Investline – Terms & Conditions (English Translation)

INRODUCTION

Welcome to Investline (“Investline”, “we”, “us” or the “Company”).
These Terms and Conditions (the “Terms”) govern your access to and use of our website, mobile application, and related investment services (collectively, the “Services”). Please read these Terms carefully before using any of our Services.

By accessing or using the Services, you acknowledge and agree to be bound by these Terms and to comply with all applicable laws and regulations. If you do not agree to any provision of these Terms, you must not access or use the Services.

Investline is a company duly incorporated under the laws of the Republic of Iraq with its principal office in Duhok, Kurdistan Region of Iraq. Our platform enables users to participate in real-estate-based investment opportunities by investing in income-generating properties and sharing in the returns therefrom.
Please note that all investments carry inherent risks, including the potential loss of capital. Past performance is not indicative of future results. You should carefully assess your financial situation and seek independent financial advice before making any investment decision.

These Terms constitute a legally binding agreement between you (“User”, “Investor” or “you”) and Investline in relation to your use of the Services. You should read them together with our Privacy Policy and our Know-Your-Customer and Anti-Money-Laundering policies (KYC/AML), which form an integral part of these Terms.

Investline may amend these Terms in accordance with Clause 16 (Amendments) below. Your continued use of the Services after any amendment takes effect constitutes your express and binding acceptance of the updated Terms.
Investline operates as a **private, limited-access real estate investment platform** under the laws of Iraq and the Kurdistan Region. Nothing on the platform constitutes a public offer, general

solicitation, or public offering of securities. Access to projects is limited to verified users who satisfy eligibility requirements and our KYC/AML policies.

---

1. Definitions

For the purposes of these Terms, the following terms shall have the meanings set out below:

1. **Account**: The unique personal or business profile created by a user upon successful registration and completion of KYC on the Platform, enabling access to the Services.

2. **Applicable Laws**: All laws, regulations, and legal requirements in force in the Republic of Iraq and the Kurdistan Region relating to investment, real estate, data protection, and online commercial activities.

3. **Company:** “Investline”, “we”, “us”, or “our”: refers to Investline, a Limited Liability Company (LTD) duly registered under the laws of the Republic of Iraq and the Kurdistan Region of Iraq, with its principal office located in Duhok, Kurdistan Region.

4. **Confidential Information**: Any non-public, sensitive, or proprietary information exchanged between the parties in connection with the Services, including investment strategies, property details, user data, business operations, and financial information.

5. **Force Majeure**: Any event beyond Investline’s reasonable control that prevents or delays performance, including natural disasters, war, civil unrest, governmental restrictions, or failures of public infrastructure or communications networks.

6. **Investment**: Any sum of money committed by a user to an investment opportunity offered or managed by Investline in expectation of an investment return. All investments involve risk; the Company does not guarantee capital recovery or any return.

7. **Platform**: Investline's digital environment, including the website and mobile app, through which users access investment opportunities, track returns, and manage their Accounts.

8. **Property**: Any real estate asset—residential, commercial, or otherwise—made available by Investline as part of an investment opportunity.

9. **Returns**: Any income, rent, profits, dividends, or distributions generated by the investment property and paid to the investor after deduction of applicable fees and costs, all as set out in the relevant Project Agreement.

10. **Services**: All online and offline tools, features, software, and support provided by Investline to facilitate real-estate investing, including the website, mobile app, user dashboard, and investment management.

11. **Third Party**: Any natural or legal person other than the user and Investline who is not our employee or under our direct control, including independent service providers, payment processors, and business partners.

12. **User / Investor / you / your**: Any individual or legal entity that accesses, registers for, or uses the Services via Investline.

---

2. Eligibility and Account Registration

2.1 Eligibility

To access and use our Services and certain restricted areas of the Platform, you must be an eligible investor and satisfy all of the following:

1. **Age**: You are at least eighteen (18) years old, the legal age for entering into binding contracts under Iraqi and Kurdistan Region law.

2. **Residence**: You reside in a jurisdiction where use of our Services is not prohibited under local law. You are solely responsible for ensuring your use complies with your local laws.

3. **Legal Capacity**: You have the legal right, authority, and capacity to use the Platform and enter into binding investment agreements under these Terms and Applicable Laws.

