

DHIRAAGU CYBER PROTECT SERVICE SPECIFIC TERMS AND CONDITIONS

These service specific terms and conditions (the "Service Terms"), together with the Service Application Form, Dhiraagu's General Terms and Conditions and any other documents incorporated by reference (collectively the "Agreement") govern your access to and use of the Dhiraagu Cyber Protect service (the "Service"). By signing the Service Application Form or using the Service, you agree to be bound by the Agreement.

1. DEFINITIONS

1.1. In this Agreement, the following terms shall have the meaning set out below:

"Agreement" means these Service Terms together with the Service Application Form, Dhiraagu's General Terms and Conditions and any other documents incorporated by reference.

"Charges" means the fees payable by the Customer for the Service as set out in the Service Application Form, as may be varied in accordance with this Agreement.

"Commencement Date" means the date on which DHIRAAGU activates the Service for the Customer.

"Customer" means the person or entity identified as the customer in the Service Application Form.

"Customer Data" means all data, content and information submitted, uploaded or transmitted by the Customer through or in connection with the Service.

"DHIRAAGU" or "Dhiraagu" means Dhivehi Raajjeyge Gulhun Public Company Limited with registration number C-0024/1988.

"Guided Response" means remote advisory assistance provided by DHIRAAGU to support the Customer's internal response activities and does not include hands on remediation, forensic investigation, legal services, recovery operations or onsite support unless separately agreed in writing.

"Minimum Commitment Period" means the initial minimum term for the Service as specified in the Service Application Form.

"Renewal Term" means each successive period for which the Agreement automatically renews following expiry of the Minimum Commitment Period, as described in clause 3.2.

"Service Application Form" means the application form completed and signed by the Customer setting out the Service Package and other relevant details.

"Service Package" means the tier of the Service subscribed to by the Customer as specified in the Service Application Form (being Essential, Business, Enterprise, or Ultimate).

"Third Party Suppliers" means any third party providers engaged by DHIRAAGU in connection with the delivery of the Service.

"Working Days" means any day other than a Friday, Saturday, or public holiday in the Republic of Maldives.

2. APPLICATION

2.1. These Service Terms apply to the provision of the Dhiraagu Cyber Protect service and shall be read together with Dhiraagu's General Terms and Conditions. In the event of any conflict between these Service Terms and the General Terms and Conditions, these Service Terms shall prevail to the extent of the inconsistency.

2.2. DHIRAAGU reserves the right to accept or reject any Service Application Form at its sole discretion.

3. TERM

3.1. This Agreement shall commence on the Commencement Date and shall continue for the Minimum Commitment Period, unless terminated earlier in accordance with this Agreement.

3.2. Upon expiry of the Minimum Commitment Period, the Agreement shall automatically renew for successive Renewal Terms of equivalent duration, unless either party gives the other not less than sixty (60) days' written notice prior to the expiry of the Minimum Commitment Period, or not less than sixty (60) days' written notice prior to the expiry of any Renewal Term, of its intention not to renew.

4. SERVICE DELIVERY

4.1. DHIRAAGU shall use reasonable endeavours to provide the Service to the Customer in accordance with the Service Package selected by the Customer.

4.2. The Customer acknowledges that the Service is dependent on third party infrastructure, software and services, and that DHIRAAGU does not warrant uninterrupted or error-free delivery of the Service.

4.3. DHIRAAGU may engage Third Party Suppliers to assist in the delivery of the Service. DHIRAAGU shall remain responsible to the Customer for the acts and omissions of its Third Party Suppliers to the extent they relate to the provision of the Service.

5. OUR RIGHTS

5.1. DHIRAAGU shall have the right to modify, suspend or discontinue all or any part of the Service at any time, subject to providing reasonable prior notice to the Customer where practicable.

5.2. DHIRAAGU shall have the right to take such steps as it considers reasonably necessary to protect the integrity, security and performance of its network and systems, including restricting or suspending the Customer's access to the Service.

5.3. Where the Customer has breached any provision of this Agreement, we shall have the right at our discretion to suspend or terminate the Service in accordance with clause 8.

6. SERVICE PACKAGE

6.1. The Customer shall select a Service Package at the time of submitting the Service Application Form. The Service Package shall be as described in the relevant product documentation provided by DHIRAAGU from time to time.

6.2. DHIRAAGU shall provide the Service in accordance with the features and specifications applicable to the Customer's selected Service Package.

