Elite Golden Sands

Terms of Service

Elite Golden Sands Real Estate L.L.C S.O.C

Effective Date: 02.09.2026

PART A GENERAL TERMS

1 WHO WE ARE

1.1 The Golden Sands Platform is owned and operated by Elite Golden Sands Real Estate L.L.C S.O.C ("Golden Sands", "we", "us", "our"), a limited liability company (single owner) incorporated in the United Arab Emirates with trade license number *1574944,* real estate brokerage registration (Office Registration Number) 57493 with the Real Estate Regulatory Agency of the Dubai Land Department, and registered address at S04-05 R114 Building Trade Centre First, trade center, Dubai.

1.2 "Platform" means, together: the website at goldensandsestate.com and its subdomains; the investor and agent dashboards; the Property Tracker CRM; the support desk; the Golden Sands CRM mobile application; and all content, tools, calculators, data and AI features made available through any of them.

1.3 You can contact us about these terms at info@goldensandestate.com or at our registered office.

2 AGREEMENT TO THESE TERMS

2.1 If you create an account, you accept these Terms by ticking the acceptance box (or an equivalent affirmative step) during registration and, again, wherever you are asked to confirm acceptance before completing a purchase. If you browse the Platform without an account, you accept these Terms by accessing and continuing to use it. If you do not agree, do not use the Platform.

2.2 These terms are a legally binding agreement between you and Golden Sands. If you use the Platform for, or on behalf of, a company or other entity, you confirm you are authorized to bind that entity, and "you" includes it.

2.3 These Terms comprise this Part A, the Schedules that apply to your account type or to the feature you use, our Privacy Policy, and any supplemental terms (including our Cookie Policy) presented when you activate a specific feature, if there is a conflict, supplemental terms prevail over the Schedules for the relevant feature, and the Schedules prevail over this Part A for the relevant account type.

2.4 These Terms are drafted and published in English, and the English Text governs. Platform content may be displayed in other languages and other display currencies for convenience (including USD, RUB, EUR, CNY and other major currencies) for convenience; such display does not amend these Terms, and the United Arab Emirates Dirham (AED) is the contractual currency for all Listings and Fees (Clause 9.4).

3 DEFINITIONS

3.1 In these Terms:

"Account" means a registered public account of any type;

"Agent" means a user registered under the Agent / Agency account type (a licensed broker, brokerage or their agent);

"Owner" means a user registered under the Owner account type listing property they hold;

"Investor" means a user registered under the Individual account type;

"Listing" means a property advertisement published or submitted for publication on the Platform;

"GoldenChips" or **"chips"** means the prepaid platform credits described in Schedule 2;

"CRM" means the Property Tracker customer relationship management application;

"AI Features" means GoldenGenie and the other automated and AI-assisted features described in Clause 8;

"Fees" means any amounts payable to us for chips, subscriptions, CRM access or other paid services;

"User Content" means content you submit to the Platform, including Listing text, images, videos, brochures, messages, reviews and profile information.

4 ELIGIBILITY AND ACCOUNTS

4.1 You must be at least eighteen (18) years old and have full legal capacity to use the Platform. The Platform is not directed at minors.

4.2 Registration information must be truthful, accurate and complete, and kept up to date. We verify contact details by one-time code at registration and may repeat verification at any time. We may decline or condition any registration where required for legal, regulatory, security or compliance reasons.

4.3 You are responsible for keeping your credentials and for all activity under your Account. Notify us immediately of any suspected unauthorized use. You may not share, sell or transfer your Account.

4.4 Your account type determines the features available to you and which Schedules apply: Schedule 4 (Investors); Schedule 1 and 2 (Agents and Owners); Schedule 3 (subscription and CRM access); Schedule 5 (supplemental services).

5 OUR ROLE

5.1 The Platform is a venue. It enables Owners and Agents to advertise property and enables Investors and other users to discover property, run analyses and contact the responsible Agent or Owner. We are not a party to, and do not broker, negotiate, conclude or guarantee, any sale, purchase, lease, reservation or other transaction between users, and no agency, brokerage, fiduciary or advisory relationship arises between you and us by virtue of your use of the Platform alone.

5.2 Golden Sands is itself a licensed real estate brokerage. Where you separately engage us to provide brokerage, property management, holiday homes or other professional services, that engagement is governed by its own written agreement and applicable law; these Terms govern only your use of the Platform.

