SPRING TECHNOLOGIES FZCO

CURD Terms of Use

Version 9

Field	Value
Date	13 October 2026
Applies to	Everyone who uses CURD, including people who use it without an account
Accepted	At sign-up, and at the payment step for guest checkout
Companion documents	Privacy Policy, CURD Merchant Agreement

1. About these Terms

1.1 These Terms of Use are an agreement between you and Spring Technologies FZCO, a free zone company incorporated in Dubai, United Arab Emirates, which operates the CURD application and website. In these Terms, "CURD", "we" and "us" mean Spring Technologies FZCO, and "you" means you.

1.2 By creating an account, or by using CURD without creating one, you agree to these Terms. If you do not agree, please do not use CURD.

1.3 Our Privacy Policy explains what we do with your personal information and forms part of your agreement with us. If you use CURD as a business — to sell, to take payment, or to run a rewards programme — the CURD Merchant Agreement also applies to you, and where it conflicts with these Terms in relation to that activity, the Merchant Agreement applies.

1.4 We may update these Terms. Where a change is material we will tell you before it takes effect, and continuing to use CURD after that date means you accept it. If you do not accept a change you can stop using CURD and close your account.

1.5 Some words we use often: a "merchant" is a business listed on CURD. A "rail" is one of the ways a purchase can happen — Marketplace, Booking, Good Until, Direct Sale or Scan-to-Pay. "CURD Coins" are promotional units explained in section 9. "Loyalty points" are points a merchant gives you to use with that merchant.

2. What CURD is, and what it is not

2.1 CURD is a platform where businesses list what they offer, where you can discover, order, book and pay, and where you can earn rewards for buying, referring and sharing.

2.2 When you buy something through CURD, you are buying it from the merchant, not from us. The merchant is the seller. The merchant is responsible for the goods or services, for delivering or providing them, for their quality and safety, and for giving you an invoice or receipt.

2.3 We operate the platform and help the payment reach the merchant. We do not own, hold or sell the merchant's goods, and we do not set their prices.

2.4 Some things you buy — a subscription, or a premium feature — you buy from us. Where that is the case we say so clearly, and section 15 explains your rights.

3. Your account

3.1 To open an account you give us your mobile number, which we verify, along with the other details the sign-up screen asks for. Your mobile number is how your account is identified, including when a shop looks you up to credit a reward.

3.2 You must be at least 18 years old to open an account. If you are under 18 you may not open an account, make a purchase, or take part in rewards.

3.3 Keep your account details and any one-time codes to yourself. You are responsible for what happens on your account. Tell us straight away if you think someone else has access to it.

3.4 Give us accurate information and keep it up to date. We may suspend or close an account where the information is false or where we cannot verify it.

3.5 You may have one personal account. If you run a business you may also create a business profile, which is governed by the Merchant Agreement.

4. Using CURD without an account

4.1 At some places you can scan a code on your table, see the menu, order and pay without creating an account. When you do that, these Terms still apply to you, and you accept them at the point you pay.

4.2 Because you have no account, we identify your session by your device. If someone else at your table scans the same code, they join the same bill — so people at one table can see and pay for parts of a shared order. Only order and payment information is shared this way. Section 11 explains how table orders work.

4.3 We keep the information from your session so the order works and so the merchant has a record of the sale. Our Privacy Policy explains what we keep and for how long.

4.4 You can create an account after you have paid, and we will connect that payment to your new account so you receive any rewards it earned.

5. Community guidelines

5.1 CURD is a shared space. Be honest, be decent, and do not use it to harm anyone.

5.2 You must not post, share or send anything that: is unlawful; is abusive, harassing, threatening or hateful; is obscene or sexually explicit; impersonates another person or business; infringes someone else's rights; is deliberately false or misleading; promotes violence, self-harm, or illegal activity; or discloses another person's private information without their consent.

5.3 You must not use CURD to send spam, to scrape or harvest data, to circumvent our security, to interfere with the platform, or to gain unauthorised access to any account or system.

5.4 Child safety

5.4.1 We have zero tolerance for child sexual abuse and exploitation. Content that sexualises a child, or that seeks, offers or facilitates such material or conduct, is absolutely prohibited on CURD.

5.4.2 We remove such content, terminate the accounts involved without warning, preserve relevant records, and report to the competent authorities in the United Arab Emirates and to relevant international bodies. We cooperate fully with law enforcement.

