



GENERAL TERMS OF SERVICE FOR KLAIM KAPITAL KSA

Last updated: 30-07-2026

INTRODUCTION

This website's General Terms of Service, together with any supplemental policies made available in this website, including our Privacy Policy and Cookie Policy, govern your access to and use of this website and any content, information, products, services, tools, or features made available through it (the "**Terms**").

ACCEPTANCE OF THE TERMS

PLEASE READ THE TERMS CAREFULLY BEFORE USING THIS WEBSITE.

By accessing this website, you confirm that you have read, understood, and agreed to be bound by the Terms. If you do not agree with these Terms, you must immediately stop accessing and using this website.

We reserve the right to update, amend, discontinue, or modify these Terms, this website, or any content, information, products, services, tools, materials, or features made available on this website from time to time.

Unless otherwise stated, any changes to these Terms shall take effect upon posting. Your continued access to or use of this website after such changes are posted constitutes your acceptance to the revised Terms. We highly encourage you to review the Terms periodically to ensure compliance.

PURPOSE OF THIS WEBSITE

This website is made available for general information, business communication, and access to Klaim-related content, tools, and services. Unless expressly stated otherwise, this website does not constitute:

1. an offer to provide financing, credit, insurance, securities, investment products, healthcare services, or any other regulated financial services;
2. medical, legal, tax, accounting, financial, or investment advice;
3. a solicitation, recommendation, or commitment to enter into any transaction; or
4. a confirmation, guarantee, or representation that any individual or entity is eligible for, approved for, or connected with, any Klaim product or service.

Any actual commercial transaction or service agreement with Klaim shall be subject to separate written documentation, eligibility checks, approvals, and applicable legal and regulatory requirements.

PERMITTED USE AND RESTRICTIONS

By accessing and using this website, you confirm that:

1. you are legally capable of entering into binding obligations under the Kingdom of Saudi Arabia ("**KSA**"), either for yourself or on behalf of the legal entity you are representing; and
2. your use of this website complies with all applicable laws and regulations in KSA.

This website is intended for use within KSA only, and we do not represent that content available on or through our site is appropriate for use or available in any jurisdiction outside KSA. We may, at our sole discretion, restrict access to this website, or any part hereof, in any jurisdiction other than the Kingdom of Saudi Arabia.

You shall not conduct, facilitate, authorize, permit, or attempt any text or data mining, web scraping, crawling, harvesting, automated extraction, or similar activity in relation to this website, any services provided through or in connection with this website, or any data, content, information, or materials made available on or through this website without our prior written consent.

This prohibition applies for any purpose, including the development, training, fine-tuning, testing, validation, or improvement of any artificial intelligence system, machine learning model, algorithm, or similar technology.

ACCOUNTS AND SECURITY

This website may require you to create and maintain an account or use login credentials. You are, at all times, solely responsible for:

1. keeping your login credentials confidential;
2. all activity conducted through your account, whether authorized or unauthorized, to the extent permitted by applicable law;
3. ensuring that information provided to us through the website is accurate, complete, and kept up to date; and
4. promptly notifying us if you know or suspect that your account has been compromised.

At our sole discretion and in accordance with applicable laws and regulations in the Kingdom of Saudi Arabia, we may suspend, disable, restrict, or terminate your account if we have reasonable ground to believe that:

1. your account has been compromised or is subject to unauthorized use;
2. your account has been inactive for the period stipulated in the Privacy Policy, unless otherwise required to be retained by applicable law or regulation;
3. you have breached the Terms of this website;



4. your use of the website may expose Kalim, its users, clients, or any third party to legal, regulatory, security, operational, or reputational risk; or
5. suspension is necessary to comply with applicable law, regulation, court order, government request, or security requirement.

USER SUBMISSIONS

You remain solely responsible for all materials and documents that you have submitted through this website. Whenever you submit, upload, or provide information, documents, and other materials to this website, you confirm that:

1. you have all necessary rights, licenses and permissions to provide such materials;
2. the materials are accurate, complete, and not misleading;
3. the materials do not infringe any intellectual property rights or third-party rights;
4. the materials do not contain any viruses, malware or other harmful code; and
5. our receipt, review, storage, processing, and use of such materials for the relevant purpose will not violate applicable laws and regulations in KSA.