5.3 Nothing on the Platform; including Listings, market data, scores, calculators, AI outputs, guides or blog content; is legal, financial, investment, tax, mortgage or valuation advice, or an offer capable of acceptance. Obtain Independent professional advice before any property decision.

5.4 You transact with other users at your own risk. Conduct your own due diligence, counterparty and documentation. Never transfer money to another user without proper, enforceable documentation (such as a signed sale and purchase agreement or lease); the Platform does not process payments for property transactions between users. If you believe you are a victim of fraud, contact the competent authorities.

5.5 We may; but, except where mandatory law requires, are not obligated to; review, screen, verify, flag, hold, decline, edit the presentation of, or remove any Listing or User Content, before or after publication, using human review, automated checks, or both. Automated checks and AI flags are advisory inputs to human decisions. A “verified” or similar indicator means only that stated checks were performed against documents or information supplied to us at a point in time; it is not a warranty of accuracy, legality or

current availability. Our exercise or non-exercise of these rights does not make us responsible for User Content or Listings.

6 ACCEPTABLE USE

6.1 You must not, and must not attempt to:

a) Use the Platform unlawfully, fraudulently, or to publish content that is false, misleading, infringing, defamatory, obscene or otherwise objectionable;

b) Gain unauthorized access to any part of the Platform, other user's account or records, or any connected systems, or probe, scan or test its vulnerability without written consent;

c) Interfere with or disrupt the Platform, or introduce malware or other harmful code;

d) Impersonate any person or misrepresent your identity, license or authority;

e) Harass, abuse or spam other users, or use contact details obtained through the Platform for any purposes other than responding to the relevant enquiry and the proposed transaction (see Clause 6.1(h) and 11.2);

f) Use Robots, spiders, crawlers, scrapers or any automated or manual means to extract, harvest, copy or compile the Platform, its Listings, its data or any database from it, or bypass any technical or robot-exclusion measures, or frame or mirror any part of the Platform;

g) Reverse engineer, decompile or derive source code from the Platform, or resell, sublicense or commercially exploit the Platform or its content without a written license from us;

h) Use personal data of other users except as permitted by Clause 11.2, or send them marketing without their consent;

i) Circumvent fees, Golden Chip charges, role-based access controls or any usage limits.

6.2 We may investigate suspected breaches, preserve and disclose related information where the law permits or requires, and report unlawful conduct to the competent authorities.

7 INTELLECTUAL PROPERTY AND YOUR CONTENT

7.1 We (or our licensors) own all rights in the Platform and its content, including software, design, text, graphics, compilations, databases, market statistics and trademarks. We grant you a personal, limited revocable, non-exclusive, non-transferable license to use the Platform and its content for the purposes contemplated by these Terms. All other rights are reserved. You may not use our marks without prior written consent.

7.2 The Platform's aggregated market data, statistics, scores and analytics are our proprietary compilations. We may create, use and commercialize aggregated and anonymized statistics derived from Platform activity, in accordance with our Privacy Policy.

7.3 You retain ownership of your User Content. You grant us a worldwide, non-exclusive, royalty-free, sublicensed and transferable license to host, store, reproduce, adapt (for formatting and display), publish, publicly display, distribute and promote your User Content in connection with operating, marketing and improving the Platform; including, where you use a share or post feature or otherwise authorize it, republication of your Listing content to social media and other distribution channels. This license continues for as long as the relevant content remains on the Platform and, for copies already lawfully distributed or published, thereafter.

7.4 You warrant that you own or have all rights, permissions and consents needed for your User Content (including in respect of photographs, floor plans and any people or property depicted) and that it does not infringe any third-party right or any law. User Content is submitted on a non-confidential basis. You are responsible for keeping your own copies.

7.5 We may remove or disable User Content that we reasonably consider breaches these Terms or any law. If you believe content on the Platform infringes your rights or is unlawful, notify us at info@goldensandestate.com with full details and we will act within a reasonable time; where the law permits or requires, we may disclose the identity of a poster to a rights claimant or authority.

8 AI FEATURE (GOLDENGENIE AND AUTOMATED TOOLS)

8.1 The Platform includes AI-assisted features under the GoldenGenie name and elsewhere, such as conversational search, listing-description generation and translation, price suggestions, lead and opportunity scoring, deal and ticket summaries, drafted messages, document pre-checks and portfolio commentary ("AI Features"). AI Features are assistive tools generated by automated systems. Their outputs may be inaccurate, incomplete, outdated or inappropriate, are provided for information only, and must be checked before use.

