

VERIFIED INVESTING TERMS AND CONDITIONS

Choose a product/service below to view the corresponding Terms and Conditions:

- [Terms and Conditions - Verified Investing Education Courses](#)
- [Terms of Sale - Verified Investing Education Courses](#)
- [Terms and Conditions - Verified Investing Crypto Service](#)

TERMS OF USE OF VERIFIED INVESTING EDUCATION

The platform is made available to you by The Better Traders Inc., corporation whose registered office is located at 1100-1200 av. McGill College, Montreal (H3B4G7), Quebec, Canada, Kitco Metals Inc., corporation whose registered office at 900-620 Cathcart Street, (H3B 1M1), Quebec, Canada and Investing Education Partners, LLC, limited liability company whose registered office the State of Florida, United States of America (“**we**”, “**us**”, “**our**”) through the website located at verifiedinvesting.com (the “**Platform**”).

Please read the following terms of use carefully (the “**Terms of Use**”). The Terms of Use apply to our Platform.

By deciding to use the Platform and our services, namely providing an online three (3) trading course series aimed to teach students to effectively swing trade, to discuss specific techniques related to swing trading including but not limited to how to read candlestick patterns and understanding how to use common trading indicators including RSI, Fibonacci levels, volume, trend lines and so forth (the “**Course**” or “**Courses**”), the user, that is to say the end user or the organisation you represent or you work for (the “**User**” or the “**Users**”) accepts without delay all the Terms of Use indicated below that govern the content and the running of the Platform, including the “**Privacy Policy**” (following this document) of the Platform.

These Terms of Use have the effect of legally binding the User and us (the “**Parties**”). The Parties are entitled to invoke this convention and to take all appropriate and necessary measures to enforce it.

The User accepts and recognizes that we have the right, at any moment and without a previous notice, to modify, change or update the Terms of Use.

The use of the Platform by the User after such a modification means that the User consents to respect the Terms of Use as modified and to be legally bound by them. We will attempt, as far as possible, to inform the Users of any changes to these Terms of Use. However, it is the User’s responsibility to review them regularly to be informed of any changes that may be made.

If the User does not accept these Terms of Use, or as the case may be, the Terms of Use as modified from time to time, he must stop using the Platform.

In some cases, these Terms of Use will refer to the User as “you”, but this shall have no effect on the meaning of any of the Terms of Use.

ACCESS AND USE OF THE PLATFORM

If the User browses the Platform, it means that he has read, understood and accepted the Terms of Use.

The Platform is accessible from any computer tool (computer, smartphone, tablet, etc.) and on all browsers.

For optimal use, we recommend the use of the following browsers: Google Chrome.

Accounts

To use the Course, you must register for a client account (the “**Client Account**”). You must be over the age of eighteen (18) to register for a Client Account. In accordance with the Terms of Use, you are solely responsible for ensuring that the use of the Courses in your jurisdiction of residence is permitted by law or regulation. If such use is not permitted by law, we shall prohibit all access to and use of the Course.

As part of the registration process, you will be required to provide us with certain information, such as your email address and a password.

You agree that you will provide accurate, current and complete information about yourself and promptly update all information in your Client Account to ensure that your Client Account is accurate, current and complete. You may update or change your Client Account settings at any time. You are not permitted to provide any unauthorized person with access to your Client Account.

If you are creating a Client Account on behalf of a company, you represent and warrant that you have been authorized and have the necessary authority to create the Client Account and that you have shared all email addresses, passwords and access credentials with other authorized representatives of the company.

Account Confidentiality

Any username, password, or any other piece of information chosen by you or provided to you as part of our security procedures, must be treated as confidential, and you must not disclose it to any other person or entity. You must exercise caution when accessing your account from a public or shared computer so that others are not able to view or record your password or other personal information. You understand and agree that, should you be provided a Client Account, your Client Account is personal to you and you agree not to provide any other person with access to the Course or portions of it using your username, password, or other security information. You agree to notify us immediately of any unauthorized access to or use of your username or password or any other breach of security. You are responsible for any password misuse or any unauthorized access.

You acknowledge and agree that we shall not be responsible or liable, directly or indirectly, for any damage or loss caused or alleged to be caused by, or in connection with the unauthorized use of your Client Account arising from a failure on your part to maintain the confidentiality of your password.

Client Account functionalities

The specific Client Account functionalities will be those advertised on the Course at the time the order is placed.

Account Termination and Cancellation

You have the right to close your Client Account at any time once all obligations associated with the Client Account have been completed.

You acknowledge and agree that if we disable access to your Client Account, you may be prevented from accessing the Course.

THE SERVICE

The Platform is accessible at all times. The Platform may be temporarily unavailable in case of updates or technical problems. We are not responsible for any interruption of service or updating. We will try to make the updates when the affluence of visits on the Platform is at its lowest.

We do not guarantee that the Platform, or any portion thereof, will function on any particular hardware or devices. In addition, the Platform may be subject to malfunctions and delays inherent in the use of the Internet and electronic communications.

We reserve the right to add, delete and modify all content, or parts of it, on the Platform, except for the specific content of the User. We cannot be held responsible for mistakes, typographical errors or bugs. Each User created in the system owns the content on his account. We do not delete anything unless a User requests it.