6.3. The Customer shall not downgrade the Service Package during the Minimum Commitment Period or any Renewal Term. Upgrades to a higher Service Package tier may be requested by the Customer at any time and shall be subject to availability and DHIRAAGU's prior written approval. Any downgrade or change to the Service Package shall be subject to clause 8.3. **Error! Reference source not found.**

7. CHARGES AND PAYMENT

7.1. The Customer shall pay the Charges in accordance with the payment terms set out in the Service Application Form and this Agreement.

7.2. All Charges are exclusive of any applicable taxes, levies or duties, which shall be payable by the Customer in addition to the Charges.

7.3. DHIRAAGU shall issue invoices to the Customer in accordance with the agreed billing cycle. The Customer shall pay each invoice within the period specified on the invoice.

7.4. If the Customer fails to pay any amount by the due date, DHIRAAGU may charge interest on the overdue amount at such rate as DHIRAAGU may prescribe from time to time, and/or suspend the Service in accordance with clause 8.5.

7.5. All Charges paid are non-refundable except as expressly provided in this Agreement.

7.6. The Customer is responsible for all Charges incurred in connection with use of the Service, including by any authorised or unauthorised users accessing the Service through the Customer's account.

7.7. DHIRAAGU reserves the right to: (a) introduce new charges for features or services not previously subject to a charge, with reasonable prior written notice (b) correct any billing errors, whether by way of additional invoice or credit note; and (c) vary the Charges at any time in accordance with clause 7.8.

7.8. Where DHIRAAGU elects to vary the Charges pursuant to clause 7.7(c), DHIRAAGU shall provide the Customer

with thirty (30) days' advance written notice of any such change prior to the revised Charges taking effect.

- 7.9. If DHIRAAGU increases the Charges by more than 10% above the Charges applicable for the Renewal Term, the Customer may, by written notice given to DHIRAAGU within thirty (30) days of receiving notification of such increase, elect not to renew the Agreement.

8. TERMINATION AND SUSPENSION

- 8.1. Either party may terminate this Agreement by giving not less than sixty (60) days' written notice to the other party, provided that such notice shall not take effect prior to the expiry of the Minimum Commitment Period.
- 8.2. If the Customer terminates this Agreement prior to the expiry of the Minimum Commitment Period or any Renewal Term (other than pursuant to clause 14.8), or if DHIRAAGU terminates this Agreement pursuant to clause 8.4 or 8.5, the Customer shall pay to DHIRAAGU the total Charges that would have been payable for the remainder of the Minimum Commitment Period or Renewal Term (as applicable). Such charges shall not be rebated, transferred or reimbursed in any circumstances.
- 8.3. Any request by the Customer to change the Service Package during the Minimum Commitment Period or any Renewal Term may, at DHIRAAGU's discretion, require termination of the existing Agreement and resubmission of a new Service Application Form for the new Service Package. In such circumstances, a new Minimum Commitment Period shall apply.
- 8.4. Either party may terminate this Agreement immediately upon written notice to the other if the other party becomes insolvent, enters into administration, liquidation or receivership, or makes any arrangement with its creditors.
- 8.5. DHIRAAGU may terminate or suspend the Service immediately upon written notice to the Customer where: (a) the Customer fails to pay any undisputed amount due under this Agreement by the due date and such failure continues for more than fourteen (14) days after written notice from DHIRAAGU; (b) DHIRAAGU has reasonable grounds to suspect that the Customer has provided materially inaccurate information in connection with the Service Application Form or the use of the Service; or (c) DHIRAAGU has reasonable grounds to believe that the Customer's continued use of the Service may expose DHIRAAGU or any third party to material legal liability or regulatory sanction. Save in cases of genuine emergency where immediate suspension is necessary to protect network integrity, security or third party interests, DHIRAAGU shall, prior to exercising its rights under sub-clauses (b) and (c) above, provide the Customer with written notice specifying the grounds for the proposed suspension or termination and allow the Customer a period of five (5) Working Days

to remedy the relevant matter to DHIRAAGU's reasonable satisfaction.

9. LIABILITY

- 9.1. Nothing in this Agreement shall limit or exclude either party's liability for death or personal injury caused by its negligence, fraud or fraudulent misrepresentation, or any other liability that cannot be excluded or limited by applicable law.
- 9.2. Subject to clause 9.1, DHIRAAGU's total aggregate liability to the Customer under or in connection with this Agreement, whether arising in contract, tort (including negligence), breach of statutory duty or otherwise, shall not exceed the total Charges paid by the Customer in the twelve (12) months immediately preceding the event giving rise to the claim.
- 9.3. Subject to clause 9.1, neither party shall be liable to the other for any indirect, consequential, special or punitive loss or damage, loss of profits, loss of revenue, loss of data or loss of business opportunity, whether or not such loss or damage was foreseeable.
- 9.4. The Customer acknowledges that the Service is a managed security service designed to detect and respond to threats, but does not guarantee prevention of all security incidents or breaches.