Any material submitted, uploaded or otherwise provided by the user through this website may be used by Klaim without restriction or obligation to compensate, subject at all times to applicable laws and regulations in KSA, the proper handling of any personal data, and implementation of appropriate technical and organizational security measures in accordance with the company's Privacy Policy.

UNDERTAKINGS, AUTHORISATIONS, AND CONSENTS

In addition to the undertakings, authorisations, and consents already mentioned in the Terms, where you submit any information to Klaim through this website, you make the following representations, warranties, authorisations, and undertakings:

1. All information, documents, declarations, and materials submitted by you, or on your behalf, are true, complete, accurate, current, and not misleading. You acknowledge that Klaim may rely on such information, to the extent permitted by applicable laws and regulations in KSA, for purposes including onboarding, account administration, eligibility assessment, compliance checks, risk assessment, and the review, approval, management, or monitoring of any account, facility, or service.
2. You undertake to promptly notify Klaim of any change to the information, documents, declarations, or materials previously submitted, including any change in ownership, control, authorization, financial standing, regulatory status, contact details, or any other information relevant to your account, facility, or relationship with Klaim.
3. To the extent permitted by applicable laws and regulations in KSA, you authorize Klaim to obtain, verify, collect, disclose, and exchange information relating to you, your account, your entity, your affiliates, your facilities, and any related parties, from and with third parties where necessary or appropriate for onboarding, compliance, credit assessment, risk management, account administration, facility management, reporting, or legal and regulatory purposes.



4. Without limiting the foregoing and to the extent permitted by applicable laws and regulations in KSA, you authorize Klaim to obtain, collect, disclose, and exchange information with the Saudi Credit Bureau (SIMAH), Bayan Credit Bureau, the Qawaem Program, and any other credit bureau, data provider, regulatory authority, governmental authority, or agency approved or supervised by the Saudi Central Bank (SAMA), where such information is required or reasonably necessary for credit assessment, facility review, account management, compliance, reporting, or any other lawful purposes.
5. You represent and warrant that you are not legally prohibited, restricted, sanctioned, disqualified, or otherwise prevented under applicable laws or regulations from dealing with Klaim, opening or maintaining an account, applying for or receiving any facility, or entering into any transaction with Klaim.
6. You represent and warrant that you are not involved in, connected with, or subject to any ongoing investigation, proceeding, sanction, or restriction relating to money laundering, terrorist financing, fraud, bribery, corruption, tax evasion, or any other criminal or unlawful activity under applicable laws and regulations. You further confirm that any amounts paid or to be paid in connection with any account, facility, service, or transaction with Klaim are from legitimate sources and have not been derived from any illegal activity.
7. You acknowledge that concealing information, failing to update information, submitting false, incomplete, inaccurate, or misleading information, or omitting information required to be disclosed may constitute a violation of applicable laws, regulations, and breach of these Terms. You shall be solely responsible for any loss, liability, penalty, rejection, suspension, termination, or other consequence arising from or in connection with such concealment, omission, misstatement, or failure.

PRIVACY AND PERSONAL DATA

BEFORE SUBMITTING ANY PERSONAL DATA THROUGH THIS WEBSITE, WE STRONGLY ENCOURAGE YOU TO REVIEW OUR PRIVACY POLICY.

You acknowledge that you have read, understood, and accepted Klaim's Privacy Policy and, where applicable, any Personal Data Protection Policy made available to you. You consent, to the extent required and permitted under applicable laws and regulations in KSA, to the collection, use, disclosure, transfer, retention, and processing of personal data in accordance with such policy, the KSA Personal Data Protection Law (PDPL), and other applicable data protection laws.

