Last updated: June 2022

Please read these Terms and Conditions ("Terms", "Terms and Conditions") carefully before using the http://www.esteqdam.ae website and the Esteqdam mobile app (the "Service") operated by Esteqdam ("us", "we", or "our").

Your access to and use of the Service is conditioned on your acceptance of and compliance with these Terms. These Terms (unless specified) apply to all visitors, users and others who access or use the Service.

By accessing or using the Service you agree to be bound by these Terms. If you disagree with any part of the terms then you may not access the Service.

Payment Policy

As a [CUSTOMER]

a. Acceptable Payment Methods

You may pay the fees online by credit and debit cards, bank transfer OR by visiting the agency in person.

b. Payment Processing

Credit and debit card payment and bank transfers will be processed via payment gateway.

c. Refund Policy

In accordance with the terms and conditions of the agreement signed between you and the manpower agency, the amounts due will be refunded on the original payment method and will be processed within 45 to 60 working days after deducting the direct associated costs incurred by third-party collectors, payment gates, bank fees, merchants and others.

As an [AGENCY]

d. Acceptable Payment Methods

Full payment upfront (online) prior to CVs upload, is the only acceptable form of payment for this agreement. The agency has to purchase credit of the number of CVs to be uploaded/published and then renew when needed.

e. Payment Processing

Credit and debit card payment and bank transfers will be processed via payment gateway.

f. Refund Policy

The amounts due will be refunded on the original payment method and will be processed within 45 to 60 working days after deducting the direct associated costs incurred by third-party collectors, payment gates, bank fees, merchants and others.

Refunds are made only if:

- A duplicate transaction is received for any paid content on the Service. In this case, the duplicate portion of the payment will be refunded.
- If the agency got terminated, it will be refunded with the remaining CV credit balance (if any).

General Note:

In the cases of fraudulent or disputed transactions the user should refer to their bank/credit card provider.