The User agrees, non-restrictively, to not:

- a) Use the Platform in a way that could harm, put out of service, surcharge or jeopardize the Platform;
- b) Disrupt the security or otherwise abuse the Platform or any service, system's resources, server or network linked to the Platform or to websites affiliated, linked to or accessible from the Platform;
- c) Disturb or disrupt the use or the enjoyment by other Users of the Platform or websites affiliated or linked to the Platform;
- d) Upload, display or otherwise provide on the Platform a virus or any other file or computer program that is harmful, disrupting or destructive;
- e) Use a robot, spider or any other automatic device or manual method to control or copy pages or content of the Platform;
- f) Use the Platform to send email chains, «junk mail» or any other type of unsolicited mass email;

- g) Attempt to obtain unauthorized access to the Platform or to certain parts of the Platform with limited access. Moreover, the User recognizes that he is the sole person responsible for any action, communication engaged or sent to him or from him. The User agrees to respect the legislation applicable to its use of and its activities on the Platform;
- h) Access content and data that is not intended to the User;
- i) Restrict disrupt or disable service to users, hosts, servers or networks or otherwise attempt to interfere with the proper working of the Course;
- j) Promote or engage in any unlawful or illegal activities or internet abuse, including unsolicited advertising and spam;
- k) Upload, post, or otherwise make available any material that is abusive, harassing, obscene, vulgar, hateful, sexually explicit, invasive of another's privacy, defamatory or otherwise objectionable or illegal, or that discriminates based on race, gender, religion, nationality, disability, sexual orientation, age, family status or any other legally protected class;
- l) Upload, post, or otherwise make available any material that you do not have a right to make available or that infringes any patent, trade-mark, trade secret, copyright or other proprietary rights of any person. You shall be solely liable for any damage resulting from any infringement of the intellectual property of any third-party;
- m) Engage in any activity that interferes with or disrupts the use of the Course and services provided, including but not limited to hacking or bypassing any measures we may use to prevent unauthorized access to the Course or community spaces;
- n) Track, trace or harvest any information on the services provided; or
- o) Sell, distribute, copy, sub-license, loan, transfer, duplicate, reproduce, trade, resell, or otherwise monetize the Course and services provided without our consent.

INTELLECTUAL PROPERTY

Unless otherwise provided, all intellectual property rights (trademarks, copyrights, etc.) (the **"Intellectual Property"**) related to the Platform and the Courses are our exclusive property. The User may not copy or use the material, structure, menu, appearance or characters that appear on the Platform without our express consent.

Certain names, words, titles, expressions, logos, icons, graphs, drawings, domain names or other content displayed on the Platform may, among other things, be trademarks or commercial designations, whether registered or unregistered (for the purpose of the following Terms of Use, they are all referred

to as “**Trademarks**”). These Trademarks are protected by Canadian and foreign laws applicable to trademarks and are, as the case may be, our exclusive property.

Without limiting their coverage, the Intellectual Property elements belonging to us include, non-exhaustively, the following elements:

- All information, materials, design elements, images, photographs, illustrations, audio and video content, artwork, logos, drawings, graphs, marks (registered or not), symbols, texts, expressions, words as well as the general content on the Platform;
- All softwares, APIs and materials made available by the Platform;
- All databases made available by the Platform;
- All the content offered by the Platform for free download;
- The Courses and their content.

Unless otherwise provided, any information provided on the Platform belongs to us and is protected by the applicable laws. Except when provided otherwise, the information cannot be copied, displayed, distributed, downloaded, used without a license, modified, published, reproduced, reused, sold, transmitted or used for derivative work means, public or commercial, without our express and written authorization. The information is protected under Canada’s copyright and trademark legislation as well as under the copyright and trademark legislation of the countries hosting the Platform.

The User can use the information on the Platform exclusively for his own personal and non-commercial use, provided that he indicates on the copies the mentions regarding copyrights as well as the notices and attributions of the respective trademarks. The User is only allowed to consult, display, download or print text or pictures presented on the Platform. This authorization is strictly for non-commercial, personal and educational uses, provided that the Platform’s content is not modified. This authorization belongs only to the User and cannot be attributed or transferred to anyone else neither can it be subject to a sublicense. The pictures and the text contained on the Platform that are downloaded, copied, saved or printed are still subject to the Terms of Use. The User himself needs to assure itself that all the notices regarding copyrights and trademarks are still on them. The Platform’s content can be modified at all times without warning.

For further information regarding the authorization to use, reproduce or publish again any information displayed on the Platform, please contact us at the following e-mail address: support@verifiedinvestingeducation.com.

Nothing contained herein shall be interpreted as conferring any license or any kind of right to the User under copyright or trademarks laws.

Unauthorized download, broadcast, copy or modification of Intellectual Property or data contained in the Platform can breach laws regarding trademarks or copyrights. Such breach can expose the User to a lawsuit.

