



محكمة قطر الدولية
ومركز تسوية المنازعات
QATAR INTERNATIONAL COURT
AND DISPUTE RESOLUTION CENTRE

**In the name of His Highness Sheikh Tamim bin Hamad Al Thani,
Emir of the State of Qatar**

Neutral Citation: [2026] QIC (F) 29

**IN THE QATAR FINANCIAL CENTRE
CIVIL AND COMMERCIAL COURT
FIRST INSTANCE CIRCUIT**

Date: 9 June 2026

CASE NO: CTFIC0031/2026

TAMANNA BNPL LLC

Claimant

v

ABDALLAH ABDELMOHSEN HASSAN

Defendant

JUDGMENT

Before:

Justice Fritz Brand

Order

1. The Defendant is ordered to pay to the Claimant forthwith:
 - i. The sum of QAR 6,709.43.
 - ii. The reasonable costs incurred by the Claimant in pursuing its claim, the amount of such costs to be assessed by the Registrar if not agreed upon between the parties.

Judgment

1. The Claimant, Tamanna BNPL LLC, is a corporate entity established and licenced in the Qatar Financial Centre (the '**QFC**') to offer "*buy now, pay later*" (BNPL) facilities to customers. The Defendant, Mr Abdallah Abdelmohsen Hassan, is an Egyptian national resident in the State of Qatar.
2. The present dispute arises from two BNPL agreements between the parties which came into existence when the Defendant accepted and signed the terms and conditions of the Claimant's standard Credit and Payment Agreement on 7 March 2026 (the '**First Agreement**') and 11 March 2026 (the '**Second Agreement**') (together, the '**Agreements**'). Under the First Agreement, the Defendant was granted a credit facility to purchase merchandise at an aggregate price of QAR 4,349.00, which he undertook to pay by way of six equal monthly instalments of QAR 783.16. Under the Second Agreement, the Defendant was granted a credit facility to purchase merchandise at an aggregate purchase price of QAR 4,299.00, which he undertook to pay by way of four equal monthly instalments of QAR 1,162.25. The Claimant's case is that, although the Defendant accepted delivery of the merchandise, and although he has made certain payments under the Agreements, he has fallen into arrears with his payment of the agreed monthly instalments since April 2026.
3. Clause 5.1 of the Agreements contains what is known as an acceleration clause, which provides that if more than seven days elapse after an instalment becomes due, all remaining outstanding instalments will be immediately payable. In consequence, so the

Claimant contends, the Defendant became contractually liable under the Agreements for an aggregate amount of QAR 6,709.43.

4. This Court has jurisdiction to determine the dispute by virtue of article 9.1.1.3 of the Rules and Procedures of this Court (the '**Rules**'), in that it constitutes a civil and commercial dispute arising between an entity established in the QFC and a contractor therewith. Because of the relatively small sums and the nature of the issues involved, the claim was allocated by the Registrar to the Small Claims Track of this Court under Practice Direction No. 1 of 2022. After the claim was served on the Defendant, he filed a Defence, which was followed by the Claimant's Reply.
5. In his Defence, the Defendant does not deny liability. His explanation for non-payment is, in essence, that due to circumstances beyond his control, he has become financially unable to do so. More specifically, he explains that his employment, which was his sole source of income, was suspended for a continuous period of four months, which prevented him from continuing to pay the instalments due during that period. About ten days ago, so the Defendant continues, he started a new job. Accordingly, he asks that he be afforded a reasonable time to organise his financial affairs and to start repaying the outstanding debt through regular instalments until it has been fully settled.
6. In its Reply, the Claimant refuses the Defendant's request for an alternative arrangement and reasserts its claim for payment. In the circumstances, I can find no basis to refuse the claim. Inability to comply with an agreement, not caused by the conduct of the Claimant, is no defence in law, and affords the Court no general jurisdiction to interfere in contractual arrangements voluntarily and freely entered into between the parties. What the Defendant essentially proposes is an amendment to a valid and binding agreement, which this Court has no power to compel.
7. For the same reason, I can find no basis to refuse the Claimant's claim for recovery of the costs it incurred in pursuing its claim.

By the Court,



[signed]

Justice Fritz Brand

A signed copy of this Judgment has been filed with the Registry.

Representation

The Claimant was represented by the Hassan Mohamed Al-Marzouqi Law Firm (Doha, Qatar).

The Defendant was self-represented.