

KEZANA WEBSITE POLICIES, TERMS & CONDITIONS, AND PRIVACY POLICY

Company Name: Kezana LLC FZ

Website: kezana.ai

Last Updated: 19/01/2026

PART 1: PRIVACY POLICY

Kezana LLC FZ and its applicable subsidiaries (collectively, "Kezana" or "we" or "us" or "our") respect your privacy and are committed to protecting it through our compliance with this Privacy Policy.

Kezana wants you to have a positive experience in connection with our products and services. We want you to know that we respect the privacy and security of our users. Our goal is to provide you with an experience that delivers the information, resources and services that are helpful to you. In order to achieve this goal, we may collect information from you. We discuss our information collection practices below. This Privacy Policy sets forth the privacy principles we follow, in accordance with our operations.

This Privacy Policy sets forth the privacy practices with respect to your information when you use our software, mobile applications and other products or services ("Services"). If you do not agree to these terms, do not use the Services.

For any questions on this Privacy Policy or our data practices, or to send in a data subject access request, you can contact us via email at privacy@almanhal.com

*For a list of Data Protection Representatives see the table at the end of this Privacy Policy.

A. What Information Do We Collect?

1. Personal Information

Information that identifies you as an individual or relates to an identifiable individual, including: name, title, date of birth, unique identifier (e.g., account number), company name, job function, expertise, postal address, telephone number, email address, geolocation, certain device information, and IP address. If you submit any Personal Information relating to other people to us or to our service providers in connection with our Services, you represent that you have the authority to do so and to permit us to use the information in accordance with this Privacy Policy.

2. Non-Personal Information

Any information that does not reveal your identity or does not relate to an identifiable individual. This might include anonymous identifiers and information, analytics and usage

information, non-precise geolocation, and web server log files to track Website trends, administer the Website, and gather demographic information.

B. How Do We Collect the Information?

We only collect and use Personal Information when you voluntarily provide it to us or when an institutional customer provides it to us in connection with its method of authenticating users for access to our Services, with the exception of your IP address which may be automatically captured when you access our Services. Under limited circumstances, we also collect limited business contact information from legitimate third parties.

In order to use some of the unique functions within our Services, a user must first complete a registration form or provide an email address that will require the user's disclosure of limited Personal Information. Such disclosure is strictly voluntary. In addition, and in order to contact us by email, however, you must provide an email address.

We automatically collect non-Personal Information, generated from your use of our Services. We use this non-Personal Information in the aggregate. We do not combine these types of non-Personal Information with Personal Information.

C. Cookie Policy

To ensure compliance with regulations, this policy informs users about the use of cookies. Kezana and our third-party partners may place a "cookie" or other tracking or information gathering device used in the industry in the browser files of a user's computer. A cookie is a piece of data stored on the user hard drive containing information about the user. We use cookies to collect information about your use of our Services, which enable us to track and target the interests of our users. We then use that information to solely enhance the user's experience within our Services. We also use cookies from third-parties for analytics purposes. Third-party cookies are covered by the third-party's privacy policy.

Users can set their browsers or third-party software to reject cookies. Please note that if a user rejects or disables certain cookies, the user may be unable to use portions of our Services.

Types of Cookies Used:

- **Essential:** Strictly necessary cookies to provide you with services available through our Services.
- **Preference:** Used to remember your settings and preferences.
- **Security:** Used to authenticate users and help identify and prevent security risks.

- **Performance:** Used to collect information about how you interact with our Services.
- **Analytics (Google Analytics):** Collects aggregate statistical data about how visitors use the Websites.
- **Advertising (Google Adwords):** Collects data to provide targeted advertising.

D. Data Protection & Financial Information

1. Payment Details

All credit/debit cards details and personally identifiable information will **NOT** be stored, sold, shared, rented or leased to any third parties.

2. Third Party Transfers

Kezana will not pass any debit/credit card details to third parties.

3. Security Measures

Kezana takes appropriate steps to ensure data privacy and security including through various hardware and software methodologies. However, (www.kezana.net) cannot guarantee the security of any information that is disclosed online.

E. How Do We Use the Information?

We use the Personal Information we collect for the limited purposes of processing your transactions, establishing the identity of account holders, customer service, authorization, customer support, content processing, content classification, and providing you with information concerning our Services. We will retain this information for as long as your account is active or as needed to provide you Services, comply with our legal obligations, resolve disputes, and enforce our agreements.

We may use the Personal Information and non-Personal Information we collect by sharing it with third-party agents, vendors, contractors, partners, or content providers of Kezana (collectively, "Contractors") for purposes of managing purchases of our products and services, servicing our systems, and obtaining support services for our businesses.

F. Third-Party Links

The merchant is not responsible for the privacy policies of websites to which it links. If you provide any information to such third parties different rules regarding the collection and use of your personal information may apply. You should contact these entities directly if you have any questions about their use of the information that they collect.

G. Changes to Privacy Policy

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 to be updated about the changes on the website. Modifications will be effective on the day they are posted.

PART 2: CONSUMER TERMS OF USE AND LICENSE AGREEMENT

By using the Services available at this site you agree to comply with the following terms and conditions.

Kezana LLC FZ maintains the Kezana.ai Website ("Site").

1. Country of Domicile & Governing Law

United Arab Emirates is our country of domicile. Any purchase, dispute or claim arising out of or in connection with this website shall be governed and construed in accordance with the laws of UAE.

