



Ref #	Policy	Description
1	About Us	Inclusion is mandatory : About Us includes the Nature of business and the description of the Business
2	Terms & Conditions	<p>Inclusion is mandatory: [A terms-of-service agreement typically contains sections pertaining to the following topics]:</p> <p>A) Accountability for online actions, behavior, and conduct. B) Privacy policy outlining the use of personal data. c) Payment details such as membership or subscription fees, etc. D) Opt-out policy describing procedure for account termination, if applicable. E) Disclaimer/Limitation of Liability clarifying the site's legal liability for damages incurred by users. F) User notification upon modification of terms.</p> <ul style="list-style-type: none"> •The customer using the website who are Minor /under the age of 18 shall not register as a User of the website and shall not transact on or use the website (Age of consent is mentioned as per the applicable law). •Security capabilities and policy for transmission of payment card details has to be mentioned on the website.
3	Privacy Policy	<p>Inclusion is mandatory: [A privacy policy is a statement or a legal document (in privacy law) that discloses some or all of the ways a party gathers, uses, discloses, and manages a customer or client's data]</p> <ul style="list-style-type: none"> •“All credit/debit cards details and personally identifiable information will NOT be stored, sold, shared, rented or leased to any third parties”. •“The Website Policies and Terms & Conditions may be changed or updated occasionally to meet the requirements and standards. Therefore the Customers’ are encouraged to frequently visit these sections in order to be updated about the changes on the website. Modifications will be effective on the day they are posted”. <p>Note: Payment Gateway Provider/ADIB requires to be notified about any changes in the Privacy Policy, Terms & Conditions etc.</p>



4	Items/Products	<p>Inclusion is mandatory: [Products/Services Pricing need to be available and accessible while the website is been reviewed by the Acquiring RISK Fraud team].</p> <ul style="list-style-type: none"> •“The Pricing of the Tickets may vary from Event to Event. The customer has to visit the website when required for latest pricing.” (To be mentioned only for Event Tickets, Conferences etc.)
5	Method of Payments/Card types accepted and currency	<p>Inclusion is mandatory: [Method of Payment must include all the details related to payment such as Payment method, Card Types accepted, Currency etc.]</p> <ul style="list-style-type: none"> •“We accept payments online using Visa and MasterCard credit/debit card in AED (or any other agreed currency)”. The logos of the accepted cards are to be mentioned on the Home page and on the Payment check out page.
6	Shipping Policy	<p>Inclusion is mandatory: (Applicable as per the website Products/Services).</p> <p>[Shipping Policy should mention the process of shipping the items/goods, conditions and the time duration for the shipment to reach the customer]</p> <ul style="list-style-type: none"> •Policy of multiple shipments has to be mentioned on the website. <p>[Once the order is placed the process of shipping the items/goods, conditions, the time duration for the shipment to reach the customer and how will the customer be informed on the same in each of these instances has to be mentioned on the website]</p> <p>A) If one item is purchased. B) If more than one item is purchased. C) If the items purchased is not available on stock. D) If the shipment of the item is not directly from the ware house and from different destinations of the suppliers].</p> <ul style="list-style-type: none"> •At the time of checkout disclose to the cardholder the possibility that multiple shipments may result in multiple postings to the cardholder’s monthly statement.

7	Refund/Return Policy	<p>Inclusion is mandatory:</p> <p>(Applicable as per the website Products/Services).</p> <p>[Refund policy is the compensation paid to a customer for over-invoicing or for returned goods which is to be mentioned on the website if allowed and the conditions under which refunds will be given to the customers].</p> <ul style="list-style-type: none"> • “Refunds will be done only through the Original Mode of Payment”.
8	Cancellation & Replacement Policy	<p>Inclusion is mandatory (Applicable as per the website Products/Services).</p> <p>[Cancellation & Replacement policy is to be stated on the website if allowed, the expected time span for the reporting an item/goods order to be cancelled/replaced and the related conditions. The conditions under which cancellation & replacement will be allowed have to be mentioned] e.g.:</p> <ol style="list-style-type: none"> The wrong product was sent by the merchant. The product is defective. The product was damaged in shipping. The item was not delivered on the agreed time.
9	Physical Address & Contact Details	<p>Inclusion is mandatory.</p> <p>[E-commerce merchants must disclose the E-mail Address, Contact Numbers and Address including the country, of the permanent establishment (the fixed place of business through which an e-commerce or mail / phone order merchant conducts its business) on the website. If a merchant or a sponsored merchant primarily operates from a personal residence, they must disclose the city, state / province and country of the permanent establishment, but not the street address of the personal residence].</p>
10	Dispute & Resolution Policy	<p>Inclusion is mandatory.</p> <p>[Dispute is defined as disagreement between a buyer and a seller in connection with the transaction on the website]. The reason of disputes is as listed below:</p> <ol style="list-style-type: none"> Wrong product received. The product is not as described. Damaged or seal broken on the product. Part/Accessory missing. The product number is incompatible. Merchant Name/Brand Name specified is wrong. Defective/functional Issues. The product is not working and the manufacturer claims invalid invoice].

11	Delivery Policy	<p>Inclusion is mandatory:</p> <p>(Applicable as per the website Products/Services). [Delivery Policy should mention the process they will be following to deliver the items/goods, conditions and the time duration for the products to reach the customers] •“(Website) will NOT deal or provide any services or products to any of OFAC (Office of Foreign Assets Control) sanctions countries in accordance with the law of UAE”.</p>
12	Country of merchant domicile	<p>Inclusion is mandatory:</p> <p>[Country or place where a person has his or her fixed or legal address].</p>
13	Governing Law and Jurisdiction	<p>Inclusion is mandatory:</p> <p>[Law governing the Merchants business, the Customer and the transactions carried out while the customer is using the Ecommerce website] •“This website is governed by the UAE law</p>
14	FAQs	<p>Inclusion is recommended:</p> <p>[FAQs can be mentioned if the Website wants to declare any more information for the customer’s convenience. If all the required information for the customer regarding the “Online purchases” is mentioned in other fields on the website, then FAQs are optional].</p>
15	Check out Window	Declaration check box “click to accept” is available in the payment check out page
16	Enabling SSL	It is mandatory the website to be enabled with SSL.

