TERMS OF SERVICE

Last updated October 13, 2026

AGREEMENT TO OUR LEGAL TERMS

We are UniFunder (**"UniFunder," "we," "us,"** or **"our"**), a business operated in Ottawa, Ontario, Canada. We operate the website https://unifunder.ca and any other related products and services that refer or link to these legal terms (the **"Legal Terms"**) (collectively, the **"Services"**).

You can contact us by email at privacy@unifunder.ca.

These Legal Terms constitute a legally binding agreement made between you, whether personally or on behalf of a minor in your care (**"you"**), and UniFunder, concerning your access to and use of the Services. You agree that by creating an account, or by otherwise accessing or using the Services, you have read, understood and agreed to be bound by all of these Legal Terms. **IF YOU DO NOT AGREE WITH ALL OF THESE LEGAL TERMS, THEN YOU ARE EXPRESSLY PROHIBITED FROM USING THE SERVICES AND YOU MUST DISCONTINUE USE IMMEDIATELY.**

The short version, which does not replace the full terms below:

- UniFunder is a free information service. We list scholarships; we do not award them, and you apply directly to the institution that offers them.
- Listings are gathered largely by automated means from public sources and can be wrong or out of date. Always confirm the details, especially eligibility and deadlines, on the institution's official website before you rely on them.
- A "match" is a suggestion, not a decision about your eligibility.
- You must be at least 14 to use the Services, and if you are under the age of majority where you live, your parent or guardian must agree to these Legal Terms.
- The Services are for your personal use. Copying or scraping our database is not allowed.
- Our liability to you is limited, as described in the "Disclaimer" and "Limitations of Liability" sections.

We recommend that you print or save a copy of these Legal Terms for your records.

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1. OUR SERVICES

UniFunder is a free, searchable database of scholarships, bursaries and awards offered at Canadian universities and colleges, together with profiles of those institutions. The Services let you search and filter listings, read the eligibility criteria, amounts and deadlines we have on record, save listings to your account, and, if you choose to answer our optional matching quiz, see listings that our system identifies as possible matches for the information in your profile.

UniFunder is an information service only. We do not award, fund, administer or decide any scholarship. We do not submit applications on your behalf, and we are not a party to any application you make or any award you receive. Every scholarship listed on the Services is offered and administered by the institution or organization named in the listing (a **"Provider"**), and every application is made directly to that Provider, on the Provider's own website and under the Provider's own rules.

UniFunder is independent. Unless a page expressly says otherwise, we are not affiliated with, endorsed by, sponsored by or acting on behalf of any Provider, university, college, government body or other organization named on the Services.

The Services are operated from Ontario, Canada, and are intended for people located in Canada. The information on the Services is not intended for distribution to or use by any person in any jurisdiction where that distribution or use would be contrary to law or would subject us to a registration requirement

there. If you access the Services from outside Canada, you do so on your own initiative and are responsible for complying with your local laws.

2. WHO MAY USE THE SERVICES

You must be at least 14 years old to use the Services. By using the Services, you represent that you are at least 14 years old. We ask for your date of birth when you set up your account in order to confirm this, and we may close any account that we reasonably believe belongs to someone under 14.

If you are 14 or older but under the age of majority in the province, territory or country where you live (18 or 19 in Canada, depending on the province or territory), you may use the Services only if your parent or legal guardian has read and agreed to these Legal Terms on your behalf. By using the Services, you confirm that they have. A parent or legal guardian who permits a minor to use the Services agrees to these Legal Terms, accepts responsibility for the minor's use of the Services, and agrees that the limitations and disclaimers in these Legal Terms apply to any claim made by or on behalf of the minor to the fullest extent permitted by law.

You may not use the Services if we have previously suspended or closed your account for breaching these Legal Terms, or if applicable law prohibits you from using them.

3. YOUR ACCOUNT

Most of the Services, including the scholarship database, are available only to people who create a free account and complete our onboarding questions. You can register with an email address and password or by signing in with your Google account.

