



## TERMS AND CONDITIONS

### Davilo Online Language Institute

#### 1. Introduction

1.1 These Terms and Conditions govern all access to and use of the online educational services, digital content and learning platforms provided by Davilo, a legally registered entity in the Sultanate of Oman.

1.2 By accessing any part of Davilo's website or services, you confirm that you have read, understood and accepted these Terms and Conditions.

#### 2. Scope of Services

2.1 Davilo provides online language instruction and related educational content through digital platforms.

2.2 All academic and commercial operations are conducted under the laws of the Sultanate of Oman.

2.3 Davilo does not operate or provide services in jurisdictions that are subject to comprehensive restrictions under applicable laws.

#### 3. User Eligibility and Legal Capacity

3.1 By registering or using Davilo's services, you represent and warrant that you have full legal capacity to enter into binding agreements in your jurisdiction of residence.

3.2 You further confirm that you are not a Restricted Person as defined in clause 3.3.

3.3 A Restricted Person is any individual or entity that appears on sanctions lists issued by the United Nations or by competent authorities in Oman as well as any person owned or controlled by such individuals or entities and any person located or incorporated in a jurisdiction subject to comprehensive sanctions or embargoes.

3.4 You confirm that your use of the services does not violate sanctions laws, export control rules or financial restrictions applicable to you.



#### **4. Sanctions Compliance and Restricted Activities**

4.1 Davilo maintains a compliance framework consistent with international sanctions practice and the regulatory requirements of Oman.

4.2 Davilo may screen users, transactions, and account activity to ensure compliance.

4.3 Users are prohibited from engaging in any activity that may breach sanctions rules including but not limited to the following:

4.3.1 Using Davilo's services in a manner that implicates sanctions or export control laws

4.3.2 Concealing identity or location in a way that obstructs compliance checks

4.3.3 Allowing Restricted Persons to access the services

4.4 Davilo may decline registration, restrict access, suspend services or terminate accounts where it reasonably believes that continued access may create sanctions related risks.

4.5 Davilo may delay or withhold payments where compliance reviews are required.

#### **5. User Obligations**

5.1 Users must provide accurate and complete information during registration and payment.

5.2 Users must ensure that access to Davilo's services is lawful in their jurisdiction.

5.3 Users must not use the services for any prohibited or unlawful purpose.

5.4 Users may use educational materials only for personal learning. Any reproduction, sharing or distribution without written permission is prohibited.

#### **6. Fees Payments and Refunds**

6.1 All fees must be paid through approved payment channels.

6.2 Refunds are issued only in accordance with Davilo's Refund Policy.

6.3 All financial transactions may be subject to compliance verification under Omani law.

#### **7. Intellectual Property Rights**

7.1 All course materials and digital assets provided by Davilo are protected under intellectual property law.



7.2 Users may not copy, distribute, publish or modify any content without written authorisation from Davilo.

### **8. Limitation of Liability**

8.1 To the fullest extent permitted under Omani law, Davilo shall not be liable for indirect or consequential damages arising from the use or inability to use the services.

8.2 Davilo bears no liability for service interruptions resulting from compliance checks or regulatory requirements.

8.3 Actions taken in good faith to comply with legal obligations shall not give rise to liability.

### **9. Suspension or Termination of Access**

9.1 Davilo may suspend or terminate access when necessary to comply with legal obligations, protect its platform or respond to violations of these Terms.

9.2 Such decisions are taken in good faith and are final.

### **10. Data Protection and Compliance Processing**

10.1 Davilo processes personal data in accordance with data protection principles applicable in the Sultanate of Oman.

10.2 Data may be retained or disclosed where required for compliance with sanctions laws or other legal obligations.

### **11. Governing Law and Dispute Resolution**

11.1 These Terms and Conditions are governed by the laws of the Sultanate of Oman.

11.2 Any dispute relating to these Terms shall be resolved exclusively before the competent courts of Oman.

### **12. Amendments**

12.1 Davilo may update these Terms at any time.

12.2 Continued use of the services after any update constitutes acceptance of the revised Terms.