

Handlr Zone Terms and Conditions

Last updated: 24th March 2026

These Terms and Conditions (Terms) apply to your use of handlrzone.com and to any services, resources, products or introductions you receive from us through the Handlr Zone brand.

1. Who we are

Handlr Zone is a trading name and website operated by HANDLR VENTURES LTD (we, us, our).

Company Number: 12786304

Legal Address: 82 Wandsworth Bridge Road, London, SW6 2TF, United Kingdom

Email: info@handlrzone.com

2. Important notice

UAE Free Zone licences generally renew annually and require ongoing fees and compliance. Renewal fees are commonly similar to, or higher than, the initial year and may increase.

We are not a law firm or tax adviser. Any guidance we provide (including in calls, messages, documents and Digital Content) is general information only and is not legal, tax, accounting, financial, immigration or investment advice.

UAE company formation and visa outcomes depend on Free Zone rules and government decisions. We cannot guarantee approvals, timelines or outcomes.

We are not responsible for any rejection of company names, business activities, licences, visas or other Applications by any authority.

Free Zone pricing, requirements and timelines can change at any time, including policies on office requirements, visa quotas, banking requirements, compliance checks and documentary evidence needed for visas (for example, bank statements or evidence of business activity). Your contract for Free Zone licensing and visas is typically with the Free Zone and relevant UAE authorities.

Company licensing and visas are separate processes. A business licence may be issued even if one or more visa applications are later rejected or delayed.

Visa quota or visa entitlements (sometimes called visa allocation) are separate from the visa application process. Increasing visa quota usually increases licence costs and may require

additional steps, amendments and approvals. Fees may apply even if you do not use all visa quota, or if visas are not issued.

Some Free Zones may require an office, lease or other facility once you reach certain visa quota levels, or based on business activity.

Banks in the UAE make their own decisions. Bank account opening is not guaranteed. Many banks require a valid Emirates ID and additional documents, and they may refuse or close accounts based on their own policies.

You are responsible for ensuring you have the correct permission to enter the UAE and for following immigration procedures on entry (including presenting any entry permit documents required).

Do not book flights or enter the UAE for visa processing until your entry permit (e-visa) is issued, unless you accept the risk. If you travel without the required entry permit, enter on a different status, or do not follow entry procedures required by immigration, you may be refused entry and additional fees and steps may apply (for example, cancellation or status change). We are not responsible for travel costs, refusal of entry, or related fees.

3. Interpretation and Definitions

Interpretation

Unless the context otherwise requires:

- (a) words in the singular include the plural and vice versa;
- (b) a reference to a person includes an individual, company, partnership, joint venture, trust and any other legal entity;
- (c) a reference to a clause is a reference to a clause of these Terms and includes its sub-clauses;
- (d) headings are for convenience only and do not affect interpretation;
- (e) “including” (and similar words) means “including without limitation”;
- (f) references to a law or regulation include any amendment, replacement or re-enactment of it; and
- (g) “in writing” means email. Where these Terms require you to notify us or provide information to us “in writing”, you must send it to info@handlrzone.com (or any replacement email address we notify to you). For the avoidance of doubt, messages sent via WhatsApp (or any other messaging platform) do not constitute “in writing” for the purposes of these Terms.

Definitions

In these Terms:

- **Admin Fees** means fees charged by us for our administrative and support services;
- **Application** means any application for company formation, licensing, establishment card, entry permit, residency visa, Emirates ID, medical fitness, amendments, renewals, cancellations or any related process;
- **Client** means the person or entity purchasing our Services or providing details to us;
- **Combined Fee** means any single fee charged by us that includes Admin Fees and may also include Third Party costs (for example, Free Zone licence costs or visa-related fees). We may choose not to disclose or itemise the internal split between Admin Fees and any Third Party costs included within a Combined Fee;
- **Original Purchase Date** means the date you first pay for the relevant Services (or, if earlier, the date you accept our written proposal for those Services);
- **Price Lock** means any written commitment we make, before purchase, to fix or limit increases to our Admin Fees for a stated period;
- **Price Lock Term** means the period (if any) during which a Price Lock applies, as stated in writing before purchase. Unless we state otherwise, the Price Lock Term runs for two (2) years from the Original Purchase Date and is intended to cover up to two annual business licence renewals under Managed Renewal. The Price Lock Term does not pause, extend or restart where you purchase a multi-year licence or a multi-year renewal term;
- **Managed Renewal** means the renewal route where you renew through us (and pay our renewal Admin Fees);
- **Direct Renewal** means the renewal route where you renew directly with the Free Zone;
- **Transfer Out Admin Fee** means the one-off admin fee payable to us where you move from Managed Renewal to Direct Renewal (or otherwise renew directly) and our involvement, release or administrative steps are required (for example, providing an NOC). Unless we agree otherwise in writing, this fee is calculated per company and per visa affected;
- **Cancellation Admin Fees** means our admin fees for managing cancellation of a licence and related items, including (where applicable) a licence cancellation admin fee and a per visa cancellation admin fee;
- **Digital Content** means any online, downloadable or streamed content, community access, templates, guides, videos, courses, hub access or similar;
- **Free Zone** means IFZA, SHAMS or any other free zone, authority or partner we introduce you to or support you with;
- **KYC** means know-your-customer checks, identity verification and related compliance screening carried out by us, a Free Zone, a bank or an authority;
- **NOC** means a no objection certificate or similar release document that may be required by a Free Zone or authority;
- **PEP** means a politically exposed person (and any related or associated person) as defined under applicable laws, regulations and guidance;

- **UBO** means ultimate beneficial owner, being the individual(s) who ultimately own or control a company, as determined under applicable UAE law and Free Zone or authority requirements;
- **Restricted Jurisdictions** means countries, territories, nationalities or residency statuses that are restricted by a Free Zone, UAE authorities or our compliance policies;
- **Services** means our services described in section 4;
- **Third Parties** means Free Zones and any other third party providers (for example, PRO services, medical centres, typing centres, banks, accountants, auditors, lawyers, translation, attestation, courier services); and
- **Working Day** means a day other than a Saturday, Sunday or public holiday in the United Kingdom.

4. What we do and how we may work with you

We may provide one or more of the following:

4.1 Administrative support services

We may provide administrative support for Applications (for example, helping you collect information, preparing forms, coordinating documents, arranging appointments and submitting materials). Unless we confirm otherwise in writing, our role is administrative only.

4.2 Introductions and referrals

If you submit your details to us (including through an eligibility checker or enquiry form), you authorise us to:

- assess your enquiry
- contact you about it
- share your details with a Free Zone or other Third Party where we believe it is appropriate to progress your enquiry.

Where we make an introduction or referral, the Third Party will provide its services under its own terms. We are not responsible for Third Party performance, pricing, decisions or outcomes.

4.3 Digital Content

We may provide Digital Content for free, as a one-off purchase or by subscription. Digital Content terms are covered in section 15 and may also be supplemented by product-specific terms shown at checkout. Certain Digital Content, programmes or memberships may also be subject to separate terms shown at checkout or published on our website.

4.4 Partner status and transfer of files

Our ability to provide Services (including Managed Renewal) may depend on our continued accreditation, partner status or ability to transact with a relevant Free Zone.

If our status changes, a Free Zone changes its partner rules, or we are otherwise unable to continue providing some or all Services, we may (at our discretion):

- transfer your file to the Free Zone directly or to another authorised partner, or
- require you to deal directly with the Free Zone for future renewals or administration.

A transfer or change may require a No Objection Certificate (NOC) or similar release and may be subject to the Free Zone's processes, requirements and fees.

This will not constitute a breach of these Terms. You remain responsible for all Free Zone and authority requirements and fees.

5. Eligibility and compliance checks

Free Zones and UAE authorities can require KYC, compliance and background checks. We may also apply our own checks.

You must tell us in writing before you purchase and before we submit any Application if any proposed shareholder (including a passive shareholder), director, UBO, authorised signatory, visa applicant (including dependants) or employee:

- has any criminal conviction, ongoing investigation or pending charge (in any country)
- has been refused a UAE visa, entry permit, residence visa renewal or immigration benefit previously
- has any medical condition that could affect visa approval, including conditions that may be screened for under UAE medical fitness rules (for example, TB)
- is a national or dual national of any Restricted Jurisdiction
- is subject to sanctions, travel bans or asset freezes
- is a politically exposed person (PEP) or closely related to a PEP

If you are unsure whether something is relevant, disclose it.