When you create and use an account, you agree to:

- provide information that is true, accurate, current and complete, including your name, date of birth, place of residence and education details, and keep it up to date;
- create an account only for yourself, and hold only one account;
- keep your password and your sign-in methods confidential and secure, and not let anyone else use your account;
- tell us promptly at privacy@unifunder.ca if you believe your account has been accessed without your permission; and
- accept responsibility for everything that happens under your account, whether or not you authorized it, to the extent permitted by law.

The matches and listings we show you depend on the information you give us. If that information is inaccurate or out of date, the results you see will be too, and we are not responsible for the consequences.

You can delete your account at any time from your account, under Profile, then Settings. You can also download a copy of the information we hold about you from the same place. Deleting your account is permanent and cannot be undone.

We may refuse a registration, or close an account, that uses a name we reasonably consider inappropriate, misleading or in breach of someone else's rights.

4. SCHOLARSHIP INFORMATION AND NO GUARANTEES

Please read this section carefully. It describes the most important limit on what the Services can do for you.

The scholarship and institution information on the Services is compiled from publicly available sources, principally the Providers' own websites and published documents. Much of it is collected, extracted and organized using automated tools, including software that reads web pages and documents and, in some cases, artificial intelligence. Listings are not individually reviewed, verified or approved by a person before they appear on the Services, and labels such as "verified" or "unverified" describe our internal data-handling status only and are not a warranty of accuracy. Providers do not review or approve our listings.

Providers change their scholarships often and without notice. Awards are created, renamed, suspended and withdrawn; amounts, eligibility criteria, required documents and deadlines change from year to year and sometimes within a year. **As a result, any information on the Services may be incomplete, inaccurate or out of date at the time you read it**, including:

- whether a scholarship still exists or is being offered this year;
- its value, the number of awards available and whether it is renewable;
- its eligibility criteria and any required criteria;
- what you need to submit, and whether a separate application or a nomination is required;
- its application deadline, including any indication that a deadline is "closing soon" or has passed; and
- the link to the Provider's website.

You are solely responsible for confirming every detail of a scholarship directly with the Provider, on the Provider's official website or by contacting the Provider, before you rely on it or apply. Where the information on the Services differs from the Provider's information, the Provider's information governs.

Matches are not eligibility decisions

The matching quiz and the "matches" we show you are produced automatically by comparing the information in your profile with the criteria we have on record for each listing. A match means only that a

listing appears, on that comparison, to be worth your attention. It is not a determination, assessment or promise that you are eligible for a scholarship, that you will be considered for it, or that you will receive it. Equally, the fact that a listing is not shown as a match does not mean you are ineligible for it, and the Services do not list every scholarship that exists. Only the Provider decides who is eligible and who receives an award.

No advice

Nothing on the Services is financial, legal, tax, immigration, academic or other professional advice, and nothing on the Services is a recommendation to apply to, enrol at or choose any institution or program. Information about matters such as citizenship or immigration status, financial need or disability is collected only to help filter listings. You should obtain advice from a qualified professional or from the relevant institution's financial aid or awards office before making decisions that depend on it.

No guarantee of outcome

We do not guarantee that using the Services will result in you finding, applying for, being considered for or receiving any scholarship, funding, admission or other benefit. We are not responsible for any missed deadline, unsuccessful or incomplete application, lost or reduced award, or any decision made by a Provider.

Reporting errors

If you find information on the Services that you believe is wrong or out of date, please tell us at privacy@unifunder.ca. We welcome corrections and will consider them, but we do not undertake to correct or update any particular listing within any particular time.

5. THIRD-PARTY WEBSITES AND CONTENT

The Services contain links to websites and resources operated by others, including Providers' scholarship pages and application portals, institutions' websites, and map services. The Services also display content that originates with third parties, such as institution names and logos, descriptions of institutions and campus photographs.

We do not control, investigate, monitor or check third-party websites or content for accuracy, appropriateness, security or completeness, and we are not responsible for them. A link or reference does not mean that we endorse the third party, or that the third party endorses us. If you leave the Services to visit a third-party website, or submit an application or personal information to a Provider, you do so at your own risk, these Legal Terms no longer apply, and the third party's own terms and privacy practices apply instead. Any dealings between you and a Provider or other third party are solely between you and them.