5.4.3 If you encounter anything of this kind on CURD, report it immediately using the in-app reporting tool or the contact details in section 26. Reports of this nature are prioritised.

5.5 We may remove content, limit features, or suspend or close an account that breaches these guidelines. Where we can, we will tell you why.

6. Content and intellectual property

6.1 CURD, and everything in it that we provide — the software, design, text, graphics, logos and data — belongs to us or to our licensors. You may use it to use CURD, and not for anything else.

6.2 You keep ownership of what you post. By posting it you give us a non-exclusive, royalty-free, worldwide licence to host, store, display, reproduce and adapt it for the purpose of operating and promoting CURD, for as long as you keep it on the platform and for a reasonable period afterwards in backups.

6.3 Only post content you have the right to post. If you believe something on CURD infringes your rights, contact us using the details in section 26 and we will investigate.

6.4 You may not copy, reverse engineer, resell or create a competing service from any part of CURD.

6.5 Businesses you have engaged with can see the reviews, ratings, posts, photos and videos you have made about them on CURD, along with your display name. They can read and analyse that content inside CURD.

6.6 They cannot take it outside CURD. A business may not copy, download, republish or use your content in its own advertising, on its website or social media, in print or anywhere else without asking you first and getting your permission in writing. If you give permission and later change your mind, tell them and they must stop. Tell us as well if they do not.

7. Reviews and referrals

7.1 You can review a business you have bought from. Reviews must be honest and based on your own experience.

7.2 You may earn a reward for leaving a review on CURD. The reward is for leaving a review — not for leaving a positive one. Nobody may require, request or reward you for giving a particular rating, and a business that tries to is in breach of its agreement with us. You should tell us if that happens.

7.3 After you leave a review on CURD we may offer you the option of also posting it to Google. That is entirely optional, you receive nothing additional for doing it, and choosing not to has no effect on any reward.

7.4 Where you post about a purchase on social media and receive a reward for doing so, you must make clear in the post that it was incentivised, in line with the platform's own rules and with applicable advertising law. This applies whether or not you consider yourself a creator.

7.5 You must not write fake reviews, review your own business, review a business you have not bought from, or be paid by a business to review it other than through a CURD reward.

7.6 You can refer people and businesses to CURD and may earn a reward when a referral is completed. You must not refer yourself, create accounts to generate referrals, or make false claims about CURD to obtain one.

8. Rewards

8.1 You can earn rewards for buying, for reviewing, for sharing and for referring. What is available depends on the business and on what it has chosen to offer.

8.2 There are two kinds of reward: loyalty points, which a merchant gives you and which you use with that merchant; and rewards funded by CURD Coins, explained in section 9.

8.3 Rewards that need unlocking

8.3.1 Some rewards are held for you until you do something — leave a review, share a post, or complete a referral. Until then the reward is shown as on hold.

8.3.2 You have 48 hours from when the reward is placed on hold to unlock it. If you do not, the reward is lost. It will no longer show in your wallet, and it cannot be reinstated. We will tell you what is on hold and how long you have.

8.3.3 We take your confirmation that you have completed the action at face value and do not independently verify it. Confirming something you have not done is a breach of these Terms and may cost you your rewards or your account.

8.4 Where a purchase you were rewarded for is later refunded or reversed, a reward held on hold is cancelled, and a reward already unlocked is reversed.

8.5 Where a brand partner funds a reward, that partner's rules decide whether you receive it — including a rule that you do not receive more if you already hold a balance from that same brand.

8.6 We may change or withdraw a reward offer at any time. Rewards already earned and unlocked are not affected by a change to a future offer.

8.7 Rewards are personal to you. You may not sell, trade or transfer them.

9. CURD Coins

9.1 What Coins are

9.1.1 CURD Coins are promotional units we issue. They let you reduce the amount you pay on a qualifying purchase.

9.1.2 Coins are not money. They are not currency, not credit, not a deposit and not funds held for you. Your coins are not a balance of money and they do not belong to you as property.

9.1.3 The only thing a Coin lets you do is reduce what you pay on a qualifying purchase, on the parts of CURD where coins can be used, while the programme is running and while your account is active. Coins give you no right to money and no other claim against us.

