



Real-World Assets Rewarding Engagement Across Digital Media Content



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CONFIDENTIAL: All Images are just for Illustration Purposes



Terms of Service

These **U-topia** Terms of Use are entered into between you (hereinafter referred to as “you” or “your”) and U-topia operators (as defined below). By accessing, downloading, using, or clicking on “I agree” to accept any U-topia Services (defined below) provided by U-topia (as defined below), you agree that you have read, understood, and accepted all of the terms and conditions stipulated in these Terms of Use (hereinafter referred to as “these Terms”) as well as our Privacy Policy. In addition, when using some features of the Services, you may be subject to specific additional terms and conditions applicable to those features.

Supplemental terms and conditions or documents that may be posted on the Site from time to time are hereby expressly incorporated herein by reference. We reserve the right, in our sole discretion, to make changes or modifications to these Terms of Use at any time and for any reason. We will alert you about any changes by updating the “Last updated” date of these Terms of Use, and you waive any right to receive specific notice of each such change.

You are responsible for periodically reviewing these Terms of Use to stay informed of updates. You will be subject to, and will be deemed to have been made aware of and to have accepted, the changes in any revised Terms of Use by your continued use of the Site after the date such revised Terms of Use are posted.

The information provided on the site is not intended for distribution to or use by any person or entity in any jurisdiction or country where such distribution or use would be contrary to law or regulation or which would subject us to any registration requirement within such jurisdiction or country.

Accordingly, those persons who choose to access the Site from other locations do so on their own initiative and are solely responsible for compliance with local laws, if and to the extent local laws are applicable.

Definitions

- **U-topia** is an ecosystem that powers a gamified multiverse that transforms users' engagement with NFTs by offering entertainment products such as video games, music, and movies by leveraging top Intellectual Property (IP) from Web2 and Web3.
- Data means all data and other information generated by or accessible through the Platform and/or otherwise provided to the User by U-topia hereunder, including, without limitation, information regarding Orders, pricing, trading volume, trades, liquidity, etc.
- Copyrights are a legal right that grants the creator of an original work exclusive rights to determine whether, and under what conditions, others may use this original work.
- Trademarks are recognizable signs, designs, or expressions that identify the product or service of a particular source from those of others.
- Patents protect inventions. By obtaining a patent, one will obtain an exclusionary right to exclude others from making, using, selling, and importing an invention for a limited period.
- Users refer to all individuals, institutions, or organizations that access, download, or use U-topia or U-topia Services and who meet the criteria and conditions stipulated by U-topia. If there exist other agreements for such entities as developers, distributors, market makers, and Digital currency exchanges, such agreements shall be followed.
- Platform: This encompasses the entirety of the U-topia experience, including mobile applications, websites, and all associated services offered by U-topia. It essentially refers to the digital environment you interact with when using U-topia.

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- Platform: This encompasses the entirety of the U-topia experience, including mobile applications, websites, and all associated services offered by U-topia. It essentially refers to the digital environment you interact with when using U-topia.
- Intellectual Property (IP): This is a broad term encompassing various intangible rights associated with creativity and innovation. In the context of U-topia, it includes trademarks, copyrights, patents, trade secrets, graphics, or any other proprietary rights existing on the Platform. Essentially, it protects the original creations and expressions owned by U-topia.
- U-Coin: U-Coin serves as the overarching ecosystem currency that enables users to participate in a variety of activities and transactions, playing a crucial and fundamental role within the U-topia Ecosystem.
- NFT (Non-Fungible Token): Think of an NFT as a unique digital certificate stored on a blockchain that verifies your ownership of a virtual asset within U-topia. It's like a deed of ownership for something that exists in the digital world.
- U-topia Wallet: This is your digital wallet within the Platform, specifically designed to store and manage your virtual currencies and NFTs. You can use your U-topia Wallet to conduct transactions and keep track of your virtual assets.
- KYC refers to the “know-your-customer” process that U-topia has put in place before entering into a business relationship or conducting transactions with its Users. As part of this process, U-topia may do anything it deems necessary to identify Users, verify their identity, scrutinize and investigate User transactions, or comply with any applicable law or regulation.
- “Governmental authority” means any national, state, provincial, county, municipal or local government, foreign or domestic, or the government of any political subdivision of any of the preceding, or any entity, authority, agency, ministry, or other similar body exercising executive, legislative, judicial, regulatory, or administrative authority or functions of or about government, including any authority or other entity established to perform any of such functions.



