

TERMS AND CONDITIONS:

M/s Thriwe Consulting FZ LLC referred to as "Thriwe" is a mobile application ("mobile app") designed for global Indians to get their simple to most complex work done in India from the comforts of their country of residence. It aims to solve a burning need that Global Indians face today - which is: How to get work done in India reliably, transparently, conveniently.

Thriwe is owned and operated by an independent third party and has no affiliation with Emirates NBD Bank P.J.S.C ("**Emirates NBD**"). Emirates NBD does not take any responsibility of the benefits or services offered by Thriwe and the Customers should do their own assessment before accessing/availing such service.

Membership to this mobile app is offered to Emirates NBD customers (hereinafter also referred to as "Customers", "you", "your") as a complementary benefit for 1st year of banking relationship. Customers interested in availing the services and benefits on Thriwe mobile app should visit the mobile app at their own risk. Access to and any use of the mobile app, or provision of any information, will be governed by the third-party terms of the mobile app, including those relating to confidentiality, data privacy and security.

ELIGIBILITY

Indian nationals who open a Beyond account with Emirates NBD in U.A.E. and start a retail banking relationship with Emirates NBD in India are eligible to receive complementary 1 year membership of Thriwe mobile app.

KEY HIGHLIGHTS

- You can opt to register with Thriwe mobile app by entering your name, mobile number, email ID and membership number. Please note that any data provided by you to Thriwe for the registration or otherwise will be owned and governed solely by the independent third party i.e. Thriwe. If you want to know more about how your data is used, please read Thriwe Privacy Policy available in Thriwe mobile app and website. Emirates NBD has no liability in case of any dispute between customer and Thriwe.
- Customer must register with Thriwe mobile app within 90 days of receiving the membership code from Emirates NBD. If the customer does not activate the membership code within 90days of receiving the code, Emirates NBD reserves the right to cancel the membership code after which customer will not be able to avail this complementary benefit.
- Should you choose not to register with Thriwe mobile app, it will have no impact on your banking relationship with Emirates NBD.
- Upon successful registration, you will have access to all services made available on the mobile app. All services provided by Thriwe are governed by Thriwe Terms and Conditions available in mobile app.
- In case of any queries, complaints or requests related to Thriwe subscription please email to <u>customer.care@Thriwe.com</u>



GENERAL TERMS AND CONDITIONS:

1. By registering with Thriwe mobile app, the customer accepts and agrees to be bound General Terms and Conditions for Consumer Banking Products of Emirates NBD as well as Thriwe Terms and Conditions and Privacy Policy.

Thriwe Privacy Policy :

https://res.cloudinary.com/thriwe/image/upload/v1719819919/Thriwe%20App/Thriwe%20 privacy%20policy%20and%20TNC/Privacy_Policy_Thriwe_i9c5ig.pdf

Thriwe Terms and Conditions:

https://res.cloudinary.com/thriwe/image/upload/v1719819919/Thriwe%20App/Thriwe%20 privacy%20policy%20and%20TNC/TnC_-_Thriwe_srolmi.pdf

- 2. Thriwe and Emirates NBD are independent contractors to each other and Emirates NBD will have no liability to the customer for any claims/disputes which the customer may have against Thriwe for services rendered by it to the customer.
- 3. In case a dispute arises between Thriwe and customer, customer must email <u>customer.care@Thriwe.com</u> and the dispute will be resolved under Thriwe Terms and Conditions. Thriwe and Emirates NBD are independent contractors to each other and Emirates NBD will have no liability to the Customer for any claims which the Customer may have against Thriwe for services rendered by it to the Customer.

ADDITIONAL TERMS AND CONDITIONS:

- 1. Emirates NBD reserves the right to amend these Terms and Conditions or withdraw this offer by notifying as required under applicable law.
- Emirates NBD assumes no responsibility with respect to the services provided by Thriwe. Emirates NBD or Thriwe may amend the offers or add/remove services from the program at any time.
- 3. Emirates NBD will not be liable for any errors, omissions, delays, or disruptions in the operation of Thriwe.
- 4. Emirates NBD or Thriwe may exclude products or services from being offered without prior notice. At certain Preferred Partners, Offers may be subject to availability and may be altered or withdrawn without notice.
- 5. Emirates NBD is not responsible if a Thriwe changes its services or offer.
- 6. Emirates NBD will not be liable in any way if any participating partners of Thriwe fails to provide any product or the Offer thereon. Emirates NBD does not accept any liability or responsibility for the quality or suitability of products offered by the Thriwe or its partners.



- 7. Thriwe or its Preferred Partners do not have any authority, express or implied to make a representation, warranty, or statement on behalf of Emirates NBD and Emirates NBD accepts no liability in respect of any representation, warranty or statement made by Thriwe or its Preferred Partners.
- 8. Emirates NBD does not give any guarantee undertaking or warranty concerning the products or services supplied or the performance of Thriwe or any participating Preferred Partner. All conditions and warranties whether express or implied and whether arising under statute or otherwise as to the condition, suitability, quality, fitness or safety of any goods or services supplied by Thriwe or any Preferred Partner are expressly excluded.
- 9. Thriwe mobile app subscription and services offered may be amended, withdrawn, or replaced at any time without notice.
- 10. Emirates NBD is not liable in case of any dissatisfaction about delivery, service or quality of mobile app, the Preferred Partners or of the services.
- 11. Emirates NBD interpretation of these Terms and Conditions is final and binding.