9.1.4 You cannot exchange coins for cash, and you cannot transfer coins to another person.

9.2 Where you can use them

9.2.1 Coins can be used on Marketplace purchases, on Marketplace bookings, and on Good Until items.

9.2.2 Coins cannot be used on Direct Sales or on Scan-to-Pay purchases.

9.2.3 Coins can be used at any participating business, not only the one whose offer gave them to you.

9.2.4 Some offers set a limit on how much of a bill coins can cover. Where a limit applies it is shown before you pay.

9.3 How much a Coin takes off your bill

9.3.1 Each coin corresponds to one US dollar for the purpose of calculating the reduction. Where you are paying in another currency, the reduction is worked out using that currency's rate against the US dollar. The current rate is shown in the app.

9.3.2 The reduction is worked out at the moment you use your coins, using the rate in force then. A coin does not have a fixed value before that moment.

9.3.3 We may change the rate at any time, straight away and without telling you in advance, and no compensation is payable for a change. The current rate is always shown in the app before you choose to use your coins. A change does not affect a purchase you have already completed.

9.3.4 The reduction applies to the total including the merchant's VAT. The merchant still records the full sale, and the coins you applied are credited to that merchant.

9.4 How long Coins last

9.4.1 Coins do not expire while you are using CURD.

9.4.2 If you do not log in to CURD for 24 months in a row, your coins are cancelled and your balance is set to zero.

9.4.3 If you close your account, or if we close it because you have broken these Terms, your coins are cancelled at that point.

9.5 Changing or ending the programme

9.5.1 We may change how coins are earned, where they can be used, and any limits that apply, at any time on reasonable notice.

9.5.2 We may end the coin programme. If we do, we will give you at least 30 days' notice, and you will then have at least a further 30 days in which to use the coins you hold.

9.5.3 After that period any remaining coins are cancelled and you are not entitled to compensation, a refund, cash or anything in their place.

9.5.4 Coins are also cancelled, without notice and without compensation, if the service they relate to stops or if CURD ceases to operate.

9.5.5 These rules apply in the same way to coins you were given and to coins you earned.

10. Buying through CURD

10.1 How a purchase works depends on the rail. In every case you are buying from the merchant.

Rail	What it is	Fee you pay	Coins	Account needed
Marketplace	Ordering goods or services listed on CURD	None	Yes	Yes
Booking	Booking a service for a date	None	Yes	Yes
Good Until	Buying an item close to its date at a reduced price	None	Yes	Yes
Direct Sale	Paying a business through CURD for a sale it makes to you	5% + VAT	No	Yes
Scan-to-Pay	Scanning at a table to order and pay	5% + VAT	No	No

10.2 The merchant sets the price, describes what is being sold, and is responsible for supplying it. Check the listing and the merchant's own policies before you buy.

10.3 Placing an order does not guarantee the merchant will accept it. If a merchant cannot fulfil your order it will be cancelled and you will be refunded in full.

10.4 The merchant must give you an invoice or receipt for what you bought. The transaction summary in the CURD app is a record of your payment; it is not the merchant's invoice. If you need one for tax purposes, ask the merchant.

11. Ordering and paying at a table

11.1 At participating places you can scan the code on your table to see the menu, order and pay. You do not need a CURD account to do this.

11.2 Everyone who scans the same table code joins the same bill. You can see the items ordered at that table and choose which to pay for. Do not scan a code at a table that is not yours.

11.3 You pay only for the items you select and confirm. If part of the bill is left unpaid, that amount is still owed to the restaurant in the ordinary way and is settled with them directly. We do not guarantee payment of a table's bill.

11.4 If you leave a tip, the whole tip goes to the merchant. We take no fee or commission on a tip, and tips do not count towards rewards.

11.5 A table session ends after a period of inactivity. If your session ends before you have paid, any unpaid order remains with the restaurant to settle with you directly.

11.6 A CURD service fee of 5% plus VAT applies to scan-to-pay purchases. It is shown to you before you pay.

12. Good Until items

12.1 Good Until items are food and other goods being sold at a reduced price because they are close to their best-before or expiry date. That is the reason for the discount, and it is not a defect.

12.2 Before you pay you will be shown the item's date and asked to confirm that you understand it is close to that date. You cannot complete the purchase without confirming.

12.3 Good Until items are sold as final sale. You cannot return one because you changed your mind.

12.4 You can still get a full refund if the item is unsafe, is not what was described, had already passed its date when you got it, or was not made available for you to collect.

12.5 Most Good Until items are for collection. The collection window is shown before you buy. If you do not collect within that window, no refund is due.