4. **KYC/AML Compliance**: You complete KYC, customer due diligence (CDD), and AML procedures to Investline's satisfaction in accordance with Applicable Laws, including (without limitation) Iraq's AML law and any Kurdistan Region directives.

5. **Lawful Use**: You represent and warrant that your use of the Services (including any investment) will be lawful and not for any prohibited purpose, including money laundering, terrorism financing, tax evasion, or fraud.

Investline may, in its sole discretion, accept or reject any registration request and may limit, suspend, or terminate access to the Services at any time without liability, based on risk assessment or for any business or regulatory reason.

2.2 Sanctions Screening and Politically Exposed Persons (PEP)

You represent and warrant that you are not subject to international sanctions, are not listed on any sanctions list, and are not acting on behalf of any listed person or a politically exposed person (PEP). You consent to sanctions screening, PEP screening, and adverse media checks. Investline may refuse, suspend, or terminate your Account if screening indicates legal, regulatory, or reputational risk.

2.3 Account Registration

1. To access the Services, you must register and create an Account. You agree to provide accurate, current, and complete information (including national ID, passport, unified national number, or other documents reasonably requested by Investline) and to promptly update such information upon any change.

2. You are solely responsible for maintaining the confidentiality of your Account credentials, including passwords and any two-factor authentication details, and for all activities and liabilities under your Account. You must notify Investline immediately of any unauthorised use or suspected security breach.

3. You agree not to create more than one personal Account without Investline’s prior written consent and not to transfer, share, sell, or assign your Account or login details to any third party without our consent. Any breach may result in immediate Account closure.

4. By registering and maintaining an Account, you give your express consent to the processing of your personal data in accordance with the Privacy Policy and agree to be bound by all Investline policies, including the Privacy Policy, KYC/AML Policy, and these Terms.

5. Investline may, in its sole discretion, suspend or terminate your Account and/or restrict Platform access if you provide false, inaccurate, or misleading information, fail to comply with these Terms, or present legal, regulatory, or reputational risk.

3. Investment Process

3.1 Investment Opportunities

Investline identifies, assesses, and presents selected real estate investment opportunities (the “Projects”) within Iraq and the Kurdistan Region. Key details for each Project—property description, expected returns, investment term, minimum participation, and project-specific risks—are disclosed on the Platform before you make any commitment.

Investline may modify, suspend, or withdraw any Project at its sole discretion without prior notice, in accordance with Applicable Laws and subject to any existing obligations to investors.

3.2 Making an Investment

To invest, you must have a verified Account and sufficient available funds. By allocating funds to any Project, you:

1. make an irrevocable and binding offer to enter into that Project’s investment agreement;
2. acknowledge you have read and understood all disclosed information—including the full Project Agreement—and the associated risks; and
3. accept that your investment outcomes depend on Project performance and that neither capital nor returns are guaranteed.

Investline may decline any investment request at its discretion for compliance, risk, or availability reasons.

3.3 Project Agreement and Confirmation

Your investment becomes binding only upon Investline’s formal acceptance. Upon confirmation—via email or through your dashboard—a legally binding Project Agreement arises between you and Investline, subject to the Project-specific terms and these general Terms.

3.4 Monitoring and Distributions

You can monitor your investment status and performance via your dashboard. Returns and distributions are calculated and paid in accordance with the schedule and method set out in the relevant Project Agreement and transferred to your designated bank account after deduction of any applicable withholding or legal obligations.

3.5 Redemptions and Exit

Investments are typically long-term. Early capital withdrawal is generally not permitted unless expressly provided for in the Project Agreement. Exit mechanics—such as selling your interest or capital redemption at Project end—are governed solely by the relevant Project Agreement.

3.6 Investor Risk Acknowledgement

You expressly acknowledge that real estate investments entail material risks. You bear sole responsibility for your investment decisions. Investline shall not be liable for losses arising from market fluctuations, regulatory changes, force majeure, or other risks disclosed in the Project details.

3.7 Ownership Structure (Special Purpose Vehicle – SPV)

A Project may be structured through a special purpose vehicle (“SPV”) or another ownership structure determined by Investline. Investors receive economic rights tied to the Project through interests in the SPV or through contractual rights specified in the Project Agreement. Legal title to property is held in accordance with the structure and not in the investors’ names directly.