8.2 Human control and automated replies. AI checks, scores and flags are advisory. Some Platform communication; including support-desk replies, enquiry acknowledgements and in-platform chat responses are generated and sent automatically by AI Features, without prior human review. Where that is so, the communication is identified as

automated and carries a notice that it is generated by an automated system, is provided for information only, is not legal, financial, investment, tax, mortgage, valuation or other professional advice, and does not make, accept, vary or conclude any offer, contract or transaction. You may ask for a human at any point in an automated exchange, or contact us under clause 1.3, and the matter will be referred to a person. Decisions that produce legal effects concerning you or similarly significantly affect you including verification outcomes, suspension and account deletion are taken or reviewed by a human, and you may ask us to review any such decision. Messages sent from your Account, including AI-drafted and automated messages sent from it, are your responsibility as between you and us and as against other users. Where AI Feature can take an action on your behalf (for example, raising a support ticket), it will do so only with your confirmation.

8.3 No reliance. AI outputs; including price suggestions, estimates, deal explanations, ROI narratives and scores, are indicative only. They are not valuations by a licensed valuer, not offers, not lending or credit decisions, and not professional advice, and must not be relied on as such.

8.4 You remain fully responsible for any content you publish or send, including content generated or translated by AI Features, and you must review it for accuracy and legal compliance before publication. You must not use AI features to create unlawful, misleading or infringing content.

8.5 AI Features may operate in multiple languages; outputs in any language remain subject to these Terms, whose English text governs.

9 MARKET DATA, SCORES AND CALCULATORS

9.1 Market statistics, price histories, price-drop percentages, savings figures, opportunity scores, heatmaps, travel-time results and trend data displayed on the Platform are derived from Platform data and, in some cases, third-party sources, using our methodologies. They are estimates, may contain errors or omissions, can change without notice, and are provided for general information only.

9.2 The calculator (including the market / ROI calculator and the affordability calculator) is an illustrative model driven by your inputs and stated assumptions. Their outputs; including any figure described as affordable, estimated, approved-style or eligibility-style, are not offers of finance, mortgage pre-approvals, credit decisions or bank

commitments. Actual lending criteria, rates and outcomes are determined solely by licensed financial institutions.

9.3 Multilingual Support: The platform may be displayed in multiple languages for user convenience; however the terms are drafted and governed strictly as per the English text. Content and translations generated in other languages including those produced by automated AI features are provided for convenience only ,do not amend these terms. And the English text shall prevail in all instances.

9.4 Multicurrency Support & Exchange Rates: Prices and fees across the Platform may be displayed in multiple display currencies including United States Dollars (USD), Euros (EUR), Chinese Yuan (CNY), Russian Rubel (RUB) and other major global currencies-for user convenience for all listings and fees. Currency conversions displayed on the platform are indicative only, calculated and updated every 12 hours based on applicable exchange rates provided by third – party sources. The binding AED figure prevails in all transactions and calculations.

9.5 Property values and rents can fall as well as rise. Past Price movements are not a prediction of future performance.

10 FEES, PAYMENTS, TAXES AND REFUNDS

10.1 Fees for Golden Chips, subscription plans, CRM access and any other paid services are as displayed at the point of purchase or as set out in the applicable Schedule. Unless expressly stated otherwise, displayed Fees are exclusive of VAT, which is added at checkout where applicable. Our tax registration number is [105257483500003].

10.2 Payments. Fees are collected through a third-party payments portal made available to us by a service provider and settled through a licensed payment service provider. By Providing a payment method you authorise us, and that service provider and payment service provider acting on our behalf, to charge the amount displayed at checkout. In order to take the payment, information about you and your transaction, including your name, contact details, billing address, payment method details, transaction amount, currency and reference, is transmitted to and processed by those providers on their own infrastructure, under their own terms and privacy notices, and may be processed outside United Arab Emirates. Card details are entered on and held by the payment service provider; we do not receive or store full card numbers. Clause 11 and our Privacy Policy, which identifies the providers used, explain how this data is handled. Where a payment

is collected in the name of a payment facilitator or merchant of record other than us, that will be disclosed at checkout, and your contract for the Platform services remains with us. We are not responsible for losses caused by your payment method lacking funds or by errors of your bank and card issuer.

