

# Terms of Use

Last updated: 19 May 2026

These Terms of Use (“Terms”) govern your access to and use of the Cashback Radar website, application, and related services (collectively, the “Platform”). By accessing or using the Platform, you acknowledge that you have read, understood, and agree to be bound by these Terms. If you do not agree, you must discontinue use of the Platform.

## 1. Definitions

For the purposes of these Terms:

- “Cashback Radar”, “we”, “us”, “our” refers to the operator of the Platform.
- “User”, “you”, “your” refers to any individual accessing or using the Platform.
- “Service” refers to the informational comparison and estimation tools provided through the Platform.
- “Model Output” refers to any estimated cashback, benefit calculation, ranking, or forecast generated by the Platform.
- “Bank” refers to any financial institution whose publicly available credit card information is displayed or referenced on the Platform.

## 2. Purpose and Nature of the Service

The Platform provides an informational comparison tool designed to help users understand potential cashback benefits associated with various credit cards available in the UAE market.

The Service:

- analyzes publicly available card terms, fees, and reward structures
- applies automated consumption-forecasting models based on user inputs
- generates estimated cashback and estimated net benefit values
- displays a ranked list of cards according to model assumptions
- The Service is not intended to provide financial, investment, credit, or professional advice.

## 3. No Financial Advice or Recommendation

You acknowledge and agree that:

- The Platform does not provide financial, credit, or investment advice.
- Model Outputs are estimates only and may differ materially from actual outcomes.
- Rankings, highlights, or card visibility do not constitute recommendations or suitability assessments.
- You remain solely responsible for evaluating whether any financial product is appropriate for your circumstances.

- You must independently verify all card terms, fees, and eligibility requirements directly with the issuing Bank before applying.

#### 4. User Responsibilities

By using the Platform, you agree to:

- provide accurate and truthful information
- use the Platform solely for lawful and personal purposes
- refrain from interfering with the operation or security of the Platform
- refrain from scraping, extracting, or reproducing Platform data without written permission
- comply with all applicable laws and regulations in your jurisdiction
- You are solely responsible for any decisions made based on information provided by the Platform.

#### 5. Account Creation and Authentication

To access certain features, you may be required to create an account by providing an email address. By doing so, you consent to:

- receiving one-time passwords (OTP) for authentication
- the storage of your calculations, preferences, and historical data
- the use of cookies to restore your session and personalize your experience
- You may request deletion of your account and associated data in accordance with our Privacy Policy.

#### 6. Data Collection and Privacy

Your use of the Platform is subject to our Privacy Policy, which complies with the UAE Personal Data Protection Law (PDPL).

By using the Platform, you consent to the collection and processing of:

- information you provide directly
- behavioral and usage data used for forecasting
- cookies and analytics data
- We implement reasonable technical and organizational measures to protect your data, but we cannot guarantee absolute security.

#### 7. Accuracy, Completeness, and Availability of Information

While we strive to ensure that information displayed on the Platform is accurate and up to date, you acknowledge that:

- Banks may modify card terms, fees, and conditions without notice
- Model Outputs are based on assumptions and may not reflect actual outcomes
- We do not guarantee the accuracy, completeness, or timeliness of any information

- The Platform may experience interruptions, errors, or delays
- We disclaim all liability arising from inaccuracies or outdated information.

## 8. Third-Party Websites and External Links

The Platform may contain links to third-party websites, including Bank websites and affiliate partners.

We do not control, endorse, or assume responsibility for:

- the content of third-party websites
- their terms and conditions
- their privacy practices
- the outcome of any application you submit
- We do not transmit your data to Banks and do not participate in the application process.

## 9. Affiliate Disclosure

The Platform may receive compensation for traffic, clicks, or referrals generated to partner websites.

Such compensation:

- does not influence card rankings
- does not affect calculation logic
- does not alter Model Outputs
- Our comparison methodology remains independent and impartial.

## 10. Intellectual Property

All content on the Platform, including but not limited to:

- algorithms
- design elements
- text and graphics
- user interface components
- proprietary data
- is owned by Cashback Radar or licensed to us.
- Bank names and product names are used solely for identification purposes. All trademarks remain the property of their respective owners and do not imply endorsement.

