



Energetic Panacea Veterinary Clinic LLC
PO Box 57028, Dubai, UAE

Terms of Use Online Payment Platform Procedure

- 1) A Payment Request is a link which may direct you to your own payment environment in order to make a payment which will be handled by Online Payment Platform (OPP). The use of an OPP Payment Request is subject to these terms of use. By using the OPP Payment Request, you accept these Terms of Use.
- 2) We accept payments online using Visa and MasterCard credit/debit card in AED currency.
- 3) You use the OPP Payment Request by clicking on the link and paying in the payment environment the amount indicated in the OPP Payment Request to the person named therein as beneficiary (this is usually the person to whom you owe the Payment, otherwise used with a capital "Beneficiary").
- 4) We will pay to a Payee the Payment that we process via an OPP Payment Request no later than one Business Day after receipt ("Payment")
- 5) We are not involved in your relationship with the Beneficiary. We therefore do not accept any liability for damages resulting from the Beneficiary's failure to fulfil his obligations towards you or towards us.
- 6) Please note: You pay an OPP Payment Request at your own risk: If you pay the wrong amount, pay the wrong person, pay someone to whom you do not owe any payment, pay for something you did not want or need to pay, or anything else that goes wrong as a result of the use or misuse (by yourself or someone else) of an OPP Payment Request, you will have to pay for the damages.
- 7) You can only register for these payment services as a consumer and we expect you, as a consumer, to be of legal age or at least to have the consent of your parents or guardian.
- 8) By signing up for our services, you declare that you are NOT a Politically Exposed Person (PEP). If you are a PEP, or as soon as you become one, you must notify us immediately.
- 9) Cardholder must retain a copy of transaction records and Merchant policies and rules.
- 10) The user is responsible for maintaining the confidentiality of his account.
- 11) When registering for the payment service or with your payment details, we receive personal data from you. We process these as described on our website under privacy.
- 12) You must always comply with legal requirements and not harm the rights or interests of others, including ours. This also means that you must keep to your agreements with us as set out in these Terms of Use and the Agreement, and to all agreements based on which the Payment is due to you. Furthermore, it is forbidden to make Payments for illegal activities or items.
- 13) You can expect us to abide by the laws and regulations that govern our services.
- 14) In the event of (suspected) fraud, abuse of the service or if you fail to fulfil your obligations, breach our expectations, harm our interests or those of others or violate a prohibition, we may deactivate the OPP Payment Request and not process or refund the Payment. If you suffer loss or damage in this case, we will not be liable to pay you any compensation. If we or anyone else suffers loss or damage, you will be responsible for paying for that loss or damage.
- 15) We monitor the payment data we receive when settling the Payment by OPP Payment Request to prevent fraud, money laundering and terrorist financing. We apply certain limits to our services and apply restrictions in connection with possible risks. Our aim is to provide a good and safe service and to comply with laws and regulations. Where necessary and possible, we will inform you in advance about applicable limits and restrictions.
- 16) We do our best to ensure that our services work properly and are constantly improving them. However, we cannot guarantee that our service will always be available and we cannot prevent failures in the functioning of a payment method and as a result of which a Payment cannot be made, temporarily or otherwise. We are not responsible for this and accept no liability in either case.
- 17) The costs of our services are always clearly stated as a service charge before we begin to provide them. If you are not informed of any service charges before you decide to use the OPP Payment Request, its use will not cost you anything.
- 18) These Terms of Use are governed by the laws of the country, United Arab Emirates.