The names, logos and marks of universities, colleges and other organizations shown on the Services are the property of their respective owners and are used only to identify those organizations. Campus

photographs are used under the licences stated alongside them and are credited to their authors, who retain their rights. Their use does not imply any affiliation with or endorsement of UniFunder.

6. INTELLECTUAL PROPERTY RIGHTS

Our intellectual property

We are the owner or the licensee of all intellectual property rights in the Services, including the source code, databases, functionality, software, website designs, text, graphics and the selection, coordination, structure and arrangement of the scholarship and institution data (collectively, the **"Content"**), as well as the UniFunder name, logo and related marks (the **"Marks"**). The Content and the Marks are protected by copyright, trademark and other intellectual property laws of Canada and other countries, and by international treaties. Although individual facts about a scholarship are published by its Provider, our compilation of that information as a whole is our own work and is protected.

Your licence to use the Services

Subject to your compliance with these Legal Terms, including the "Prohibited Activities" section below, we grant you a limited, personal, non-exclusive, non-transferable, non-sublicensable and revocable licence to access the Services and to view the Content, solely for your own personal, non-commercial use in searching for and applying to scholarships for yourself, or, if you are a parent or guardian, for your child.

You may copy or print individual listings, and download the copy of your own data that we make available to you, for that personal use. Except as set out in this section, no part of the Services, the Content or the Marks may be copied, reproduced, aggregated, republished, uploaded, posted, publicly displayed, encoded, translated, transmitted, distributed, sold, licensed or otherwise exploited for any commercial purpose whatsoever without our express prior written permission.

If you would like to use the Services, the Content or the Marks in any other way, including for research, journalism, an institutional purpose or a commercial purpose, please write to privacy@unifunder.ca. If we give you permission, you must identify us as the owner or licensor and keep any copyright or proprietary notice intact.

We reserve all rights not expressly granted to you. Any breach of this section is a material breach of these Legal Terms, and your right to use the Services ends immediately.

Feedback and corrections

If you send us any question, comment, suggestion, idea, correction or other feedback about the Services or about a listing (**"Feedback"**), you grant us a perpetual, irrevocable, worldwide, royalty-free, fully paid-up, transferable and sublicensable licence to use, reproduce, adapt, publish and otherwise exploit it for any lawful purpose, without acknowledgement or compensation to you, and you waive any moral rights you may have in it to the extent permitted by law. You confirm that you have the right to

send us the Feedback and that it is not confidential. This does not affect how we handle your personal information, which is governed by our Privacy Policy.

Copyright and other complaints

We respect the intellectual property rights of others. If you believe that any material on the Services infringes a right you own or control, or is otherwise unlawful, please write to privacy@unifunder.ca with enough detail for us to identify the material, your right and how to reach you. We will review the notice and may remove or correct the material.

7. PROHIBITED ACTIVITIES

You may use the Services only for the purpose for which we make them available, and only in compliance with these Legal Terms and applicable law. In particular, you agree not to:

- systematically retrieve, copy, scrape, harvest or extract data or other Content from the Services, by any manual or automated means, in order to create or compile, directly or indirectly, a collection, compilation, database or directory;
- access the Services using any robot, spider, crawler, scraper, script, browser automation or other automated means, other than a general-purpose public search engine indexing the pages we make public and acting in accordance with our robots.txt file;
- use the Services or the Content to develop, train, fine-tune, test or improve any artificial intelligence or machine learning model, or to build or operate a product or service that competes with the Services;
- sell, resell, rent, license, republish or otherwise commercially exploit the Services or the Content, or use them on behalf of any business, agency, consultancy or other third party without our prior written permission;
- circumvent, disable or interfere with any security feature, access control, rate limit or other technical measure of the Services, including the requirement to hold an account in order to view the database;
- access or attempt to access another person's account, or any data, system or network that you are not authorized to access;
- create an account with false information, impersonate any person, create more than one account, or create accounts by automated means;
- share your account, or sell or transfer it to anyone else;
- interfere with, disrupt or place an unreasonable or disproportionate load on the Services or the networks and services connected to them;
- upload or transmit any virus, malware or other harmful code, or any material that interferes with anyone's use of the Services;

