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1. Introduction

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By using the Website, you are agreeing that: (i) you have read the Terms of Use and (ii) you understand, accept, and agree to be bound by the Terms of Use. The Terms of Use may be amended or updated by Us from time to time. It is your sole responsibility to read and check the Terms of Use prior to your use of the Website. We may terminate your access to the Website at any time, including upon your violation of the Terms of Use. Through your interactions with Us, including your interactions with this Website, We collect, use, disclose and protect certain information from you, including personal data. For more information, please see Our Privacy Policy. By using the Website, you agree to Our Privacy Policy and any modifications thereto.

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We reserve the right to perform routine system updates and maintenance on the Website at any time, with or without notice to you. We reserve the right to terminate, suspend, or modify your access to the Website at any time, in whole or in part, in Our sole discretion.

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The information presented in this Website is for informative purposes only. We are pleased to allow Users to visit the Website and download and copy the information, documents and materials (collectively “Materials”) from the Website for the User’s personal use only, without any right to resell, redistribute or create derivative works therefrom, subject to the terms and conditions contained herein. You may not use the Website or any Material downloaded from the Website for any commercial or business purposes. In addition, you agree not to use the Website in any way that violates any applicable local or international law or regulation. You further agree not to attempt to gain unauthorized access to, interfere with, damage, disrupt, or otherwise compromise in any way any parts of the Website, or any server, computer, user, or database related to or connected with the Website.

You shall not, directly or indirectly, collect any information, data, materials, images, or other content available on the Website, including using automated means, including data/information harvesting bots, mining programs, spiders, and other scrapers. Any attempt to do so shall constitute a breach of the Terms of Use.

You agree not to upload, transmit, distribute, or otherwise publish in or on the Website any content that is illegal or otherwise harmful, including, without limitation, content that: (i) is libelous, defamatory, obscene, pornographic, abusive, threatening; (ii) represents a personal attack against or an invasion of the privacy of any individual; (iii) infringes the intellectual property rights, including, but not limited to, copyrights and trademarks, of any person or entity; and/or (iv) advertises any goods or services. We may, at any time, refuse or remove any content without notice to you. However, We shall have no obligation to monitor content, and you agree that We will not be liable for any loss or damage arising out of or relating to any content or the uploading or submission of such content to the Website.



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The Website may contain information, content, and/or hyperlinks provided by or related to third parties which are provided for convenience only. We do not sponsor, endorse or control any such third-party content or linked websites and your use of the same shall be governed by terms of use and/or privacy policies maintained by and applicable to those third parties. We shall not be responsible for any technical malfunctions or failures, interruptions, deletions, or defects of any telecommunication system or network, online system, data, computer equipment, servers, providers, or software that result in the loss of your information or content.

5. Intellectual Property Rights & Trademarks

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6. Indemnity

By accessing and using the Website, you expressly agree to indemnify, release and hold Us harmless, as well as Our subsidiaries, affiliates, employees, and agents, as well as the officers, directors, employees, shareholders and representatives of any of the foregoing (collectively, the “Indemnified Parties”), from and against any claim, demand, liability, dispute, damage, cost, expense, or loss (including reasonable attorneys’ fees and costs of litigation) arising out of or in any way related to your violation of the Terms of Use, your access or use of the Website, your submission or transmission of any content to or through the Website, your or Our access or use of any content, or your violation of any rights of another (including publicity rights or rights to privacy).



7. Disclaimers

We disclaim all warranties of any kind, whether express or implied, statutory or otherwise, including but not limited to any warranties of merchantability, non-infringement, and fitness for a particular purpose. We are not liable for any loss or damage caused by viruses or other technologically harmful material that may infect your computer equipment, computer programs, data, or other proprietary material due to your use of the Website or any services or items obtained through the Website, or to your downloading of any material posted on it, or on any website linked to it.

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The User specifically acknowledges and agrees that ICD is not liable for any conduct of any User.

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8. General

No waiver by Us of any provision of the Terms of Use shall be binding except as set forth in writing and signed by Our duly authorized representative.

The Terms of Use, together with the Privacy Policy and any additional terms constitute the entire and exclusive agreement between us and the User with respect to your use of the Website, superseding any prior agreements or negotiations between us with respect thereto.

The section titles in the Terms of Use are for convenience only and have no legal or contractual effect.

9. Entire Agreement and Severability

If any provision of the Terms of Use is deemed void, unlawful, or otherwise unenforceable for any reason, that provision shall be severed from the Terms of Use and the remaining provisions of the Terms of Use shall remain in force. If we waive enforcement of any provision in the Terms of Use, we are not obligated to continue to waive it. The Terms of Use contain the entire agreement between you and Us concerning your use of the Website.

10. Jurisdiction

The Terms of Use, and any disputes arising between you and Us related in any way to the Terms of Use, including but not limited to disputes over privacy, advertising, or Our communications with you will be construed, interpreted and enforced in accordance with English law and both parties hereby agree that any action to enforce these terms and conditions shall be brought to the IICRA Arbitration Center (the “**Center**”) before a three (3) persons arbitration panel under the rules of the Center (the “**Rules**”), which Rules are deemed to be incorporated by reference into this clause. The decision of the arbitration panel so constituted shall be final and binding to the parties.

Without prejudice to the generality of the foregoing, We may bring a claim in any court of competent jurisdiction in any city in which you reside, maintain your corporate headquarters or primary place of business.

Nothing in the Terms of Use shall be construed as a limitation upon or a waiver, renunciation or modification of any of Our immunities, privileges or exemptions accorded to Us under the Articles of Agreement of the Islamic Corporation for the Development of the Private Sector, international convention or any applicable law. Such immunities, privileges or exemptions are specifically reserved.

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