6. Your responsibilities

6.1 Accurate information

You must ensure all information you provide is complete, accurate and consistent with passports and official records. You remain responsible for what is submitted, even if we helped prepare it.

6.2 Documents, format and deadlines

You must provide requested information and documents:

- in the format we reasonably request
- within any deadline we set in writing
- if no deadline is given, within 5 working days of request (unless it is reasonably impractical, and you tell us promptly with evidence)

Delays can cause Applications to lapse, prices to change or extra fees to apply. You are responsible for any Third Party penalties, re-submission costs or additional charges caused by late or incorrect information.

6.3 Authority to act

If you instruct us to liaise with a Free Zone or Third Party, you confirm you have authority to do so and that we may rely on instructions received from your authorised contacts.

6.4 Keeping your details up to date and receiving communications

You must keep your contact details (including email address, phone number and any correspondence address) up to date and notify us promptly in writing of any changes.

You are responsible for ensuring you can receive our communications (including checking spam or junk folders and maintaining mailbox capacity). If you do not respond to renewal or compliance requests because your details are outdated or you do not monitor your messages, you remain responsible for any consequences, including (but not limited to) late renewal penalties, suspension or cancellation by the Free Zone or authorities.

6.5 Anti-money laundering, source of funds and goAML reporting

You warrant that all funds used to pay for Services are from legitimate sources and are not the proceeds of crime or illegal activity.

You agree to provide promptly any information or documentation we reasonably request (or that a Free Zone, bank or authority requests) to verify your identity, source of funds, source of wealth and the purpose of the business.

As a UK company, we comply with all applicable UK anti-money laundering and counter-terrorism financing laws and regulations. You acknowledge that we are legally required to file suspicious activity reports (SARs) with the relevant UK authorities (such as the National Crime Agency). Due to the nature of the Services, you acknowledge that we, the Free Zones, and other Third Parties are also subject to applicable UAE AML laws, and that we may be treated as a designated non-financial business or profession (DNFBP) for the purposes of managing your relationship with the Free Zones. You acknowledge that we may be legally required to file suspicious transaction reports and/or suspicious activity reports with the UAE Financial Intelligence Unit via the goAML system and related reporting channels.

You acknowledge that we may be prohibited by law from informing you if a report has been made ("tipping off") and that we may delay, refuse, suspend or terminate Services to comply with our legal obligations.

You acknowledge that we may also be required by law or by a competent authority to delay, restrict, refuse or withhold payments, refunds or the return of funds, or to freeze or preserve funds, pending lawful instructions.

We shall have no liability to you for any action taken in good faith to comply with AML, sanctions, KYC, goAML reporting or any other statutory or regulatory obligations.

We may refuse to act, pause work or terminate Services if we are not satisfied with any AML, sanctions, KYC or compliance checks.

7. Fees, invoices and payment

7.1 Our Admin Fees

We will invoice you for Admin Fees where applicable. Unless agreed otherwise, Admin Fees are separate from Free Zone and other Third Party fees. Our Admin Fees may be advertised, quoted and charged as a Combined Fee.

7.2 Free Zone and Third Party fees

With the exception of invoices raised as a Combined Fee, Free Zone licence fees and visa related fees are typically payable directly to the Free Zone or relevant Third Party under their invoice and terms. Where we raise a Combined Fee invoice, we may collect certain Free Zone or Third Party fees from you and pay them to the relevant Third Party on your behalf.

If we invoice a Combined Fee and any relevant Third Party fees, requirements or charges change before we submit or pay them, you must pay any additional amount required. We may issue an additional invoice and pause work until the additional amount is received in cleared funds.

We are not responsible for:

- Free Zone or Third Party fee changes
- bank charges, FX fees or intermediary bank deductions
- any costs you incur for travel, medical tests, courier, translation, attestation or notarisation

7.3 Card payments and processing surcharge

Bank transfer is our standard payment method. Card payment is only available where we explicitly agree to it in writing and may be limited to our Admin Fees only. Card payment is not

available for Free Zone, government or other Third Party fees unless we expressly agree otherwise in writing.