10. ACCEPTABLE USE

- 10.1. The Customer shall use the Service only for lawful purposes and in accordance with this Agreement.
- 10.2. The Customer shall not use the Service in any manner that: (a) violates any applicable law or regulation; (b) infringes the intellectual property rights or other rights of any third party; or (c) is harmful, fraudulent, deceptive, threatening, abusive, harassing, defamatory, vulgar, obscene, or otherwise objectionable.
- 10.3. Without limiting clause 10.2, the Customer shall not: (a) reverse engineer, decompile, disassemble, copy, modify, adapt, translate or otherwise attempt to derive the source code, underlying algorithms or architecture of any software forming part of the Service; circumvent, disable or otherwise interfere with security-related features of the Service; or attempt to gain unauthorised access to any systems, networks or data connected to or forming part of the Service; (b) use the Service to send unsolicited bulk communications (spam) or engage in phishing, spoofing, social engineering or other fraudulent or deceptive activity; transmit, distribute or store content that constitutes hate speech, is pornographic or sexually explicit, promotes or incites violence, or involves bullying, harassment or intimidation of any person; or use the Service in any manner that may interfere with, degrade or disrupt the Service, DHIRAAGU's network or systems, or any third party's systems or networks; (c) use the Service to develop or distribute malware, ransomware, spyware or any other malicious code or software; or (d) use the Service in connection with any activity that is prohibited by applicable law.

- 10.4. The Customer acknowledges that effective cybersecurity protection requires the Customer to maintain appropriate internal security practices, including but not limited to maintaining supported operating systems, applying software updates, safeguarding credentials, implementing appropriate access controls and cooperating with Dhiraagu's remediation recommendations. Dhiraagu shall not be liable for any security incidents arising from Customer's failure to maintain such practices.

- 10.5. DHIRAAGU shall not be responsible for identifying or remediating security incidents, malware infections, unauthorised access, or compromises that existed prior to the Commencement Date unless expressly agreed as part of a separate assessment or onboarding engagement.

- 10.6. DHIRAAGU reserves the right to investigate suspected violations of this clause 10 and to take such action as it considers appropriate, including suspension or termination of the Service pursuant to clause 8.5.

11. DATA AND PRIVACY

- 11.1. Each party shall comply with all applicable data protection and privacy laws in connection with this Agreement and the use of the Service.
- 11.2. The Customer acknowledges that in order to provide the Service, DHIRAAGU and its Third Party Suppliers will process Customer Data. DHIRAAGU shall process Customer Data in accordance with its Privacy Policy, as updated from time to time.
- 11.3. The Customer grants to DHIRAAGU and its Third Party Suppliers a non-exclusive right to use, reproduce, modify, create derivative works from, distribute, perform, transmit and display Customer Data (in anonymised or aggregated form) for the duration of this Agreement and for a period of two (2) years following its expiry or termination, for the purposes of compiling statistics, improving the Services and developing DHIRAAGU's products and services. Upon expiry of such two (2) year post-termination period, the licence granted under this clause 11.3 shall cease and DHIRAAGU shall procure that it and its Third Party Suppliers cease all use of Customer Data (in anonymised or aggregated form) for the purposes described in this clause.
- 11.4. The Customer warrants that it has all necessary rights, consents and permissions to provide Customer Data to DHIRAAGU and to grant the rights set out in this clause 11.

12. INTELLECTUAL PROPERTY RIGHTS

- 12.1. All intellectual property rights in the Service, the platform, the software, the tools, the methodologies, the threat intelligence data, and any other technology or materials used or developed by DHIRAAGU in connection with the provision of the Service (collectively, "DHIRAAGU IP") are and shall remain the

exclusive property of DHIRAAGU and its licensors. Nothing in this Agreement shall operate to transfer any DHIRAAGU IP to the Customer.

12.2. Subject to the terms of this Agreement and payment of the Charges, DHIRAAGU grants the Customer a limited, non-exclusive, non-transferable, revocable licence during the Term to access and use the Service solely for the Customer's internal business purposes and in accordance with the Customer's selected Service Package.

12.3. As between the parties, the Customer retains all intellectual property rights and ownership in and to the Customer Data. The Customer grants to DHIRAAGU and its Third Party Suppliers the rights set out in clause 11.3 solely for the purposes described therein.