EXTERNAL LINKS

It is possible that by using a link, the User exits the Platform to access external content (the “**External Links**”). In addition to our own content, we provide on our Platform links to other websites only for user-friendly and informative purposes. We have no control over the content of those External Links and are not responsible for their accuracy, precision, comprehensiveness, authenticity, actuality, or adequacy. We are also not responsible for any direct or indirect damage or consequence regarding content in these External Links. We have no influence on the content to which the External Links refer to and are not responsible for it. We do not require the transmission of information, do not select nor modify the information transmitted and do not select the recipients of the information transmitted. Furthermore, under links’ creation and consultation method in effect, We do not subject the External Links to any intermediary short-term automatic safeguard. Consequently, the owners of the websites accessible from the External Links remain responsible for their content.

Furthermore, We do not guarantee the absence of copyright, trademark or any other rights violations by those websites or their content. We do not guarantee the absence of viruses or any other harmful composites on those websites or on their content.

We also do not guarantee the accuracy of documents available on the Internet.

SOCIAL MEDIA

The following conditions are applicable when the User accesses a social media page, an account, a website, network or any application contained in them that was created and is managed by a social media (individually and collectively “**Social Media**”).

General statement

By using Social Media pages and by submitting a comment, a picture, a video or any other element, the User (as well as his parent/legal guardian if he has not reached the age of majority according to his territory or province of residence) agrees to be bound by and to obey the present Terms of Use, our privacy policy as well as Social Media providers’ terms and conditions, if any. The User agrees, however, that we may copy, edit, publish, translate and distribute the User’s commentaries, photos, videos or any other element published on Social Media, and this without any counterpart.

Terms of use of Social Media

Some comments and other elements displayed on Social Media pages may not represent our opinions. Consequently, the User agrees not to publish or submit information, publications, links or any other element that fit in either one of the categories listed below on Social Media pages:

- Any content whose nature is defamatory, offensive, obscene, misleading, illegal or that otherwise violates the rights of others (including privacy rights) in any other way;
- any advertising content;
- promotional documents or any other form of undesired solicitation;

- any content whose origin or source is falsified;
- any financial or personal information about the User or anyone else; and
- any information that we would judge to be a breach of our Terms of Use.

Any information, message, link or item that, according to us, enters in either one of the categories listed above will be deleted without holding us liable in any way.

In addition, we do not assume responsibility for filtering messages posted on Social Media.

We are not liable for entities detaining or exploiting Social Media, particularly for any loss, direct or indirect damage deriving from any measure or decision taken by the User or anyone else regarding the use of Social Media.

DISCLAIMER, EXCLUSION OF WARRANTY AND INDEMNITY

We do not guarantee the accuracy, completeness, quality, suitability or content of the information on our Platform. This information is provided "as is", without warranty or condition of any kind, unless otherwise stated in jurisdictions that do not allow the exclusion of implied warranties. We, our respective directors, officers, employees, and agents expressly disclaim all other representations, endorsements, warranties, and conditions, express or implied, including, but not limited to, conditions of merchantability, fitness for a particular purpose, title, or non-infringement, completeness, security, reliability, suitability, accuracy, currency, or availability. We cannot guarantee that the Platform will be error-free and that defects will be corrected and cannot guarantee that the User will benefit from uninterrupted access to the Platform. We cannot guarantee that our services and products or the server that makes them available are free of viruses or other harmful components, nor can we guarantee its performance or efficiency.

We are not responsible for the content posted on the Platform by the User and for any damage that may result. Each User is responsible for the content it exchanges on the Platform and may not use the Platform for purposes contrary to the laws applicable in Quebec and Canada.

We are not a trading platform nor do we provide trading advice. The Platform is an educational tool for cryptocurrency and seeks to educate its customers on this emerging area of trading. Any trading or trading-related activity you do before, during, or after taking our Courses is your sole responsibility, for your own account, and does not bind anyone else than yourself. We, our employees, service providers, consultants or other related parties do not hold any responsibility in and cannot be held liable for your trading results.

Courses are available for educational purposes. We do not provide financial, investment, legal, tax or any other professional advice. We are not brokers, financial advisors, investment advisors, portfolio managers or tax advisors. You acknowledge and agree that we are not responsible for your use of any information that you obtain through these Courses or through the Platform. Your decisions made in reliance on the Products or Services or your interpretations of the data are your own for which you have

full and sole responsibility. You expressly agree that your use of the Course and other Services made available on the Platform is at your sole risk.

You acknowledge and agree that, by trading cryptocurrency, you may lose some or all of your funds or any funds you may have invested for anyone else. Cryptocurrencies are a new and insufficiently tested technology. In addition to the risks included herein, there are other risks associated with your use of the Courses, and the purchase, holding and use of cryptocurrencies, including some that we cannot anticipate. Such risks may further materialize as unanticipated variations or combinations of the risks discussed herein and are your sole responsibility, should they arise.

To the maximum extent permitted by applicable law, you expressly understand and agree that we and our respective directors, officers, employees or agents shall not be liable to you for any direct, indirect, incidental, special, consequential or exemplary damages which may be incurred by you in connection with your use of the Course, however caused, and under any theory of liability including but not limited to, any loss of profit, lost opportunities, loss of data suffered, or other intangible loss.