Where we accept card payment, we may add a surcharge of up to 3.5% of the amount paid by card to cover some or all card processing costs. This surcharge will be shown before payment.

If an invoice includes Third Party fees (including where we quote or invoice a Combined Fee), we may require payment by bank transfer (or direct payment to the Third Party) for some or all of that invoice.

7.4 Bank transfers, charges and transfer delays

If you pay by bank transfer:

- you must ensure the full invoiced amount is received by us in cleared funds (you must cover any bank, intermediary, FX or receiving fees so that no shortfall arises)
- any shortfall will be treated as non-payment until the balance is received
- we are not responsible for delays caused by banks or payment networks

Any penalties, late fees, suspension, cancellation or other consequences arising from delayed or incomplete payments are the Client's responsibility.

7.5 Late payment

If you do not pay our invoices on time, we may pause work and any timelines may be affected. You remain responsible for Third Party deadlines and fees.

7.6 Submissions conditional on payment and checks

We will not submit (or continue to process) any Application or renewal unless:

- our Admin Fees due for that stage have been paid in cleared funds, and
- you have paid any Free Zone, authority or Third Party fees that must be paid before submission (either directly under their invoice and terms, or to us where we have invoiced a Combined Fee) and, where we reasonably request it, you provide evidence of payment, and
- all required KYC, compliance, security and screening checks (whether required by us, a Free Zone, a bank or an authority) have been completed to our satisfaction.

If you do not pay on time or you do not complete required checks, deadlines may be missed and you are responsible for any resulting penalties, re-submission costs or other charges.

8. Refund Guarantee for our Admin Fees

8.1 When it applies

Our refund guarantee applies only to our Admin Fees for new Clients for an initial company formation Application.

If the initial company formation Application is rejected before the trade licence is issued, we will refund the Admin Fees paid for that initial formation Application only where all of the following apply:

- the rejection was based on information the Client disclosed to us in writing before purchase and before the Application was submitted, and we confirmed in writing that we would proceed on that basis, and
- the Client provided complete and accurate information and documents and did not omit, conceal or misrepresent any information that the Client knew, or ought reasonably to have known, was relevant to the Application (including eligibility, compliance, security checks, immigration history, criminal history, sanctions and any other material facts), and
- the rejection is not caused by changes in rules, policy, pricing, promotions or discretionary decisions by Free Zones or UAE authorities after submission, and
- the Client complied with our reasonable requests and deadlines.

8.2 What it does not cover

The refund guarantee does not cover any Free Zone or Third Party costs, including licence fees, visa fees, government fees, medical, travel or any other external costs.

For the avoidance of doubt, this refund guarantee does not apply to visas, amendments, renewals, cancellations or any other Applications beyond the initial company formation Application.

8.3 Combined Fee cap

Where you paid a Combined Fee, any refund under this refund guarantee will be limited to the Admin Fees element included within that Combined Fee. The maximum refund under this guarantee is £1500 GBP. The Admin Fees element will be determined by us by reference to our internal pricing records.

8.4 Process

You must request the refund in writing within 14 days of receiving written rejection evidence. We may request supporting documents.

9. Price Lock Guarantee

9.1 What it is

If we explicitly offer a Price Lock in writing before purchase, then for the Price Lock Term we will not increase our renewal Admin Fees for renewing your business licence under Managed Renewal, provided the licence details and scope are unchanged.

9.2 What it does not cover

A Price Lock does not apply to any Free Zone fees, government fees or other Third Party costs. It also does not apply to visas, establishment cards, immigration files, medical, Emirates ID, amendments, upgrades (including visa quota upgrades), penalties, fines, late fees, cancellations, transfer-out fees or any other additional work outside a standard business licence renewal.

9.3 Combined Fee invoicing

Where we invoice a Combined Fee, we may choose not to disclose or itemise the internal split between our Admin Fees and any Third Party costs. The Price Lock (where offered) applies only to our Admin Fees element within that Combined Fee. Any increase in the total Combined Fee during the Price Lock Term will be solely due to an increase in Third Party costs and/or a change in scope. We may provide reasonable evidence of relevant Third Party cost changes on request.