- probe, scan or test the vulnerability of the Services, except as we have expressly permitted you in writing;
- decompile, disassemble or reverse engineer any software that forms part of the Services, except to the extent that applicable law permits this despite this restriction;
- remove, obscure or alter any copyright, trademark, attribution or other proprietary notice on the Services;
- frame, mirror or link to the Services in a way that suggests an association with or endorsement by us that does not exist;
- use the Services to harass, abuse, defame, mislead or harm any person, including our staff and any Provider, or to send unsolicited communications;
- use the Services in connection with any fraudulent application, any misrepresentation to a Provider, or any other unlawful purpose; or
- help or encourage anyone else to do any of these things.

We may investigate any suspected breach of this section, and we may suspend or close accounts, block access, and take legal action in response, including seeking injunctive relief and recovery of our losses and costs.

8. PRIVACY

We care about the privacy and security of your information. Our Privacy Policy explains what personal information we collect, how we use and share it, where it is stored and the choices you have, and it forms part of these Legal Terms. By using the Services, you acknowledge that you have read it.

The Services are hosted, and your information is stored and processed, in the United States by our service providers. Some of the questions in our matching quiz ask for sensitive information, such as your status in Canada, race or ethnic origin, gender, disability, financial need and 2SLGBTQI+ identity. Every one of those questions is optional. You can use the Services without answering them, and you can change or remove your answers at any time.

9. ELECTRONIC COMMUNICATIONS

Visiting the Services, creating an account and sending us emails are electronic communications. You consent to receive communications from us electronically, and you agree that all agreements, notices, disclosures and other communications we provide to you electronically, by email or on the Services, satisfy any legal requirement that the communication be in writing. You agree to the use of electronic signatures, contracts and records, and to the electronic delivery of notices and records of transactions.

We will send you emails that are necessary to operate your account, such as messages to confirm your email address, reset your password or tell you about important changes to the Services or to these

Legal Terms. We will send you promotional or marketing messages only where the law permits or you have agreed to receive them, and every such message will include a way to unsubscribe.

10. FEES

The Services are currently provided to you free of charge, and we do not sell scholarships, charge application fees or take any share of any award. If we introduce paid features in the future, we will tell you the price and any additional terms before you are charged, and you will not be charged unless you agree.

11. CHANGES TO THE SERVICES AND AVAILABILITY

We may change, suspend, restrict or discontinue all or any part of the Services, including any listing, feature or the availability of accounts, at any time and without notice. We have no obligation to add, keep, update or correct any information on the Services, and we may remove any listing or content at any time.

We cannot guarantee that the Services will be available at all times. We may experience hardware, software or other problems, or need to carry out maintenance, resulting in interruptions, delays or errors. You agree that we have no liability for any loss, damage or inconvenience caused by your inability to access or use the Services during any downtime or discontinuance, including where this prevents you from seeing a listing or meeting a deadline. Nothing in these Legal Terms obliges us to maintain or support the Services or to supply any correction, update or release.

You are responsible for keeping your own record of the scholarships you are interested in and their deadlines. You should not rely on the Services as your only record.

12. TERM AND TERMINATION

These Legal Terms remain in full force and effect while you use the Services.

You may stop using the Services at any time, and you may delete your account at any time from your account, under Profile, then Settings.

Without limiting any other provision of these Legal Terms, we reserve the right, in our sole discretion and without notice or liability, to deny access to and use of the Services (including by blocking certain IP addresses) to any person for any reason or for no reason, including for breach of any representation, warranty or covenant contained in these Legal Terms or of any applicable law or regulation. We may suspend or terminate your use of the Services or delete your account and any information associated with it at any time, without warning, in our sole discretion.

If we suspend or close your account for any reason, you are prohibited from registering and creating a new account under your name, a fake or borrowed name, or the name of any third party, even if you may be acting on behalf of the third party. In addition to suspending or closing your account, we reserve the right to take appropriate legal action, including pursuing civil, criminal and injunctive redress.