Our maximum aggregate liability to the User shall be limited to one hundred dollars (\$100.00). The limitations on our liability to you in this section shall apply whether or not we have been advised of or should have been aware of the possibility of any such losses arising.

When the User is a consumer under the *Consumer Protection Act*, the User has additional rights and is not subject to the limitations mentioned herein.

Except where the *Consumer Protection Act* is applicable, we shall not be liable for any direct, indirect, special, incidental or consequential damages arising out of the use of the Platform, or any other damages, including loss of revenue, profit or anticipated economic benefits, arising out of the use of the Platform, or the information, materials or software available thereon, even if we have been advised of the possibility of such damages or if such damages could reasonably be foreseen

The User will indemnify us, and, as the case may be, our directors, officers, shareholders, partners, employees, agents and other stakeholders, and release them from all liability for any and all claims, liabilities, losses and fees (including legal fees) attributable to the use of the Platform and/or the violation of these Terms of Use, whether this infringement is on the User's behalf or any other third-party user of his account.

The User may not use or export the information nor any copy or adaptation of the information in contravention of applicable laws or regulations.

We provide no warranties or representations regarding the Course and services. For example, we do not guarantee that:

- (i) the Course will meet your requirements;
- (ii) the Courses will be uninterrupted, timely, secure or defects-free; or
- (iii) that any defects, should they be known or not, will be corrected.

We cannot and do not guarantee or warrant that files or data available for downloading from the Platform will be free of viruses or other destructive code. You are solely and entirely responsible for your use of the software and your computer, internet and data security. To the maximum extent permitted by applicable law, we, our respective directors, officers, employees and agents will not be liable for any loss or damage caused by denial-of-service attack, distributed denial-of-service attack ("DDoS"), overloading, flooding, mailbombing, crashing, viruses, trojan horses, worms, logic bombs, or other technologically harmful material that may infect your computer equipment, computer programs, data, or other proprietary material due to your use of the services or items found or attained through our website or to your downloading of any material posted on it, or on any third party platform linked to it.

AMENDMENTS TO THESE TERMS

We occasionally update these Terms. Continued use of this Platform constitutes the User's agreement to these Terms and to its updates.

However, when the *Consumer Protection Act* applies, we will notify thirty (30) days prior to the coming into effect of the modification of the present Users of the Platform. If the User refuses these changes and wishes to no longer use the Platform, he will have no later than thirty (30) days following the entry into force of the amendments to send us a notice.

CONTACT PERSON

If the User has any questions or comments regarding any content of the Platform, he can contact us at support@verifiedinvestingeducation.com.

Last update done July 26th, 2022.

VERIFIED INVESTING EDUCATION'S TERMS OF SALE

The agreement hereof (the "**Agreement**") sets out the terms and conditions applicable to the sale of an online three (3) trading course series aimed to teach students to effectively swing trade, to discuss specific techniques related to swing trading including but not limited to how to read candlestick patterns and understanding how to use common trading indicators including RSI, Fibonacci levels, volume, trend lines and so forth (the "**Course**" or "**Courses**") of The Better Traders Inc., corporation whose registered office is located at 1100-1200 av. McGill College, Montreal (H3B4G7), Quebec, Canada, Kitco Metals Inc., corporation whose registered office at 900-620 Cathcart Street, (H3B 1M1), Quebec, Canada and Investing Education Partners, LLC, limited liability company whose registered office in the State of Florida, United States of America (the "**Seller**").

The terms "you" and "your" are associated with the person who is purchasing the Courses (the "**Client**" or the "**Clients**") through our website (the "**Platform**"). The Seller offers the Courses on its Platform providing the Clients. The Seller and the Client(s) are collectively referred to as the "**Parties**".

By using the Platform hereof for the purchase of online Courses, you must accept the Agreement and agree to be bound by its terms and conditions. You declare to be of legal age to enter into the Agreement hereof. The Agreement hereof provides important information about your rights and obligations and provides the restrictions and exclusions to which you might be subject.

For more detailed information regarding your rights and obligations, we suggest that you take note of the applicable laws and regulations in this field.

1. AUTHORIZATION FOR USE OF ELECTRONIC DOCUMENTS

You hereby authorize the exchange of documents and information between you and the Seller through the Internet or by way of email. You agree that the Agreement hereof has the same binding effects as a written agreement between you and the Seller. You also agree that any agreement, notice, information, and other communications we send you electronically is in accordance with legal requirements governing said communications.

2. OTHER DOCUMENTS, AGREEMENTS AND POLICIES

The Platform's use as well as the Seller's activity are governed by various policies. Those include:

- The Terms of Use;
- The Privacy Policies; and
- The Use of Social Media Policy.

The aforementioned policies are referred to as the "**Other Policies**". You declare that you have read the Other Policies and you agree to be bound by their terms and conditions.

Despite the above, the provisions of the Agreement hereof precede the Other Policies' provisions. In the event of incompatibility between the provisions of the Agreement hereof and the Other Policies', the provisions of the Agreement hereof shall apply.

3. GEOGRAPHICAL AREA

The Courses offered on the Platform are available worldwide. The Courses are sponsored by Bybit.

Although Bybit is not available to US residents, The Winning Trader Series teaches solutions available to the US and worldwide.