12.4. Any reports, assessments, or other deliverables produced by DHIRAAGU specifically for and delivered to the Customer in connection with the Service ("Deliverables") shall, upon full payment of all Charges, be licensed to the Customer on a non-exclusive, non-transferable basis for the Customer's internal business use only. All underlying methodologies, templates, tools, and know-how used to produce such Deliverables shall remain DHIRAAGU IP.

12.5. The Customer acknowledges that the Service may incorporate or be dependent upon third party software and open source components. The Customer agrees to comply with any third party licence terms notified to it by DHIRAAGU from time to time in connection with the Service. DHIRAAGU reserves the right to modify or replace equivalent service components where reasonably necessary due to changes imposed by third party providers.

12.6. Neither party shall use the other party's name, logos, trade marks or branding in any publicity, marketing, or communications without the other party's prior written consent.

12.7. No rights or licences are granted under this Agreement except as expressly stated. All rights not expressly granted are reserved by DHIRAAGU and its licensors.

13. COMPLAINTS AND DISPUTES

13.1. The Customer may submit a formal complaint to DHIRAAGU by contacting DHIRAAGU's customer service team using the contact details provided by DHIRAAGU from time to time.

13.2. DHIRAAGU will acknowledge receipt of a formal complaint promptly and will respond with its findings and proposed resolution within five (5) Working Days of receipt of the complaint.

13.3. If the Customer is not satisfied with DHIRAAGU's response to a complaint, the Customer may escalate the matter in accordance with DHIRAAGU's complaints escalation procedure, details of which are available upon request.

14. GENERAL

14.1. This Agreement constitutes the entire agreement between the parties in relation to its subject matter and supersedes all prior representations, agreements, negotiations and understandings between the parties relating thereto.

14.2. If any provision of this Agreement is held to be invalid, illegal or unenforceable, the remaining provisions shall continue in full force and effect.

14.3. No failure or delay by either party in exercising any right or remedy under this Agreement shall constitute a waiver of that or any other right or remedy.

14.4. The Customer may not assign, transfer, sub-license or otherwise deal with any of its rights or obligations under this Agreement without the prior written consent of DHIRAAGU. DHIRAAGU may assign or transfer its rights and obligations under this Agreement to any affiliate or in connection with a merger, acquisition or sale of all or substantially all of its assets, upon written notice to the Customer.

14.5. This Agreement shall be governed by and construed in accordance with the laws of the Republic of Maldives. Any dispute arising out of or in connection with this Agreement shall be subject to the exclusive jurisdiction of the courts of the Republic of Maldives.

14.6. Neither party shall be liable for any failure or delay in performing its obligations under this Agreement to the extent such failure or delay is caused by circumstances beyond that party's reasonable control (force majeure), provided that the affected party notifies the other promptly and uses reasonable endeavours to overcome the force majeure event.

14.7. Any notice required or permitted under this Agreement shall be in writing and shall be delivered: (a) by hand; (b) by prepaid post to the address specified in the Service Application Form or such other address as a party may notify in writing from time to time. Notices sent by post shall be deemed served ten (10) days from the date of dispatch. (c) by email to the email address specified in the Service Application Form or such other email address as a party may notify in writing from time to time. Notices sent by email shall be deemed served on the next Working Day following the date of transmission, provided that no automated delivery failure notification is received by the sender.

14.8. DHIRAAGU may alter or amend the terms of this Agreement by giving the Customer ten (10) Working Days' written notice of the proposed changes. The Customer may not alter or amend any terms of this Agreement without DHIRAAGU's prior written consent. If DHIRAAGU makes a materially adverse amendment to this Agreement pursuant to this clause 14.8, the Customer may, by written notice given to DHIRAAGU within ten (10) Working Days of receiving notification of such amendment, elect to terminate this Agreement without liability for the early termination charges set out in clause 8.2, provided that such termination shall take effect at the end of the notice period specified in DHIRAAGU's amendment notice. For the avoidance of doubt, an amendment shall be "materially adverse" if it materially reduces the scope or standard of the Service, materially increases the Customer's obligations or liabilities, or materially reduces the Customer's rights under this Agreement.

Annex 1- Dhiraagu Cyber Protect Service Features

This table defines the features and services applicable to each Dhiraagu Cyber Protect service package, mapped to corresponding ESET Protect solution tiers.

