

Website Terms of Use

Effective date: 10 August 2026

1. About the Site and its purpose

These Website Terms of Use ("Terms") govern your access to and use of the website at skyro.io, including its country sections (together, the "Site"), operated by Breeze Ventures Holding W.L.L. ("Skyro", "we", "us", "our"), a company registered in the Kingdom of Bahrain, registered office at Manama Center, block 316, road 383, building 128, office 2306, Kingdom of Bahrain. By accessing or using the Site, you agree to these Terms. If you do not agree, do not use the Site.

The Site is a corporate and brand information website about the Skyro group and the markets it serves. The Site does not itself offer, solicit, provide, or arrange any financial product, service, credit, deposit, or financial advice. Financial and lending products are offered only by locally licensed Skyro group entities in their respective markets, under those entities' own terms, notices, and licences. Nothing on the Site constitutes an offer, solicitation, recommendation, or advice of any kind.

2. Acceptance and changes to these Terms

We may update these Terms from time to time. Changes take effect when the updated Terms are posted with a new effective date. Your continued use of the Site after changes are posted means you accept the updated Terms. Please review them periodically.

3. Eligibility

You must be of the age of majority in your jurisdiction to use the Site, and you agree to use it only in compliance with these Terms and all applicable laws. The Site is not directed to any person in a jurisdiction where its use would be contrary to law.

4. Licence to use the Site

We grant you a limited, non-exclusive, non-transferable, revocable licence to access and use the Site for your personal, non-commercial, informational use only. All rights not expressly granted are reserved.

5. Acceptable use

You agree not to:

- use the Site for any unlawful, fraudulent, or harmful purpose;
- copy, scrape, harvest, or systematically extract content or data from the Site without our prior written consent;
- reverse engineer, decompile, or attempt to access source code, or interfere with the Site's operation or security;
- introduce malware or attempt unauthorised access to the Site or connected systems;
- misrepresent your identity or affiliation, or use the Site to send unsolicited communications;
- use the Site or its content for commercial purposes without our authorisation.

6. Intellectual property

All content on the Site — including text, graphics, images, video, logos, and design — and all names, logos, and marks used on the Site are the property of the Skyro group or its licensors and are protected by intellectual-property laws. You may not use, reproduce, or distribute any of it without our prior written permission, except as expressly permitted by these Terms.

7. Newsletter and subscriptions

If you subscribe to our newsletter or updates, you do so voluntarily and on the basis of your consent. We process your details in accordance with our Privacy Policy. You can unsubscribe at any time using the link in our emails or by contacting us.

8. Third-party links and content

The Site may link to third-party websites and resources, including Skyro market/operator sites and social-media pages. We do not control or endorse them and are not responsible for their content, products, or practices. Your use of third-party sites is at your own risk and subject to their own terms and policies.

9. Informational content; no financial advice

Information on the Site is provided for general information only, on an "as is" and "as available" basis. It may include forward-looking or aspirational statements about plans, markets, and growth. We do not warrant that any information is accurate, complete, or current, and it should not be relied on as financial, investment, legal, or tax advice. Always seek advice from a qualified professional and rely on the specific terms provided by the relevant licensed Skyro group entity.

10. Disclaimer of warranties

To the fullest extent permitted by applicable law, we disclaim all warranties, express or implied, including fitness for a particular purpose, non-infringement, and uninterrupted or error-free operation of the Site.

11. Limitation of liability

To the fullest extent permitted by applicable law, we disclaim all liability for any direct, indirect, incidental, consequential, or special loss or damage of any kind — including loss of profits, data, goodwill, or business interruption — arising out of or in connection with your use of, or inability to use, the Site or any content on it. The Site and its content are provided without warranty of any kind. Nothing in these Terms limits any liability that cannot be excluded under applicable law.

12. Indemnity

You agree to indemnify and hold Skyro harmless from claims, losses, and expenses arising out of your misuse of the Site or breach of these Terms, to the extent permitted by applicable law.

13. Feedback

If you send us feedback, ideas, or suggestions about the Site, you agree we may use them without any obligation, restriction, or compensation to you.

14. Privacy and your data rights

Our collection and use of personal data via the Site is described in our Privacy Policy, which forms part of your use of the Site.

We process your personal data in line with applicable data-protection law. You have the right to access, correct, or delete your data, withdraw consent, and complain to the competent data-protection authority. To exercise these rights, contact legal@skyro.io.

15. Availability, suspension, and changes to the Site

We may modify, suspend, or discontinue all or part of the Site at any time without notice, and we may restrict or terminate your access if you breach these Terms or misuse the Site. We are not liable for any unavailability of the Site.

16. Events beyond our control

We are not responsible for any failure or delay in operating the Site caused by events beyond our reasonable control, including outages, network or hosting failures, or force-majeure events.

17. Governing law

These Terms are governed by applicable law. Nothing in these Terms removes any mandatory legal protection available to you under the law of your country of residence.

18. General

If any provision is found unenforceable, the remaining provisions continue in effect. Our failure to enforce any right is not a waiver. These Terms (with the Privacy Policy) are the entire agreement between you and us regarding the Site. You may not assign your rights under these Terms; we may assign ours. No third party has any rights under these Terms unless stated. Provisions that by their nature should survive termination (for example, intellectual property, disclaimers, limitation of liability, and indemnity) will survive. Headings are for convenience only.

19. Contact

Questions about these Terms: Breeze Ventures Holding W.L.L., Manama Center, block 316, road 383, building 128, office 2306, Kingdom of Bahrain. Email: legal@skyro.io.