9.4 Discounts and one-off gestures

Any discount, credit or promotional reduction applies only to the invoice on which it is granted unless we explicitly confirm in writing that it continues for renewals during the Price Lock Term.

9.5 Free Zone pricing

Free Zone pricing, promotions and package terms are offered by the Free Zone under their own terms and may change. We do not guarantee Free Zone prices.

10. Renewals, ongoing compliance and changes

10.1 Renewals and typical validity

Business licences generally renew annually unless you purchase a multi-year licence.

UAE residency visas typically renew every 2 years, but this can change based on UAE rules, Free Zone policies and visa type.

10.2 Renewal routes and who you renew with

Unless we explicitly agree to Direct Renewal with the Free Zone in writing, the **default renewal route is Managed Renewal with Us.**

10.2.1 Managed Renewal with us (default)

You must provide the renewal information and documents we reasonably request and pay our renewal Admin Fees no later than 15 working days before the licence expiry date (and in any case by any earlier deadline we notify you of).

You must also pay the Free Zone and any other authority fees at the then current rates by their deadlines (typically directly under their invoice and terms) and provide evidence of payment if requested.

If you do not meet these deadlines, we may be unable to process the renewal and you are responsible for any penalties, late fees, suspension, cancellation or other consequences imposed by the Free Zone or authorities.

10.2.2 Direct Renewal with the Free Zone (where offered in writing)

Where offered, Direct Renewal means you will renew directly with the Free Zone after the initial setup is completed by us. We do not manage renewals for Direct Renewal clients.

You are responsible for monitoring your licence expiry date, responding to the Free Zone's communications and completing the renewal process directly with them, including paying all Free Zone fees and any other authority fees at the then current rates by their deadlines. If you miss deadlines, you are responsible for any penalties, late fees, suspension, cancellation or other consequences imposed by the Free Zone or authorities.

During the first 12 months of your Free Zone licence, the Free Zone may require partner involvement for certain actions. If so, you must route those requests through us. This can include support requests, licence amendments and relevant visa-related matters, including additional visas. Any such work will be chargeable at our prevailing rates at the time of your request unless we have explicitly included it in your purchased Services.

After the initial setup is completed, we are under no obligation to provide further support. If we agree to provide any additional support, it will be on a paid, ad hoc basis and subject to availability.

10.2.3 Changing renewal route and transfer out

Once a renewal route is selected, it is typically not possible to switch later (for example, from Direct Renewal back to Managed Renewal). This is outside our control.

If you choose Managed Renewal with us but later request to move to Direct Renewal, or you renew directly by any means without using us where our involvement, release or administrative steps are required, you must pay the Transfer Out Admin Fee and any associated costs (including any NOC or administrative charges required by the Free Zone).

Where the Free Zone requires a No Objection Certificate (NOC) or similar release from us, you acknowledge that the Free Zone may not process the change until that document is issued. We will only issue an NOC (or similar release) once all outstanding amounts due to us have been paid in cleared funds and you have complied with any reasonable information or compliance requests. We are not responsible if the Free Zone refuses or delays a change of renewal route or any related request.

If you fail to renew through us by our stated deadline and you subsequently renew directly with the Free Zone in circumstances where our involvement, release or administrative steps are required, you remain liable to pay the Transfer Out Admin Fee and any associated costs. This can include a requirement for us to issue an NOC or similar release, and the Free Zone may apply its own charges or conditions.

Unless we agree otherwise in writing, the Transfer Out Admin Fee is equal to the Admin Fees that would have been payable to us for the next renewal cycle for each affected company and visa at our then current rates, plus associated costs.

10.3 Ongoing compliance and legal obligations

You agree to comply with all applicable UAE laws, Free Zone regulations and authority requirements.

Depending on your setup, activities and status, you may have ongoing obligations including (non-exhaustive): corporate tax registration, filings and payments, VAT registration, filings and payments (where applicable), UBO filings, ESR related requirements, maintaining accounting records, audit requirements, compliance requests from banks or authorities, and any goAML registration or AML obligations that apply to your business.