“✓” means included. “—” means not included

A. Core Security Capabilities (ESET Platform)

Capability	Cyber Protect Essential	Cyber Protect Business	Cyber Protect Enterprise	Cyber Protect Ultimate
Endpoint Protection	✓	✓	✓	✓
Server Security	✓	✓	✓	✓
Mobile Security	✓	✓	✓	✓
Advanced Threat Defence (Sandboxing)	✓	✓	✓	✓
Email Security	—	✓	✓	✓
Cloud Application Protection	—	✓	✓	✓
Vulnerability & Patch Management	—	✓	✓	✓
Full Disk Encryption	—	✓	✓	✓
Extended Detection & Response (XDR)	—	—	✓	✓
Multi-Factor Authentication (MFA)	—	—	—	✓

B. Managed Security Services (MSSP)

Service Component	Cyber Protect Essential	Cyber Protect Business	Cyber Protect Enterprise	Cyber Protect Ultimate
Onboarding & Initial Setup	Basic onboarding guidance	Assisted onboarding	Advanced onboarding & configuration	Full onboarding, configuration & optimisation
Tenant Management (ESET Console)	Customer-managed	Limited support (on request)	Active management by MSSP	Fully managed by MSSP
Security Policy Configuration	—	Assisted (on request)	Managed (with customer approval)	Managed (with customer approval)
Patch Management Configuration	—	Assisted	Assisted	Assisted
Email Security Configuration	—	Assisted	Assisted	Assisted
Change Requests (Policies, Exclusions, Configurations)	—	On request	Managed (with approval)	Managed (with approval)
Change Control	Customer approval required for all changes across all tiers	Customer approval required for all changes across all tiers	Customer approval required for all changes across all tiers	Customer approval required for all changes across all tiers

C. Security Operations Centre (SOC) Services

SOC Capability	Cyber Protect Essential	Cyber Protect Business	Cyber Protect Enterprise	Cyber Protect Ultimate
SOC Monitoring	—	Limited to Business Hours* (8x5)	24x7	24x7
Alert Triage	—	✓	✓	✓
Incident Validation	—	Limited**	✓	✓
Threat Investigation	—	Limited**	✓	✓
Incident Notification	—	✓	✓	✓
Incident Response	—	Notification only	Guided Response	Guided Response
Incident Reports	—	✓	✓	✓
Security Governance	—	—	—	✓

D. Reporting & Reviews

Reporting & Reviews	Cyber Protect Essential	Cyber Protect Business	Cyber Protect Enterprise	Cyber Protect Ultimate
Security Dashboard	✓	✓	✓	✓
Incident Reports	—	✓	✓	✓
Monthly Security Reports	—	—	✓	✓
Executive Reports	—	—	—	✓
Security Review Meetings	—	—	—	Quarterly

E. Service Level Agreement for Cyber Protect

Dhiraagu Cyber Protect provides tier-based SLA-backed security monitoring and response services.

The SLA defines:

- Monitoring coverage
- Response time
- Resolution targets
- Incident handling expectations

F. SOC Support and Coverage by Tier

Tier	SOC Coverage
Cyber Protect Essential	No SOC monitoring
Cyber Protect Business	8x5 alert triage during Business Hours only
Cyber Protect Enterprise	24x7 monitoring and incident response
Cyber Protect Ultimate	24x7 monitoring, incident response, and governance reporting

G. SOC Support Model by Tier

Support Model	Cyber Protect Essential	Cyber Protect Business	Cyber Protect Enterprise	Cyber Protect Ultimate
Support Ownership	MSSP (Primary interface for all tiers)	MSSP (Primary interface for all tiers)	MSSP (Primary interface for all tiers)	MSSP (Primary interface for all tiers)
Support Coverage	Business Hours (8x5)	Business Hours (8x5)	24x7 Priority	24x7 Priority
Support Channels	Email / Hotline / Account Manager	Email / Hotline / Account Manager	Email / Hotline / Account Manager	Email / Hotline / Account Manager
SLA-backed Response	—	✓	✓	✓

H. Incident Response SLA

Severity	Definition	Response Time	Resolution Guide Time	
Critical	Active compromise / ransomware	15 minutes	2 hours	Containment guidance provided
High	Confirmed malicious activity	1 hour	2-4 hours	Investigation + remediation guidance within same day
Medium	Suspicious activity	4 hours	24 hours	Investigation completed within 1–2 Business Days
Low	Informational alerts	Best effort	Best effort	Information provided

*Business Hours: 8:00 to 4:00 pm on Sundays to Thursdays, excluding national public holidays in the Maldives.

**Limited: Critical alert triage during Business Hours and informing the Customer

*** The Response and resolution times set out in Annex 1 are target service levels only and are subject to factors outside DHIRAAGU's reasonable control, including Customer cooperation, system availability and third party dependencies. Failure to meet any target response or resolution time shall not, by itself, constitute a material breach of this Agreement or entitle the Customer to compensation, refund or damages unless expressly agreed otherwise in writing.