10.3 Refund policy. This clause is our refund policy and applies to all Fees; there is no separate refund policy document. A summary of it is displayed at checkout and in payment confirmations, and this clause prevails over any summary. Except where these Terms expressly provide otherwise or mandatory applicable law (including UAE consumer protection law) requires, Fees are non-refundable once the relevant service has been provided — that is, once chips are credited, a Listing is published, access is granted, or a subscription period has started. Nothing in these Terms limits rights you have under mandatory law. Approved refunds are made to the original payment method; once we provide proof of the refund transaction, issues of delay or access to funds are between you and your bank or provider. If the original method is no longer active, you must tell us before the refund is initiated and provide satisfactory evidence of an alternative method. Where a service has not been provided for example, where a payment is taken but chips are not credited, a Listing is not published or access is not activated and where a charge is duplicated or manifestly erroneous, we refund the amount charged in full. A refund request must be sent to the contact details in clause 1.3 within fourteen (14) days of the charge, quoting the transaction reference; we assess it within a reasonable time and in any event within thirty (30) days, and tell you the outcome and the reason for it. Refunds are calculated and paid in AED; we are not responsible for exchange-rate movements or for charges applied by your bank, card issuer or payment provider. Chips already credited, Listings already published and subscription or CRM access periods already started are not refundable, and the treatment of unused chips and unexpired access periods on closure or termination is set out in Schedules 2 and 3. Raising a chargeback instead of a request under this clause may lead to suspension under clause 10.5. Nothing in this clause affects rights you have under mandatory applicable law, including UAE consumer protection law.

10.4 No guarantee of results. Paid features; including chips-funded publication, featured placement, subscription and CRM access, are provided for your convenience and do not guarantee visibility, viewer numbers, leads, enquiries, responses or the success of any Listing or transaction.

10.5 We may set off amounts you owe us against amounts we owe you, and may suspend Accounts engaged in payment fraud or abusive chargebacks.

11 PRIVACY AND DATA PROTECTION

11.1 Our Privacy Policy explains how we collect, use, store, share and protect personal data in connection with the Platform, in accordance with UAE Federal Decree-Law No. 45 of 2021 on the Protection of Personal Data and other applicable law. It forms part of these Terms.

11.2 Agents and Owners as recipients of personal data. When an Investor's personal data reaches you through the Platform (for example, through an enquiry, lead or message thread), you receive it as an independent controller. You must: use it only to respond to that enquiry and to progress the proposed transaction; comply with applicable data protection law; not add the person to marketing lists or contact them for unrelated purposes without their consent; keep the data secure; and delete it when it is no longer needed for those purposes or required by law. Breach of this clause is a material breach of these Terms.

11.3 Identity and licensure documents submitted for verification are handled in accordance with the Privacy Policy and retained as required by law, including anti-money-laundering record-keeping requirements applicable to the real estate sector.

11.4 In-platform messaging. Message threads between users are stored against the relevant enquiry and are accessible to both user and admin. They are not private as against us: we may access, review, retain and use them to operate and secure the Platform, resolve disputes, prevent fraud, enforce these Terms and comply with law. Do not treat threads as confidential between users, and do not share government IDs, payment credentials or other sensitive data in them.

11.5 We send service communications (verification codes, receipts, security and account notices) by the channels you have registered. Marketing communications are sent only with your consent, which you can withdraw at any time in your settings or via the opt-out in the message.

11.6 Where we store your data. Personal data and Platform content are hosted on infrastructure operated by us and by our service providers, comprising a primary on-premises server located in Canada and secondary third-party object storage. Personal data is therefore stored and processed outside the United Arab Emirates. We transfer personal data outside

the United Arab Emirates only as permitted by Federal Decree-Law No. 45 of 2021 and its implementing rules that is, to a jurisdiction offering an adequate level of protection or, where that basis is not available, on the strength of appropriate contractual safeguards, your consent or another lawful basis and we impose written confidentiality and security obligations on our hosting and storage providers. The hosting locations, the providers used and the safeguards applied are described in the Privacy Policy, which is updated as those arrangements change.

11.7 Retention. We keep personal data only for as long as it is needed for the purposes for which it was collected. Identity, licensure and transaction records are retained for the period required of a licensed real estate brokerage under applicable anti-money laundering law (currently not less than five (5) years from the end of the business relationship or the date of the transaction). Other data is deleted or anonymised once it is no longer needed for those purposes, and clause 17.3 applies on closure of your Account.

12 THIRD-PARTY SERVICES AND LINKS

12.1 The Platform relies on and links to third-party services (including payment processors, maps, video hosts, messaging and mail providers, exchange-rate sources and AI model providers). We do not control third-party sites or services, links to them are provided for convenience and are not endorsements, and your use of them is governed by their own terms. To the maximum extent permitted by law, we exclude liability in respect of them.

