

RAFEEQ

B2C Terms & Conditions

Customer-facing template for eSIM packages

Effective Date: 15/05/2026

Legal Entity: Counsel and Canvas

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Document Owner	Rafeeq / Counsel and Canvas
Audience	B2C customers purchasing eSIM packages through Rafeeq website, mobile flow, WhatsApp, or other direct channels
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Important: This document is a commercial and operational template. It must be reviewed by qualified UAE legal counsel before publication or customer acceptance.

Document Control & Customization Notes

Legal review required: This template has been updated with the stated effective date, legal entity name (Counsel and Canvas), and customer contact details. It should still be reviewed by qualified UAE legal counsel before publication, including payment processor terms, actual refund policy, privacy policy, support process, supplier agreements, and licensed company details.

Effective Date: 15/05/2026 | Legal Entity: Counsel and Canvas | Contact: info@teqnia.tech | +971 54 319 2014

Item	Current Draft	Action Required Before Publishing
Legal entity name	Counsel and Canvas	Confirm exact licensed company name, trade license details, registered address, and publication approval before go-live.
Supplier reference	eSIM supplier / eSIM Oasis where applicable	Confirm whether supplier can be named publicly or should remain generic.
Refund policy	Balanced digital-service policy	Validate against UAE consumer protection obligations and payment gateway rules.
Data privacy	PDPL-aligned high-level wording	Link to the final Privacy Policy and cookie policy.
Consumer support SLA	24-48 business hours suggested	Set the actual SLA and escalation path.
Dispute forum	UAE courts / competent authority placeholder	Confirm jurisdiction, Arabic language version priority, and complaint escalation path.

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1. Introduction and Acceptance

These Terms & Conditions (“Terms”) govern the purchase and use of consumer eSIM packages, digital connectivity services, installation instructions, activation codes, support services, website features, and any related services provided by Counsel and Canvas, operating the Rafeeq brand/platform (“Rafeeq”, “we”, “us”, or “our”) to individual customers (“Customer”, “you”, or “your”).

By browsing our website, placing an order, paying for an eSIM package, receiving an eSIM QR code or activation code, installing or using an eSIM, contacting support, or otherwise using Rafeeq services, you agree to these Terms and to our Privacy Policy.

If you do not agree to these Terms, you must not purchase, install, activate, or use Rafeeq eSIM packages. These Terms apply together with any package-specific terms shown at checkout, the Privacy Policy, refund policy, promotional terms, and any instructions sent with your order.

2. Definitions

Term	Meaning
Activation Code	A digital eSIM installation code, QR code, SM-DP+ address, matching ID, or equivalent installation data used to install an eSIM profile.
B2C Customer / Customer	An individual consumer purchasing an eSIM package for personal travel or personal connectivity use, not for resale or commercial distribution.
Compatible Device	A device that supports eSIM technology, is not carrier-locked, supports the required destination network bands, and allows installation of third-party eSIM profiles.
Coverage Area	The destination country, countries, region, or network area described in the package details.
Data Package / Package	The purchased eSIM plan, including data amount, validity period, destination coverage, and any limitations shown before purchase.
Digital Delivery	Delivery of eSIM activation details by website account, email, WhatsApp, SMS, app, or other electronic means.
eSIM	An embedded SIM profile that allows a compatible device to access mobile data services without a physical SIM card.
Local Network Operator	A licensed telecommunications operator in the destination country or region that provides the underlying mobile network access.
Supplier	A third-party eSIM wholesaler, platform, telecom partner, or connectivity provider used by Rafeeq to source and fulfill eSIM packages.
Validity Period	The usage period of the package, which may begin on installation, first connection to a supported network, purchase, or another trigger stated in the package description.

3. About Rafeeq and the eSIM Service

Rafeeq provides digital access to travel connectivity packages through eSIM technology. Unless expressly stated otherwise, Rafeeq acts as a digital reseller, distributor, or facilitator of third-party eSIM packages. Rafeeq is not the owner of every destination mobile network and does not control all network infrastructure, signal strength, roaming arrangements, data routing, or local telecom restrictions.

