

The Client acknowledges that this Agreement, along with all terms, conditions, and policies implemented by the Company regarding the use of its electronic platform for consumer financing, and as governed by Law No. 18 of 2020 regarding the regulation of consumer financing activities and its amendments, as well as decisions, circulars, and instructions issued by the Financial Regulatory Authority (FRA) in implementation and interpretation of the provisions of the aforementioned law, shall be considered a complement and supplement to its provisions. The annexes to this Agreement, as well as the official correspondence between the parties, shall be considered an integral part of the Agreement and a condition thereof.

Client's acknowledgements

- I acknowledge that I am the true beneficiary of the financing and I hereby acknowledge my review and absolute, unconditional approval of all terms, conditions and policies implemented by the Company regarding the utilization of its electronic platforms for consumer financing.
- I also acknowledge that all the data and information I provided are true and correct, and I pledge to update them with you as soon as any change occurs or upon your request. I also agree that Beltone Consumer Finance Company is entitled to accept or reject the financing request without giving any reasons, and the company is entitled to reject the financing request if the customer fails to provide any required papers, documents, guarantees, or data. Beltone Consumer Finance Company is also entitled to pursue me legally until the highest levels of legal responsibility for any false and incorrect data. I acknowledge that I have reviewed my installment schedule below and agree to it in the event of obtaining financing for a one-time product only.
- The customer fully and unconditionally agrees to the company's right to collect, preserve, possess and process all information, data and documents provided by him for use in legally authorized cases.
- The electronic application is a multiple modern technological tool that includes the exchange of data, information, products, correspondence, installments, approvals, and electronic financing orders to facilitate the transactions in the Company. In this regard, the company reserves its full right to print any details from the application and stamp them with the company's seal for use as needed, including proof and litigation and be an argument when facing the client.
- I acknowledge that the personal data/information provided on the electronic platforms is evidence against me.
- The company is entitled to send any notification, message, statement, or advertising or marketing content by any technical means, whatever its nature or form, targeting, directly or indirectly, awareness messages, updates, discounts, and notifications from any Type or promotion of the financing products or programs to be financed.
- The client acknowledges that he has reviewed the guide to protecting customers in the nonbanking financial sector issued by the Financial Regulatory Authority (FRA) on the company's electronic platforms (including the company's website and electronic application) before signing the financing contract, which contains all the risks that could arise from dealing in services that replace the financing contract.
- The customer also acknowledges that he has reviewed the aforementioned guide and has fully understood its content and the services provided to him under the financing contract, after conducting the due diligence process. Accordingly, he absolves the company of any liability resulting from not understanding the aforementioned guide, services, and risks resulting from them.

- The customer acknowledges that he has received and been informed of the schedule of financing installments and their due dates.

- If the customer has any complaint regarding the services provided to him, he can submit a complaint in writing or through agreed upon methods to the company's competent complaints department, provided that in exchange for receiving the customer's complaint, the company delivers to the customer evidence of receipt of his complaint. The company follows up and addresses the complaint submitted by the customer quickly and fairly, and within a period of two weeks from the day of its submission. Post studying the written complaint submitted, the company provides the customer with a written notice stating that the company accepts or rejects the complaint submitted by the customer, explaining the reasons leading to this, and mentioning the proposed compensation. If necessary. In case the customer is not satisfied with the company's response to his complaint, the customer may rely or resort to Clause No. (10) of the financing contract related to settling disputes or resort to the competent department of the Financial Regulatory Authority (FRA). If the customer has any inquiries related to following up on the complaint submitted by him, he can contact the Complaints Department as follows:

Sevencomplaints@seven.eg

- The customer agrees to the right of the company or any other party to whom it has entrusted the implementation of any of its obligations imposed on it under the terms and conditions of use of electronic platforms. The company is entitled to record the phone calls that are received on the number designated for customer service and to keep them and serve as conclusive evidence against the customer.

- The customer acknowledges that he is the real beneficiary of the financing and that all sources of private funds to pay the financing amount are legitimate sources. He is also obligated to provide the company with any other additional information that may be required to determine the sources of funds used to pay the installments in accordance with the provisions of the Anti-Money Laundering Law No. 80 of 2002 and its executive regulation and its amendments. In all cases, the customer acknowledges his full responsibility for the validity and accuracy of the data and documents submitted to the company (electronically and on paper) and acknowledges that he bears all legal responsibilities and consequences in case that it is proven otherwise.

The customer acknowledges, after signing the financing contract, after his express approval of all the terms and conditions of using the electronic platforms and pledging to perform all his obligations and submitting all the required data and documents and signing them in person and complying with the terms of the electronic platforms, the customer gives his express and unconditional consent to deal through electronic means, media, and emails, which correct and effective.