ABOUT U-topia

U-topia powers a gamified multiverse that transforms users' engagement with NFTs by offering entertainment products such as video games, music, and movies by leveraging top Intellectual Property (IP) from Web2 along with prime NFT collections from Web3.

Combining these Web2 & Web3 IPs result in a NEW IP ready to monetize into new Real World Assets from physical merchandise, and the Intellectual Property backed by NFTs and provenance making U-topia the first true multi-verse of digital products. At the heart of this revolutionary experience is the U-wallet – a chain-agnostic solution connecting all facets of the U-topia multi-verse that complies with regulations allowing users under 18 years of age to enjoy U-topia digital products of video games, music, movies, and merchandise purchases.

Subject matter of this User Agreement

- The subject matter of this User Agreement is the rendering of the Services allowing the Users to store and exchange the Digital assets.
- Following this User Agreement, U-topia, in particular, provides the following Services to the Users:
 - access to the website, as well as to the platform;
 - access to the information necessary to use the Platform and to access its products like digital assets.
- Based on this User Agreement, U-topia may also provide other services, which are defined in this User Agreement and/or will be available on the Website or on the Platform.
- U-topia also reserves the right to choose markets and jurisdictions in which it operates, and may also restrict or refuse the provision of the Services in some countries at its discretion.
- The User understands and agrees that U-topia is not a creator of new Intellectual Property but rather creates.



TERMS AND Termination

These Terms of Use shall remain in full force and effect while you use the Site. **WITHOUT LIMITING ANY OTHER PROVISION OF THESE TERMS OF USE, WE RESERVE THE RIGHT TO, IN OUR SOLE DISCRETION AND WITHOUT NOTICE OR LIABILITY, DENY ACCESS TO AND USE OF THE SITE (INCLUDING BLOCKING CERTAIN IP ADDRESSES), TO ANY PERSON FOR ANY REASON OR NO REASON, INCLUDING WITHOUT LIMITATION FOR BREACH OF ANY REPRESENTATION, WARRANTY, OR COVENANT CONTAINED IN THESE TERMS OF USE OR ANY APPLICABLE LAW OR REGULATION. WE MAY TERMINATE YOUR USE OR PARTICIPATION IN THE SITE OR DELETE ANY CONTENT OR INFORMATION THAT YOU POSTED AT ANY TIME, WITHOUT WARNING, IN OUR SOLE DISCRETION.**

If we terminate or suspend your account for any reason, you are prohibited from registering and creating a new account under your name, a fake or borrowed name, or in the name of a popular celebrity, or the name of any third party, even if you may be acting on behalf of the third party. In addition to terminating or suspending your account, we reserve the right to take appropriate legal action, including without limitation pursuing civil, criminal, and injunctive redress.



Prohibition of Use

BY ACCESSING AND USING U-TOPIA, YOU REPRESENT AND WARRANT THAT YOU HAVE NOT BEEN INCLUDED IN ANY TRADE EMBARGOES OR ECONOMIC SANCTIONS LIST (SUCH AS THE UNITED NATIONS SECURITY COUNCIL SANCTIONS LIST), THE LIST OF SPECIALLY DESIGNATED NATIONALS MAINTAINED BY OFAC (THE OFFICE OF FOREIGN ASSETS CONTROL OF THE U.S. DEPARTMENT OF THE TREASURY), OR THE DENIED PERSONS OR ENTITY LIST OF THE UAE DEPARTMENT OF COMMERCE. U-TOPIA RESERVES THE RIGHT TO CHOOSE MARKETS AND JURISDICTIONS TO CONDUCT BUSINESS AND MAY RESTRICT OR REFUSE, AT ITS DISCRETION, THE PROVISION OF U-TOPIA SERVICES IN CERTAIN COUNTRIES OR REGIONS.