4. COURSES

The characteristics of the Courses sold by the Seller are described on the Platform. The price of Courses are also described on the Platform. The posting of this information on the Platform is authoritative, but the Seller reserves the right to amend this information at its convenience, in compliance with applicable legal and regulatory provisions.

5. REGISTRATION, USERNAME AND PASSWORDS

Some features made available on the Platform require registration or a subscription (the "**Subscription**"). If you choose to register or to subscribe to such a feature, you shall undertake to provide truthful and up-to-date information about you, as required by the registration or subscription process, and to update this information promptly if necessary to keep it accurate and complete.

You acknowledge your responsibility:

- i. To keep your passwords, chosen by or assigned to you, confidential following your registration or Subscription;
- ii. Of any activity conducted under your username or password; and
- iii. To exit your account at the end of each session.

Moreover, you undertake to give notice to the Seller of any unauthorized use of your username or password. In the event that you fail to comply with the obligations provided by the provision hereof, the Seller shall not be held liable for arising losses or damages.

6. ACCOUNT SUSPENSION, LIMITED ACCESS AND TERMINATION

In the event of a serious violation of the Agreement hereof, or if the Seller has reasons to believe that your actions require sanctions to protect the security or integrity of the Seller, other Clients' or third parties', the Seller may decide, for fraud or investigation prevention purposes, to:

- i. Limit the website's access and use to the delinquent Client; and
- ii. Suspend the delinquent Client's account, temporarily or permanently, in accordance with the gravity of the violation.

7. ORDER

Any person placing an order of Course on the Platform, the Client, is the person contracting with the Seller.

The order of Course passed by the Client through the Platform (the "**Order**") entails a contract between the Parties (the "**Contract**"). The Client must approve an Order of Course when passed through the Platform.

The Contract is formed when the Seller validates the Order received from the Client.

Following the Order, the confirmation email sent by the Seller to the Client includes the details about the purchased Courses. An invoice shall be sent to the Client by email, or he may access it through his personal space on the Platform.

An Order does not bind the Seller so long as it is not fully paid.

8. PRICE

All prices are, without indication to the contrary, in American dollars (USD). The prices displayed on the Platform do not include applicable taxes.

Although the Seller endeavors to provide the exact price description, a risk of error remains. The Seller thus reserves the right to correct the prices and all the erroneous information, amend the prices of Courses or any other amendment on the Agreement hereof, at any time, in line with the applicable legal and regulatory provisions.

Except when the *Consumer Protection Act applies*, if a price is incorrect, the Seller reserves the right to cancel your Order as well as the charged fees and shall contact you in order to proceed with a new Order with the adjusted price, or reimburse you in accordance with the conditions of the Agreement hereof and the applicable legal and regulatory provisions.

The Seller reserves the right to amend the prices displayed on the Platform. Those price amendments shall only apply to Orders passed after the effective date of the amendments.

9. TERMS OF PAYMENT

9.1. General Provisions

For all Orders and Subscriptions, the methods of payment are set out by the Seller, at its sole discretion. The Seller allows the following methods of payment:

- Visa;
- Mastercard;
- American Express;
- Debit card;
- Paypal; and
- Coinpayments (Cryptocurrency)

If the Client decides to pay via PayPal, he shall be redirected to PayPal's website. The Client will then be able to use all methods of payment defined by PayPal: PayPal account, Visa / Mastercard / American Express account and debit card.

Payments made by credit card or debit card must be approved by the issuing financial institution. The Client must be legally authorized to use the card for the Order. The Seller guarantees it shall not collect the Client's bank information. In the event that a Course offered to the Client does not benefit from the payment chargeback and that the *Consumer Protection Act* applies, the Seller undertakes not to charge a payment to the Client before the performance of its main Course.

the Seller may occasionally provide discounts, rebates, promotional codes to Clients. The Clients may take note of such promotions by email and/or by visiting the Platform online.

9.2. Specific Provisions on Orders

The Seller allows the Client to configure his payment within multiple installments. The terms of such

payment arrangement are detailed on the Platform, which notably allow monthly, tri-annual, biannual, and annual payments.

10. COURSES AVAILABILITY

Certain Courses availability may be limited. The Seller may amend or remove Courses at any moment without prior notice.

If an Order includes a Course that is not, or no longer, available, the Seller shall notify you via email that your Order will automatically be canceled.

11. ORDER CANCELLATION

The Seller reserves the right to limit quantities, refuse or cancel an Order, whether or not the Order was submitted, even if it was confirmed and billed. If your Order is canceled after your payment was processed, you shall be fully reimbursed by the Seller in accordance with the applicable legal and regulatory provisions and the Agreement hereof.

An Order cancellation is done through the Platform, by email, by phone and/or via an online form. If the Order was fully paid for, the Client shall be fully reimbursed. The Seller shall reimburse the fees in accordance with the applicable legal and regulatory provisions and the Agreement hereof.

To the extent permitted by law, if the Seller assesses that a cancellation notice has been given in bad faith or in an illegitimate attempt to elude payment of delivered and enjoyed Courses, the Seller reserves the right to reject your reimbursement request.