- The client declares a final, unconditional and irrevocable declaration that he has nothing preventing him from committing to pay all his financial obligations on their due dates and on an ongoing basis. His cessation of paying any of his financial obligations at any time is deemed fraud and deception and he bears responsibility for that civilly and criminally. His contract with the company is based on his personal acknowledgment of his ability to pay his financial obligations resulting from the contract. The customer agrees to the procedures and conditions contained in the early Settlement clause, which includes submitting the early Settlement request to the company and the company's approval of it. The debt owed is calculated through the company's competent department, noting that any accelerated payment made in contravention of the above will not be taken into account towards the company.

- The customer fully and unconditionally agrees that he alone is responsible for his digital identity (password - password - electronic transactions - personal data - via the application), and the (the customer) acknowledges his responsibility for all digital transactions and operations that take place on his electronic application as long as these instructions and operations were carried out through the mobile phone line number linked exclusively to his electronic application. Utilizing operational data, and the company's books and electronic records will be evidence against the client and all, including proof and litigation, and will be evidence against the client.

- The customer acknowledges his civil and criminal responsibility for all transactions that he carries out through the electronic platforms or the application as long as these transactions were carried out through the mobile phone line number linked exclusively to his own accounts on the electronic platforms and using operating data, and the company's books and electronic records will be evidence against the customer. In all, and for this purpose, the company reserves its full right to print any details or operations from the application or through the platform and stamp them with the company's seal for use when needed, including proof and litigation, and to serve as evidence against the customer.

- The customer acknowledges updating his data immediately after any changes occur in it or when Company request for this.

- The customer acknowledges reviewing and agreeing to all terms, conditions and policies of electronic platforms stated on the website and mobile application of the first party, and they are deemed an integral part of this contract whenever the customer's data is registered on any of them.

Policies for using the company's electronic platforms

- All transactions on electronic platforms are made in Egyptian pounds.

- The customer's mobile phone number is linked to the electronic platforms. In all cases, it is not permissible to link more than one mobile phone number to one customer.

- The customer bears sole responsibility for the accuracy of all information and data that he enters while dealing with any of the electronic platforms. The customer acknowledges that the transactions and data that he enters are dealt with without any additional review by the company and/or without obtaining written notices and/or without verifying them or not. The company does not bear any responsibility towards the customer in the event of an error in any data entered on any of the electronic platforms

- The use of any of the electronic platforms is limited to the customer in accordance with the applicable terms of use and within the scope of use available from the company.

- The customer alone is absolutely and unconditionally responsible before the company for all expenses and obligations resulting from the use of any of the electronic platforms, as well as the consequences of misuse and/or loss of the customer's mobile phone and/or use of the mobile number by anyone other than the customer.

- The customer may not dispose of the products in any way before the customer pays the full value of the installments and/or obtains the company's prior written approval to carry out this disposal. Any disposal of these products prior paying the full value of the unpaid amounts is considered absolutely invalid and will not be enforceable against the company. The terms of the remaining installments will come due with it.

- In case that the customer fails to pay any installment due under the financing contract, the company may notify the service or good provider of this to take the necessary measures against the customer in accordance with the policies, terms and conditions applied by the service or good provider in similar cases in light of the laws and decisions regulating that.

General provisions for using electronic platforms

- The company is not responsible for any fees collected from any party other than the fees announced on any of the company's electronic applications and electronic platforms, as the registration and activation service are free on the electronic platforms.

- The company is entitled to accept or reject the registration request for the company's electronic platform services according to its absolute discretion and without any responsibility on the part of the company in any case.

- The company is not responsible for any disputes or disagreements that arise between the customer and the providers of goods or services regarding the goods and services purchased and obtained through any of the company's electronic platforms, and the company is not considered a party to those relationships.

- The provisions and controls of the Egyptian Consumer Protection Law govern the relationship between the customer and the provider of the service or commodity, especially with regard to the return and exchange of goods. The customer is entitled to submit a request to return or exchange any good with the relevant provider, whether or not the aforementioned request is accepted is the responsibility of the provider of the good or service himself in accordance with the exchange policies. applicable in his store in a manner that does not violate the controls and provisions of the Egyptian Consumer Protection Law and without prejudice to the customer's relationship with the company.

- The company is not responsible for the refusal of the service or commodity provider to accept the completion of the purchase process using any of the company's electronic platforms or for any defect in the products sold. Any claim by the customer against the merchant will not be the subject of a claim against the company, and the company will add any refund value from the credit limit only after you receive approval for a properly issued return request from the provider of the good or service

- The company or any other party to whom it may be entrusted to carry out any of its obligations imposed on it under the terms and conditions of using the electronic platforms is entitled to record the phone calls that are received on the number designated for customer service and keep them as conclusive evidence against the customer.

- The company may, at any time, terminate the activation of any of its electronic platforms without prior notification to customers or giving reasons.