Unless we explicitly agree in writing to provide a specific compliance service, we do not provide legal, tax, accounting or regulatory compliance services.

You are responsible for checking current requirements with the relevant authorities and obtaining professional advice on these obligations. Rules and enforcement can change at any time.

10.4 Cancellation of licences and visas

For Direct Renewal clients, you must adhere to the terms and conditions and processes of the relevant Free Zone for any cancellation.

For Managed Renewal clients, if you wish to cancel your company licence, you must give us written notice of no less than 3 full calendar months before the relevant licence expiry date shown on the trade licence (or any earlier cancellation date you request).

Cancellation only takes effect when it is processed and confirmed by the relevant Free Zone and UAE authorities. You remain liable for all fees and charges that fall due during the notice period and until the cancellation process is fully completed, including any renewal fees and charges if the cancellation is not completed before the renewal date shown on your trade licence.

Cancellations are subject to the Free Zone and UAE authority processes and can take time. You must follow the full cancellation process as directed by the relevant Free Zone and UAE authorities.

Any UAE residency visas sponsored by the company (including visas for shareholders, employees and dependants where applicable) must be cancelled or otherwise dealt with as required by the authorities as part of the cancellation process. You cannot keep a company-sponsored visa after the company licence is cancelled. Any fines or outstanding obligations may need to be settled before cancellation can be completed.

Our Cancellation Admin Fees

If you are on Managed Renewal with us (or otherwise require our support), we charge Cancellation Admin Fees in addition to authority fees, which typically include:

- a licence cancellation admin fee, and
- a per visa cancellation admin fee for each visa that must be cancelled as part of the process,

plus any other Admin Fees we quote for related work (for example, establishment card, immigration file or other closures).

We will confirm these fees in writing. Our Cancellation Admin Fees and any required authority fees must be paid in advance before we start the cancellation process.

Authority and Third Party fees and penalties

You are responsible for all fees, costs and penalties charged by Free Zones, UAE government departments, regulatory bodies and Third Parties, including any costs to cancel visas, establishment cards, immigration files, office facilities and any other registrations. This can include clearance letters, audits, settlement of fines and any other requirements imposed by the Free Zone or authorities, which can increase costs and timelines.

If you are on Direct Renewal, you will generally need to deal with cancellations directly with the Free Zone and we are under no obligation to assist unless we agree a separate scope and fee in writing.

11. No guarantee of timescales or outcomes

Any timelines we provide are estimates only. Delays can occur due to:

- Free Zone or government processing
- document issues, translations, attestations
- compliance checks
- appointment availability
- medical fitness results

We are not liable for delays or outcomes outside our control.

12. Restricted Jurisdictions and sanctions

Restricted Jurisdictions differ by Free Zone and can change at any time.

You must review the latest Restricted Jurisdictions list for your chosen Free Zone.

Restricted Jurisdictions restrictions can apply to any relevant person connected with the company or a visa, including shareholders (including passive shareholders), directors, UBOs, authorised signatories and visa applicants (including employees and dependants). Restrictions can apply even where a person does not require a UAE visa to be in the UAE.

Restrictions may prevent incorporation, adding or keeping a person as a shareholder or officer, and/or sponsoring a visa for a person.

You must notify us immediately if any relevant person is a national or dual national of a Restricted Jurisdiction.

We may decline to proceed, pause work or require enhanced checks.

Annex 1 contains a Restricted Jurisdictions list provided to us at the time of drafting. This list is indicative only. Where there is any conflict, the Free Zone's current restrictions prevail.

13. Introductions, commission, transparency and referrals

13.1 Our commissions and benefits

You agree that:

- we may receive a commission, referral fee or other benefit from Free Zones and other partners or Third Parties when you engage with them and buy their products or services
- this may be in addition to any Admin Fees you pay us

Unless we state otherwise, such commissions do not increase the fees you pay, but Third Party pricing may include their own marketing and partner costs.

13.2 No set-off

You must pay our invoices in full. You may not set-off, deduct or withhold any amount (including the value of any commission, referral fee or other benefit we may receive) against any fees you owe us.

Payment of our invoices shall not be suspended or delayed by reason of any claim or dispute.