The service is intended to help travelers purchase, receive, install, and use eSIM data packages in supported destinations. Package features, prices, data amounts, validity, coverage, speed policy, fair usage policy, and activation behavior are shown in the relevant package page or checkout flow and may differ by destination and supplier.

- Most Rafeeq eSIM packages are data-only unless the package page clearly states that voice calls, SMS, or a local phone number are included.
- Rafeeq may use third-party suppliers, including eSIM Oasis or similar providers, to fulfill orders and deliver activation data.
- Rafeeq may generate a QR code or installation link from supplier activation data and deliver it to the Customer digitally.

4. Eligibility and Account Use

You may purchase Rafeeq services only if you are legally capable of entering into a binding consumer contract in your country of residence and the country from which you purchase. If you are purchasing for another traveler, you are responsible for ensuring that the traveler understands and complies with these Terms.

You must provide accurate, complete, and up-to-date information during purchase and support interactions. This may include your name, phone number, email address, destination, package selection, device information, and order details.

- You must not use Rafeeq services for resale, bulk redistribution, automated purchasing, fraud, abuse, unlawful content, illegal communications, or activities that violate destination laws or network rules.
- You are responsible for keeping your email, phone, order links, QR codes, and activation details secure.
- Rafeeq may refuse, cancel, suspend, or investigate orders that appear fraudulent, abusive, duplicated, technically invalid, or in breach of these Terms.

5. Device Compatibility and Customer Pre-Checks

Before purchasing, you are responsible for confirming that your device supports eSIM, is unlocked, supports mobile data roaming where required, and is compatible with the destination networks. eSIM support varies by device model, country of purchase, carrier lock status, operating system, device settings, and manufacturer limitations.

Rafeeq may provide compatibility guidance, but final responsibility for checking device compatibility remains with you. A device may be sold under the same model name in different countries while having different eSIM capabilities or network restrictions.

- You should confirm that the “Add eSIM”, “Add Cellular Plan”, “Add Mobile Plan”, or equivalent option is available on your device before purchase.
- You should not purchase if your device is carrier-locked, blocked, blacklisted, modified in a way that prevents eSIM use, or unable to install third-party eSIM profiles.
- You should update your device software before travel, keep your primary SIM active if needed for OTPs, and install the eSIM only when you are ready to follow the provided instructions.
- No refund is normally due where the package fails because the Customer’s device is incompatible, locked, damaged, restricted, incorrectly configured, or unable to install an eSIM, unless applicable law requires otherwise.

6. Packages, Coverage, Validity and Network Performance

Package details shown before checkout form part of these Terms. These may include destination, data allowance, validity period, whether activation is automatic, supported countries, and any fair usage or speed policy. You must review the package details carefully before purchase.

Coverage and data performance depend on local network availability, destination regulations, device compatibility, network congestion, weather, terrain, indoor/outdoor conditions, high-density events, SIM settings, roaming settings, APN settings, and local operator policies. Rafeeq does not guarantee a specific speed, latency, technology type, or uninterrupted coverage in every location.

- Unlimited packages, where offered, may be subject to fair usage policies, speed reductions, throttling, daily limits, network management rules, or local operator restrictions.
- A package may stop working when its data allowance is used, the validity period expires, the eSIM is deleted, the destination is unsupported, the user breaches acceptable use rules, or the supplier/local operator suspends service.
- Validity may start on first installation, first connection to a supported network, purchase, or another trigger, depending on the package. The applicable trigger should be checked on the package page and installation instructions.
- Data usage shown on the device may differ from supplier or network records because of device calculations, background apps, system updates, VPNs, cloud backups, and app refresh behavior.

7. Orders, Prices, Payment and Taxes

Prices are displayed in the currency shown at checkout. Rafeeq may update package prices, promotional discounts, taxes, fees, and availability at any time before purchase. The price payable is the confirmed checkout price at the time you complete payment, unless a pricing error is identified before order fulfillment.

You authorize Rafeeq and its payment processors to charge your selected payment method for the total order value, including applicable taxes, payment fees, currency conversion fees, or bank charges where displayed or charged by your card issuer/payment provider.

