

MURAJA

TERMS OF USE & SERVICE TERMS

Website use, pilot reviews and client engagement framework

Version 1.0 | Prepared 28 August 2026 | muraja.ae

Important current status

Muraja is currently operated under the Muraja brand while the business is being validated and established. Muraja is not yet incorporated as a legal entity. These Terms are designed to govern use of the website, enquiries and non-binding pre-engagement activity. No paid client service should begin solely on the basis of these website Terms. Before any paid engagement, the contracting party, governing law, fees, scope, liability position and other commercial terms should be confirmed in a written engagement agreement.

These Terms are written for a business-to-business service. Muraja provides freight spend recovery and intelligence - not freight forwarding, transport management, legal advice, accounting advice or customs brokerage.

How this document works

- Part A - Website Terms of Use: intended to apply when you access muraja.ae, contact Muraja or request an initial review.
- Part B - Service Terms Framework: sets out the commercial protections a formal Muraja client agreement should contain before paid work begins.
- A signed engagement letter or service agreement should take priority over these Terms if there is any conflict.

PART A - WEBSITE TERMS OF USE

A1. Acceptance of these Terms

By accessing muraja.ae, submitting an enquiry or requesting an initial review, you agree to these Terms to the extent they apply to that activity. If you are acting for a company or other organisation, you confirm that you are authorised to act on its behalf for the relevant enquiry.

A2. Business-to-business purpose

The website is intended primarily for businesses, including finance, procurement, logistics and operations teams. Nothing on the website is intended as a consumer offer. Mandatory rights that cannot lawfully be excluded remain unaffected.

A3. Information on the website

Website content explains Muraja's intended services and working approach. It is general information only and should not be treated as legal, accounting, tax, customs, procurement or financial advice. Freight outcomes depend on the documents, commercial agreements, shipment circumstances and evidence available in each case.

A4. No guarantee of savings or recovery

- Muraja does not guarantee that an audit will identify an error, that a freight provider will accept a finding, or that any amount will be recovered or avoided.
- Any benchmark, percentage or example shown on the website is contextual information and is not a promise of Muraja performance for a particular client.

- A potential discrepancy is not treated as a confirmed finding until the relevant evidence has been reviewed.

A5. Free 30-invoice review

The initial 30-invoice review is intended as a low-risk assessment of whether meaningful freight leakage may be present.

- Start with 30 freight invoices and the corresponding quotations, rate agreements or other agreed commercial references.
- Additional shipment documents are requested only where reasonably needed to verify a particular finding.
- Submitting a request does not oblige either party to enter a paid engagement.
- Unless Muraja expressly agrees otherwise in writing, the free review is preliminary, non-exclusive and does not appoint Muraja as the client's agent.

A6. Submitting information to Muraja

You remain responsible for the information you provide. By supplying documents or data, you confirm that you are authorised to provide them for the requested review and that doing so does not breach another person's rights or contractual restrictions.

- Do not upload commercially sensitive freight documents through a public enquiry form unless the website expressly provides a secure client upload function for that purpose.
- Muraja may decline to review information that is unlawful, irrelevant, excessively sensitive or outside the agreed scope.

A7. Privacy, confidentiality and data security

Personal data and client freight information are handled in accordance with the Muraja Privacy Policy and Data Security & Handling statement, as updated from time to time. Client information is intended to be used only for the agreed Muraja activity and related administrative, contractual or legal requirements.

A8. Permitted use of the website

You may use the website only for lawful business purposes. You must not:

- attempt to gain unauthorised access to the website, forms, storage locations or other systems;
- introduce malware, automated abuse, scraping that materially interferes with the site, or other harmful code;
- misrepresent your identity, authority or relationship with another organisation;
- copy, reproduce or commercially exploit Muraja content, branding or analysis methods except as permitted by law or agreed in writing; or
- use the website in a way that infringes another person's intellectual-property, confidentiality, privacy or contractual rights.

A9. Intellectual property

Unless stated otherwise, the Muraja name, branding, website design, written content, visual materials, methods, templates and other original website materials are owned by or used with permission of the operator of Muraja. Access to the website does not transfer ownership of those materials.

A10. Third-party links and services

The website may link to or rely on third-party services. Muraja is not responsible for a third party's independent website, terms, availability or security practices. Where a third-party service is used to provide Muraja's service, its role will be addressed through the applicable privacy, security or engagement documentation.

A11. Website availability and changes

Muraja may update, suspend or change website content, forms, service descriptions or availability without guaranteeing uninterrupted access. Reasonable care will be taken to keep material business information current, but temporary errors or downtime may occur.

A12. Website liability

To the maximum extent permitted by applicable law, Muraja is not responsible for indirect or consequential loss arising solely from use of, or inability to use, the public website or from reliance on general website content. Nothing in these Terms excludes liability that cannot lawfully be excluded, including liability arising from fraud or other matters for which exclusion is prohibited by applicable law.

