



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) 45

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

Date: 9 July 2026

CASE NO: CTFIC0026/2026

TAMANNA BNPL LLC

Claimant

v

AZAM MOHAMMED MOHAMMED ABDUL ZAKER

Defendant

JUDGMENT

Before:

Justice Dr Muna Al-Marzouqi

Order

1. The Defendant is directed to pay to the Claimant the amount of QAR 5,111.01 forthwith.
2. The Defendant is directed to pay the reasonable costs incurred by the Claimant in these claims. The quantum of such costs is to be determined by the Registrar if not agreed.

Judgment

1. This is a request for default judgment pursuant to article 22 of the Court's Rules and Procedures (the '**Rules**'). The Claimant is a company registered in the Qatar Financial Centre ('**QFC**') and offers "*buy now, pay later*" ('**BNPL**') facilities to customers. The Defendant is an Indian national who resides in Qatar and who entered into three separate BNPL credit facilities with the Claimant on 11 February 2026, 11 March 2026, and 24 February 2026 respectively. The Claimant's uncontroverted allegations are that the Defendant defaulted on payment of the instalments under the agreements and that, in consequence, he became contractually liable to pay the outstanding amount (inclusive of late fees chargeable under the agreements) of QAR 5,111.01.
2. This Court has jurisdiction under article 8(3)(c)(4) of the QFC Law as amended (Law No. 7 of 2005), which states that the Court has jurisdiction over:

Civil and commercial disputes arising from transactions, contracts or arrangements taking place between entities established within the QFC and...entities established in the state but outside the QFC, unless the parties agree otherwise.

3. Whereas:
 - i. The claim was duly served on the Defendant on 25 May 2026 in accordance with the provisions of article 18.3.2 of the Rules.
 - ii. The Defendant failed to file and serve a Defence within the 14-day period during which it was allowed to do so under article 8 of Practice Direction No. 1 of 2022 on Small Claims.
 - iii. The claim is for a specified amount of money as contemplated by article 22.2 of the Rules.

iv. The application for default judgment was filed in accordance with the requirements of articles 6 and 7 of the Practice Direction No. 2 of 2026 on Default Judgment.

v. Article 22.5 of the Rules states:

The default judgment shall include the names of the parties, the amount awarded (if applicable), and confirmation that it was issued due to the Defendant's failure to file a Defence. No further reasons shall be stated in the judgment.

4. I hereby grant an order for payment of the Claimant's claim for QAR 5,111.01 without giving further reasons.

By the Court,



[signed]

Justice Dr Muna Al-Marzouqi

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 did not appear and was not represented.