- Orders are subject to successful payment authorization, fraud checks, supplier availability, system availability, and credit/billing status with the supplier.
- If payment is captured but fulfillment fails, Rafeeq may issue a refund, replacement, or manual resolution based on the support investigation and applicable law.
- Rafeeq may refuse an order where the price is clearly erroneous, the package is unavailable, the payment appears fraudulent, the customer information is incomplete, or the supplier cannot fulfill the order.
- Bank charges, foreign exchange fees, card issuer fees, and payment processor fees are not controlled by Rafeeq and may not be refundable by Rafeeq.

8. eSIM Delivery, Installation and Activation

After successful purchase and fulfillment, Rafeeq will digitally deliver the eSIM activation details through the channel shown at checkout or otherwise used in the purchase journey. Delivery may include a QR code, installation link, activation code, SM-DP+ address, matching ID, ICCID, package instructions, or equivalent information.

You must follow the installation instructions carefully. You should not share your QR code or activation data with anyone else. An eSIM profile is usually designed for one device and may not be transferable after installation. Deleting an eSIM may permanently remove access to that eSIM profile, unless the supplier supports reissue or reinstallation.

- Install the eSIM using a stable internet connection, preferably Wi-Fi.
- Do not scan the QR code on more than one device or attempt to install the same eSIM multiple times unless support confirms that this is allowed.
- Enable data roaming for the eSIM if the instructions require it.
- Set the eSIM as the mobile data line when you want to use the package.
- Rafeeq is not responsible for loss of service caused by deleting the eSIM, installing it on the wrong device, sharing activation details, attempting unsupported transfer, or failing to follow instructions.

9. Customer Responsibilities and Acceptable Use

You agree to use the service lawfully, responsibly, and in accordance with these Terms, destination laws, mobile network rules, and supplier policies. You are responsible for your device settings, app background usage, updates, cloud backups, tethering/hotspot settings, VPN settings, and any data consumed by your device or apps.

- You must not use the service for spam, fraud, harassment, illegal content, network abuse, hacking, security attacks, bulk automated traffic, reselling data, or activities that damage or overload networks.
- You must not reverse engineer, copy, resell, redistribute, modify, misuse, or commercially exploit eSIM activation details or Rafeeq digital content.
- You must comply with local laws and travel regulations in the destination where the eSIM is used.
- You must contact support promptly if you experience service issues and must provide reasonable troubleshooting evidence when requesting a refund, replacement, or technical investigation.

10. Refunds, Cancellations, Replacements and Chargebacks

Because Rafeeq eSIM packages are digital products that may be allocated, delivered, installed, activated, or consumed shortly after purchase, cancellations and refunds are limited after fulfillment. This policy does not limit any mandatory consumer rights that cannot be excluded under applicable law.

Rafeeq may offer a refund, replacement, credit, or technical resolution where a service issue is proven to be caused by Rafeeq, the supplier, or the package itself and cannot be resolved through reasonable troubleshooting. Refund eligibility depends on order status, delivery status, installation status, data usage, activation records, supplier cancellation ability, evidence provided, and applicable law.

- Refund requests should be submitted through Rafeeq support with the order number, purchase email/phone number, device model, screenshots, and issue description.
- Rafeeq may require troubleshooting steps before approving a refund or replacement, such as enabling roaming, restarting the device, checking APN settings, selecting a supported network manually, or reinstalling only where permitted.
- Refunds are normally not available where the issue is caused by incompatible or locked devices, incorrect destination/package selection by the Customer, deletion of the eSIM, unsupported device transfer, weak signal in a specific area, customer change of travel plans, exhausted data, expired validity, refusal to troubleshoot, or breach of these Terms.
- If a refund is approved, it will normally be processed to the original payment method where possible. Processing time depends on the payment provider and issuing bank.
- If you raise a payment dispute or chargeback without first contacting Rafeeq support, Rafeeq may suspend related orders, provide evidence to the payment provider, and recover chargeback fees where permitted by law.