When these Legal Terms end, your licence to use the Services ends. The sections that by their nature should survive termination will survive, including those dealing with scholarship information and no guarantees, intellectual property, prohibited activities, disclaimers, limitations of liability, indemnification, governing law and dispute resolution, and the miscellaneous provisions.

13. DISCLAIMER

THE SERVICES ARE PROVIDED ON AN "AS IS" AND "AS AVAILABLE" BASIS. YOU AGREE THAT YOUR USE OF THE SERVICES WILL BE AT YOUR SOLE RISK. TO THE FULLEST EXTENT PERMITTED BY LAW, WE DISCLAIM ALL REPRESENTATIONS, WARRANTIES AND CONDITIONS OF ANY KIND, EXPRESS, IMPLIED, STATUTORY OR OTHERWISE, IN CONNECTION WITH THE SERVICES AND YOUR USE OF THEM, INCLUDING ANY IMPLIED WARRANTIES OR CONDITIONS OF MERCHANTABILITY, MERCHANTABLE QUALITY, FITNESS FOR A PARTICULAR PURPOSE, TITLE, QUIET ENJOYMENT AND NON-INFRINGEMENT, AND ANY ARISING FROM A COURSE OF DEALING OR USAGE OF TRADE.

WE MAKE NO REPRESENTATIONS, WARRANTIES OR CONDITIONS ABOUT THE ACCURACY, RELIABILITY, CURRENCY OR COMPLETENESS OF THE SERVICES' CONTENT, OF ANY SCHOLARSHIP LISTING, MATCH, DEADLINE, AMOUNT OR ELIGIBILITY CRITERION, OR OF THE CONTENT OF ANY WEBSITE LINKED TO THE SERVICES, AND WE ASSUME NO LIABILITY OR RESPONSIBILITY FOR ANY:

- **ERRORS, MISTAKES, OMISSIONS OR INACCURACIES OF CONTENT AND MATERIALS, INCLUDING ANY LISTING THAT IS WRONG, INCOMPLETE, OUT OF DATE OR NO LONGER OFFERED;**
- **MISSED DEADLINE, REJECTED, INCOMPLETE OR UNSUCCESSFUL APPLICATION, LOST OR REDUCED AWARD OR FUNDING, OR DECISION OF ANY PROVIDER;**
- **PERSONAL INJURY OR PROPERTY DAMAGE, OF ANY NATURE WHATSOEVER, RESULTING FROM YOUR ACCESS TO AND USE OF THE SERVICES;**
- **UNAUTHORIZED ACCESS TO OR USE OF OUR SERVERS OR THOSE OF OUR SERVICE PROVIDERS AND ANY PERSONAL INFORMATION STORED ON THEM;**
- **INTERRUPTION OR CESSATION OF TRANSMISSION TO OR FROM THE SERVICES;**
- **BUGS, VIRUSES, TROJAN HORSES OR THE LIKE WHICH MAY BE TRANSMITTED TO OR THROUGH THE SERVICES BY ANY THIRD PARTY; OR**
- **LOSS OR DAMAGE OF ANY KIND INCURRED AS A RESULT OF THE USE OF ANY CONTENT POSTED, TRANSMITTED OR OTHERWISE MADE AVAILABLE VIA THE**

SERVICES.

WE DO NOT WARRANT, ENDORSE, GUARANTEE OR ASSUME RESPONSIBILITY FOR ANY SCHOLARSHIP, PROGRAM, PRODUCT OR SERVICE OFFERED BY A PROVIDER OR OTHER THIRD PARTY THROUGH THE SERVICES OR ANY LINKED WEBSITE, AND WE WILL NOT BE A PARTY TO OR IN ANY WAY RESPONSIBLE FOR MONITORING ANY DEALINGS BETWEEN YOU AND ANY PROVIDER OR OTHER THIRD PARTY.

Some jurisdictions do not allow the exclusion of certain warranties or conditions. In those jurisdictions, the exclusions above apply to you only to the extent permitted by law.