3.8 Subscription Limits

Each Project will specify a minimum, target, and maximum subscription amount. In the event of oversubscription, Investline may pro-rate allocations, and any excess amounts will be refunded to your Account. If the minimum subscription is not reached within the specified period, Investline may cancel the offering and refund amounts received after deduction of any disclosed bank or administrative fees, in accordance with the Project documents.

4. Transfer or Sale of Investment Interests

4.1 Principle and Eligibility

Investline may, in its sole discretion, permit a verified investor (the "Transferor") to transfer or sell all or part of its interest in a particular Project to another verified investor (the "Transferee") on the Platform, subject to the Project Agreement and these Terms. Transferability is a privilege, not a vested right, and is ordinarily considered only after any minimum holding period specified in the Project Agreement.

4.2 Mandatory Procedure

All transfer requests must be made exclusively through Investline's internal system. Transfers or sales conducted outside the Platform or by unapproved private means are strictly prohibited, null and void, and constitute a material breach of these Terms.

4.3 Company Consent and Conditions

No transfer is valid or effective without Investline's final written (including electronic) approval. Investline may approve, refuse, or defer any transfer request, including for reasons such as:

(a) compliance with KYC/AML and other Applicable Laws;

(b) preserving the Project's legal structure and integrity; and

(c) the Platform status and compliance standing of the Transferor and Transferee.

Upon approval, Investline will update its official records to accurately reflect the change of ownership.

4.4 Nature of the Platform and Private Arrangements

The Platform is a private investment gateway and not a securities exchange, public trading venue, or auction house. Investline is not a party to any private sale terms between Transferor and Transferee, and price negotiations are the parties' responsibility. Investline does not guarantee liquidity, the availability of buyers or sellers, or any particular price for any investment interest.

4.5 Finality

Once a transfer is approved and recorded by Investline, it is final and binding. The Transferee assumes all rights, obligations, and risks associated with the interest from the time of approval. Investline bears no liability for disputes or undertakings between investors in connection with a transfer.

4.6 Right of First Refusal (ROFR)

Before transferring an interest to a third party, the selling investor must notify Investline of the proposed sale price and terms. Investline may circulate the offer to current investors in the same Project (or SPV). Such investors shall have ten (10) Business Days to exercise a right of first refusal on the same terms.

4.7 Matching and Completion

If the ROFR is exercised, the selling investor must complete the sale with the exercising party within fifteen (15) Business Days, subject to completion of all KYC/AML requirements.

4.8 If ROFR Is Not Exercised

If no investor exercises the ROFR within the specified period, the selling investor may proceed to sell to the proposed buyer on the same terms, subject to Investline's approval under Clause 4.3.

---

5. User Responsibilities

5.1 General Conduct

You are solely responsible for your conduct and for complying with these Terms and all Applicable Laws when using the Platform. You must act in good faith and refrain from any activity that may harm, impair, or adversely affect the Platform's functionality, security, or reputation, or other users/investors.

5.2 Account Responsibility

You are solely responsible for all activities conducted under your Account. Investline shall not be liable for any loss or damage arising from your failure to keep your login details confidential or from any unauthorised use of your Account.

5.3 Risk Assumption

You expressly assume all risks associated with your investments, as further described in Clause 3.6. Investline does not guarantee any return and shall not be liable for losses arising from your investment decisions.

5.4 Duty to Report

You must promptly notify Investline of any unauthorised use of your Account, any security breach, or any actual or suspected violation of these Terms.

---

6. Prohibited Activities and Conduct

You must not engage in any of the following, attempt to do so, or assist others in doing so. Any breach of this Clause constitutes a material breach and may result in immediate suspension or termination and legal action, including notification to competent authorities in Iraq and the Kurdistan Region.

6.1 Unlawful or Unauthorised Use

(a) Using the Platform for any unlawful, fraudulent, misleading, or harmful purpose;
(b) engaging in, assisting with, or concealing any activity related to money laundering, terrorism financing, tax evasion, or sanctions evasion;
(c) violating any Applicable Laws, including without limitation Iraq’s AML law and Kurdistan Region regulations.

6.2 Interference with Operations

(a) Interfering with, disrupting, or overloading the integrity, security, or performance of the Platform or its infrastructure;
(b) introducing viruses, malware, Trojan horses, or other harmful or disruptive code;
(c) attempting to circumvent, breach, or test the vulnerability of any system or security measure without prior written authorisation.