A13. Electronic communications

You agree that enquiries, notices and pre-engagement communications may be exchanged electronically. A website form submission or email does not by itself create a paid services contract unless Muraja expressly confirms the engagement in writing.

A14. Changes to these Terms

Muraja may update these Terms as the business, website, technology stack and legal structure develop. The version published on muraja.ae will show its effective or preparation date. Material changes may be highlighted where appropriate.

A15. Contact

General enquiries

Email: enquiries@muraja.ae

Website: muraja.ae

Questions about privacy or data handling should be raised using the contact details in the Muraja Privacy Policy or Data Security & Handling statement.

PART B - CLIENT SERVICE TERMS FRAMEWORK

Not yet operative as a standalone paid-services contract

This Part B is a pre-launch contractual framework. Before Muraja accepts paid work, these provisions should be incorporated into, or replaced by, a written client engagement agreement that identifies the contracting legal party and has been reviewed for the final UAE jurisdiction and business structure.

B1. Formation and scope of an engagement

- A paid engagement begins only when both parties agree a written engagement letter, proposal or service agreement.
- That document should identify the client, Muraja contracting party, selected service, scope, start date, fee model, payment terms and any special assumptions.
- If the engagement document conflicts with these framework terms, the engagement document should prevail.
- Work outside the agreed scope requires written agreement or a change in scope.

B2. Muraja Recovery

Muraja Recovery is intended to identify and support correction or recovery of incorrect freight charges by comparing invoices with agreed commercial terms and supporting evidence.

- Typical inputs include invoices, quotations, rate cards, contracts and supporting shipment evidence where needed.
- Muraja may identify a potential discrepancy, prepare supporting evidence and assist the client in understanding or raising the issue.
- The client retains the final decision on whether to challenge a charge, accept a credit, pursue recovery, settle a dispute or communicate with a carrier or freight forwarder.
- Muraja does not guarantee that a logistics provider will accept a finding or issue a credit or repayment.

B3. Muraja Intelligence

Muraja Intelligence is intended to identify avoidable freight spend and recurring leakage using shipment history, operational charge data, freight history and rate comparisons within the agreed scope.

- It is an analysis and monitoring service, not a transport-management system and not operational control of the client's logistics function.
- Muraja may identify cost patterns or opportunities, but the client remains responsible for procurement, routing, carrier selection, service-level and operational decisions.
- No particular level of savings is guaranteed.

B4. Client responsibilities

- Provide information that is reasonably complete and accurate for the agreed review.
- Provide the quotations, rate agreements, contracts or other commercial references necessary to test invoice charges.
- Ensure Muraja is authorised to receive and process the documents supplied.
- Identify known contractual restrictions, confidentiality requirements or unusual document-handling conditions.
- Review findings in a timely manner and provide additional evidence where reasonably requested.
- Remain responsible for the client's own supplier relationships, payments, approvals and legal or commercial decisions.

B5. Fees and payment

The exact fee model should always be stated in the written engagement. Website pricing is indicative until confirmed in writing.

- Muraja Recovery may be priced on a contingency basis, such as an agreed percentage of qualifying amounts actually recovered, credited or prevented through a validated correction. The engagement must define exactly what counts as a qualifying recovery or avoided incorrect charge.
- Muraja Intelligence may be priced by subscription, retainer or another agreed recurring fee based on scope, freight volume, data volume, provider count and complexity.
- The engagement should state invoice timing, payment due dates, applicable taxes, expense treatment and the currency of payment.
- No contingency fee should be payable merely because an issue was flagged if the agreed definition of a qualifying recovery has not been met.

B6. Recovery measurement and evidence

For contingency work, the engagement should define a transparent method for measuring outcomes. This should distinguish between a suspected discrepancy, a validated finding and a qualifying financial outcome.

- A validated finding should be supported by the relevant commercial evidence.
- A qualifying financial outcome may include a cash repayment, credit note, account credit, accepted invoice correction or pre-payment prevention where the written engagement expressly includes that category.
- The client should provide reasonable confirmation of credits, reimbursements or corrections needed to calculate an agreed contingency fee.
- The engagement should specify how disputed calculations are reviewed and whether any post-termination recovery arising from pre-termination findings remains fee-bearing.

B7. Confidentiality

Each party should keep the other party's non-public commercial, financial, operational and technical information confidential and use it only for the engagement.

- Muraja should disclose client information only to personnel and approved service providers who need it for the agreed service, or where disclosure is required by law.
- The client should protect non-public Muraja methodologies, pricing, templates and analysis materials.
- Confidentiality should continue after the engagement ends for a period appropriate to the nature of the information, with trade secrets protected for so long as they remain confidential.

B8. Data protection and security

The engagement should incorporate the Muraja Privacy Policy and Data Security & Handling statement where relevant. If the scope involves material personal-data processing on behalf of a client, the parties should consider whether a separate data-processing agreement is required.

B9. AI-assisted analysis and human verification

- Technology may assist with extraction, structuring, matching, anomaly detection and summarisation.
- Muraja should use commercial business environments with appropriate data-protection arrangements when client information is processed by AI.
- AI does not make final recovery decisions.
- Every material discrepancy should be verified by a human against the underlying evidence before it is presented as a confirmed finding.

B10. Independence and conflicts

Muraja acts for the client within the agreed scope and is not intended to receive undisclosed compensation from the freight provider whose charges are being reviewed. Any material conflict of interest identified during an engagement should be disclosed and managed before the affected work continues.

B11. No professional or regulated advice

Muraja provides commercial freight review and analysis. Unless separately agreed with an appropriately qualified professional, Muraja does not provide legal, tax, audit, accounting, customs-brokerage or regulated financial advice. Where a dispute requires legal interpretation or formal legal action, the client should obtain independent legal advice.

B12. Deliverables and intellectual property

- The client should own its source documents and underlying business data.
- Subject to payment of agreed fees, the client should be permitted to use Muraja findings and reports internally for the purposes of the engagement and related recovery or procurement decisions.
- Muraja should retain ownership of its pre-existing methodologies, templates, general know-how, software, processes and reusable analysis techniques.
- Muraja should not disclose or reuse identifiable client confidential information for another client.

B13. No warranty of outcome

Muraja should perform the agreed services with reasonable care and professional diligence. However, freight audits depend on the completeness and accuracy of client records and on third-party commercial responses. Muraja cannot warrant that every error will be identified, that every finding will be accepted or that every identified opportunity will produce a financial benefit.

B14. Liability framework

The final client agreement should contain a liability framework proportionate to Muraja's role and fees. It should be reviewed for enforceability in the chosen UAE jurisdiction before use.

- Neither party should seek to exclude liability that cannot lawfully be excluded.
- Subject to mandatory law, the agreement may exclude indirect, special or consequential losses and losses arising from decisions outside Muraja's agreed scope.
- Any overall liability cap should be expressly stated in the engagement and calibrated to the fees and risk of the service rather than inserted as a generic website disclaimer.
- The agreement should address liability arising from unauthorised client data, client instructions, misuse of deliverables and each party's breach of confidentiality or data-protection obligations.

B15. Suspension and termination

- Either party should be able to terminate in accordance with the notice period stated in the engagement.
- Muraja should be able to suspend work for overdue fees, material non-cooperation, unlawful instructions, security concerns or material breach, subject to reasonable notice where appropriate.
- Termination should not affect rights or fees that accrued before termination.
- The engagement should state how files, outstanding findings and any later recovery attributable to work already performed are handled after termination.

B16. Records and verification

Each party should keep reasonable records needed to support the engagement, including findings, agreed fee calculations and evidence of qualifying recoveries or credits where contingency fees apply. Any verification right should be limited to information reasonably necessary to confirm the amount due and should respect confidentiality.

B17. Force majeure and third-party dependencies

Neither party should be responsible for delay caused by events outside its reasonable control, provided it takes reasonable steps to reduce the effect of the disruption. Muraja may rely on third-party cloud, communications and AI providers; temporary third-party disruption should not itself constitute a breach where Muraja acts reasonably to restore or substitute the affected service.

B18. Electronic acceptance and notices

The final engagement may be accepted electronically where permitted by applicable law. Formal notices should be sent using the contact details and method stated in the engagement agreement.

B19. Governing law and dispute resolution

To be finalised before paid work

The governing law, courts or agreed dispute-resolution process should be stated expressly in the signed client agreement once Muraja's legal entity and incorporation jurisdiction are known. Until then, this document does not attempt to create a definitive forum-selection clause for paid services.

B20. Entire agreement, severability and assignment

- The signed engagement, together with any documents it expressly incorporates, should form the entire agreement for that service.
- If a provision is unenforceable, the remaining provisions should continue to apply to the extent permitted by law.
- Neither party should assign the engagement without the other party's consent except for a permitted corporate reorganisation or transfer expressly allowed by the agreement.

Legal context for this draft

This pre-launch draft has been prepared with the UAE market in mind, including the UAE framework for electronic transactions, commercial obligations and personal-data protection. It should be reviewed by UAE-qualified counsel before Muraja accepts paid work, particularly for the final contracting entity, licensing position, governing law, contingency-fee mechanics, liability cap, dispute resolution and any data-processing addendum.

Relevant framework: Federal Decree-Law No. 46 of 2021 on Electronic Transactions and Trust Services; Federal Decree-Law No. 50 of 2022 issuing the Commercial Transactions Law; Federal Law No. 5 of 1985 issuing the Civil Transactions Law (as amended); and Federal Decree-Law No. 45 of 2021 on the Protection of Personal Data, where applicable.