We will use or process your personal data/information in accordance with the purposes set out in our Privacy Policy and in applicable data protections laws. You must not provide us with personal data about any other person unless you have the right to do so under applicable law and, where required, have provided necessary notices to such individuals or obtained necessary consents from such individuals.



INTELLECTUAL PROPERTY

We are the owner or the licensee of all intellectual property rights in and to this website and its content, including any and all materials posted on it. All such rights are reserved.

Except as expressly permitted in writing by Klaim, you are strictly prohibited from:

1. copying, reproducing, redistributing, republishing, modifying, translating, displaying, selling, licensing, exploiting, or commercializing any and all materials available on this website;
2. removing or altering any and all copyright, trademark, or any proprietary information; and
3. using Klaim's name, logo, trademarks, trade names, domain names, or branding.

ACCURACY, COMPLETION, AND AVAILABILITY OF INFORMATION

Although we make reasonable efforts to keep the information on this website updated, we do not represent, warrant, or guarantee, whether expressly or impliedly, that any content on this website is accurate, complete, current, or free from errors or omissions.

We do not guarantee that this website, or any content on it, will always be available or uninterrupted. We may, act reasonably and, for business, operational, maintenance, security, or regulatory reasons, suspend, withdraw or restrict the availability of all or any part of our site at any time.

LIMITATION OF LIABILITY

You use this website at your own risk.

Klaim Group, its affiliates, and their respective directors, officers, employees, representatives, and agents shall not be liable for any loss or damage arising out of or in connection with your access to, use of, or reliance on this website or any content made available through it, including, without limitation:

1. loss of profits, revenue, business, contracts, opportunity, goodwill, reputation, anticipated savings, or data;
2. business interruption;
3. indirect, incidental, or consequential loss or damage;
4. loss or damage arising from your use of, inability to use, or reliance on this website or any contents therein;
5. loss or damage caused by viruses, malware, cyber-attacks, distributed denial-of-service (DDOS) attacks, or other harmful materials that may affect your systems and devices; or
6. loss of damage arising from third party websites, services, platforms, or content.

Where liability cannot be excluded, Klaim's aggregate liability arising out of or in connection with this website shall be limited to SAR 5,000.



To the extent permitted by applicable laws, we exclude all implied conditions, warranties, representations or other terms that may apply to our website or any content on it.

You agree to indemnify and hold harmless Klaim Group, its affiliates, and their respective directors, officers, employees, representatives, and agents from and against any losses, costs, liabilities, damages, claims, or expenses (including reasonable legal fees) incurred or suffered by them arising out of or in connection with your material breach of these Terms or your misuse of this website.

JURISDICTION

These Terms, their subject matter and their formation (and any non-contractual disputes or claims) are governed by the laws of KSA. By signing up and accepting the terms and conditions of this website, you agree to submit to the exclusive jurisdiction of the competent courts of KSA.

WHO WE ARE

This website (kapital.ksa.klaim.ai) is operated by **Klaim for Information Technology**, a private limited company incorporated in KSA with Commercial Registration No. 1010782932, and whose registered office / national address is at RRMA 3141, KSA ("**KIT**").

The domain "klaim.ai" is owned and operated by **KLAIM CAPITAL TECHNOLOGIES LIMITED**, a limited liability company incorporated in Abu Dhabi Global Markets with license number 000006006, having its registered office at DD-14-124-014, Level 14, Wework Hub71, Al Khatem Tower, Abu Dhabi Global Market Square, Al Maryah Island, Abu Dhabi, United Arab Emirates ("**KKTL**").

KIT and KKTL are wholly owned subsidiaries of **KLAIM HOLDINGS LIMITED**, a private company limited by shares incorporated under the laws of Abu Dhabi Global Market with company number 000004976 and whose registered office is at DD-15-134-004 - 007, Level 15, Wework Hub71, Al Khatem Tower, Abu Dhabi Global Market Square, Al Maryah Island, Abu Dhabi, United Arab Emirates ("**KHL**").

HOW TO CONTACT US

You may reach us at the following emails and telephone numbers listed here: Klaim – Connect with KLAIM.