6.3 Unauthorised Access and Data Misuse

(a) Accessing or attempting to access any Account, system, or data you are not authorised to use;
(b) collecting, storing, scraping, or harvesting personal data of other users without their explicit consent;
(c) misusing, copying, distributing, or reverse engineering any proprietary information, content, or code on the Platform.

6.4 Automated Tools and Manipulation

(a) Using bots, crawlers, or automated data-gathering tools to access the Platform without Investline's express written consent;
(b) manipulating or interfering with the fair and proper display of opportunities, returns, or Project data.

6.5 Misrepresentation

(a) Providing false, inaccurate, misleading, or incomplete information to Investline at any time;
(b) impersonating any person or entity or falsely claiming affiliation.

6.6 Unauthorised Financial Solicitation

(a) Conducting any transfer, sale, or solicitation for investment interests outside the Platform; all transfers must follow Clause 4;
(b) using the Platform to solicit users for off-platform schemes, services, or products.

6.7 Harmful Conduct

(a) Engaging in harassment, abuse, threats, or hostile behaviour towards any user or Investline representative;
(b) posting or transmitting offensive, obscene, defamatory, or inappropriate content;
(c) any act that harms Investline's reputation, user trust, or business operations.

---

7. Payments and Fees

7.1 Payment Methods

You may fund investments via payment methods approved by Investline (e.g., bank transfers, local gateways). Investline may change accepted methods at its discretion.

7.2 Funding Your Account

You must use a payment method registered in your own name. Third-party, anonymous, or unverified methods are strictly prohibited and may be rejected or frozen pending verification under KYC/AML.

7.3 Fees and Costs

Investline may charge fees for use of the Services, including without limitation:
(a) platform usage fees; (b) processing fees; (c) withdrawal fees; and (d) Project management fees.
All fees will be transparently disclosed before you commit to any investment.

7.4 Currency

Transactions are processed in the currency specified for each Project. You bear all risks and costs of currency conversion, including exchange-rate differences and bank fees.

7.5 Payment Confirmation

An investment payment is not deemed received until successfully processed by us. We may cancel any investment request linked to a failed, reversed, or review-pending payment.

7.6 Refunds

All investments are final once confirmed, unless required by law or expressly provided in the Project Agreement. Refunds are generally not issued after a Project has commenced.

7.7 Failed Payments

If your payment fails, is reversed, or causes a shortfall:

(a) the related investment may be suspended or cancelled;

(b) you may be liable for bank or administrative charges; and

(c) your Account may be temporarily restricted.

7.8 Deduction Authority

You authorise Investline to deduct all fees, costs, and legally required withholdings directly from your distributions or Account balance, as set out in the relevant Project Agreement.

7.9 Fraud Prevention

Investline may suspend or investigate any payment suspected to be fraudulent or in breach of KYC/AML rules. You agree to provide all documents reasonably requested to support verification.

7.10 Segregation of Client Funds

Where necessary, subscription funds pending allocation to a specific Project may be held in a designated client money account or separated cash flow, distinct from Investline’s operating funds, at a licensed bank or payment provider.

7.11 Conditions for Release of Funds

Funds are released to the Project or SPV only after the conditions stated in the Project documents are satisfied. If conditions are not met within the specified period, funds may be returned to investors after deduction of applicable fees.

7.12 Custody Disclaimer

Investline does not provide custody or safekeeping services unless expressly stated in the Project Agreement. Failures of banks or payment providers are subject to the liability provisions of Clause 10.

7.13 Withholding and Taxes

Investline may deduct or withhold amounts from distributions where required by law (including taxes or court orders). You are solely responsible for your tax obligations. Investline does not provide tax advice.

---

8. Intellectual Property

8.1 Ownership

All intellectual property rights in the Platform—including design, software, databases, logos, trademarks, and content—are owned by Investline or its licensors and protected by Iraqi and Kurdistan Region laws and relevant international conventions. No rights are transferred to you under these Terms.

8.2 Limited Licence

Subject to your continued compliance with these Terms, Investline grants you a limited, non-exclusive, non-transferable, revocable licence to access and use the Platform for your personal investment purposes as intended. No ownership rights are granted.

8.3 Licence Restrictions

You must not:
(a) copy, modify, distribute, or create derivative works of any part of the Platform;
(b) use the Platform or its content for any commercial purpose without our prior written consent;
(c) reverse engineer, decompile, or attempt to extract source code; or
(d) circumvent any technical measures designed to protect or restrict use of the Platform.