13 Availability and changes

13.1 The Platform is provided on an as-available basis. We may modify, suspend, restrict or withdraw all or part of the Platform or any feature or content for business, operational, security, legal or regulatory reasons, and do not guarantee that it, or any content, will always be available or uninterrupted.

13.2 We may amend these Terms. The current version and its effective date are published on the Platform. For material changes affecting registered users, we will give reasonable advance notice through the Platform or your registered contact details where practicable. Your continued use after the effective date constitutes acceptance; if you do not agree, stop using the Platform and, if you wish, close your Account under clause 17.3.

14 Disclaimers

14.1 To the maximum extent permitted by applicable law: the Platform and all content are provided as is and as available; we exclude all implied conditions, warranties and representations; and we do not warrant that Listings or any other content are accurate, complete, current, lawful or available as described, that any property exists, is as depicted or remains available, that the Platform is error-free, secure or free of harmful components, or that defects will be corrected. You are responsible for configuring your own devices and security. Nothing in this clause limits rights that mandatory law grants you.

15 Limitation of liability

15.1 Nothing in these Terms excludes or limits liability that cannot lawfully be excluded or limited, including liability for fraud or fraudulent misrepresentation, for death or personal injury caused by negligence, or under mandatory consumer protection law.

15.2 If you use the Platform in a business or professional capacity (including as an Agent, brokerage or Owner acting in the course of business), then, subject to clause 15.1, we are not liable — in contract, tort (including negligence), breach of statutory duty or otherwise — for loss of profits, revenue, sales, business, opportunity, goodwill or reputation, business interruption, loss or corruption of data, or any indirect or consequential loss, in each case even if foreseeable.

15.3 If you use the Platform as a consumer, we are responsible for foreseeable loss caused by our breach of these Terms or our failure to use reasonable care and skill; we are not responsible for business losses or for loss that is not foreseeable.

15.4 Subject to clause 15.1 and 15.3, if you use the Platform in a business or professional capacity (including as an Agent, brokerage or Owner acting in the course of business), our total aggregate liability to you arising out of or in connection with the Platform and these Terms is limited to the greater of (a) the Fees you paid us in the twelve (12) months preceding the event giving rise to the claim and (b) AED 5,000 (five thousand United Arab Emirates Dirhams). This clause does apply to consumers, whose position is governed by clause 15.3 and by mandatory applicable law.

15.5 Subject to clause 15.1, we are not liable for the acts, omissions, content or conduct of other users, for Listings, or for any transaction, negotiation or interaction between users, whether it takes place on or off the Platform.

16 Indemnity

16.1 If you use the Platform in a business or professional capacity, you will indemnify us and our officers, employees and affiliates against claims, losses, liabilities, fines and reasonable costs arising from: your User Content and Listings; your breach of these Terms or of law (including advertising, licensing and data protection law); your dealings with other users; or your infringement of third-party rights. This clause does not apply to consumers, whose responsibility for breach is determined by applicable law.

17 Suspension, termination and account closure

17.1 We may delete, restrict or terminate your access to all or part of the Platform, or remove content, where: you materially or repeatedly breach these Terms; we reasonably suspect fraud, unlawful activity or a security risk; we are required to do so by law, a regulator or a court; or amounts due remain unpaid. For breaches capable of remedy that are not serious, we will normally give notice and a reasonable opportunity to remedy first.

17.2 Submitting a forged, tampered or knowingly expired identity or licensure document leads to permanent suspension of the Account, in addition to any report to the competent authorities.

17.3 You may close your Account at any time from within the Platform. On closure: your saved properties, alerts, comparisons, portfolio entries and connected social accounts are deleted; your personal details and identity documents are anonymised or deleted in accordance with the Privacy Policy; records we are required to retain as a licensed brokerage or under applicable law (including anti-money-laundering law) are retained for the required period; and your live Listings are taken down. Unused GoldenChips and unexpired subscription or CRM access periods are treated as set out in Schedules 2 and 3.

17.4 Clauses which by their nature should survive termination (including clauses 7, 9, 10, 11, 14, 15, 16, 18, 19 and 20) survive it.

18 Future features and digital assets

18.1 Statements on the Platform about future plans — including any roadmap, vision or architecture describing blockchain integration, tokenization, real-world-asset infrastructure, primary or secondary markets, or the deployment of GoldenChips or any other unit in on-chain form — describe long-term intent only. They are not commitments to any product, feature or date, and are not an offer, solicitation, invitation or

recommendation to buy, sell or subscribe for any token, security, virtual asset or financial instrument.