11. Customer Support and Complaints

Rafeeq aims to provide practical support for purchase, installation, activation, troubleshooting, and post-purchase issues. Support availability, channels, and response times may vary during peak travel seasons, public holidays, supplier maintenance, or widespread network incidents.

To help us resolve issues faster, you must provide accurate order details, device information, screenshots, destination, and a clear description of the issue. Failure to provide reasonable evidence may limit our ability to investigate or approve remedies.

- Level 1 support: basic installation and settings guidance.
- Level 2 support: supplier or technical escalation where activation records, ICCID, package status, or network behavior need to be checked.

- Complaints should be raised through the support contacts listed at the end of these Terms. Rafeeq will maintain support records for audit, quality, and dispute handling purposes.

12. Privacy, Data Protection and Communications

Rafeeq processes personal data to provide the service, complete orders, prevent fraud, deliver activation details, handle customer support, process payments, improve service quality, comply with legal obligations, and communicate with you about your order. Personal data may include name, phone number, email address, order details, payment status, device information shared with support, technical logs, communications, and usage-related records received from suppliers.

Rafeeq may share necessary information with payment processors, eSIM suppliers, local network operators, fraud-prevention providers, hosting providers, analytics tools, customer support tools, and legal/regulatory authorities where required. Rafeeq will aim to limit shared data to what is necessary for the relevant purpose.

Your use of Rafeeq services is also governed by our Privacy Policy, which should explain data categories, purposes, retention, international transfers, security measures, data subject rights, and how to contact Rafeeq about privacy requests.

- Transactional messages about your order, activation, support ticket, refund, or security are necessary service communications and may be sent by email, SMS, WhatsApp, in-app message, or other contact channels you provide.
- Marketing messages will be sent only where permitted and may include an opt-out method.
- You must not submit personal data of another traveler unless you have permission to do so and have informed them about Rafeeq's Terms and Privacy Policy.

13. Third-Party Providers and Destination Networks

Rafeeq may rely on suppliers, eSIM platforms, fulfillment systems, payment gateways, messaging providers, hosting providers, analytics providers, customer support tools, and local network operators. These third parties may have their own technical rules, network policies, fair usage policies, maintenance windows, fraud checks, and service limitations.

Where the service depends on local operators or destination networks, Rafeeq cannot fully control network performance, local roaming restrictions, outages, emergency maintenance, regulatory blocking, or local service quality. Rafeeq will use reasonable efforts to assist, escalate, replace, or resolve issues where commercially and technically possible.

14. Intellectual Property and Website Use

All Rafeeq names, logos, website content, package descriptions, graphics, interface designs, QR presentation formats, support materials, instructions, workflows, text, images, and other materials are owned by or licensed to Rafeeq and are protected by intellectual property laws.

You may use Rafeeq content only for personal purchase, installation, and use of the service. You must not copy, scrape, reproduce, distribute, resell, modify, publish, mirror, or commercially exploit Rafeeq content without written permission.

15. Suspension, Termination and Fraud Prevention

Rafeeq may suspend, cancel, refuse, or investigate an order or account if we reasonably suspect fraud, misuse, chargeback abuse, identity misuse, payment failure, breach of these Terms, supplier restrictions, unlawful use, technical abuse, or security risk. Rafeeq may also suspend service where required by law, regulatory request, supplier instruction, payment provider instruction, or local network/operator action.

- Suspension or cancellation may occur without prior notice where immediate action is needed to protect Rafeeq, customers, suppliers, networks, payment systems, or legal compliance.
- If an order is cancelled before delivery due to Rafeeq or supplier inability to fulfill, Rafeeq may issue a refund or alternative package where available.
- Fraudulent, abusive, or unlawful use may result in refusal of refunds and reporting to relevant payment, supplier, or legal authorities where permitted or required.

16. Disclaimers and Limitation of Liability

To the maximum extent permitted by applicable law, Rafeeq provides the service on an “as available” basis and does not guarantee uninterrupted access, universal coverage, exact speeds, specific latency, 5G/4G availability, compatibility with every device, compatibility with every app, or service availability in every indoor/outdoor location.