14. LIMITATIONS OF LIABILITY

TO THE FULLEST EXTENT PERMITTED BY LAW, IN NO EVENT WILL WE, OUR OWNERS, OR OUR OR THEIR DIRECTORS, OFFICERS, EMPLOYEES, CONTRACTORS, AGENTS, SERVICE PROVIDERS, SUCCESSORS OR ASSIGNS BE LIABLE TO YOU OR ANY THIRD PARTY FOR ANY INDIRECT, CONSEQUENTIAL, EXEMPLARY, INCIDENTAL, SPECIAL OR PUNITIVE DAMAGES, OR FOR ANY LOST PROFIT, LOST REVENUE, LOST OPPORTUNITY, LOST SCHOLARSHIP, AWARD, FUNDING OR ADMISSION, LOSS OF DATA OR OTHER DAMAGES ARISING FROM OR RELATING TO THE SERVICES OR YOUR USE OF OR INABILITY TO USE THEM, WHETHER BASED IN CONTRACT, TORT (INCLUDING NEGLIGENCE), STATUTE OR ANY OTHER LEGAL THEORY, EVEN IF WE HAVE BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES.

NOTWITHSTANDING ANYTHING TO THE CONTRARY CONTAINED IN THESE LEGAL TERMS, OUR TOTAL AGGREGATE LIABILITY TO YOU FOR ANY CAUSE WHATSOEVER AND REGARDLESS OF THE FORM OF THE ACTION WILL AT ALL TIMES BE LIMITED TO THE GREATER OF (A) THE AMOUNT YOU PAID TO US FOR THE SERVICES, IF ANY, IN THE TWELVE (12) MONTHS BEFORE THE CAUSE OF ACTION AROSE, AND (B) ONE HUNDRED CANADIAN DOLLARS (CAD $100).

You acknowledge that the Services are provided free of charge, that these limitations reflect a fair allocation of risk between you and us, and that we would not make the Services available without them.

Certain laws do not allow limitations on implied warranties or the exclusion or limitation of certain damages. If these laws apply to you, some or all of the above disclaimers or limitations may not apply to you, and you may have additional rights. Nothing in these Legal Terms excludes or limits any liability, or any right you have as a consumer, that cannot be excluded or limited under the law that applies to you.

15. INDEMNIFICATION

To the fullest extent permitted by law, you agree to defend, indemnify and hold us harmless, including our owners and our and their respective directors, officers, employees, contractors, agents and service

providers, from and against any loss, damage, liability, claim or demand, including reasonable legal fees and expenses, made by any third party due to or arising out of:

- your use of the Services in breach of these Legal Terms;
- your breach of these Legal Terms or of any representation you make in them;
- information you provide to us that is false, inaccurate or that you had no right to provide;
- your violation of the rights of a third party, including intellectual property and privacy rights;
- any application, statement or representation you make to a Provider or other third party; or
- any harmful act of yours toward any other user of the Services.

We reserve the right, at your expense, to assume the exclusive defence and control of any matter for which you are required to indemnify us, and you agree to cooperate, at your expense, with our defence of such claims. We will use reasonable efforts to notify you of any such claim, action or proceeding once we become aware of it. This section does not apply to the extent that it is prohibited by the consumer protection or other laws that apply to you, or to a user who is under the age of majority, in which case it applies to the parent or guardian who agreed to these Legal Terms.

16. USER DATA

We keep the information you provide to the Services in order to operate them and to manage their performance. Although we and our service providers take reasonable measures to protect it and make routine backups, no method of storage or transmission is completely secure, and you are responsible for keeping your own copy of anything you need. You agree that we have no liability to you for any loss or corruption of your data, and you waive any right of action against us arising from any such loss or corruption, to the extent permitted by law.

17. GOVERNING LAW

These Legal Terms, and any dispute or claim arising out of or relating to them or to the Services, are governed by and interpreted in accordance with the laws of the Province of Ontario and the federal laws of Canada applicable in Ontario, without regard to conflict of law principles. The United Nations Convention on Contracts for the International Sale of Goods does not apply.

If you are a consumer who lives in another province, territory or country whose laws give you protections that cannot be waived by contract, including the Province of Quebec, nothing in this section deprives you of those protections or of the right to bring a claim before the courts of the place where you live where that right cannot be waived.