18.2 GoldenChips are, and remain, closed-loop platform utility credits as described in Schedule 2. Nothing in these Terms or on the Platform converts them into, or entitles you to, an investment, a financial product or a virtual asset. Any future migration, conversion or exchange of chips into any other form (including any on-chain representation) would be at our sole discretion, subject to applicable law and any required regulatory approvals, offered (if at all) on separate terms requiring your acceptance, and without any assurance of availability, timing, eligibility or equivalence of value.

18.3 New features may be subject to supplemental terms presented when you first activate them.

19 General

19.1 Entire agreement. These Terms (including the Schedules, the Privacy Policy and applicable supplemental terms) are the entire agreement between you and us regarding the Platform and supersede prior arrangements on that subject. Separate written agreements for professional services are unaffected and prevail for their own subject matter.

19.2 We may assign or transfer our rights and obligations under these Terms to an affiliate or successor; we will notify you and your rights will not be reduced as a result. You may not assign or transfer yours without our written consent.

19.3 A delay or failure by us to enforce any provision is not a waiver. If any provision is held unlawful or unenforceable, it is severed to the minimum extent necessary and the remainder continues in force. These Terms do not create rights enforceable by any person other than you and us.

19.4 Force majeure. We are not liable for failure or delay caused by events beyond our reasonable control; our obligations are suspended for the duration of the event and we will use reasonable efforts to resume performance.

19.5 Territorial scope. The Platform is directed at users in the United Arab Emirates. Listings or services relating to territories outside the UAE are made available only where and to the extent lawful, may be withdrawn at any time, and we make no representation that the Platform or its content is appropriate or available in any other territory.

19.6 Notices to you may be given via the Platform or your registered contact details; notices to us must be sent to the contact details in clause 1.3.

20 Governing law and disputes

20.1 If a dispute arises, please contact us first at info@goldensandesate.com; we will try to resolve it amicably within a reasonable time.

20.2 These Terms, their subject matter and formation, and any non-contractual obligations arising out of them, are governed by the federal laws of the United Arab Emirates as applied in the Emirate of Dubai.

20.3 Subject to any mandatory forum rights you have as a consumer, the courts of Dubai have exclusive jurisdiction over any dispute or claim arising out of or in connection with the Platform or these Terms.

21 SCHEDULE 1 — LISTING TERMS (AGENTS AND OWNERS)

21.1 This Schedule applies to every Agent and Owner and to every Listing, in addition to Part A.

21.2 Listing warranties. For each Listing, you represent and warrant, on submission and on a continuing basis, that:

- You are legally permitted to advertise the property in the relevant Emirate or territory;
- If you are an Owner, you can list only 2 properties and is the legal and registered owner of the property or otherwise lawfully entitled to sell or lease it; if you are an Agent, you hold a valid, current authority from the owner to market the property (including any listing form required by the competent authority);
- If you are an Agent, you hold a valid licence and broker registration from the competent real estate authority (including, in Dubai, a RERA broker registration number), and the commercial licences needed to carry on this activity through the Platform;
- You hold any advertising permit required for the Listing (including, in Dubai, a Trakheesi permit), and will enter its number where the listing form requires or provide it to us on request
- Any off-plan property advertised belongs to a project duly registered with, and authorised by, the competent real estate authority, with the required escrow arrangements in place;

- The Listing describes one (1) property only, and its description, specification, media, price and availability are accurate, complete and current, and will be updated or withdrawn promptly on any change;
- Where a previous price and a price-drop percentage are displayed, the previous asking price was a genuine asking price for that property; artificially inflating a previous price to manufacture or exaggerate a drop is misleading advertising, is prohibited, and leads to removal of the Listing and termination of the Account;
- The property is genuinely available and can lawfully be sold or leased, subject to all applicable restrictions; and
- The Listing and your dealings with prospective buyers and tenants comply with all applicable laws, including real estate advertising regulations, and are conducted lawfully and in good faith.

21.3 Publication. Publication of a Listing is subject to deduction of the applicable Golden Chip cost (Schedule 2) and to our rights under clause 5.5, including holding a Listing as pending, requiring amendments, declining publication, or removing a published Listing. Featured, high-priority or similar placements are allocated at our discretion or as a paid feature and carry no guarantee of results (clause 10.4).