8.4 User Submissions

Any comments, ideas, suggestions, or materials you provide ("User Content") become our exclusive property upon submission. You grant us a perpetual, worldwide, irrevocable, royalty-free licence to use, modify, and commercially exploit such content without obligation to you. You warrant your submissions are original and do not infringe third-party rights.

8.5 Third-Party IP

The Platform may contain third-party intellectual property. You agree to respect such rights. Unauthorised use may subject you to legal liability.

8.6 Enforcement

Investline will enforce its IP rights to the fullest extent permitted by law. Unauthorised use constitutes a material breach and may result in immediate termination and legal remedies, including damages and injunctive relief.

---

9. Valuation and Financial Disclosures

9.1 Basis of Valuation

Any valuations, forecasts, or financial information published on the Platform are based on information believed to be reliable but may rely on third-party data and estimates. They are indicators, not guarantees.

9.2 Reporting Cadence

Periodic reports (e.g., quarterly income, occupancy, and material events) are issued as set out in the relevant Project Agreement.

9.3 Methodologies

Valuation methodologies may be adjusted to reflect market changes, regulatory guidance, or data availability.

9.4 Document Priority

In the event of inconsistency, the Project Agreement and audited financial statements (if any) prevail over any summaries posted on the Platform.

---

10. Limitation of Liability

10.1 No Investment Guarantees

You acknowledge that all investments involve risk. Investline gives no guarantee regarding preservation of capital, any specific return, uninterrupted performance of any Project, or future results matching past performance. Your investment decisions are made at your own risk.

10.2 “As Is” Platform; Evidentiary Logs

While we strive to deliver high-quality service, the Platform is provided on an “as is” and “as available” basis. Investline makes no warranties of any kind not expressly stated herein. We do not warrant the Platform will be uninterrupted, error-free, fully secure, or that all information is accurate or complete. **System logs, timestamps, and multi-factor authentication proofs constitute reputable technical evidence of electronic actions performed via your Account.**

10.3 Exclusion of Indirect Damages

To the maximum extent permitted by law, Investline shall not be liable for any indirect, consequential, special, or punitive damages, or for loss of profits, data, business, or goodwill, arising from your use or inability to use the Platform or from your investments.

10.4 Third-Party Services

Investline is not responsible for third-party content, data, or services, including linked sites or information. Your reliance on such materials is at your own risk.

10.5 Force Majeure

We are not liable for any failure or delay in performance caused by events beyond our reasonable control, including force majeure, war, terrorism, governmental actions, natural disasters, cyber-attacks, or infrastructure failures.

10.6 User Responsibility

Investline is not liable for losses arising from your breach of these Terms, your acts or omissions, or your failure to secure your Account.

10.7 Non-Excludable Liabilities

Nothing in these Terms excludes or limits liability for fraud, gross negligence, wilful misconduct, death or personal injury, or any liability that cannot lawfully be excluded or limited under Iraqi or Kurdistan Region law.

---

11. Cookies Policy

The Platform uses cookies and similar technologies for essential operations, traffic analytics, and overall user-experience improvements. Your continued use after notice of this policy constitutes consent to such use. You can manage or disable cookies in your browser settings; disabling certain cookies may affect essential functions and your browsing experience.

---

12. Disclaimers of Warranties

12.1 “As Is” and “As Available”

The Platform and all related Services are provided “as is” and “as available.” Your use is at your own risk. Investline disclaims all warranties, express or implied.

12.2 No Implied Warranties

To the maximum extent permitted by law, Investline disclaims all implied warranties, including merchantability, fitness for a particular purpose, title, non-infringement, data accuracy, and uninterrupted or error-free operation.

12.3 No Advice or Guarantees

All Platform content is for information only and does not constitute financial, legal, or tax advice. Investline does not warrant the accuracy, completeness, or timeliness of any information, including Project details, market data, or return projections. Past performance does not guarantee future results. Investline is a technology platform and not a financial adviser or fiduciary.

12.4 Third-Party Content

The Platform may include third-party content or links. Investline does not endorse or assume responsibility for third-party materials. Your dealings with third parties are at your own risk.

12.5 Availability and Security

We do not warrant continuous, uninterrupted, or secure access, or that the Platform will be free of errors, viruses, or harmful components. You are responsible for your own cybersecurity measures.

