



A PRODUCT OF KHALIFEH CONSULTING GROUP (KCG)

TERMS AND CONDITIONS OF USE

Governing access to and use of the iReveal™ platform

Effective Date: 2026

Last Updated: 2026

CONFIDENTIAL — PROPRIETARY



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1. INTRODUCTION AND ACCEPTANCE

1.1 These Terms and Conditions (these “**Terms**”) govern access to and use of the **iReveal™** platform, mobile applications, software, application programming interfaces, websites, databases, screening tools, risk assessment models, reports, and related services (collectively, the “**Platform**”) operated by Khalifeh Consulting Group (“**KCG**”, “we,” “our,” or “us”).

1.2 By accessing, downloading, installing, subscribing to, or using the Platform, you (“**you**” or “**User**”) acknowledge that you have read, understood, and agreed to be bound by these Terms.

2. DEFINITIONS AND INTERPRETATION

2.1 For the purposes of these Terms, the following terms shall have the meanings set out below, unless the context otherwise requires:

“**Platform**” means the iReveal™ platform, mobile applications, software, application programming interfaces, websites, databases, screening tools, risk assessment models, reports, and related services operated by KCG;

“**User**” means any individual or organization that accesses, downloads, installs, subscribes to, or otherwise uses the Platform; and

“**Output**” means any risk score, rating, classification, recommendation, heat map, alert, risk flag, or screening outcome generated by the Platform.

2.2 Headings are inserted for convenience of reference only and shall not affect the interpretation of these Terms. References to “including” or “includes” shall mean “including, without limitation.”

3. PURPOSE OF THE PLATFORM

3.1 iReveal™ is a compliance support and risk intelligence platform designed to assist Users in conducting:

- (a) sanctions screening;
- (b) politically exposed person (PEP) screening;
- (c) adverse media reviews;
- (d) beneficial ownership analysis;
- (e) identity verification support;

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- (f) due diligence assessments;
 - (g) source of wealth reviews;
 - (h) compliance risk classification; and
 - (i) anti-financial crimes screening activities.

3.2 The Platform is intended solely as a decision-support tool.

4. NO LEGAL OR REGULATORY ADVICE

4.1 The Platform does not provide:

- (a) legal advice;
- (b) regulatory advice;
- (c) investment advice;
- (d) tax advice;
- (e) law enforcement determinations;
- (f) judicial determinations; or
- (g) official sanctions designations.

4.2 Users remain solely responsible for obtaining professional legal and compliance advice where required.

5. NO GUARANTEE OF ACCURACY

5.1 KCG makes no representation or warranty that:

- (a) screening results are complete;
- (b) sanctions lists are exhaustive;
- (c) adverse media sources are comprehensive;
- (d) risk scores are error-free;
- (e) all aliases are detected;
- (f) all transliterations are identified;
- (g) all beneficial owners are discovered; or
- (h) all adverse information is available.

5.2 Users acknowledge that third-party databases may contain inaccuracies, omissions, delays, or outdated information.

6. RISK SCORES ARE INDICATIVE ONLY

6.1 Any Output generated by the Platform:

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- (a) is indicative only;
 - (b) does not constitute a factual determination;
 - (c) does not constitute proof of wrongdoing;
 - (d) does not establish criminal activity;
 - (e) does not establish sanctions violations; and
 - (f) does not establish regulatory breaches.

6.2 All final decisions remain the sole responsibility of the User.

7. NO RELIANCE

7.1 Users agree that they shall not rely exclusively upon the Platform for:

- (a) onboarding decisions;
- (b) customer acceptance decisions;
- (c) business relationship decisions;
- (d) transaction approval decisions;
- (e) lending decisions;
- (f) legal authentication decisions;
- (g) notarial decisions;
- (h) investment decisions; and
- (i) employment decisions.

7.2 Independent judgment and additional verification procedures remain mandatory.

8. THIRD-PARTY DATA SOURCES

8.1 The Platform may incorporate data supplied by:

- (a) sanctions list providers;
- (b) governmental authorities;
- (c) public registries;
- (d) media databases;
- (e) commercial intelligence providers; and
- (f) open-source information repositories.