13.3 Referring clients to us

Unless you are a party to a separate written referral agreement signed by us, no commissions, referral fees or other benefits are payable to you for referring clients to us.

14. Third Party services and your contract with them

Free Zones and other Third Parties provide services under their own terms. You are responsible for reviewing, accepting and complying with those terms.

If you have not received a copy of any relevant Free Zone terms, you must request them in writing from the Free Zone (and, where applicable, from us). Where there is any conflict between these Terms and a Free Zone's terms, the Free Zone's terms prevail for the Free Zone services.

We are not responsible for Third Party:

- service levels
- advice
- actions or omissions
- decisions, approvals or rejections
- price changes

15. Digital Content terms

15.1 Licence and permitted use

When you purchase or access Digital Content, we grant you a personal, non-transferable, non-exclusive licence to access and use it for your own purposes.

Due to the digital nature of Digital Content, one-off purchases are non-refundable once access has been granted (or files have been downloaded), unless the Digital Content is technically defective.

You must not:

- share login credentials
- copy, resell, redistribute or publish Digital Content
- record or reproduce paid videos or materials (except where we explicitly allow downloads)

15.2 Educational purposes and no professional advice

Digital Content is educational and informational only.

It is not legal, tax, accounting, financial, immigration or investment advice. You must obtain advice from qualified professionals for your specific situation.

To the maximum extent permitted by law, you agree that you will not rely on Digital Content as professional advice and you accept that we are not responsible for decisions you make or actions you take based on it.

15.3 Lifetime access

If we describe Digital Content as providing “lifetime access”, this means access for as long as we continue to make that content or product available, on the platform we choose. We may update, replace, restructure or remove content.

15.4 Subscriptions

If Digital Content is provided by subscription:

- fees are billed in advance on a recurring basis
- you can cancel future renewals at any time in line with the cancellation method and terms provided at checkout
- access may continue until the end of the billing period

Unless required by applicable law, we do not provide refunds for partially used billing periods.

15.5 Platform availability

We do not guarantee uninterrupted access. We may suspend access for maintenance, security or platform changes.

16. Intellectual property

All intellectual property rights in our website, materials, branding, templates and Digital Content remain ours (or our licensors’). No rights are transferred to you other than the limited licence in section 15.

17. Confidentiality

Each party must keep the other's confidential information confidential, except where disclosure is required to progress Services (for example, to a Free Zone) or required by law.

18. Data protection

We comply with applicable UK data protection laws (including the UK GDPR) when processing personal data in connection with the Services. We will process personal data in connection with the Services, including sensitive data (for example, passport copies and visa-related information).

You consent to us collecting, using, storing and disclosing personal data for the purposes of providing the Services, including sharing it with Free Zones, UAE authorities, banks and relevant Third Parties.

You acknowledge that personal data may be transferred and processed outside the UAE where we use service providers or where a Free Zone or authority requires it.

You confirm that you have obtained all necessary consents and notices from any individuals whose personal data you provide to us (including shareholders, directors, UBOs and visa applicants) and that you are authorised to provide that data.

We implement reasonable technical and organisational measures designed to protect personal data against unauthorised or unlawful processing and against accidental loss, destruction or damage.

Further details on how we handle personal data are set out in our Privacy Policy available on our website.

19. Limitation of liability

19.1 General

To the maximum extent permitted by law:

- we are not liable for indirect, consequential or special losses
- we are not liable for loss of profit, loss of business, loss of opportunity or reputational loss

19.2 Cap

Our total liability to you arising out of or in connection with the Services is limited to the Admin Fees you paid to us in the 12 months before the event giving rise to the claim.

19.3 Exclusions

Nothing in these Terms limits liability for fraud or any liability that cannot be excluded under applicable law.

20. Suspension, refusal and termination

We may refuse to act, suspend work or terminate Services immediately if:

- you fail to provide information or documents
- you provide misleading information
- you fail to pay our invoices
- we reasonably suspect fraud, sanctions risk or compliance issues
- continuing could put us in breach of law, regulation or partner requirements

If we terminate due to your breach, you remain responsible for Third Party fees and any work already completed.

21. Complaints

If you have a complaint, email info@handlrzone.com with details. We aim to respond within a reasonable time.