As a user of the Site, you agree not to:

- Systematically retrieve data or other content from the Site to create or compile, directly or indirectly, a collection, compilation, database, or directory without written permission from us.
- Make any unauthorized use of the Site, including collecting usernames and/or email addresses of users by electronic or other means to send unsolicited emails, or create user accounts by automated means or under pretenses.
- Use the Site to advertise or offer to sell goods and services.
- Circumvent, disable, or otherwise interfere with security-related features of the Site, including features that prevent or restrict the use or copying of any Content or enforce limitations on the use of the Site and/or the Content contained therein.
- Engage in unauthorized framing of or linking to the Site.
- Trick, defraud, or mislead us and other users, especially in any attempt to learn sensitive account information such as user passwords.
- Make improper use of our support services or submit false reports of abuse or misconduct.
- Engage in any automated use of the system, such as using scripts to send comments or messages, or using any data mining, robots, or similar data gathering and extraction tools.
- Interfere with, disrupt, or create an undue burden on the Site or the networks or services connected to the Site.
- Use the intercom/support system to spam or disrupt business service



Risk Disclosure

The Risk Disclosure section of the **U-topia** Terms of Service is crucial for informing users about the inherent risks associated with using the Platform, particularly regarding virtual currencies and NFTs. It emphasizes that U-topia does not make any guarantees about the Platform's performance or the stability of virtual assets.

REPRESENTATION, Warranties and Risks

No Guarantees: U-topia makes it clear that they don't offer any express or implied warranties regarding the Platform's functionality, uninterrupted operation, security, or freedom from errors or viruses. This means they cannot guarantee the Platform will always be available, work perfectly, or be completely secure from technical issues.

Acknowledging User Responsibility: U-topia emphasizes that you, the user, acknowledge the inherent risks involved in using the Platform. These risks are inherent to the nature of virtual currencies and NFTs.

Volatility: The value of virtual currencies and NFTs can fluctuate significantly. This means the virtual currency you purchase today could be worth much more or much less tomorrow. This volatility can lead to financial losses for users who are not prepared for price swings.

Illiquidity: Unlike traditional currencies, virtual currencies and NFTs may be difficult to sell or exchange for cash. This limited liquidity can make it challenging to convert your virtual assets into real-world money when needed.

Regulatory Uncertainty: The legal and regulatory landscape surrounding virtual currencies and NFTs is still evolving. This uncertainty can create challenges for users and potentially impact the value and use of these assets in the future.



INTELLECTUAL PROPERTY Usage in U-topia

U-topia recognizes the importance of intellectual property (IP) and strives to create a platform that respects the rights of both creators and users. Here's how established IPs from Web2 like content from sports matches of Professional teams, and Web3 Blue-chip IPs will be used within U-topia.

LICENSING Agreements

U-topia will establish licensing agreements with the rights holders of established IPs from the worlds of Web2 and Web3. These agreements would define the specific terms under which these IPs can be used within the U-topia ecosystem.

TYPES OF IP Usage

Here are some potential ways users might interact with established IPs on U-topia:

Virtual Items and Avatars: Licensed IPs could be used to create unique virtual items or avatar skins within U-topia. Imagine decorating your virtual space with football memorabilia or dressing your avatar in apparel from the best Web3 collections.

Themed Games and Experiences: **U-topia** might collaborate with IP holders to develop themed games or experiences. For instance, there could be a football-themed soccer game or an NFT collection-inspired scavenger hunt game within the U-topia ecosystem.

Social Interactions and Roleplay: Users might be able to incorporate these established IPs into their online personas within U-topia. This could involve roleplaying as characters from a particular IP or using themed items to express their fandom.

RESTRICTION AND **Fair Use**

Respecting IP Rights: U-topia would likely implement measures to ensure users comply with the terms of the licensing agreements. This might involve restrictions on how users can name, modify, or commercially exploit these IPs within the platform.

Fair Use Considerations: U-topia's terms might acknowledge the concept of fair use, allowing limited use of established IPs for purposes such as parody or commentary. However, the specific boundaries of fair use would need to be clearly defined within the Terms of Service.

NAMING AND **Attribution**

Clear Identification: U-topia might require users to identify any content or creations that incorporate established IPs. This could involve using official logos, names, or trademarks with proper attribution to the rights holder.

Avoiding Confusion: U-topia would likely have guidelines to prevent user-generated content from misleading others into believing it's officially created by the IP holder. Users would need to be creative and differentiate their creations while still referencing the established IP.

Overall, U-topia's approach to established IPs should aim to strike a balance between:

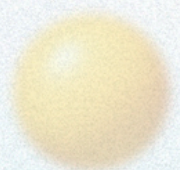
- Providing a fun and engaging experience for users who enjoy these IPs.
- Protecting the intellectual property rights of the creators and rights holders.
- By establishing clear guidelines and collaborating with IP holders, U-topia can create a vibrant ecosystem that celebrates creativity while respecting ownership.



USER'S Information

During the registration or activation, you shall accurately provide and timely update your information by following the instructions on the relevant page according to the laws and regulations to make it truthful, timely, complete, and accurate. If there is any reasonable doubt that any information provided by you is wrong, untruthful, outdated, or incomplete, U-topia shall have the right to send you a notice to make an inquiry and demand corrections, remove relevant information directly, and, as the case may be, terminate all or part of U-topia Service to you.

U-topia will not take any responsibility and any loss, direct or indirect, and adverse consequence resulting therefrom will be borne by you. You shall accurately fill in and timely update your email address, telephone number, contact address, postal code, and other contact information so that U-topia or any other user will be able to effectively contact you. You shall be solely and fully responsible for any loss or extra expenses incurred during the use of U-topia Service by you if you cannot be contacted through this contact information. You hereby acknowledge and agree that you must keep your contact information effective and to take action as required by U-topia if there is any change or update.





DISCLAIMER OF Warranties

TO THE MAXIMUM EXTENT PERMITTED UNDER APPLICABLE LAW, U-TOPIA SERVICES, U-TOPIA MATERIALS, AND ANY PRODUCT, SERVICE, OR OTHER ITEM PROVIDED BY OR ON BEHALF OF U-topia ARE OFFERED ON AN “AS IS” AND “AS AVAILABLE” BASIS, AND U-TOPIA EXPRESSLY DISCLAIMS, AND YOU WAIVE, ANY AND ALL OTHER WARRANTIES OF ANY KIND, WHETHER EXPRESS OR IMPLIED, INCLUDING, WITHOUT LIMITATION, WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, TITLE OR NON-INFRINGEMENT OR WARRANTIES ARISING FROM COURSE OF PERFORMANCE, COURSE OF DEALING OR USAGE IN TRADE. WITHOUT LIMITING THE FOREGOING, U-TOPIA DOES NOT REPRESENT OR WARRANT THAT THE SITE, U-topia SERVICES OR U-TOPIA MATERIALS ARE ACCURATE, COMPLETE, RELIABLE, CURRENT, ERROR-FREE, OR FREE OF VIRUSES OR OTHER HARMFUL COMPONENTS. U-TOPIA DOES NOT GUARANTEE THAT ANY ORDER WILL BE EXECUTED, ACCEPTED, RECORDED, OR REMAIN OPEN. EXCEPT FOR THE EXPRESS STATEMENTS, AGREEMENTS AND RULES SET FORTH IN THESE TERMS, YOU HEREBY ACKNOWLEDGE AND AGREE THAT YOU HAVE NOT RELIED UPON ANY OTHER STATEMENT OR AGREEMENT, WHETHER WRITTEN OR ORAL, WITH RESPECT TO YOUR USE AND ACCESS OF U-TOPIA SERVICES. WITHOUT LIMITING THE FOREGOING, YOU HEREBY UNDERSTAND AND AGREE THAT U-TOPIA WILL NOT BE LIABLE FOR ANY LOSSES OR DAMAGES ARISING OUT OF OR RELATING TO: (A) ANY INACCURACY, DEFECT, OR OMISSION OF DIGITAL ASSETS PRICE DATA, (B) ANY ERROR OR DELAY IN THE TRANSMISSION OF SUCH DATA, (C) INTERRUPTION IN ANY SUCH DATA, (D) REGULAR OR UNSCHEDULED MAINTENANCE CARRIED OUT BY U-TOPIA AND SERVICE INTERRUPTION AND CHANGE RESULTING FROM SUCH MAINTENANCE, (E) ANY DAMAGES INCURRED BY OTHER USERS’ ACTIONS, OMISSIONS OR VIOLATION OF THESE TERMS, (F) ANY DAMAGE CAUSED BY ILLEGAL ACTIONS OF OTHER THIRD PARTIES OR ACTIONS WITHOUT AUTHORIZED BY U-TOPIA; AND (G) OTHER EXEMPTIONS MENTIONED IN DISCLAIMERS AND PLATFORM RULES ISSUED BY U-TOPIA

THE DISCLAIMER OF IMPLIED WARRANTIES CONTAINED HEREIN MAY NOT APPLY IF AND TO THE EXTENT IT IS PROHIBITED BY APPLICABLE LAW OF THE JURISDICTION IN WHICH YOU RESIDE.



DISCLAIMER OF DAMAGES AND **Limitation of Liability**

IN NO EVENT WILL WE OR OUR DIRECTORS, EMPLOYEES, OR AGENTS BE LIABLE TO YOU OR ANY THIRD PARTY FOR ANY DIRECT, INDIRECT, CONSEQUENTIAL, EXEMPLARY, INCIDENTAL, SPECIAL, OR PUNITIVE DAMAGES, INCLUDING LOST PROFIT, LOST REVENUE, LOSS OF DATA, OR OTHER DAMAGES ARISING FROM YOUR USE OF THE SITE, EVEN IF WE HAVE BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES. NOTWITHSTANDING ANYTHING TO THE CONTRARY CONTAINED HEREIN, OUR LIABILITY TO YOU FOR ANY CAUSE WHATSOEVER AND REGARDLESS OF THE FORM OF THE ACTION, WILL AT ALL TIMES BE LIMITED TO THE AMOUNT PAID, IF ANY, BY YOU TO US. CERTAIN COUNTRY LAWS DO NOT ALLOW LIMITATIONS ON IMPLIED WARRANTIES OR THE EXCLUSION OR LIMITATION OF CERTAIN DAMAGES. IF THESE LAWS APPLY TO YOU, SOME OR ALL OF THE ABOVE DISCLAIMERS OR LIMITATIONS MAY NOT APPLY TO YOU, AND YOU MAY HAVE ADDITIONAL RIGHTS.

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THE DISCLAIMER OF IMPLIED WARRANTIES CONTAINED HEREIN MAY NOT APPLY IF AND TO THE EXTENT IT IS PROHIBITED BY APPLICABLE LAW OF THE JURISDICTION IN WHICH YOU RESIDE.

Indemnification

You agree to defend, indemnify, and hold us harmless, including our subsidiaries, affiliates, and all of our respective officers, agents, partners, and employees, from and against any loss, damage, liability, claim, or demand, including reasonable attorneys' fees and expenses, made by any third party due to or arising out of (1) use of the Site; (2) breach of these Terms of Use; (3) any breach of your representations and warranties set forth in these Terms of Use; (4) your violation of the rights of a third party, including but not limited to intellectual property rights; or (5) any overt harmful act toward any other user of the Site with whom you connected via the Site. Notwithstanding the foregoing, we reserve the right, at your expense, to assume the exclusive defense and control of any matter for which you are required to indemnify us, and you agree to cooperate, at your expense, with our defense of such claims. We will use reasonable efforts to notify you of any such claim, action, or proceeding that is subject to this indemnification upon becoming aware of it.

The Indemnity clause states that you agree to indemnify, defend, and hold harmless U-topia from any claims, losses, or expenses arising out of your use of the Platform, violation of the Terms, or infringement of intellectual property rights. In simpler terms, you agree to take responsibility for any legal or financial repercussions resulting from your actions on the Platform.

Limitation of Liability

U-topia clarifies that they will not be held liable for any direct, indirect, incidental, special, consequential, or punitive damages arising from your use of the Platform. This includes potential losses related to profits, data, business interruptions, or even personal injury. U-topia essentially outlines that their liability is limited, and they are not responsible for all potential consequences of your use of the Platform.



NO Financial Advice

U-topia is not your broker, intermediary, agent, or advisor and has no fiduciary relationship or obligation to you in connection with any trades or other decisions or activities effected by you using U-topia Services. No communication or information provided to you by U-topia is intended as or shall be considered or construed as, investment advice, financial advice, trading advice, or any other sort of advice. Unless otherwise specified in these Terms, all trades are executed automatically, based on the parameters of your order instructions and in accordance with posted trade execution procedures, and you are solely responsible for determining whether any investment, investment strategy, or related transaction is appropriate for you according to your personal investment objectives, financial circumstances and risk tolerance, and you shall be solely responsible for any loss or liability therefrom. You should consult legal or tax professionals regarding your specific situation.

U-topia does not recommend that any Digital Asset should be bought, earned, sold, or held by you. Before making the decision to buy, sell or hold any Digital Asset, you should conduct your own due diligence and consult your financial advisors prior to making any investment decision. U-topia will not be held responsible for the decisions you make to buy, sell, or hold Digital assets based on the information provided by U-topia.



COMPLIANCE WITH **Local Laws**

It is the Users' responsibility to abide by local laws in relation to the legal usage of U-topia Services in their local jurisdiction as well as other laws and regulations applicable to Users. Users must also factor, to the extent of their local laws all aspects of taxation, the withholding, collection, reporting, and remittance to their appropriate tax authorities. **ALL USERS OF U-topia SERVICES ACKNOWLEDGE AND DECLARE THAT THEIR FUNDS COME FROM LEGITIMATE SOURCES AND DO NOT ORIGINATE FROM ILLEGAL ACTIVITIES; USERS AGREE THAT U-topia WILL REQUIRE THEM TO PROVIDE OR OTHERWISE COLLECT THE NECESSARY INFORMATION AND MATERIALS AS PER RELEVANT LAWS OR GOVERNMENT ORDERS TO VERIFY THE LEGALITY OF THE SOURCES AND USE OF THEIR FUNDS.**

U-topia maintains a stance of cooperation with law enforcement authorities globally and will not hesitate to seize, freeze, or terminate Users' accounts and funds which are flagged out or investigated by legal mandate.

Privacy Policy

Access to **U-topia** Services will require the submission of certain personally identifiable information. For a summary of U-topia's guidelines regarding the collection and use of personally identifiable information, please review U-topia's Privacy Policy at <https://docsend.com/view/zep2ynbedg2rvy8x>



Miscellaneous

These Terms of Use and any policies or operating rules posted by us on the Site or with respect to the Site constitute the entire agreement and understanding between you and us. Our failure to exercise or enforce any right or provision of these Terms of Use shall not operate as a waiver of such right or provision. These Terms of Use operate to the fullest extent permissible by law. We may assign any or all of our rights and obligations to others at any time. We shall not be responsible or liable for any loss, damage, delay, or failure to act caused by any cause beyond our reasonable control. If any provision or part of a provision of these Terms of Use is determined to be unlawful, void, or unenforceable, that provision or part of the provision is deemed severable from these Terms of Use and does not affect the validity and enforceability of any remaining provisions. There is no joint venture, partnership, employment, or agency relationship created between you and us as a result of these Terms of Use or use of the Site. You agree that these Terms of Use will not be construed against us by virtue of having drafted them. You hereby waive any and all defenses you may have based on the electronic form of these Terms of Use and the lack of signing by the parties hereto to execute these Terms of Use.

Corrections

There may be information on the Site that contains typographical errors, inaccuracies, or omissions, including descriptions, pricing, availability, and various other information. We reserve the right to correct any errors, inaccuracies, or omissions and to change or update the information on the Site at any time, without prior notice.

Contact Information. For more information on U-topia, you may refer to the company and license information found on u-topia.com website. If you have questions regarding these Terms, please feel free to contact U-topia for clarification via our Customer Support team: comms@u-topia.com

GOVERNING LAW AND Dispute Resolution

The Governing Law and Dispute Resolution section of the U-topia Terms of Service establishes the legal framework for resolving any disputes that may arise between you (the user) and U-topia. It clarifies which jurisdiction's laws apply and outlines the process for addressing disagreements.

Jurisdiction

The Terms of Service explicitly state that these Terms shall be governed by and construed in accordance with the laws of the United Arab Emirates, specifically focusing on the legal framework applicable within the state of Dubai. This means that in the event of a dispute, the laws and judicial precedents of the UAE and Dubai will be used to interpret the Terms and determine the rights and obligations of both U-topia and its users.

DISPUTE Resolution Process

While the specific process may not be explicitly defined here, it's common practice to outline preferred methods for resolving disputes. Here are some potential options U-topia might consider:

Informal Negotiation: U-topia might encourage users to attempt resolving disputes informally through direct communication with their customer support team. This can often be a faster and less expensive way to reach a solution.

Arbitration: U-topia might stipulate that any unresolved disputes will be settled through binding arbitration. Arbitration involves presenting the case to a neutral third party (arbitrator) whose decision is usually final and binding.

Litigation in Dubai Courts: As a last resort, the Terms might specify that any remaining disputes will be settled through the court system of Dubai, UAE. This would involve formal litigation proceedings in the competent courts of Dubai.