12.6 No Investment Performance Warranty

Investline does not guarantee Project performance or profitability. All investment risk is yours, as further described in Clause 10.

---

13. Indemnity

You agree to defend, indemnify, and hold harmless Investline, its affiliates, directors, employees, and agents from and against all claims, damages, liabilities, losses, costs, and expenses (including reasonable attorneys' fees) arising out of or related to:

(a) your access to or use of the Platform/Services;

(b) your breach of these Terms;

(c) your infringement of any third-party rights, including IP or privacy rights;

(d) your violation of any law or regulation; or

(e) any claim that your acts or content caused harm to a third party.

Your indemnity obligations survive termination or expiry of these Terms and your use of the Services.

---

14. Suspension and Termination

14.1 Our Right to Suspend or Terminate

Investline may, in its sole discretion, suspend, restrict, or terminate your Account and access to the Platform immediately, with or without notice, if:

(a) you breach these Terms or any Investline policy;

(b) you provide false, inaccurate, or misleading information;

(c) you engage in fraudulent, unlawful, or suspicious activity;

(d) **based on reasonable and objective indicators**, your use would cause serious harm to Investline's reputation or public trust;

(e) you fail ongoing compliance requirements, including KYC/AML; or
(f) required by law, regulator, or court order.

14.2 Immediate Suspension

We may suspend an Account without prior notice to prevent imminent harm, including suspected unauthorised access, security breaches, or activity threatening the Platform or any Project. During suspension, all Account functions are disabled.

14.3 Effects of Termination

Upon termination:
(a) your licence to use the Platform immediately ceases;
(b) we may cancel pending transactions or investment requests;
(c) you remain liable for all obligations accrued prior to termination; and
(d) provisions that by their nature should survive (including limitation of liability, IP, and dispute resolution) will remain in force.
Your rights and obligations regarding any active investment interests remain governed by the relevant Project Agreements.

14.4 Your Right to Terminate

You may request Account closure at any time via the Platform, provided no active investment obligations or pending transactions exist. Account closure does not terminate your participation in ongoing Projects, which remain governed by their terms.

14.5 Data Retention

Notwithstanding termination, Investline may retain your personal data and Account records as necessary to comply with legal obligations (including AML and tax), resolve disputes, enforce agreements, and for other legitimate business purposes, as described in the Privacy Policy.

14.6 No Liability for Action

To the maximum extent permitted by law, Investline is not liable to you or any third party for claims, damages, or losses arising from suspension or termination in accordance with these Terms.

14.7 Termination for Convenience

In addition to termination for cause, Investline may terminate your Account and access for any reason or no reason upon thirty (30) days' prior notice. Your rights and obligations under any existing investments remain governed by the relevant Project Agreements until their natural completion.

---

15. Governing Law and Dispute Resolution

15.1 Governing Law

These Terms and any dispute or claim arising out of or in connection with them are governed by the laws of the Republic of Iraq and the Kurdistan Region of Iraq, without regard to conflict-of-laws principles.

15.2 Jurisdiction

You irrevocably agree that the courts of Duhok, Kurdistan Region, Iraq, shall have exclusive jurisdiction over any dispute or claim arising out of or in connection with these Terms.

15.3 Mediation (Optional)

If a dispute is not resolved through negotiation, the parties may, by mutual agreement, refer the matter to mediation administered by a mutually agreed mediator in Duhok before commencing litigation.

15.4 Injunctive Relief

Nothing in this Clause limits our right to seek injunctive or other urgent equitable relief from any competent court to protect IP rights, confidential information, or Platform security.

15.5 Language

The Arabic version of these Terms prevails in all respects. Any translation is provided for convenience only and shall not be relied upon for interpretation.

---

16. Amendments

16.1 Our Right to Amend

Investline may update, modify, or replace these Terms at its discretion.
Non-material changes take effect upon posting on the Platform.
Material changes—including those affecting fees, liability, dispute resolution, or users' fundamental rights—will be notified to you at least thirty (30) days before they take effect via your registered email. Your continued use after the effective date constitutes acceptance. If you do not agree to material changes, you may close your Account within that 30-day period **without incurring any penalty or financial charge**. The latest version will always be posted on the Platform with its "last updated" date and shall prevail.

16.2 Notice

We will use commercially reasonable efforts to notify you of material changes adversely affecting your rights or obligations, typically via a prominent notice on the Platform or by email to your registered address.