Nothing in these Terms excludes liability that cannot be excluded under applicable law. Subject to that, Rafeeq is not liable for indirect, incidental, special, consequential, punitive, or economic losses, including loss of profit, loss of business, loss of opportunity, travel disruption, missed bookings, missed transport, loss of data, loss of goodwill, or third-party charges arising from use or inability to use the service.

Subject to applicable law, Rafeeq’s total aggregate liability for any claim related to a specific order will not exceed the amount paid by you for the affected package giving rise to the claim.

17. Indemnity

You agree to indemnify and hold Rafeeq, its officers, employees, contractors, partners, and suppliers harmless from claims, losses, damages, liabilities, penalties, costs, and expenses arising from your breach of these Terms, misuse of the service, unlawful conduct, fraud, resale, unauthorized sharing of activation details, or infringement of third-party rights, except to the extent caused by Rafeeq’s proven breach or negligence where liability cannot be excluded by law.

18. Changes to these Terms

Rafeeq may update these Terms from time to time to reflect operational changes, supplier changes, new features, legal requirements, pricing changes, support processes, or risk controls. The latest version will be published on Rafeeq’s website or provided through the relevant customer channel.

Changes will not normally affect orders already completed before the updated Terms take effect, unless the change is required by law, regulation, supplier rules, security reasons, or to clarify an existing obligation. Continued use of Rafeeq services after the update means you accept the updated Terms.

19. Governing Law and Dispute Resolution

These Terms are intended to be governed by the laws of the United Arab Emirates, subject to final legal review and any mandatory consumer protection rules that apply to the Customer. If a dispute arises, you should first contact Rafeeq support and allow us a reasonable opportunity to investigate and resolve the issue.

If the dispute is not resolved through support, the parties may escalate through the competent consumer protection authority, telecom complaint process where applicable, payment provider dispute process, or courts/authorities having jurisdiction under applicable law. The final forum and wording must be confirmed by Rafeeq legal counsel before publication.

20. Contact Details and Notices

Customer notices, refund requests, support requests, complaints, privacy requests, and legal notices should be sent through the official Rafeeq channels listed below. Rafeeq may send notices to the email address, phone number, WhatsApp number, account notification center, or other contact details provided during purchase.

- Legal Entity: Counsel and Canvas
- Terms Effective Date: 15/05/2026
- Trade License / Registration No.: To be confirmed
- Registered Address: To be confirmed
- Customer Support Email: info@teqnia.tech
- Customer Support WhatsApp / Phone: +971 54 319 2014
- Privacy Contact: info@teqnia.tech
- Website: To be confirmed

21. Force Majeure

Rafeeq shall not be liable for any delay, interruption, failure, degradation, suspension, or inability to provide services caused directly or indirectly by events beyond its reasonable control, including but not limited to acts of God, natural disasters, weather conditions, government actions, telecom or internet outages, cyberattacks, supplier outages, local operator restrictions, Hajj or Umrah congestion, power failures, infrastructure failures, war, riots, civil unrest, sanctions, labor disputes, epidemics, pandemics, regulatory restrictions, or third-party service disruptions.

Where a force majeure event occurs, Rafeeq may suspend, delay, restrict, or modify the service without liability to the extent reasonably necessary to address the event or comply with supplier, legal, or operational requirements.

22. Informational Content and Non-Reliance

Any guides, informational content, travel tips, checklists, emergency numbers, setup instructions, Hajj or Umrah materials, FAQs, support content, or communications provided by Rafeeq are supplied for general informational and convenience purposes only.

Rafeeq does not provide travel operator services, pilgrimage supervision, religious rulings, medical advice, emergency-response services, transportation services, legal advice, governmental services, or official Hajj/Umrah guidance.

Customers remain fully responsible for their own travel arrangements, group coordination, accommodation, transportation, emergency planning, religious obligations, compliance with destination laws and regulations, and personal safety during travel.

Rafeeq services must not be relied upon as a guaranteed operational, emergency, navigation, safety, or mission-critical communication solution during Hajj, Umrah, or any other travel activity.