- The company reserves the right to amend any of the terms and/or conditions for using its electronic platforms, and any amendment or change will become effective and binding on the customer after notifying him of it by any of the means used by the company, provided that his knowledge is related to that change, and in case that the customer does not accept it for any of the amendments or changes, he must notify the company of his desire to terminate the contract, and immediately stop conducting any operations through the electronic platforms, and submit to the company a request to

stop the service and make the necessary adjustments, including payment he may owe as a result of any current or previous purchases. The customer performing any new transaction or continuing an existing

transaction - after being informed of the amendment or change - is considered his acceptance of this amendment or change, and he may not then protest that it is not effective against him.

- The company reserves the right from time to time when there is justification to amend the rates of fees and interest rate applied to the provision of the service without objection by the customer, and it shall be applied to all financing operations subsequent to the modification of prices.

- In case the customer unilaterally chooses a financing program with a floating interest, the company is entitled to amend the installment schedule in accordance with this change and notify the customer of this change, noting that the customer's choice of a program with a floating interest is considered an unconditional prior approval to amend the customer's installment schedule in light of this change.

- In case of suspicion of a transaction being carried out using the electronic platforms, the company's employees will contact you by phone on the numbers registered with the company in advance to review the operations. In case that the company is unable to reach you, the company reserves the right to reject the transaction and stop your use of the electronic platforms temporarily to protect you from the risks. Theft, forgery and fraud.

- The customer is entitled to purchase through any of the other electronic platforms (not owned by the company), and in doing so he is committed to the terms and conditions of these platforms and without any responsibility on the part of the company.

Acknowledgment of acceptance of ignorance - the company's electronic platforms

- The customer is committed to maintaining the digital identity and personal identification information and not disclosing them. Accordingly, the customer will be solely responsible for disclosing any data, whether personal or financial, or information related to the operation of the application, as such disclosure constitutes an error, default, and negligence in preserving this data.

- The customer acknowledges his civil and criminal responsibility for all transactions he carries out through the electronic platforms or the application as long as these transactions were carried out through the mobile phone line number linked exclusively to his own accounts on the electronic platforms and using operating data. The company's books and electronic records will be evidence against the customer and all. Thus, the company reserves its full right to print any details or operations from the application or through the platform and stamp them with the company's seal for use when needed, including proof and litigation, and to serve as evidence against the customer.

- The customer acknowledges that the company will not be responsible or bear any costs or burdens that may occur as a result of service interruptions on the Internet/mobile phone network or as a result of any problems or malfunctions that may occur on the network or mobile phone line.

- The customer acknowledges his acceptance of receiving announcements about the company's offers and services via his e-mail or any other means of communication.

- The customer acknowledges his awareness and consent to the company's use of cookie technology in order to facilitate and speed up the process of browsing electronic platforms, learn more about his preferences, provide the best services on electronic platforms in accordance with his choices, distinguish users from each other, and identify problems that they may encounter with the aim of improving the platforms' services. Electronic and user experience through the company obtaining some data - non-personal - whose analysis contributes to a better understanding of the requirements and interests of visitors and/or customers.

- As well as targeting the company's marketing and advertising campaigns more effectively by providing the customer with advertisement for the goods, services, and facilities provided by the company vis his e-mail or any or any other means of communication.
- The company is committed to maintaining the strict confidentiality of the customer's data and not disclosing any information about him or his transactions to others without his prior written approval and within the limits of this approval, except for the case in which the company is committed to providing specific information to the Financial Regulatory Authority (FRA), regulatory or judicial authorities, classification or inquiry companies. Credit institutions or entities and companies that the company contracts with for the purpose of providing financing services, or those that carry out securitization, refinancing, or factoring activities, or in the event that the company transfers its rights arising from the financing contract.
- By signing the financing contract, the customer authorizes the company, or whomever it deems appropriate, whether individuals, companies, or others to carry out the necessary field inquiries to verify the person of the applicant, examine his credit history, inquire about him in all banks, and review his consolidated position in the Central Bank of Egypt and with all governmental and non-governmental agencies and departments. Using all means and media that the company deems appropriate for inquiries.
- The customer acknowledges that his signing of the financing contract comes post his explicit approval of all the terms and conditions of utilizing the electronic platforms and a pledge to perform all his obligations, submit all the required documents, sign them in person, and comply with the terms of the electronic platforms.
- The customer acknowledges full responsibility for reviewing all terms and conditions and the policy for using electronic platforms on a regular basis.
- All terms and conditions mentioned above are subject to the Egyptian law, and in the case of disputes, the Egyptian courts, including the economic courts, are the recognized authority to consider and decide these disputes.
 - The Terms and Conditions were drafted in two languages Arabic and English; Arabic version shall prevail in case of any conflict.