16.3 Project Agreements Prevail

Amendments to these general Terms do not alter specific Project Agreements you entered before such amendments. Each Project Agreement remains fixed as of your investment.

16.4 Mandatory Legal Changes

Where Applicable Laws, regulations, or regulatory directives require immediate amendment, such amendment may take effect without prior notice to ensure compliance.

---

17. Contact Details and Notices

17.1 Notices from Investline

We may provide any notice, communication, or disclosure required by these Terms or by law by:
(a) posting it on the Platform;
(b) sending it to your registered email address; or
(c) any other electronic means we deem appropriate.
Any notice so sent or posted is deemed received on the date of posting or transmission.

17.2 Official Contact Details

All legal notices to Investline must be sent in writing to the following, unless a different method is required by law:
Email: [insert official legal notices email]
Physical Address: [insert full office address]
A notice is deemed received only upon our actual written confirmation of receipt.

17.3 Consent to Electronic Communications

By using the Services, you expressly consent to receive all agreements, notices, disclosures, and other communications electronically. Electronic communications satisfy any legal requirement that such communications be in writing. You are solely responsible for the hardware and software needed to access and retain such communications.

17.4 Your Duty to Update Contact Details

You must ensure your contact details—particularly your registered email—are accurate and up to date. Investline is not responsible for losses arising from your failure to receive notices due to outdated or incorrect contact information.

---

18. Acknowledgement and Entire Agreement

18.1 Acceptance

By registering an Account or using the Platform, you confirm that you have read, understood, and agree to be bound by these Terms and all incorporated policies, including the Privacy Policy and KYC/AML Policy.

18.2 Entire Agreement

These Terms, together with any Project Agreements and referenced policies, constitute the entire and exclusive agreement between you and Investline regarding the Services and supersede all prior proposals, understandings, or communications, oral or written, relating to the same subject matter.

18.3 Non-Reliance

You acknowledge that you have not entered into these Terms in reliance on any statement, representation, promise, or warranty not expressly set out herein.

18.4 Relationship of the Parties

Nothing in these Terms creates a partnership, joint venture, agency, or employment relationship between you and Investline. You are an independent investor and not an employee, agent, or partner of Investline.

18.5 Assignment

You may not assign your rights or transfer your obligations under these Terms without our prior written consent. Investline may assign, transfer, or delegate its rights and obligations at any time in compliance with Applicable Laws.

18.6 Severability

If any provision is held invalid or unenforceable by a competent court, that provision shall be limited or eliminated to the minimum extent necessary, and the remaining provisions shall remain in full force and effect.

18.7 No Waiver

Failure by Investline to enforce any right or provision shall not constitute a waiver of such right or provision. Any waiver must be in writing and signed by us.

18.8 Headings

Clause headings are for convenience only and have no legal or contractual effect.

18.9 Document Priority

In case of conflict between these Terms and any Project Agreement, the Project Agreement prevails for that Project.

---

19. Conflicts of Interest

Where necessary and appropriate, Investline will disclose any material direct or indirect interest it may have in a particular Project. Such disclosure does not alter any provision of these Terms and does not create any fiduciary duty or additional obligation towards you unless expressly stated in the relevant Project documents.

20. Recordkeeping

Investline retains core records related to your Account, transactions, investments, and KYC/AML compliance for no less than the minimum period required by Applicable Laws in Iraq and the Kurdistan Region, for regulatory compliance, dispute resolution, internal audit, and other legitimate business purposes.

---

21. Complaints Procedure

21.1 Submitting a Complaint

You may submit a formal complaint regarding our Services or these Terms **exclusively** via the dedicated complaints email:
[insert complaints email]
Your email must include your full Account information, a clear and detailed description of the issue, and any supporting documents or evidence.

21.2 Acknowledgement

Investline will acknowledge receipt of your complaint in writing (typically by email) within seven (7) Business Days of receipt.

21.3 Investigation and Response

Investline will use reasonable efforts to investigate and provide a final written response within thirty (30) calendar days of acknowledgement. If exceptional complexity requires more time, you will be notified in writing with a revised estimated response date.

21.4 Escalation

If you are dissatisfied with our final response or if no response is received within the period in Clause 21.3, you may pursue legal remedies available to you in accordance with Clause 15 (Governing Law and Disputes).