12. NON-REFUNDABLE COURSES

Some Courses offered on the Platform, such as Subscriptions, are non-refundable.

The termination of a Subscription is operated through the Platform, by email, by phone and/or via an online form. The Client is bound to pay Subscription-related fees, and the Seller shall reimburse fees to the Client in accordance with the applicable legal and regulatory provisions and the Agreement hereof.

To the extent permitted by law, if the Seller assesses that a cancellation notice has been given in bad faith or in an illegitimate attempt to elude payment of delivered and enjoyed Subscription, the Seller reserves the right to reject your reimbursement request.

13. FEES AND OTHER TAXES

Unless otherwise specified, prices do not include applicable federal and provincial sales taxes.

Taxes shall be displayed separately for each Order in the corresponding Order confirmation, as the case may be.

You must pay all sales taxes, use taxes and service taxes, harmonized taxes and other taxes related to the Order.

14. COURSE RETURNS, EXCHANGES AND REFUNDS

The Client may request a refund on a Course sold within fourteen (14) days upon the Order's receipt, if

he respected the following criteria are met:

- The Client completed steps 1 through 3 in their Course;
- The Client had one check-in with their coach (for courses that offer coach check-ins);
- The Client has not viewed Course content beyond step 3; and
- The Client has not downloaded content or clicked on links in the Course portal.

The Seller reserves the right not to grant a Course reimbursement if the aforementioned criteria are not met.

A Course reimbursement request must be notified and must be sent by email to support@verifiedinvestingeducation.com.

15. EXCLUSION AND LIMITATION OF LIABILITY

The Seller performs Courses professionally and in conformity with the field's good practices. The Seller does not assume any express or implicit guarantee regarding, among others, commercial value or the effectiveness of performed Courses.

Non-applicable to Clients residing in the Province of Quebec : Subject to applicable law, the Seller shall not provide any guarantee, condition or commitment of any kind regarding the Courses, and shall not offer any guarantee other than the ones expressly announced on the Platform. The Seller excludes, included but not limited to the previous provisions, any liability for claims related to the Course's normal wear, misuse or unlawful use. In the event of legal proceedings, the Seller's liability arising hereunder shall not exceed the Purchase price paid by the Client to the Seller regarding the Order in question.

Applicable to Clients residing in the Province of Quebec: The Seller shall not be held liable for any damage or claim related to the Course's misuse, abuse, alteration, bad choice of Course or misappropriation.

16. FORCE MAJEURE

The Seller shall not be held liable for the full or partial non-performance of one or any other obligations towards the Client, or for damages or loss suffered by the Client in the event that said non-performance or Order lateness results from an event of force majeure or natural disaster.

An event of force majeure refers to all unpredictable and unstoppable events, independent from the will of the Seller, of any kind, including but not limited to the following events : natural disasters, severe weather conditions, fires, floods, avalanches, landslides or subsidence, strikes, sabotage, embargo, interruptions or delays in means of transport or communications, acts or regulations issued from public, civilian or military authorities (including delays regarding the issuance or obtainment of an authorization or license of any kind), war or pandemic, causing the Agreement to be deemed unenforceable, whether it be temporary or permanent.

In the event of such occurrence, as previously defined, the Seller must notify the Client by written notice, and the execution deadlines shall be extended by right to the equivalent of the duration of such occurrence. If the duration of the event of major force exceeds three (3) months, the Client shall be entitled to terminate the Agreement by way of sending notice to the Seller.

Any compensation provided by the Agreement that was already performed shall be reimbursed or paid

back upon receipt of written notice from the Party who performed the compensation to the other Party.

17. APPLICABLE LAW AND JURISDICTION

The Platform hereof and its server are located in the province of Quebec, in Canada. The Agreement hereof must be interpreted in accordance with the laws of Quebec as well as the laws of Canada that apply in the province.

The Agreement hereof must be considered, in all respects, as a sales contract governed by the laws of the province of Quebec, regardless of conflict of laws principles.

Notwithstanding any applicable law and jurisdiction, when the Client is deemed a consumer under the *Consumer Protection Act*, any litigation related to the Agreement shall be governed by the law in the province of Quebec, and submitted to the relevant jurisdiction in accordance with the rules set out by Quebec's *Code of Civil Procedure*.

In the event that the Client is not deemed a consumer, any dispute shall be settled in accordance to section 19 of the Agreement hereof.

18. MEDIATION

Prior to judicial recourse, the Parties undertake to jointly appoint and resort to a mediator to settle a dispute related to the performance, application or interpretation of the terms of sales hereof.

19. ARBITRATION

In the event that a dispute was not settled by a mediator, the Parties agree to submit their dispute for arbitration within thirty (30) days following their last exchange within the mediation process. The Parties may mutually agree upon a time extension to submit their dispute for arbitration.

Arbitration shall be conducted by the sole arbitrator, in accordance with the rules and provisions set out in Quebec's prevailing *Code of Civil Procedure*, at the time of said dispute. The resulting arbitral award shall be final, enforceable and without appeal, and shall bind the Parties.

The provision hereof does not apply if the Client is deemed a consumer under the *Consumer Protection Act*.