21.4 Verification. We may require identity and licensure documents (including Emirates ID, broker licence or registration certificate, and passport photo page) in the formats and size limits stated on the verification page. Documents are reviewed and verified by an authorized person only (clause 8.2). Names must match your profile; certificates must show an active status. Clause 17.2 (permanent suspension for tampered or knowingly expired documents) applies. We may require re-verification periodically or on reasonable grounds.

21.5 Managing Listings. Editing, publishing and unpublishing a Listing is free of chips. Marking a Listing as sold records a sale and is final from your dashboard; republication of a sold Listing requires administrator action, so confirm accuracy before marking. We may correct manifest categorisation or location errors in a Listing's presentation.

21.6 Performance data (views, distinct viewers, saves, alert subscribers, enquiries, price-drop history) is provided for information only and is measured by our methodologies; figures are approximate and clause 9.1 applies.

21.7 Social distribution. If you use a share or post feature (or connect a social account), you authorise us to publish the relevant Listing content to the designated channels under the

clause 7.3 licence. You are responsible for compliance with the terms of the destination network.

21.8 You are solely responsible for your Listings and for your dealings with prospective buyers and tenants; clause 16 (indemnity) applies to Listings.

22 SCHEDULE 2 — GOLDENCHIPS TERMS

22.1 Nature. GoldenChips are prepaid, closed-loop platform credits redeemable only against designated Platform services — principally the publication of Listings at the per-area cost displayed on the Platform, and any other services we expressly designate. Chips are not money, electronic money, a deposit, a stored-value facility usable outside the Platform, a virtual asset, a security, a commodity or an investment product; they have no cash value, carry no interest and confer no right to profit; and they are not redeemable for cash except where mandatory applicable law requires.

22.2 Non-transferability. Chips are personal to the Account credited and cannot be transferred, sold, exchanged, pledged or made available to any other person. Where the Platform permits a broker to buy chips for an invited team agent, that is a purchase credited directly to the agent's balance: the chips belong to the agent's Account from crediting, and the payer acquires no interest in them (the payer is recorded on the ledger as a descriptive label only).

22.3 Acquisition and pricing. Chips are purchased at the rate displayed at the time of purchase (currently AED 1 = 1 Chip). Administrators reserve the right to modify GoldenChip acquisition and pricing. Consumers will be informed of any changes through email and a website pop-up notification. The Free chips granted on signup, under subscription plans or promotionally ("bonus chips") are discretionary and may be varied for the future. We may change the purchase rate and the per-area publication costs at any time with effect for future purchases and future publications; changes do not reduce a chip balance already credited.

22.4 Charging. The applicable per-area cost is deducted once, when a Listing is created. Editing, publishing, unpublishing and marking a Listing sold do not consume chips. If your balance is insufficient, the Listing is refused with the cost and balance displayed.

22.5 Validity and forfeiture. Chips do not expire while your Account remains open and in good standing. Chips are forfeited without refund if you close your Account or if we terminate it for material breach; bonus chips are always forfeited without refund. If we

permanently withdraw the GoldenChips system, we will give reasonable notice and either a reasonable period to use remaining chips or a refund of the unused purchased (not bonus) portion.

22.6 Unlimited allocations under any plan are subject to fair, bona fide business use; we may apply anti-abuse limits.

22.7 Ledger. Our chip ledger recording every credit and debit with its reason and resulting balance is the record of your balance and transactions, absent manifest error. We may run anomaly checks on chip activity and may make corrective adjustments, which are logged.

22.8 Future form. Clause 18 applies to chips. No statement about possible future on-chain or other forms of GoldenChips creates any right, expectation or assurance regarding today's chips.

23 SCHEDULE 3 — SUBSCRIPTIONS AND CRM ACCESS TERMS

23.1 Subscription plans. Plan features, pricing and monthly and annual chip allocations are as displayed at signup and in your dashboard. Plans described as priced on application are as agreed with you in writing. Monthly chip allocations are credited as bonus chips under Schedule 2.

23.2 Billing and renewal. Paid plans renew automatically at the end of each billing period at the then-current price, with a reminder notice sent before renewal. You may cancel at any time with effect from the end of the current period; periods already started are not refunded pro rata except where mandatory law requires. Downgrades take effect from the next period; unused allocations do not carry over unless the plan says so.

23.3 CRM access. Purchased. CRM access may be purchased for a term of 1, 3, 6 or 12 months at the prices displayed. A further purchase extends your existing expiry rather than creating a new account. Access ends automatically on expiry.

