PLEASE READ CAREFULLY BEFORE DOWNLOADING THE APP

These terms and conditions (**Terms**) are a legal agreement between you (**you**) and stc of Riyadh, Al Mursalat, Riyadh 12464 (**us** or **we**) for:

- The hub mobile application
- Any related services provided with the hub App
  (Together referred to as "the App" or "App")

1. ACCEPTANCE AND APPLICABILITY OF TERMS

1.1 By downloading, installing, or using the App, you agree to be bound by these Terms. If you do not agree, do not use the App and delete it from your device.

1.2 These Terms apply to all updates or supplements to the App, unless provided with separate terms, in which case those will apply.

1.3 We may update these Terms from time to time. You will be notified either by email or via a notification when launching the updated App. Continued use of the App after such updates constitutes acceptance of the new Terms.

1.4 Updates may be required to continue using the App. You must install the latest version and accept any updated Terms as needed.

1.5 The App may collect usage and personal data related to your activities for documentation and analysis. This data is handled in accordance with our:

- Corporate Data Governance Policy
- Cyber Security Policy

1.6 [The App may include links to independent third-party websites ("Third-Party Sites"). We are not responsible for their content or privacy practices. You are solely responsible for evaluating and using any Third-Party Sites.]

2. SCOPE OF LICENCE TO USE THE APPLICATION

2.1 In consideration of you agreeing to abide by these Terms, we grant you a nontransferable, non-exclusive license to use the App for the purposes of work, subject to these Terms.

3. LICENCE RESTRICTIONS

3.1 Except as expressly set out in these Terms or as permitted by Saudi law, you agree:

a) Not to copy the App;

b) Not to copy, restore or save the Published information and data in the app nor move to non-stc device/ media.

c) Not to rent, lease, sub-license, loan, translate, merge, adapt, vary or modify the App

d) Not to make alterations to, or modifications of, the whole or any part of the App, or permit the App or any part of it to be combined with, or become incorporated in, any other programs.

e) Not to disassemble, decompile, reverse-engineer or create derivative works based on the whole or any part of the App or attempt to do any such similar thing

f) Not to provide or otherwise make available the App in whole or in part (including object and source code), in any form to any third party without prior written consent from us.

4. ACCEPTABLE USE RESTRICTIONS

4.1 You are fully responsible for the data you share through the application and, you must:

a) Not use the App in any unlawful manner, for any unlawful purpose, or in any manner inconsistent with these Terms, or act fraudulently or maliciously, for example, by hacking

into or inserting malicious code, including viruses, or harmful data, into the App or any operating system.

b) Not infringe our intellectual property rights or those of any third party in relation to your use of the App.

c) Not transmit any material that is defamatory, offensive or otherwise objectionable in relation to your use of the App; or engaging in sensitive or abusive subjects, to name a few such as politics or religious.

d) Not use the App in a way that could damage, disable, overburden, impair or compromise our systems or security or interfere with other users.

e) Not collect or harvest any information or data from any service or our systems or attempt to decipher any transmissions to or from the servers running any service.

f) Not to share client personal information through applications without a legitimate necessity of work, in which limited data sharing is permitted to a restricted number of employees. That data should be deleted immediately after the purpose is met.

g) Not to share any sensitive data through the application or outside the areas provided by the company unless there is a reason required by the necessity of work, and it should be deleted after the expiration of the necessity. In case Sensitive Data shared on hub , it has to be shared with specific/limited audience (not bulk) on a need to know basis

h) Move or share any App content to an external sites or sources. act in any way racially including (Age, Sex, Color, Religion, Race, Origin, Citizenship, Disability, and Social Situation).

i) Not import/export for large number of customers personal data. it should be treated through customer facing systems with right privileges.

j) Not import/export for large number of Sensitive Data. it should be treated through stc systems with right privileges.

5. INTELLECTUAL PROPERTY RIGHTS

5.1 You acknowledge that all intellectual property rights in the App and the technology in the Kingdom of Saudi Arabia or anywhere else in the world belong to us or our licensors, that rights in the App are licensed (not sold) to you, and that you have no rights in, or to, the App, or the Technology other than the right to use each of them in accordance with these Terms.

5.2 You acknowledge that you have no right to have access to the App in source code form.

5.3 All the contents of the application and the Information is being circulated are confidential and proprietary to stc

6. LIMITED WARRANTY AND OUR LIABILITY TO YOU

6.1 The App is supplied to you "as is". We do not make any commitment or guarantee about the specific functionality of the App, its reliability, availability, or ability to meet your needs.

6.2 We are not responsible for events outside our control and will not be liable or responsible for any failure to perform, or delay in performance of, any of our obligations under these Terms that is caused by any act or event beyond our reasonable control.

7. TERMINATION

7.1 We may end your rights to use (either all or part of) the App at any time, if you have breached these Terms or where we suspect fraud or other illegal activities.

7.2 If we end your rights to use the App:

a) You must stop all activities authorized by these Terms, including your use of the App.

b) You must delete or remove the App from all devices in your possession and immediately destroy all copies of the App which you have and, should we ask you, confirm to us that you have done this.

7.3 You agree that we shall not be liable to you or towards any third party for any termination under this Clause 7.

7.4 Where we terminate for fraud or other illegal activity, we may refer the matter to the relevant law enforcement authorities.

8. COMMUNICATION BETWEEN US

8.1 If you wish to contact us, you can send an e-mail to hub@stc.com.sa We will confirm receipt of this by contacting you in writing, normally by e-mail.

8.2 If we have to contact you or give, you notice in writing, we will do so by e-mail or SMS/text on the email address or mobile number you provide to us when requesting the App.

9. OTHER IMPORTANT TERMS

9.1 We may transfer our rights and obligations under these Terms to another organization without your consent, but this will not affect your rights or our obligations under these Terms.

9.2 You may only transfer your rights or obligations under these Terms if we agree in writing.

9.3 If we fail to insist that you perform any of your obligations under these Terms, or if we do not enforce our rights against you, or if we delay in doing so, that will not mean that we have waived our rights against you and will not mean that you do not have to comply with those obligations. If we do waive a default by you, we will only do so in writing, and that will not mean that we will automatically waive any later default by you.

9.4 Each of the provisions in these Terms operate separately. If any court or competent authority decides that any of them are

unlawful or unenforceable, the remaining provisions will remain in full force and effect.

9.5 These Terms, its subject matter and its formation (including non-contractual disputes or claims), are governed by Saudi law. The courts of the Kingdom of Saudi Arabia have exclusive jurisdiction to settle any dispute or claim that arises out of or in connection with these Terms.