS's gross negligence or wilful misconduct. GCS shall not be liable for indirect, consequential or exemplary losses, or for losses arising from factors outside GCS's reasonable control, in connection with any service engagement.

11.3 Client and beneficiary indemnity

Clients and, where applicable, beneficiaries of structures administered by GCS agree to indemnify, defend and hold harmless GCS, together with its directors, officers, employees, agents and professional advisers, against all third-party claims, demands, proceedings, losses, damages, costs, penalties and expenses (including reasonable legal fees) that arise from or relate to:

- any breach of these Terms or of any engagement agreement by the client or their representatives;
- the client's failure to provide accurate, complete or timely information to GCS;
- any reliance by the client on information provided by GCS that was based on inaccurate or incomplete instructions; or
- any claim brought by a third party arising from the client's acts or omissions.

This indemnity obligation shall survive the termination of any service engagement between the parties.

11.4 No guarantee of uninterrupted service

GCS does not warrant that the Website will operate without interruption, error or defect, or that any defects will be corrected. Access to the Website may be suspended or withdrawn at any time without notice, including for maintenance, security or operational reasons.

12. Third-Party Websites and External Links

The Website may contain hyperlinks to websites operated by third parties. These links are provided for convenience and reference purposes only. GCS does not control, endorse, verify or take responsibility for the content, accuracy, security or availability of any third-party website, nor does the inclusion of a link imply any association, recommendation or approval of the linked site or its operators.

Third-party websites may have their own terms of use and privacy policies that differ from those of GCS. You access any third-party website entirely at your own risk, and GCS accepts no liability for any loss or damage that arises from your use of or reliance on any external website, even if accessed via a link from this Website.





Links to the Website may appear on third-party websites. GCS does not endorse or take responsibility for any third-party website that links to or references this Website. GCS reserves the right to require the removal of any link to this Website that it considers inappropriate.

13. Suspension and Termination of Access

GCS reserves the right, in its sole discretion and without prior notice or liability, to suspend or permanently terminate any user's access to the Website or to remove, restrict or modify any content or functionality, where GCS reasonably considers it necessary to do so for legal, regulatory, operational or security reasons.

In respect of service engagements, GCS may terminate any mandate or engagement at any time, with or without cause, subject to the terms of the applicable engagement agreement. Both parties acknowledge that the termination of a service engagement may have financial, regulatory or tax implications, and GCS accepts no liability for such consequences arising from a termination that is not attributable to GCS's own fault.

Upon termination or expiry of a service engagement, GCS will take reasonable steps to transfer records and documentation to the client or to a successor service provider as directed by the client and as permitted by applicable law.

14. Modifications to These Terms

GCS reserves the right to amend or replace these Terms at any time. Any changes will take effect immediately upon publication of the revised Terms on the Website, unless GCS specifies a later effective date. It is your responsibility to review these Terms each time you visit the Website. Continued use of the Website following any update will be treated as your acceptance of the revised Terms.

Where GCS considers that an amendment constitutes a material change that may affect existing service engagements, GCS will endeavour to provide reasonable prior notice to affected clients by email or other appropriate means.

15. Governing Law and Dispute Resolution

These Terms and any dispute or claim arising out of or in connection with them, or their subject matter or formation (including non-contractual disputes or claims), are governed by and shall be construed in accordance with the laws of the Abu Dhabi Global Market, Abu Dhabi, United Arab Emirates.

The Courts of the ADGM shall have exclusive jurisdiction over any dispute arising under or in connection with these Terms, without prejudice to GCS's right to seek urgent or interim relief from any other court of competent jurisdiction, or to enforce any judgment or order in any jurisdiction where the relevant party has assets.

Where a dispute arises in connection with a specific service engagement governed by a separate written agreement, the dispute resolution provisions of that agreement shall apply and shall take precedence over this clause.





16. General Provisions

16.1 Severability

If any provision of these Terms is found by a court or other competent authority to be invalid, unlawful or unenforceable in any respect, that provision shall be severed from the remaining Terms, which shall continue in full force and effect. The parties shall use reasonable endeavours to agree a valid replacement provision that, to the greatest extent possible, achieves the same commercial and legal effect as the severed provision.

16.2 Waiver

No failure or delay by GCS in exercising any right or remedy under these Terms shall constitute a waiver of that right or remedy. A waiver of any particular breach shall not operate as a waiver of any subsequent breach. No waiver shall be effective unless given in writing and signed by an authorised representative of GCS.

16.3 Entire agreement

These Terms, together with GCS's Privacy Policy and any applicable engagement letter or service agreement, constitute the entire agreement between GCS and the user in relation to the subject matter covered herein and supersede all prior agreements, representations or understandings, whether written or oral, relating to the same subject matter.

16.4 No partnership or agency

Nothing in these Terms shall be construed as creating a partnership, joint venture, employment relationship or agency between you and GCS. You have no authority to make representations or commitments on behalf of GCS, and GCS shall not be responsible for any representations made by you to third parties.

16.5 Force majeure

GCS shall not be liable for any failure or delay in performing its obligations under these Terms or any service engagement where such failure or delay results from circumstances beyond GCS's reasonable control, including but not limited to acts of god, war, civil unrest, pandemic, cyberattack, power failure, regulatory intervention or other force majeure events. GCS will use reasonable endeavours to minimise the impact of any such event and to resume normal operations as soon as practicable.