2. Deemed Acceptance

By creating an account with Kezana or otherwise using any Service or Kezana related service, you represent that have read, understand, and agree to be bound by these Terms and to comply with all applicable laws and regulations.

3. Payment Methods & OFAC Sanctions

- We accept payment by **Visa or MasterCard debit and credit cards in AED/USD** for its products and services.
- The displayed price and currency at the checkout page, will be the same price and currency printed on the Transaction Receipt and the amount charged to the card will be shown in your card currency.
- We will not trade with or provide any services to **OFAC (Office of Foreign Assets Control) and sanctioned countries** in accordance with the law of UAE.

4. Authorized Use & Minors

- User is responsible for maintaining the confidentiality of his account.
- **Minors under the age of 18 shall are prohibited to register as a User of this website and are not allowed to transact or use the website.**
- Cardholders must retain a copy of transaction records and Merchant policies and rules.

5. License Grant & Restrictions

Subject to the terms of this Agreement, Kezana hereby grants to the User a non-exclusive and non-transferable right for the User to access and use the Service ordered by the User. Kezana does not transfer any ownership, and the User may not reproduce, distribute, display, modify, transfer or transmit, in any form, or by any means, any Service or any portion thereof without the prior written consent of Kezana.

6. Product Delivery Policy & Payment Confirmation

- **Delivery Process:** As Kezana provides digital products and services (Services, Audiobooks, eBooks, Periodicals), "delivery" constitutes the granting of access to the purchased content via the Platform or App immediately upon successful processing of payment.
- **Delivery Fees:** There are no shipping fees for digital goods.
- **Payment Confirmation:** Once payment is made, the confirmation notice will be sent to the client via email within 24 hours of receipt of payment.

7. Refund and Cancellation Policy

- **General Policy:** Generally, sales are final. However, in cases where a refund is warranted (e.g., duplicate transaction, defective digital file that cannot be replaced), the following applies:
- **Refunds:** Refunds will be done only through the **Original Mode of Payment**.
- **Processing Time:** Please allow for **10 to 45 days** for the refund transfer to be completed, depending on the issuing bank of the credit card.
- **Cancellation:** Users may cancel their subscription services via their account settings. Cancellation will prevent future auto-renewals.
- **Conditions:** Refunds or replacements may be considered if the digital product is defective or if the wrong product was provided by the merchant.

8. Apple iTunes App Subscriptions

All Apple iTunes App subscriptions bought through Kezana are auto renewable. The subscription automatically renews unless auto-renew is turned off at least 24-hours before the end of the current period. All pricing and tax on the Apple iTunes App will be governed by Apple's iTunes Terms and Conditions.

9. Limitation of Liability

TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW, THE AGGREGATE LIABILITY

OF KEZANA FOR CLAIMS ARISING FROM YOUR USE OF THE SERVICE OR PUBLICATIONS OR OTHERWISE SHALL BE LIMITED TO THE FEES PAID BY YOU TO KEZANA IN THE 12 MONTHS IMMEDIATELY PRECEDING THE EVENT GIVING RISE TO SUCH CLAIM. Kezana is not responsible for any third-party resources accessible via the Services.

10. Modifications

Kezana reserves the right to modify or discontinue, temporarily or permanently, the Service (or any part thereof) with or without notice at any time.

11. Indemnification

You agree to indemnify Kezana its licensors, its employees and its affiliates from all claims, demands, actions, damages, costs and liabilities arising out of your use or misuse of the Service.

12. Entire Agreement

These Terms and any other rules, guidelines, licenses and disclaimers posted on the Service constitute the entire agreement between Kezana and you.

PART 3: INSTITUTIONAL LICENSES (Perpetual & Subscription)

(The following terms apply specifically to Institutional Customers)

INSTITUTIONAL PERPETUAL & SUBSCRIPTION LICENSE AGREEMENT SUMMARY

1. **Governing Law:** Notwithstanding previous general terms, these specific institutional agreements are subject to the laws of the **United Arab Emirates**.
2. **Definitions:** "Authorized User" means students, faculty, library patrons, or employees affiliated with the Licensee.
3. **Grant of License:**
 - **Perpetual License:** Grants perpetual access to the acquired Products subject to one-time fees.
 - **Subscription License:** Grants access for the specific duration of the Subscription Period, subject to renewal.
4. **Usage Rights:** Authorized Users may search, view, retrieve, display, print single copies, and use limited portions for Course Packs. Systematic downloading, redistribution, or commercial use is strictly prohibited.
5. **Responsibilities:**

- **Licensee:** Must ensure only Authorized Users access the Secure Network and is responsible for confidentiality of passwords.
 - **Kezana:** Will use reasonable efforts to make Products available 24/7 and provide customer support.
6. **Warranties:** Products are provided "AS IS". Kezana disclaims implied warranties. Liability is limited to fees paid in the preceding 12 months.
7. **Termination:** Kezana may terminate for material breach (e.g., unauthorized distribution) if not remedied within 30 days.

(For the full text of the Institutional Agreements, please refer to the specific contract signed or the detailed appendices available upon request).

CONTACT US

If you have any questions regarding our terms and conditions, privacy policy, or services, please contact us:

- **Company Name:** Kezana LLC FZ
- **Office Address:** Meydan Grandstand, 6th floor, Meydan Road, Nad Al Sheba, Dubai
- **P.O. Box:** 23390
- **Country:** United Arab Emirates
- **Telephone:** +971 45462744
- **Email:** info@kezana.net / privacy@almanhal.com