8.2 KCG does not own or control all such data sources and shall not be liable for inaccuracies originating from third-party providers.

9. FALSE POSITIVES AND FALSE NEGATIVES

9.1 Users acknowledge that:

- (a) false positives may occur;
- (b) false negatives may occur;
- (c) matching technologies are probabilistic in nature; and
- (d) risk-scoring methodologies involve assumptions and weightings.

9.2 No screening methodology can guarantee complete detection of all risks.

10. USER RESPONSIBILITIES

10.1 Users shall:

- (a) provide accurate information;
- (b) comply with applicable laws;
- (c) maintain confidentiality;
- (d) protect login credentials;
- (e) perform independent reviews where necessary; and
- (f) comply with AML/CFT regulations applicable to their profession.

10.2 Users remain solely responsible for all actions taken based on Platform Outputs.

11. CONFIDENTIALITY

11.1 All information submitted to the Platform shall be treated as confidential and handled in accordance with applicable data protection laws and KCG's Privacy Policy.

11.2 Users shall not disclose proprietary methodologies, scoring models, algorithms, or system outputs to unauthorized third parties.

12. INTELLECTUAL PROPERTY

12.1 All rights relating to iReveal™, iReveal by KCG™, and the following are owned exclusively by KCG and protected by applicable intellectual property laws:

- (a) software;
- (b) algorithms;
- (c) workflows;
- (d) scoring models;
- (e) documentation;

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- (f) logos;
 - (g) reports; and
 - (h) databases.

12.2 No ownership rights are transferred to Users.

13. PROHIBITED USES

13.1 Users shall not:

- (a) reverse engineer the Platform;
- (b) copy the scoring model;
- (c) scrape data;
- (d) reproduce reports commercially;
- (e) resell access without authorization;
- (f) attempt to bypass security controls; or
- (g) create competing products based on Platform methodologies.

14. LIMITATION OF LIABILITY

14.1 To the fullest extent permitted by law, KCG shall not be liable for the following arising from use of, or reliance upon, the Platform:

- (a) indirect damages;
- (b) consequential damages;
- (c) reputational damages;
- (d) regulatory penalties;
- (e) loss of business;
- (f) loss of profits;
- (g) customer losses;
- (h) sanctions breaches;
- (i) failed transactions;
- (j) litigation costs; and
- (k) enforcement actions.

15. MAXIMUM LIABILITY

15.1 Under no circumstances shall KCG's total aggregate liability exceed the fees paid by the User to KCG during the twelve (12) months immediately preceding the event giving rise to the claim.

16. INDEMNIFICATION

16.1 Users agree to indemnify and hold harmless KCG, its officers, directors, employees, consultants, and affiliates from any claim, loss, liability, penalty, or expense arising from:

- (a) misuse of the Platform;
- (b) violation of these Terms;
- (c) unlawful processing activities; or
- (d) reliance upon Platform Outputs.

17. SUSPENSION AND TERMINATION

17.1 KCG may suspend or terminate access immediately where:

- (a) misuse is suspected;
- (b) fraud is detected;
- (c) regulatory concerns arise;
- (d) fees remain unpaid; or
- (e) these Terms are violated.

18. CHANGES TO THE PLATFORM

18.1 KCG may modify the following at any time without prior notice:

- (a) methodologies;
- (b) scoring models;
- (c) risk matrices;
- (d) user interfaces;
- (e) functionalities; and
- (f) third-party integrations.

19. GOVERNING LAW

19.1 These Terms shall be governed by the laws of Lebanon.

19.2 Any dispute shall be submitted exclusively to the competent courts of Beirut, Lebanon.

20. ACKNOWLEDGEMENT

20.1 By using the Platform, the User expressly acknowledges that iReveal™ is a compliance support and risk intelligence tool only, that all decisions remain the responsibility of the User, and that no screening system can eliminate all compliance, legal, financial, regulatory, reputational, or sanctions risks.