20. HEADLINES

The headlines hereof are included in the Agreement only to facilitate its reading and understanding, and shall not impact the interpretation of the Agreement. The Agreement's general interpretation is submitted to the relevant provisions of the *Civil Code of Quebec*.

21. ASSIGNMENT

You may not assign your rights and obligations contracted under the Agreement hereof without written and express consent from the Seller.

22. MINORS

The Seller reiterates that the Platform is solely intended for the use by adults, and not by minors. No

advertisements presented on the Platform are directed, or are intended to be directed towards minors. Any purchase of Course or Subscription must be completed by an adult, and the use of the Platform by a minor must be made under the supervision of an authorized parent or tutor, and in accordance with applicable law.

23. APPLICATION

The Parties are hereby bound by the Agreement and acknowledge they have read about their mutual rights and obligations.

24. CONSUMER PROTECTION

The provisions of the Agreement hereof are not intended to replace or undermine the *Consumer Protection Act* as prevailing law when applicable.

25. INTERPRETATION

The Agreement hereof is to be interpreted in accordance with the *Civil Code of Québec*. The provisions are construed by one another, ascribing to each provision the meaning which results from Agreement as a whole.

26. FRENCH AND ENGLISH LANGUAGE

In the event of definition or interpretation issues between the English and French versions of the Agreement hereof, the English version shall prevail.

27. ENTIRE AGREEMENT

The Agreement hereof, the Other Policies, as well as the referring or hereby integrated terms and conditions constitute the entire Agreement between you and the Seller regarding the Platform's terms of sales and use as well as completed transactions on the Platform or from it. The Agreement replaces all prior contracts or agreements (whether electronical, verbal or written) regarding the subject matter hereof, and may only be amended by written notice in accordance with the Agreement hereof.

28. NO WAIVER

The failure of the Seller to enforce any provision of these terms or to respond to a breach by you or a third party does not mean in any way that the Seller waives the right to subsequently enforce any of the terms hereof or to respond to a similar breach going forward.

You declare have read and understood the Agreement hereof as a whole and that it is not burdened by illegible or unintelligible provision, and you accept the Agreement as a whole WITHOUT ANY RESERVATION.

29. AMENDMENTS OF CONDITIONS

The Seller reserves the right to amend, alter or update the terms of sale hereof. The Seller shall then notify the Client by email within thirty (30) days following the entry into force of said amendments.

If the Client refuses to agree on the terms of sales hereof or, as the case may be, the terms of sales as amended, he shall not, or shall no longer, use the Platform. He must send a notification to the Seller within thirty (30) days following the amendments' entry into force, at the latest.

The use of the amended Platform by the Client means that the Client agrees to abide by and be legally bound to the amended terms of sales. The Seller shall inform the Clients of any changes to its terms of sales thirty (30) days in advance.

30. CONTACT PERSON

For any feedback, exchange, refund, Orders and Subscription cancellation, you can contact support, via:

Email: support@verifiedinvestingeducation.com

Last updated on July 26th, 2022.

TERMS AND CONDITIONS OF VERIFIED INVESTING CRYPTO

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Your monthly subscription begins the day you signed up to the service and renews automatically a month from that date. You can cancel/unsubscribe any time prior to your next monthly renewal date via your “My Account” > “Subscriptions/Edit Your Subscription” page found on our website once you log in to your account using your unique username and password.

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Risk Disclosure Statement

THE RISK OF LOSS IN TRADING CRYPTOCURRENCY OR COMMODITIES CAN BE SUBSTANTIAL. YOU SHOULD THEREFORE CAREFULLY CONSIDER WHETHER SUCH