22. Changes to these Terms

We can update these Terms from time to time by publishing a new version on our website. The version in force at the time you purchase a Service will apply to that purchase.

No variation to these Terms (including any Price Lock, discount, scope change or special arrangement) is effective unless it is confirmed by us in writing and expressly stated to be a variation. Operational, administrative or support communications (including messages) do not vary these Terms.

23. General

23.1 Entire agreement

These Terms and any written proposal, quote or scope we provide form the entire agreement between you and us in relation to the Services and supersede any prior discussions or correspondence.

23.2 Notices

Any notice you give to us under these Terms (including any cancellation notice under section 10.4, any refund request under section 8.4, or any complaint under section 21) must be sent by email to info@handlrzone.com (or any replacement email address we notify to you). Notices sent to any other email address are not valid.

We will acknowledge valid notices received.

A notice will be treated as received only when we send an acknowledgement by reply email. If you do not receive an acknowledgement within 2 Working Days, you must resend the notice.

We may give notices to you by email and, where section 22 applies, by publishing an updated version of these Terms on our website.

Notices sent by WhatsApp (or any other messaging platform) are not valid under these Terms.

23.3 Assignment and subcontracting

We may assign, transfer or subcontract our rights and obligations under these Terms. You may not assign or transfer your rights or obligations without our prior written consent.

23.4 Severability

If any provision of these Terms is held to be invalid or unenforceable, it will be deemed modified to the minimum extent necessary to make it valid and enforceable, and the remaining provisions will continue in full force.

23.5 No waiver

A failure or delay by us to exercise any right does not waive that right. Any waiver must be in writing and applies only to the specific circumstances for which it is given.

23.6 Third party rights

Only you and us have rights under these Terms. No other person has any right to enforce any term of these Terms.

23.7 Survival

Any clause that by its nature should continue after termination will continue, including clauses relating to fees owed, confidentiality, data protection, intellectual property, limitation of liability and governing law and jurisdiction.

24. Governing law and jurisdiction

These Terms and any dispute arising from them are governed by the laws of England and Wales. Subject to the carve-outs below, the courts of London, England shall have exclusive jurisdiction.

Nothing in this clause prevents us from:

- seeking interim, protective or injunctive relief in any court of competent jurisdiction, and/or
- bringing proceedings in any court of competent jurisdiction for the purpose of recovering unpaid fees or enforcing a judgment, order or other remedy.

Annex 1: Restricted Jurisdictions (indicative)

Restricted Jurisdictions can apply based on nationality, dual nationality, residency, place of birth or other factors and can change at any time without notice.

The lists below are indicative only, may be incomplete and may be out of date. We accept no responsibility for their completeness or accuracy. Where there is any conflict, the relevant Free Zone's current restrictions and UAE rules prevail.

IFZA Restricted Countries (indicative)

Afghanistan, Algeria, Bangladesh, Ethiopia, Iran, Iraq, Israel, Kenya, Lebanon, Libya, Nigeria, Somalia, Sudan, Tunisia, Uganda, Yemen.

SHAMS Restricted Countries (indicative)

Afghanistan, Albania, Argentina, Barbados, Belarus, Bosnia and Herzegovina, Bulgaria, Burkina Faso, Burundi, Cambodia, Cameroon, Cayman Islands, Central African Republic, Cote D'Ivoire, Croatia, Cuba, Democratic People's Republic of Korea (DPRK), Democratic Republic of the Congo, Ethiopia, Gaza Strip, Gibraltar, Guinea, Guinea Bissau, Haiti, Hong Kong, Iran, Iraq, Jamaica, Jordan, Kenya, Lao People's Democratic Republic, Lebanon, Liberia, Libya, Madagascar, Mali, Morocco, Mozambique, Myanmar, Nicaragua, Nigeria, Pakistan, Palau, Palestinian Territory, Panama, Paraguay, Philippines, Saint Lucia, Samoa, Senegal, Sierra Leone, Solomon Islands, Somalia, South Africa, South Sudan, Sudan, Syria, Tanzania, Tonga, Tunisia, Turkey, Uganda, Ukraine, Venezuela, Vietnam, Yemen, Zimbabwe.