

Website Terms and Conditions

Terms governing access to easyfysolution.com

Company	EASYFY SOLUTION LTD. Company No. 1506236-5
Registered office	1315 Pickering Pkwy, Suite 300, Pickering, ON L1V 0C4, Canada
Regulatory status	Registered with FINTRAC as a money services business (MSB M23975600) and registered with the Bank of Canada as a payment service provider under the Retail Payment Activities Act (RPAA).
Document owner	Director / Compliance Officer Effective date: 01/06/2026

1. Acceptance and Scope

These Website Terms and Conditions (Terms) govern access to and use of easyfysolution.com and its public content (the Website). By accessing or using the Website, you agree to these Terms. If you do not agree, do not use the Website.

These Terms govern the Website only. They do not create a payment-services, merchant, acquiring, banking, agency, employment, partnership or advisory relationship. Any Easyfy service is subject to eligibility checks, due diligence, approval and a separate written agreement. If a service agreement conflicts with these Terms, the service agreement governs the service.

2. About Easyfy

The Website is operated by EASYFY SOLUTION LTD., a Canadian company with company number 1506236-5 and the registered office shown above. Easyfy is registered with FINTRAC as a money services business under number M23975600 and registered with the Bank of Canada as a payment service provider under the RPAA.

Registration is not an endorsement, guarantee or approval of Easyfy by FINTRAC or the Bank of Canada. FINTRAC registration and Bank of Canada registration are separate regulatory statuses and should not be described as a licence issued by FINTRAC.

3. Website Information

The Website provides general information about Easyfy and its intended services. Content is not a binding offer, quote, commitment, warranty, financial or legal advice, or confirmation that a product, payment method, country, currency, integration, rate or service is available to a particular person.

Availability, timing, pricing, settlement, payment methods, eligibility and technical features may depend on risk review, partner support, jurisdiction, contract and implementation. Only a written agreement or written confirmation from an authorized Easyfy representative can create a binding commitment.

4. Permitted Use

You may use the Website for lawful business-information and inquiry purposes. You must not:

- interfere with the Website, its security or another user's access;
- introduce malicious code, attempt unauthorized access, scan for vulnerabilities without written permission, or use automated extraction that burdens the Website;
- submit false, misleading, unlawful, infringing or harmful material;
- misrepresent your identity, authority, relationship with Easyfy or regulatory status;
- copy, frame, reproduce or commercially exploit Website content except as permitted by law or written authorization; or
- use the Website to facilitate fraud, money laundering, terrorist financing, sanctions evasion or other unlawful activity.

5. Inquiries and Submitted Content

When you submit an inquiry, you confirm that the information is accurate, that you are authorized to provide it and that Easyfy may use it to respond and assess the request in accordance with the Website Privacy Policy. Do not send payment-card data, passwords, private keys, identification documents or other sensitive material through the general contact form unless Easyfy specifically requests it through an appropriate channel.

An automated acknowledgment or response to an inquiry does not mean that Easyfy has accepted an application, opened an account, approved a transaction or agreed to provide a service.

6. Intellectual Property

The Website, its design, text, graphics, branding, software and other content are owned by or licensed to Easyfy and are protected by applicable intellectual-property laws. Subject to these Terms, Easyfy grants a limited, revocable, non-exclusive and non-transferable right to access the Website for its intended purpose. No trademark or other proprietary right is granted.

7. Third-Party Links and Services

The Website may link to or display content from third parties. Easyfy does not control third-party websites and is not responsible for their availability, security, accuracy, privacy practices or terms. A link does not imply endorsement. Your use of a third-party service is governed by that provider's terms.

8. Availability and Security

Easyfy may modify, suspend or withdraw Website content or functionality for maintenance, security, legal or operational reasons. We do not promise uninterrupted, error-free or universally available access. You are responsible for your own device, connection, credentials and reasonable security precautions.

9. Disclaimers

To the maximum extent permitted by law, the Website and its content are provided on an as-is and as-available basis. Easyfy disclaims implied warranties concerning merchantability, fitness for a particular purpose, non-infringement, accuracy and availability. Nothing in these Terms excludes a warranty or right that cannot lawfully be excluded.

10. Limitation of Liability

To the maximum extent permitted by law, Easyfy and its directors, officers, employees and contractors will not be liable for indirect, incidental, special, consequential or punitive loss, or loss of profits, revenue, business, data, goodwill or opportunity, arising from use of or inability to use the Website. Easyfy's

aggregate liability arising solely from the Website will not exceed CAD 100. These limitations do not apply to fraud, wilful misconduct, gross negligence, death or personal injury caused by negligence, or any liability that cannot lawfully be limited.

11. Privacy and Cookies

The Website Privacy Policy explains how Easyfy handles personal information. The Cookie Policy explains how cookies and similar technologies are used and how visitors can manage optional choices. Those policies form part of the Website's public notices but do not expand these Terms into a payment-services agreement.

12. Changes to the Website or Terms

Easyfy may update the Website and these Terms. The current version will be posted with its effective date. Changes apply prospectively when posted unless law requires another form of notice. Continued use after an update means acceptance of the revised Terms.

13. Governing Law and Disputes

These Terms are governed by the laws of Ontario and the federal laws of Canada applicable there, without regard to conflict-of-law rules. Subject to any mandatory consumer or statutory right, the courts located in Ontario have exclusive jurisdiction over disputes concerning the Website.

14. General

If a provision is unenforceable, it will be limited or removed only to the extent necessary and the remaining provisions will continue. A failure to enforce a provision is not a waiver. You may not assign rights under these Terms without Easyfy's written consent. Easyfy may assign them as part of a corporate reorganization, financing or transfer of the Website or business.

15. Contact

Questions about these Terms may be sent to compliance@easyfysolution.com or to EASYFY SOLUTION LTD. at the registered office shown above.

Approval and Signature

Signed for and on behalf of	EASYFY SOLUTION LTD.
Name	Obner Knoener Mozarino
Title	Director / Compliance Officer
Signature / Date	Signature:  Date: 01/06/2026