TRADING IS SUITABLE FOR YOU IN LIGHT OF YOUR FINANCIAL CONDITION. IN CONSIDERING WHETHER TO TRADE OR TO AUTHORIZE SOMEONE ELSE TO TRADE FOR YOU, YOU SHOULD BE AWARE OF THE FOLLOWING: IF YOU PURCHASE A COMMODITY OPTION YOU MAY SUSTAIN A TOTAL LOSS OF THE PREMIUM AND OF ALL TRANSACTION COSTS. IF YOU PURCHASE OR SELL A COMMODITY FUTURE OR SELL A COMMODITY OPTION YOU MAY SUSTAIN A TOTAL LOSS OF THE INITIAL MARGIN FUNDS AND ANY ADDITIONAL FUNDS THAT YOU DEPOSIT WITH YOUR BROKER TO ESTABLISH OR MAINTAIN YOUR POSITION. IF THE MARKET MOVES AGAINST YOUR POSITION, YOU MAY BE CALLED UPON BY YOUR BROKER TO DEPOSIT A SUBSTANTIAL AMOUNT OF ADDITIONAL MARGIN FUNDS, ON SHORT NOTICE, IN ORDER TO MAINTAIN YOUR POSITION. IF YOU DO NOT PROVIDE THE REQUESTED FUNDS WITHIN THE PRESCRIBED TIME, YOUR POSITION MAY BE LIQUIDATED AT A LOSS, AND YOU WILL BE LIABLE FOR ANY RESULTING DEFICIT IN YOUR ACCOUNT. UNDER CERTAIN MARKET CONDITIONS, YOU MAY FIND IT DIFFICULT OR IMPOSSIBLE TO LIQUIDATE A POSITION. THIS CAN OCCUR, FOR EXAMPLE, WHEN THE MARKET MAKES A "LIMIT MOVE." THE PLACEMENT OF CONTINGENT ORDERS BY YOU OR YOUR TRADING ADVISOR, SUCH AS A "STOP-LOSS" OR "STOP-LIMIT" ORDER, WILL NOT NECESSARILY LIMIT YOUR LOSSES TO THE INTENDED AMOUNTS, SINCE MARKET CONDITIONS MAY MAKE IT IMPOSSIBLE TO EXECUTE SUCH ORDERS. A "SPREAD" POSITION MAY NOT BE LESS RISKY THAN A SIMPLE "LONG" OR "SHORT" POSITION. THE HIGH DEGREE OF LEVERAGE THAT IS OFTEN OBTAINABLE IN COMMODITY TRADING CAN WORK AGAINST YOU AS WELL AS FOR YOU. THE USE OF LEVERAGE CAN LEAD TO LARGE LOSSES AS WELL AS GAINS. IN SOME CASES, MANAGED COMMODITY ACCOUNTS ARE SUBJECT TO SUBSTANTIAL CHARGES FOR MANAGEMENT AND ADVISORY FEES. IT MAY BE NECESSARY FOR THOSE ACCOUNTS THAT ARE SUBJECT TO THESE CHARGES TO MAKE SUBSTANTIAL TRADING PROFITS TO AVOID DEPLETION OR EXHAUSTION OF THEIR ASSETS. THIS BRIEF STATEMENT CANNOT DISCLOSE ALL THE RISKS AND OTHER SIGNIFICANT ASPECTS OF THE COMMODITY MARKETS. YOU SHOULD THEREFORE CAREFULLY STUDY THIS DISCLOSURE DOCUMENT AND COMMODITY TRADING BEFORE YOU TRADE.

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Securities and Exchange Commission Statement on Day Trading: Your Dollars at Risk Day traders rapidly buy and sell stocks throughout the day in the hope that their stocks will continue climbing or falling in value for the seconds to minutes they own the stock, allowing them to lock in quick profits. Day traders usually buy on borrowed money, hoping that they will reap higher profits through leverage, but running the risk of higher losses too. As former SEC Chairman

Levitt stated in his testimony before the U.S. Senate, “[Day trading] is neither illegal nor is it unethical. But it is highly risky.” Most individual investors do not have the wealth, the time, or the temperament to make money and to sustain the devastating losses that day trading can bring. Here are some of the facts that every investor should know about day trading:

Be prepared to suffer severe financial losses Day traders typically suffer severe financial losses in their first months of trading, and many never graduate to profit-making status. Given these outcomes, it’s clear: day traders should only risk money they can afford to lose. They should never use money they will need for daily living expenses, retirement, take out a second mortgage, or use their student loan money for day trading.

Day traders do not “invest” Day traders sit in front of computer screens and look for a stock that is either moving up or down in value. They want to ride the momentum of the stock and get out of the stock before it changes course. They do not know for certain how the stock will move, they are hoping that it will move in one direction, either up or down in value. True day traders do not own any stocks overnight because of the extreme risk that prices will change radically from one day to the next, leading to large losses.

Day trading is an extremely stressful and expensive full-time job Day traders must watch the market continuously during the day at their computer terminals. It’s extremely difficult and demands great concentration to watch dozens of ticker quotes and price fluctuations to spot market trends. Day traders also have high expenses, paying their firms large amounts in commissions, for training, and for computers. Any day trader should know up front how much they need to make to cover expenses and break even.

Day traders depend heavily on borrowing money or buying stocks on margin Borrowing money to trade in stocks is always a risky business. Day trading strategies demand using the leverage of borrowed money to make profits. This is why many day traders lose all their money and may end up in debt as well. Day traders should understand how margin works, how much time they’ll have to meet a margin call, and the potential for getting in over their heads.

Don’t believe claims of easy profits Don’t believe advertising claims that promise quick and sure profits from day trading. Before you start trading with a firm, make sure you know how many clients have lost money and how many have made profits. If the firm does not know, or will not tell you, think twice about the risks you take in the face of ignorance.

Watch out for “hot tips” and “expert advice” from newsletters and websites catering to day traders Some websites have sought to profit from day traders by offering them hot tips and stock picks for a fee. Once again, don’t believe any claims that trumpet the easy profits of day trading. Check out these sources thoroughly and ask them if they have been paid to make their recommendations.

Remember that “educational” seminars, classes, and books about day trading may not be objective Find out whether a seminar speaker, an instructor teaching a class, or an author of a publication about day trading stands to profit if you start day trading.

Check out day trading firms with your state securities regulator Like all broker-dealers, day trading firms must register with the SEC and the states in which they do business. Confirm registration by calling your state securities regulator and at the same time ask if the firm has a record of problems with regulators or their customers. You can find the telephone number for your state securities regulator in the government section of your phone book or by calling the North American Securities Administrators Association at (202) 737-0900. NASAA also provides this information on its website at www.nasaa.org/nasaa/abtnasaa/find_regulator.php.

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