18. DISPUTE RESOLUTION

Talk to us first

Most concerns can be resolved quickly and informally. Before starting any legal proceeding, you agree to contact us at privacy@unifunder.ca with a written description of your concern and the outcome you are seeking, and to give us at least thirty (30) days from the date we receive it to try to resolve it with you in good faith. We will do the same before starting any proceeding against you, except where we need urgent relief to protect the Services, our users or our rights.

Courts

Subject to the previous section, you and we agree that the courts of the Province of Ontario, sitting in the City of Ottawa, have exclusive jurisdiction to resolve any dispute or claim arising out of or relating to these Legal Terms or the Services, and you and we submit to the jurisdiction of those courts and waive any objection that they are an inconvenient forum. We may nevertheless seek injunctive or other equitable relief in any court of competent jurisdiction to protect our intellectual property, our systems or our users.

Individual claims and time limit

To the fullest extent permitted by law, any proceeding must be brought on an individual basis and not as a plaintiff or class member in any class, collective or representative proceeding, and any claim arising out of or relating to these Legal Terms or the Services must be commenced within one (1) year after the cause of action arose, after which it is permanently barred. This paragraph does not apply to the extent that the law applicable to you, including consumer protection law in Ontario or Quebec, does not allow it.

19. CORRECTIONS

There may be information on the Services that contains typographical errors, inaccuracies or omissions, including in descriptions, amounts, eligibility criteria, deadlines, availability and various other information. We reserve the right to correct any errors, inaccuracies or omissions and to change or update the information on the Services at any time, without prior notice, but we have no obligation to do so.

20. CHANGES TO THESE LEGAL TERMS

We may change these Legal Terms from time to time, for example to reflect changes to the Services or to the law. When we do, we will change the "Last updated" date at the top of these Legal Terms. If a change is material, we will give you reasonable advance notice, for example by email to the address on

your account or by a notice on the Services, and where the law requires it we will ask for your agreement.

Changes take effect on the date stated in the notice or, if none is stated, when the updated Legal Terms are posted. If you do not agree to a change, you must stop using the Services and may delete your account. Your continued use of the Services after a change takes effect means that you accept the updated Legal Terms. Changes do not apply retroactively to a dispute that arose before they took effect.

21. MISCELLANEOUS

These Legal Terms, together with our Privacy Policy and any other policies or operating rules we post on the Services, are the entire agreement and understanding between you and us about the Services, and they replace any earlier agreement, communication or understanding on that subject.

Our failure to exercise or enforce any right or provision of these Legal Terms does not operate as a waiver of that right or provision. A waiver is effective only if it is in writing and signed by us.

If any provision or part of a provision of these Legal Terms is found to be unlawful, void or unenforceable, that provision or part is deemed severable from these Legal Terms, is to be enforced to the maximum extent permitted, and does not affect the validity and enforceability of the remaining provisions.

We may assign or transfer any or all of our rights and obligations under these Legal Terms to others at any time, including in connection with an incorporation, reorganization, merger, sale or transfer of the Services or of our business. You may not assign or transfer your rights or obligations, or your account, without our prior written consent.

We are not responsible or liable for any loss, damage, delay or failure to act caused by any cause beyond our reasonable control, including failures of the internet, of hosting, database, authentication, email or other service providers, power failures, cyberattacks, natural disasters, epidemics, labour disputes and acts of government.

No joint venture, partnership, employment or agency relationship is created between you and us as a result of these Legal Terms or your use of the Services. These Legal Terms do not give any rights to any third party, except that the persons named in the "Limitations of Liability" and "Indemnification" sections may rely on those sections.

You agree that these Legal Terms will not be construed against us by virtue of our having drafted them. Headings are for convenience only and do not affect interpretation, and the words "including" and "such as" mean "including without limitation".

You and we have expressly requested that these Legal Terms and all related documents be drawn up in English. *Les parties ont expressément demandé que les présentes conditions et tous les documents qui s'y rattachent soient rédigés en anglais.*

22. CONTACT US

To resolve a complaint about the Services, to report an error in a listing, or to receive further information about the use of the Services, please contact us at:

UniFunder
Ottawa, Ontario
Canada
privacy@unifunder.ca