

TERMS OF SERVICE — REFTY

Last Updated: 2nd of October 2026 · **Effective:** 2nd of October 2026 · **Revision:** 2
(revision 1 dated 17th of April 2024)

1. Introduction

These Terms of Service (“**Terms**”) govern your use of the Refty platform (“**Refty**”, “**we**”, “**us**”, or “**our**”), an innovative real-estate listings platform operating in Dubai, United Arab Emirates.

The Platform is developed, published and operated by **Nocodo LTD**, a Cyprus based software developer and publisher, registration number **HE 432761** (“**Nocodo**”). References to Refty, “we”, “us” and “our” in these Terms include Nocodo LTD.

By accessing or using our website, platform, or services (collectively, the “**Platform**”), you agree to these Terms.

If you do not agree, you must discontinue use of the Platform immediately.

2. Eligibility

To use the Platform, you must:

- Be at least 18 years old;
 - Have the legal capacity to enter into binding agreements;
 - Use the Platform in compliance with all applicable laws and regulations in the UAE.
-

3. User Accounts

To access certain features, users must create an account. When registering, you agree to:

- Provide true, accurate, and complete information;
- Maintain the security of your login credentials;
- Notify us immediately of unauthorized account access;
- Be responsible for all activities that occur under your account.

We may suspend or terminate accounts that violate these Terms or pose security risks.

4. Permitted Use

You agree to use the Platform only for lawful purposes. You shall not:

- Post deceptive, inaccurate, or fraudulent listings;
- Misrepresent your identity or association with any entity;
- Access or collect data through scraping, bots, or automated tools;
- Disrupt or compromise the Platform's security or functionality;
- Upload harmful, infringing, or illegal content.

Violation may result in account termination and legal action.

5. User Content

Users may upload content including but not limited to property listings, descriptions, images, videos, and related materials ("**User Content**").

By submitting User Content, you grant Refty a **non-exclusive, royalty-free, worldwide, transferable license** to use, display, reproduce, distribute, and promote such content for purposes related to the Platform.

You represent and warrant that:

- You own or have the right to submit the content;
- Your content complies with applicable laws;
- Your content does not violate third-party rights.

We may remove any content at our discretion.

6. Listing Accuracy Disclaimer

Refty offers a platform for real-estate listings but **does not verify property information**. We do not guarantee:

- The accuracy, completeness, or legality of listings;
- The identity or credibility of users posting content;
- The availability or authenticity of any property.

Users must conduct their own due diligence before making decisions.

7. Third-Party Services

The Platform may integrate or link to third-party tools such as analytics, mapping services, communication systems, or payment providers.

Refty is not responsible for:

- The content or availability of third-party sites;
- Their terms, policies, or actions.

Use of third-party services is at your own risk.

8. Payments (If Applicable)

If Refty introduces paid services, including featured listings or subscriptions, all associated fees will be clearly displayed.

By submitting payment, you agree to:

- The pricing and billing terms applicable at the time of purchase;
 - Our refund policies, where applicable.
-

9. Intellectual Property

All content and materials on the Platform—including branding, design, software, and intellectual property—are owned by or licensed to Refty (Nocodo LTD).

You may not:

- Copy, reproduce, distribute, or modify Platform materials;
 - Use our trademarks without prior written authorization.
-

10. Limitation of Liability

To the maximum extent permitted by UAE law, Refty is **not liable** for:

- Indirect, incidental, or consequential damages;
- Loss of business, profits, data, or reputation;
- Errors, omissions, or inaccuracies in listings;
- Unauthorized access to or use of your account.

Use of the Platform is at your own risk.

11. Indemnification

You agree to indemnify and hold Refty harmless from any claims, damages, liabilities, or expenses arising out of:

- Your use of the Platform;
 - Your breach of these Terms;
 - Your violation of any rights of another party.
-

12. Termination

We may suspend or terminate your account or access to the Platform at any time, with or without notice, for conduct deemed harmful, illegal, or in violation of these Terms.

You may discontinue use at any time.

13. Governing Law

These Terms shall be governed by the laws of **Dubai, United Arab Emirates**. Any disputes will be resolved exclusively by the courts of Dubai.

14. Contact

For questions or support:

Refty — Dubai, UAE

ceo@refty.ai

Nocodo LTD

Cyprus based software developer and publisher

Registration number: HE 432761