23.4 CRM access. Firms, master accounts and seats. A brokerage, agency or other firm takes CRM access through a single master Account held in the firm's name and administered by an individual authorised to bind it. Access for the firm's agents, including sub-brokers, is granted only as invited seats issued from that master Account, and: (a) each seat is issued to a named individual and is activated only once that individual has been separately verified in their own name against their own broker card, licence or registration under the verification provisions of Schedule 1; seats may not be shared, and

no seat may be issued to or used by a person who is not individually licensed or registered where the activity they carry on through the Platform requires it; (b) the firm is responsible to us for the acts and omissions of every person holding a seat under its master Account, and for their compliance with these Terms, as if they were the firm's own; (c) the firm must remove a seat promptly, and in any event within seven (7) days, when the holder leaves the firm or their licence, registration or authority to act ends, lapses or is suspended, and must notify us if it is unable to do so; (d) Fees for seats are payable by the firm on the master Account, and clause 10 applies; (e) roles, permissions and team scope are set by the firm's administrator, and we may act on that administrator's instructions regarding its team, roles and access; and (f) each firm that is a separate legal person holds its own master Account, including where it forms part of a network, franchise or group with another firm holding an Account, and a master Account may not be extended to cover a separate firm.

23.5 When a seat ends, the provisions of this Schedule on invited access and on data on exit apply to the individual concerned, and entitlement to clients, leads and commissions as between the firm and that individual remains a matter for their own arrangement, to which we are not a party.

23.6 Use of the CRM. The CRM is provided for bona fide real estate brokerage business. Access is role-based: you may access only the records your role and team scope permit, and must not attempt to access, alter or export others' records. Lead and enquiry data is personal data and clause 11.2 applies to your use of it. Export functions may be used only for your permitted business purposes.

23.7 Data on exit. Upon termination of your CRM access, you will no longer be able to access CRM records. However, you may request a data export in writing within 7 days of access ending. This 7-day window may be extended at the administrator's discretion; any such change will be communicated via email and also displayed as a pop-up notification on our site. And will we will provide a reasonable export of records you created or own, subject to law, technical feasibility and the rights of others. As between an inviting broker and an invited agent, entitlement to clients, leads and commissions is a matter for their own arrangement, to which we are not a party; we strongly recommend a written agreement between broker and agent covering these points.

23.8 We may add, change or remove CRM features, apply audit logging, send administrative broadcasts, and act on the instructions of an Account's administrator regarding its team, roles and access.

23.9 For business users, the CRM is provided as is and clause 15.2 applies; no service level or uptime is warranted.

24 SCHEDULE 4 — INVESTOR TERMS

24.1 The investor dashboard (enquiries, messages, price alerts, watchlist, portfolio and support) is provided to help you organise your property search; it creates no brokerage or advisory relationship with us (clause 5).

24.2 Enquiries you submit are routed to the Agent or Owner responsible for the Listing, who is responsible for responding and for the accuracy of what they tell you. We do not warrant that any enquiry will receive a response.

24.3 Price alerts and notifications are provided on a best-effort basis; delivery is not guaranteed and figures should be verified on the Listing before you act.

24.4 Portfolio entries are self-declared by you; any valuations, value-change histories or commentary shown against them are indicative outputs to which clauses 8 and 9 apply.

24.5 Clause 5.4 applies to all dealings with Agents and Owners: conduct due diligence, obtain independent professional advice, and never transfer funds without proper documentation.

24.6 Support tickets are handled within reasonable timescales; responses may be generated and sent automatically by AI Features without prior human review, are identified as automated, and are subject to Clause 8.2, including your rights to ask for a human.

25 SCHEDULE 5 — SUPPLEMENTAL SERVICES

25.1 Mortgage support. Any mortgage-related feature of the Platform (including enquiry forms, case tracking and pre-screening) is an introduction and coordination service only. We are not a bank or licensed finance provider; we do not lend, arrange, advise on or guarantee finance; pre-screening outputs are indicative (clause 9.2); and all credit decisions are made solely by licensed financial institutions on their own criteria.

25.2 Property management and holiday homes. Ongoing property management and short-term rental (holiday homes) services are provided only under a separate written agreement with us and subject to the required permits, including the holiday homes operator permit regime for short-term rentals in Dubai. These Terms govern only the Platform features

through which such services are accessed or tracked; guest bookings may carry their own supplemental terms.

25.3 Other service lines. Submitting an enquiry or lead form for any service line creates no engagement, mandate or obligation on either side until a separate agreement is concluded.