

Logic Utilities – Online Billing Portal Terms & Conditions

Document Issue Date: 20 January 2026

Proposed Implementation Date: Upon CEO Approval

Version: 1.0 (Full replacement of legacy Portal Terms & Conditions)

1. Purpose and Scope

These Terms & Conditions (“Terms”) govern access to and use of the Logic Utilities Online Billing Portal (“Portal”).

The Portal is provided as a secure digital service channel to facilitate customer account management, billing visibility, and payment processing.

These Terms do not amend, replace, or override the Customer Services Agreement issued under the Regulation and Supervision Bureau (RSB) RD-04a framework, which remains the governing document for district cooling services, tariffs, billing methodology, deposits, penalties, and service disconnection or reconnection.

2. Regulatory, Legal, and Standards Compliance

Logic Utilities operates and maintains the Portal in compliance with applicable United Arab Emirates laws and regulatory frameworks, including but not limited to:

- Federal Decree-Law No. 45 of 2021 on the Protection of Personal Data and its Executive Regulations;
- Federal Decree-Law No. 46 of 2021 on Electronic Transactions and Trust Services;
- Federal Decree-Law No. 34 of 2021 on Combating Rumours and Cybercrime;
- UAE Central Bank regulations governing electronic payment services and stored value facilities;
- Regulation and Supervision Bureau (RSB) District Cooling regulatory framework.

Portal governance, risk management, information security, and operational controls are aligned with internationally recognised standards, including ISO/IEC 27001 and ISO/IEC 27701, as part of Logic Utilities’ continuous improvement and certification roadmap.

3. Account Registration and Customer Responsibilities

Customers may create Portal accounts by providing accurate personal and contact information and setting secure authentication credentials.

Customers are responsible for maintaining accurate and up-to-date contact details to ensure timely receipt of billing notifications and service communications.

Logic Utilities shall not be liable for any service impact, missed notifications, failed payments, or AutoPay failures arising from inaccurate, incomplete, or outdated information provided by the customer.

4. Payments and AutoPay

All Portal payments are processed in United Arab Emirates Dirhams (AED) through PCI-DSS compliant payment service providers authorised by the UAE Central Bank.

Logic Utilities does not store or process full card numbers, CVV data, or sensitive payment authentication credentials.

AutoPay is an optional feature that may be enabled by customers following explicit consent.

AutoPay transactions rely on secure payment tokens generated by the payment processor.

Failed, reversed, or declined payments may result in default payment fees and administrative charges as approved by the RSB and applicable regulatory frameworks.

5. Incorrect, Duplicate, or Mistaken Payments

Payments made in error, including duplicate or misapplied payments, may be eligible for refund following validation.

Approved refunds are processed strictly to the original payment instrument in accordance with UAE banking regulations and card-scheme rules.

Refund processing timelines are subject to issuing bank and payment processor procedures.

6. Sanctions, Fraud Prevention, and Compliance

Logic Utilities does not provide services to individuals or entities located in jurisdictions subject to sanctions under applicable UAE laws, including OFAC-sanctioned countries.

The Portal incorporates monitoring and control measures to detect and prevent fraud, unauthorised access, and misuse, in line with regulatory and information security requirements.

7. Portal Availability and Business Continuity

Logic Utilities endeavours to maintain high availability of the Portal; however, access may be temporarily unavailable due to scheduled maintenance, system upgrades, or unforeseen technical issues.

Temporary unavailability of the Portal does not extend payment deadlines or alter customer obligations under applicable service agreements.

Business continuity and incident management processes are maintained in alignment with ISO-based operational resilience principles.

8. Limitation of Liability

To the maximum extent permitted under UAE law, Logic Utilities shall not be liable for indirect, incidental, or consequential losses arising from the use of the Portal, including losses attributable to third-party service providers, banking delays, system downtime, or compromised customer credentials.

This limitation applies solely to Portal usage and does not affect obligations relating to regulated district cooling services.

9. Intellectual Property

All Portal content, software, interfaces, branding, and documentation are the intellectual property of Logic Utilities or its licensed service providers.

Unauthorised copying, reproduction, or commercial use is strictly prohibited.

10. Governing Law and Jurisdiction

These Terms are governed by and construed in accordance with the laws of the United Arab Emirates, as applied in the Emirate of Dubai.

Any disputes arising in connection with Portal use shall be subject to the exclusive jurisdiction of the Dubai Courts.

Document Control and Change History

Version 1.0 – January 2026: