



User Terms & Conditions

Effective Date: 1ST OCTOBER 2025

Welcome to KIRA! We're glad you're here.

These terms explain how you can use our website, mobile apps, and trading services. Please take a moment to read them—your trust and safety are important to us.

Who We Are

These terms apply between you and us, **Kira Financial Brokers LLC** (“KIRA”, “we”, “us” or “our”). Kira Financial Brokers LLC is a limited liability company incorporated under the laws of the United Arab Emirates. The company is registered with the Department of Economic Development of Dubai (License No. 1386998) and has its principal place of business at Suite 112, Building No. 4, Gold & Diamond Park, Sheikh Zayed Road, Dubai, United Arab Emirates. Kira is regulated and licensed by the Securities and Commodities Authority (SCA) (License No. 20200000244) to provide brokerage services in financial instruments in accordance with applicable UAE laws and regulations.

Please do not use our site, app, content, service or feature outside of the jurisdictions where we are authorized to operate.

1. By using our site, app, content, service or feature you accept these terms

1.1 These User Terms govern your access to and use of:

- our websites (including www.kirafinancial.com) (“our site”);
- our mobile applications (“our app”);
- any related content, services or features we provide.

1.2 By using any of the above, you agree to be bound by these terms. If you do not agree, do not use our services.

1.3 Your use may also be subject to platform-specific rules (e.g. Apple App Store, Google Play Store).

1.4 If you are under 21 years old, you must not access or use our services.

2. Other terms and notices that may apply to you

2.1 The following additional terms also apply:

- Privacy Policy
- Cookie Policy
- Terms of Business (for regulated services)
- Any other terms published from time to time

2.2 Please review all applicable terms before using our services.

3. Changes to these terms, our services and availability

3.1 We may modify these terms at any time by publishing a revised version. Your continued use constitutes acceptance.

3.2 We may amend, suspend or discontinue any part of our site, app, content, service or feature at any time, without notice, and will not be liable for any resulting loss or damage.

3.3 We may restrict or terminate your access for business, operational or legal reasons, giving reasonable notice where practicable.



4. Geographic restrictions

4.1 Our services are intended for residents of the UAE only. If you access them from elsewhere, you do so at your own risk and must ensure compliance with local laws.

5. Our service commitments

5.1 All services are provided “as is.” We make no warranties that they will be uninterrupted, error-free, secure or fit for any particular purpose, except to the extent set out in our Terms of Business.

6. Your responsibilities

6.1 You are solely responsible for:

- all costs associated with your access (internet, device, data);
- maintaining the security and confidentiality of your login credentials;
- notifying us immediately of any suspected compromise of your credentials;
- ensuring lawful and non-prohibited use of our services;
- using only devices that meet our minimum technical and security requirements;
- keeping our app updated to the latest version;
- ensuring that anyone accessing our services via your connection complies with these terms; and
- all other matters within your control.

7. Permitted use and intellectual property

7.1 You may use our services only for your personal, non-commercial use, and only as reasonably intended by us.

7.2 We (or our licensors) own all intellectual property rights in our site, app, content, services and features.

7.3 You may print or download one copy of any page for personal use only.

7.4 You must not publish, reproduce, distribute, create derivative works from, or commercially exploit any part of our services without our express written permission.

8. Prohibited use and your liability

8.1 You warrant that you will not, and will not permit others to, use our services to:

- (a) damage or disrupt our services;
- (b) publish or transmit defamatory, unlawful or objectionable material;
- (c) access restricted areas without authorization;
- (d) upload third-party material without permission;
- (e) gain unauthorized access to our systems;
- (f) reproduce or exploit our services commercially;
- (g) reverse engineer or decompile our services;
- (h) scrape or data-mine our services;
- (i) collect personal data of others;
- (j) spam, phish or conduct denial-of-service attacks;
- (k) impersonate any person; or
- (l) otherwise breach these terms.

8.2 Breach may result in civil or criminal liability, suspension of your account, and/or legal action.



9. Linking to our site

9.1 You may link to our homepage in a fair manner that does not harm or imply endorsement, so long as the link is not framed and appears only on sites you own.

9.2 All other linking requires our prior written consent.

10. Trading

10.1 Certain areas of our site and app are reserved for clients with live accounts under our Terms of Business.

10.2 The trading platform allows you to open and close positions and view account information.

10.3 Payment facilities may be provided by third-party partners under separate terms.

11. Demo and beta testing

11.1 **Demo accounts** simulate a trading environment with delays, non-real funds, and limited products. Live markets and operational conditions differ.

11.2 **Beta versions** are provided under a limited, revocable license for testing; you acquire no rights to underlying IP and must keep all related information confidential.

12. Feedback

12.1 If you provide feedback, you grant us a perpetual, irrevocable, worldwide, royalty-free license (with right to sublicense) to use and commercialize it.

13. Marketing

13.1 By interacting with our services, you consent to receive marketing communications. You may opt out at any time via Client Services.

14. Introductions, brokers and agents

14.1 We may share your general contact details with introducing brokers or agents. We are not responsible for their representations, actions or your costs.

15. Our responsibility for loss or damage

15.1 Nothing in these terms limits liability for death, personal injury or fraud caused by our negligence.

15.2 Subject to clause 15.1, your use of our services is at your own risk. To the fullest extent permitted by law, we exclude all implied warranties and shall not be liable for indirect, consequential or special losses, including loss of profit, data or business interruption.

15.3 Further limitations may apply under our Terms of Business for specific products.

16. Content personalization features

16.1 We may personalize content based on your usage and inferred interests.

16.2 Personalization is indicative only and must not be solely relied upon.

17. How we may use your personal information

17.1 We process your personal data to provide our services, conduct analytics, research, advertising and personalization, in accordance with our Privacy Notice.

18. Viruses and security

18.1 We implement reasonable security measures but do not guarantee our services are bug- or virus-free.

18.2 You are responsible for your own virus protection and must not introduce harmful code or attempt unauthorized access.

18.3 Breach may constitute a criminal offence; we will report to authorities and terminate your license.



19. Governing law and jurisdiction

20.1 These User Terms, including any non-contractual disputes, are governed by the laws of the United Arab Emirates.

20.2 The UAE courts have exclusive jurisdiction to settle any dispute arising under or in connection with these terms.

20. Severability

21.1 If any provision of these terms is held invalid, illegal or unenforceable, the remaining provisions shall remain in full force and effect.

21. Contact us

For any questions or to exercise your rights under these terms, please contact our Client Services team at:

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