

Website Terms and Conditions

Middle East Stablecoin Association (MESA NPIO)

Last updated: 14 July 2026

These Terms and Conditions (the “Terms”) govern your access to and use of the website located at mesaofficial.com, together with all pages, content, features, forms, event listings, publications and materials made available through it (the “Site”). Please read them carefully. By accessing or using the Site, you agree to be bound by these Terms. If you do not agree with these Terms, you must not use the Site.

1. Who we are

The Site is operated by MESA NPIO, trading as the Middle East Stablecoin Association (“MESA”, “we”, “us” or “our”), a Non-Profit Incorporated Organisation incorporated in the Dubai International Financial Centre (“DIFC”) under the Non-Profit Incorporated Organisation Law, DIFC Law No. 6 of 2012, with registered number 13658. Our registered office is situated in the DIFC, Dubai, United Arab Emirates.

MESA operates in the public interest. Our authorised purposes, as approved by the DIFC Registrar, comprise education and public awareness; research and publications; policy dialogue and regulatory engagement; standards development; and international knowledge exchange.

2. Public interest and no endorsement

MESA is a non-profit platform. We do not promote, endorse or confer commercial advantage on any individual organisation, product, token, service or person, whether a member of MESA or otherwise. Any reference on the Site to a company, product, digital asset or service is made solely for factual reporting, educational or research purposes, and no endorsement, recommendation, partnership or commercial relationship is implied.

3. No advice

The information on the Site is provided for general informational and educational purposes only. Nothing on the Site constitutes, or should be relied upon as, legal, regulatory, financial, investment, accounting, tax or other professional advice, and nothing on the Site takes into account your individual circumstances. You should obtain appropriate independent professional advice before taking, or refraining from taking, any action on the basis of content available on the Site.

4. No offer, solicitation or regulated activity

Nothing on the Site constitutes an offer, solicitation, recommendation or inducement to buy, sell, hold, issue or otherwise deal in any stablecoin, payment token, crypto token, virtual asset, security or other financial product or instrument, in any jurisdiction.

MESA is a Non-Profit Incorporated Organisation. MESA is not a financial services firm and is not licensed or authorised by the Dubai Financial Services Authority, the Central Bank of the UAE, the Virtual Assets Regulatory Authority, the Financial Services Regulatory Authority of ADGM or any other regulator to carry on any regulated financial services activity, and nothing on the Site should be understood as MESA carrying on, or offering to carry on, any such activity. References on the Site to regulators or regulatory frameworks are descriptive only and do not imply supervision, approval or endorsement of MESA or of any content on the Site by any regulator.

5. Eligibility and acceptable use

You may use the Site only for lawful purposes, in compliance with these Terms and with all laws and regulations applicable to you, including applicable sanctions, export control and anti-money laundering laws. You must not:

- use the Site in any way that breaches applicable law or regulation, or that is fraudulent or deceptive;
- misuse the Site or attempt to gain unauthorised access to the Site, its servers or any connected system, or probe, scan or test the vulnerability of any of them;
- introduce viruses, malicious code, spam or any other technologically harmful material;
- interfere with, disrupt or impose a disproportionate load on the operation, security or integrity of the Site;
- scrape, harvest, mine or systematically extract data or content from the Site, whether manually or by automated means, except as expressly permitted under these Terms;
- use the Site or its content to develop, train or improve any automated system or dataset for commercial purposes without our prior written consent;
- misrepresent your identity or affiliation, or suggest an association with MESA that does not exist; or
- use the Site in any way that could damage, disable or impair MESA's reputation, operations or standing as a non-profit organisation.

We may suspend or restrict your access to the Site, without notice, where we reasonably believe you have breached these Terms.

6. Intellectual property

Unless otherwise stated, the Site and all content on it, including text, reports, publications, graphics, logos, images, audio, video, design, layout, committee names, databases and underlying software, are owned by or licensed to MESA and are protected by applicable intellectual property laws. The MESA name and logo are proprietary to MESA and may not be used, reproduced or displayed without our prior written consent.

You may view the Site and may print or download extracts of content for your personal, non-commercial use, provided you do not modify the content and do not remove any copyright, trademark or other proprietary notices. You may quote from, or link to, MESA publications for non-commercial educational, research or journalistic purposes, provided MESA is clearly attributed as the source and the material is not presented in a misleading context. Any other use of Site content, including commercial reproduction, republication or distribution, requires our prior written consent.

7. Publications and research

Whitepapers, reports, insights, commentary, presentations and other publications made available on the Site are provided for informational and educational purposes only, speak only as at their stated date, and may not be updated to reflect subsequent developments. They represent the work of their named contributors and do not necessarily reflect the views of MESA's Board, of every member, partner, supporter or stakeholder associated with MESA, or of any organisation with which a contributor is affiliated. Publications may reference third-party data and sources that MESA has not independently verified.

8. Events and registrations

MESA may publish information about events, roundtables, briefings, webinars and other activities on the Site. Any registration, RSVP, ticketing or attendance process may be subject to additional terms, venue rules, third-party platform conditions or applicable discussion protocols notified for the event. Attendance may be limited, and admission remains at MESA's discretion. We reserve the right to cancel, reschedule, limit attendance at, or modify the details of any event at our discretion and without liability.

Events may be photographed or recorded for MESA's educational, archival and communication purposes. Where this applies, it will be notified as part of the event registration process, and any personal data involved will be handled in accordance with our Privacy Policy.

9. Membership and enquiries

The Site may include forms for membership enquiries, contact requests, committee interest or collaboration discussions. Membership of MESA is governed exclusively by MESA's Charter, applicable DIFC law and any membership terms issued by MESA, and not by these Terms. Submitting a form or enquiry through the Site does not create a membership relationship, contractual commitment or obligation on the part of MESA unless and until formally confirmed in writing by MESA. We may contact you using the details you provide in connection with your enquiry.

10. Material you submit to us

If you submit material to us through the Site, including enquiry text, comments, documents or other content, you confirm that you have the right to submit it, that it does not infringe the rights of any third party and that it is not unlawful, confidential to a third party or misleading. You grant MESA a non-exclusive, royalty-free licence to use such material for the purpose for which it was submitted and for MESA's related non-profit purposes. Personal data within any submission will be handled in accordance with our Privacy Policy.

11. Third-party links and content

The Site may contain links to third-party websites, platforms or services, including event registration tools, forms, media platforms and external resources, and may display content sourced from third parties. These are provided for convenience and information only. We do not control, endorse or assume responsibility for third-party websites or content, or for their terms, privacy practices, accuracy, security or availability. You access third-party websites and rely on third-party content at your own risk and should review the relevant terms and policies separately.

12. Privacy, data protection and cookies

MESA processes personal data collected through the Site in accordance with the DIFC Data Protection Law, DIFC Law No. 5 of 2020, and its Privacy Policy. The Site may use cookies and similar technologies to operate properly, improve functionality and analyse usage. For further information, including your rights in respect of your personal data, please review our Privacy Policy and Cookies Policy, which form part of your use of the Site.

13. Availability of the Site

The Site is made available free of charge. We do not guarantee that the Site, or any content on it, will always be available, uninterrupted or error-free. We may suspend, withdraw, discontinue or change all or any part of the Site without notice, and we will not be liable to you if, for any reason, the Site is unavailable at any time or for any period.

14. Accuracy of information and no warranties

We take care to ensure that the information on the Site is accurate at the time of publication, but we do not warrant or guarantee that any content is complete, correct or current, and content may be updated, changed or removed at any time without notice. The Site and its content are provided on an "as is" and "as available" basis. To the fullest extent permitted by law, we exclude all warranties, representations and conditions of any kind, whether express or implied, in relation to the Site and its content, including any implied warranties of accuracy, fitness for a particular purpose and non-infringement. We do not warrant that the Site will be secure or free from viruses or other harmful components; you are responsible for your own virus protection and system security.

15. Limitation of liability

To the fullest extent permitted by law, MESA, its Founding Members, Board members, officers, committee members, employees, volunteers and agents will not be liable for any loss, damage, cost or expense of any kind, whether direct, indirect, incidental, consequential or otherwise, including loss of profit, loss of business, loss of data or reputational loss, arising from or in connection with:

- your use of, or inability to use, the Site;
- reliance on any information, publication or other content on the Site;
- any error, omission or inaccuracy in Site content;
- any dealing in, or decision relating to, any stablecoin, digital asset or financial product, whether or not informed by content on the Site;
- any third-party website, platform, content or service linked from or displayed on the Site; or
- any event registration, attendance issue, cancellation or platform failure not directly caused by MESA.

Nothing in these Terms excludes or limits any liability that cannot be excluded or limited under applicable law, including under the laws of the DIFC.

16. Indemnity

You agree to indemnify and hold harmless MESA, its Founding Members, Board members, officers, committee members, employees, volunteers and agents from and against any claims, liabilities, losses, damages, costs and expenses, including reasonable legal fees, arising out of or in connection with your breach of these Terms or your misuse of the Site.

17. Changes to these Terms

We may revise these Terms from time to time. The updated version will be posted on this page with a revised “Last updated” date, and material changes may additionally be highlighted on the Site. Your continued use of the Site after changes are posted constitutes acceptance of the updated Terms. These Terms were last updated on the date stated at the top of this page.

18. Governing law and jurisdiction

These Terms, and any dispute or claim arising out of or in connection with them or the Site, including non-contractual disputes or claims, shall be governed by and construed in accordance with the laws of the Dubai International Financial Centre. The Courts of the Dubai International Financial Centre shall have exclusive jurisdiction over any such dispute or claim, unless MESA specifies a different forum in writing for a particular service, event or platform.

19. General

If any provision of these Terms is held to be invalid, illegal or unenforceable, that provision shall be severed and the remaining provisions shall continue in full force and effect. No failure or

delay by MESA in exercising any right under these Terms shall operate as a waiver of that right. These Terms, together with the Privacy Policy, the Cookies Policy and any additional terms notified for specific services or events, constitute the entire agreement between you and MESA in relation to your use of the Site. You may not assign or transfer your rights under these Terms; MESA may assign its rights and obligations under these Terms in connection with a reorganisation permitted under DIFC law. These Terms do not create any rights enforceable by any person who is not a party to them.

20. Contact us

If you have any questions about these Terms or the Site, please contact us at:

Email: admin@mesaofficial.com

Website: mesaofficial.com

Post: MESA NPIO, Dubai International Financial Centre, Dubai, United Arab Emirates