## 11. Prohibited Conduct

You agree not to:

- access the Platform using automated tools (bots, scrapers, crawlers)
- attempt to reverse engineer or decompile any part of the Platform
- interfere with or disrupt the Platform's functionality

- use the Platform for commercial resale or redistribution
- upload harmful code or engage in malicious activity
- Violation of this section may result in immediate termination of access.

## 12. Eligibility and Approval Disclaimer

Banks independently determine whether to approve or reject any credit card application based on their own internal eligibility criteria, including income, residency status, employer category, credit history, and other regulatory or risk-based requirements. Cashback Radar does not assess your eligibility, does not influence or participate in the Bank's decision-making process, and has no visibility into the Bank's internal approval procedures. Eligibility indicators or Model Outputs displayed on the Platform may not reflect your personal circumstances and do not guarantee approval for any financial product. You are solely responsible for verifying all eligibility requirements directly with the issuing Bank before submitting an application.

## 13. Automated Processing and Profiling

The Platform uses automated models to:

- analyze spending patterns
- estimate potential cashback
- generate rankings and forecasts
- These processes are informational only and do not constitute credit scoring, creditworthiness assessment, or financial advice.

## 14. Limitation of Liability

To the fullest extent permitted by applicable law, Cashback Radar shall not be liable for:

- financial loss, missed benefits, or opportunity costs
- reliance on Model Outputs or informational content
- inaccuracies in publicly sourced data
- delays, interruptions, or technical failures
- any indirect, incidental, consequential, or punitive damages
- The Platform is provided on an "as is" and "as available" basis without warranties of any kind.

## 15. Indemnification

You agree to indemnify and hold harmless Cashback Radar and its affiliates, officers, employees, and contractors from any claims, liabilities, damages, or expenses arising out of:

- your use or misuse of the Platform
- your breach of these Terms
- your violation of applicable laws

## 16. No Fiduciary Duty

You acknowledge that Cashback Radar does not act as your financial advisor, agent, or fiduciary. Your use of the Platform does not create any fiduciary, advisory, or professional relationship between you and Cashback Radar. You remain solely responsible for evaluating the suitability of any financial product for your personal circumstances.

## 17. Accuracy of User-Provided Information

Model Outputs and card rankings depend on the accuracy of the information you provide, including income, spending patterns, category allocations, and other inputs. Cashback Radar is not responsible for inaccuracies, miscalculations, or misleading results arising from incomplete, incorrect, or outdated information submitted by you. You are solely responsible for ensuring that all inputs are truthful and up to date.

## 18. Rapid Changes in Bank Terms

Banks may update card terms, cashback rates, fees, eligibility requirements, promotional offers, and reward structures at any time without notice. Such changes may occur frequently and may not be immediately reflected on the Platform. Cashback Radar does not guarantee that displayed information reflects the most current terms offered by Banks. You must verify all details directly with the issuing Bank before applying.

## 19. Use by Non-Residents

The Platform is primarily intended for individuals residing in the United Arab Emirates. Card terms, eligibility criteria, and benefits may differ for non-residents or individuals who do not meet local regulatory requirements. Cashback Radar does not guarantee the applicability or accuracy of card information for users outside the UAE.

## 20. No Warranty of Model Accuracy

Model Outputs are generated using automated forecasting models based on assumptions, historical patterns, and publicly available information. These models are not predictive tools and do not guarantee actual cashback, savings, or financial outcomes. Actual results may differ significantly due to changes in spending behavior, Bank policies, reward caps, FX fees, or other factors outside our control. Cashback Radar makes no warranty regarding the accuracy, reliability, or completeness of any Model Output.

## 21. Modifications to the Terms

We may amend or update these Terms at any time. Revised Terms will be posted on the Platform with an updated "Last Updated" date. Your continued use of the Platform constitutes acceptance of the revised Terms.

## 22. Governing Law and Jurisdiction

These Terms are governed by the laws of the United Arab Emirates. Any disputes arising from or relating to these Terms shall be subject to the exclusive jurisdiction of the courts of Dubai, unless

otherwise required by applicable law.

### **23. Contact Information**

If you have questions regarding these Terms, you may contact us at:

[legal@cashbackradar.io](mailto:legal@cashbackradar.io)