Rafeeq is not affiliated with any government authority, Hajj authority, Umrah authority, telecom regulator, emergency-response authority, or official pilgrimage organizer unless expressly stated otherwise in writing.

Appendix A - Refund and Replacement Matrix

This matrix is designed for customer service consistency. It must be aligned with the final commercial policy, supplier contract, payment gateway rules, and applicable consumer protection requirements.

Scenario	Suggested Outcome	Operational Notes
Customer purchased wrong destination/package but QR not delivered	Refund or exchange may be offered	Support verifies order status before delivery.
QR delivered but eSIM not installed or used	Case-by-case review	Customer must submit device screenshots and order number. Supplier cancellation ability may determine outcome.
Customer device is locked or incompatible	Normally not refundable	Pre-purchase compatibility notice must be clearly shown.
eSIM installed successfully but customer changed travel plan	Normally not refundable	Digital product was delivered and allocated.
Service unavailable due to package/network issue attributable to Rafeeq/supplier	Replacement or refund may be offered	Troubleshooting evidence required. If unresolved, remedy should be offered.
Coverage/speed is weak in a specific hotel, airport, basement, remote area, or crowded event area	Normally not guaranteed	Support should assist with network selection/APN/roaming settings.
Duplicate order caused by payment/system retry	Refund one duplicate order if confirmed unused/undelivered where possible	Order logs and payment records required.
Customer deleted the eSIM after installation	Normally not refundable	Reinstallation may not be possible unless supplier supports it.

Activation code expired because customer did not install/use it in time	Normally not refundable	Validity/expiry should be shown before purchase.
Customer cannot complete troubleshooting or refuses requested evidence	May be declined	Support case notes should be retained.

Appendix B - Recommended Website Acceptance Copy

Placement	Suggested Copy
Checkout checkbox	By completing this purchase, I confirm that my device is eSIM-compatible and unlocked, I have selected the correct destination/package, and I agree to Rafeeq Terms & Conditions and Privacy Policy.
Compatibility warning	eSIMs work only on compatible, unlocked devices. Please check your device settings before purchase. If your device is locked or not eSIM-compatible, the package may not work and may not be refundable after delivery.
Digital delivery notice	Your eSIM QR code/activation details are delivered digitally. Once the eSIM is delivered, allocated, installed, or used, cancellations and refunds may be limited.
Travel connectivity notice	Mobile data speed and coverage depend on local partner networks, device settings, geography, congestion, and destination regulations. Rafeeq will support troubleshooting, but exact speed and uninterrupted connectivity are not guaranteed.

Appendix C - Customer Support and Troubleshooting Evidence

- Order number, purchase email/phone number, package name, and destination country.
- Device model, operating system version, and confirmation that the device is unlocked.
- Screenshot of eSIM installation screen, mobile data/roaming settings, APN settings where applicable, and network selection screen.
- Description of location, date/time of issue, and whether the issue occurs indoors, outdoors, or in a high-congestion area.
- Confirmation whether the eSIM was installed, activated, deleted, transferred, or used on another device.
- Speed test screenshot if the complaint is about data speed.

Suggested support SLA: acknowledge within 24 business hours and provide a resolution or escalation update within 48 business hours, except during peak travel seasons or third-party network outages.

Appendix D - Internal Compliance Review Checklist

- Confirm that checkout shows package destination, data allowance, validity trigger, price, currency, taxes, and refund limitations before payment.
- Confirm that the device compatibility warning is visible before payment and captured in the customer acceptance record.
- Confirm that the Terms, Privacy Policy, and refund policy links are accessible before checkout and included in order confirmation.
- Confirm that support can retrieve order status, activation status, ICCID, package details, and supplier fulfillment status for dispute handling.
- Confirm that personal data shared with suppliers and processors is covered by supplier contracts and the Privacy Policy.
- Confirm that the published Arabic version, if any, is legally reviewed and language priority is clearly stated.
- Confirm that any use of supplier names, logos, package details, or APIs is allowed under supplier agreements.
- Confirm that customer complaint escalation and refund approval authority are internally documented.