12.6 Good Until items cannot be combined with vouchers, promotional codes, other discounts or loyalty points. You can use CURD Coins.

12.7 The merchant is responsible for the safety and condition of what it sells, including storage and handling. If something is wrong with a Good Until item, stop using it and contact the merchant and us.

13. When a business uses its own till system

13.1 Many businesses run their own point-of-sale or till system. Where one is connected to CURD, your purchase may be recorded there as well as with us.

13.2 At a shop counter, you can be identified either by giving your mobile number or by showing your CURD profile code, so that your purchase can be credited with rewards.

13.3 If you give your number, the business's system asks us whether that number belongs to a CURD account. We tell it only your first name and what rewards you are eligible for. We do not give the business your email address, your home address, your profile or your purchase history.

13.4 You can turn this off in your privacy settings. If you do, purchases at a shop counter will not earn rewards unless you show your profile code instead.

13.5 If your number does not match an account, the sale goes ahead normally and simply earns no reward. We may hold a reward against that number for 30 days in case you sign up, after which it is discarded.

14. Payments and fees

14.1 Payments are processed by our payment providers. Your card details are handled by them, not stored by us.

14.2 The merchant receives the money for your purchase. We do not hold your money on your behalf or in escrow.

14.3 A CURD service fee of 5% plus VAT applies to Direct Sales and Scan-to-Pay purchases. No CURD fee is charged to you on Marketplace purchases, bookings or Good Until items — on those we charge the merchant instead.

14.4 Any fee that applies is shown to you before you confirm payment, together with the VAT on it and the total.

14.5 Prices and fees are in United Arab Emirates dirhams unless stated otherwise.

15. Refunds and cancellations

15.1 For anything you buy from a merchant, the merchant's refund policy applies. Every merchant must publish one, must respond to a refund request within three business days, and cannot take away rights you have under the law.

15.2 You can cancel an order for food, drinks or other fresh or perishable items within 5 minutes of placing it.

15.2.1 After 5 minutes the kitchen has usually started and the order can no longer be cancelled. This is because the item is prepared or picked for you and cannot be sold to anyone else.

15.2.2 The cancellation window is shown to you when you order, and a cancel option appears on your order screen for as long as it is open.

15.2.3 Whatever the window, you can still get a full refund if: the merchant cancels or cannot fulfil your order; your order does not arrive, or is not ready for collection, within a reasonable time of the time you were given; what you receive is not what you ordered; or the item is unsafe or unfit.

15.2.4 If you place an order for a later time or date, the 5-minute window runs from when you place the order unless the merchant tells you otherwise on the listing.

15.3 Ask the merchant first. If you cannot resolve it, contact us and we will try to help, though the contract for the sale is between you and the merchant.

15.4 If a purchase is refunded, any coins you used on it are returned to you and any loyalty points you spent are restored. Rewards that purchase earned are cancelled or reversed.

15.5 For things you buy from us — a subscription or a premium feature — you can cancel at any time and it will stop at the end of the period you have paid for. We do not refund part of a period already started unless the law requires it or we have failed to provide the service.

15.6 Section 12 sets out the position for Good Until items, which are final sale.

16. Recommendations and ranking

16.1 CURD suggests businesses, offers and content that may interest you. These suggestions are produced by automated systems, including machine learning models that we build and run on our own systems.

16.2 Those systems use information such as what you have looked at, bought and saved, where you are, and what people with similar interests engage with. Our Privacy Policy explains this in more detail.

16.3 We do not sell your personal information, and we do not share it with anyone else to train their artificial intelligence models.

16.4 A recommendation is a suggestion, not advice and not a guarantee about a business or its goods. Use your own judgement.

16.5 You can influence what you see through your settings and your activity.

17. Events

17.1 Businesses and organisers may list events on CURD. The organiser runs the event and is responsible for it, for what is advertised, and for any refund if it is cancelled or changed.

17.2 Buying a ticket through CURD is a purchase from the organiser. If an event is cancelled, the organiser must refund you.

17.3 Follow the organiser's rules at an event, and any age or safety restriction that applies.

18. Creators and paid collaborations

18.1 If you create content for a business through CURD, you must deliver what you agreed and follow any brief.

18.2 You must clearly disclose paid or incentivised content as such, every time, using the platform's own disclosure tools where they exist.

