**Terms and Conditions**  
**Luminous Bluewaters Consulting LLC (LBC)**

**1. Agreement to Terms**  
These Terms and Conditions (“Terms”) govern your use of the Luminous Bluewaters Consulting LLC (“LBC”) website [lumi-blue.com]. By accessing or using this website, you agree to comply with and be bound by these Terms. If you do not agree with these Terms, you should refrain from using this website. LBC reserves the right to amend these Terms at any time without prior notice. It is your responsibility to review these Terms regularly to stay informed of any changes. Continued use of the website constitutes your acceptance of the updated Terms. These Terms form a binding legal agreement between you (“User”) and LBC (“us,” “we,” or “our”).

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These Terms are governed by and construed in accordance with the laws of the United Arab Emirates. Any disputes arising from the use of this website shall be subject to the exclusive jurisdiction of the UAE courts. LBC does not warrant that the materials on this website comply with the laws of jurisdictions outside the UAE. Users accessing the website from other countries do so at their own initiative and are responsible for compliance with local laws.

**9. Compliance with International Laws**  
LBC provides services in accordance with the laws and regulations of the jurisdictions in which it operates. However, LBC does not assert authority to offer legal or tax advice in jurisdictions outside its operational scope. Content and services may vary based on local laws and regulatory requirements.

**10. Contact Information**  
For questions or concerns regarding these Terms or the website, please contact Luminous Bluewaters Consulting LLC through the “Contact Us” section of the website. If you encounter technical difficulties, please notify us promptly using the same contact methods.

Thank you for visiting our website. We value your interest and cooperation.