18.3 You must not make claims about a product that you know to be untrue, or that you have not checked.

18.4 You are responsible for your own tax on anything you earn.

19. Messages and notifications

19.1 We send two kinds of message. Service messages tell you about something happening on your account — a payment, an order, a reward about to expire, a security alert. You cannot switch these off while you have an account, because you need them.

19.2 Marketing messages tell you about offers and features. You can switch these off at any time in your settings or by using the unsubscribe link.

19.3 Where a message would ordinarily need your consent, we ask for it and you can withdraw it.

20. What you must not do

20.1 You must not use CURD to break the law, or in a way that harms CURD, a merchant, or another person.

20.2 You must not: give false information; use someone else's account; hold more than one personal account; manipulate rewards, referrals or reviews; confirm an action you have not completed; use bots or automated tools against the platform; interfere with or probe our systems; or attempt to avoid a fee by taking a transaction that started on CURD off the platform in order to escape it.

20.3 You must not post content that threatens the security, safety or sovereignty of the United Arab Emirates, that is prohibited under the laws of the United Arab Emirates, or that incites hatred or violence.

20.4 If you break these rules we may remove content, cancel rewards, limit or suspend your account, or close it.

21. Suspension, termination and closing your account

21.1 You can close your account at any time in your settings. When you do, any coins you hold are cancelled, and rewards on hold are lost. Complete anything you want to use first.

21.2 We may suspend or close your account if you break these Terms, if we are required to by law or by a regulator, if we reasonably suspect fraud or misuse, or if keeping the account open would create a risk to other people.

21.3 Where we suspend or close an account we will tell you why, unless doing so would prejudice an investigation or breach a legal obligation.

21.4 Closing your account does not affect an order already placed, a payment already made, or any amount you owe. Our Privacy Policy explains what we keep after closure and why some records are kept for longer.

22. Our responsibility to you

22.1 We provide CURD with reasonable care and skill, but we do not promise that it will always be available, uninterrupted or free of error.

22.2 We are not responsible for the goods or services a merchant supplies, for their quality, safety, description or fitness, or for a merchant's failure to fulfil an order. Your rights in relation to a purchase are against the merchant, and you keep all rights the law gives you against them.

22.3 We are not responsible for content posted by other users, or for websites and services we link to.

22.4 Nothing in these Terms limits our liability for death or personal injury caused by our negligence, for fraud, or for anything else that cannot be limited by law. Nothing in these Terms takes away rights you have as a consumer under the law of the United Arab Emirates.

22.5 Subject to clause 22.4, we are not liable for indirect or consequential loss, or for loss of profit, business, goodwill or expected savings. Subject to clause 22.4, our total liability to you in any twelve-month period is limited to the greater of the fees you paid us in that period and AED 500.

22.6 You are responsible for loss we suffer because you have broken these Terms or used CURD unlawfully.

23. Events outside our control

23.1 We are not responsible for a failure or delay caused by something outside our reasonable control, including a failure of a payment provider, a bank, a telecommunications or hosting provider, a merchant's own systems, industrial action, natural events, epidemic, or an act of government.

24. Law and disputes

24.1 These Terms are governed by the laws of the United Arab Emirates as applied in the Emirate of Dubai.

24.2 If we cannot resolve a dispute between us, it will be dealt with by the Courts of Dubai.

24.3 Before going to court, please contact us using the details in section 26 so we can try to resolve it. We will respond and try to reach a resolution within 30 days. This does not stop either of us seeking urgent relief from a court.

24.4 These Terms are written in English, and the English version governs.

25. General

25.1 These Terms, together with the Privacy Policy and, for merchants, the Merchant Agreement, are the whole agreement between us about CURD.

25.2 If part of these Terms is found to be invalid, the rest continues to apply.

25.3 If we do not enforce a right straight away, we do not lose it.

25.4 You may not transfer your rights under these Terms. We may transfer ours to another company in our group or as part of a sale or reorganisation, and your rights will not be reduced by it.

26. Contact us

26.1 Spring Technologies FZCO, IFZA Business Park, Dubai Silicon Oasis, Dubai, United Arab Emirates.

26.2 General enquiries and complaints: support@curd.network. Reports of harmful or illegal content, including child safety reports: support@curd.network, or the in-app reporting tool.

26.3 Data protection enquiries: support@curd.network. Our Privacy Policy explains how to exercise your rights and how to complain.