

Terms of Use

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A. TERMS APPLICABLE TO ALL USERS

1. Overview

YOUR USE OF THIS WEBSITE IS EXPRESSLY CONDITIONED UPON YOUR ACCEPTING AND AGREEING TO THESE TERMS OF USE.

For users who are not registered with this Website, your use of the Website will be deemed to be acceptance of the Terms of Use, Section A.

For users who are registered with the Website, your use of the Website shall be subject to (i) certain designated terms (see Section B below) in addition to those terms applicable to all users and (ii) shall be further conditioned on your [clicking the "I AGREE TO THE TERMS OF USE" button at the end of these Terms of Use].

IF THESE TERMS OF USE ARE NOT COMPLETELY ACCEPTABLE TO YOU, YOU MUST IMMEDIATELY TERMINATE YOUR USE OF THIS WEBSITE.

2. Changes to Terms

FF Finally Financed Inc. may, at any time, for any reason and without notice, make changes to (i) this Website, including its look, feel, format, and content, as well as (ii) the products and/or services as described in this Website. Any modifications will take effect when posted to the Website. Therefore, each time you access the Website, you need to review the Terms of Use upon which access and use of this Website is conditioned. By your continuing use of the Website after changes are posted, you will be deemed to have accepted such changes.

3. Jurisdiction

The Website is directed to those individuals and entities located in Canada. It is not directed to any person or entity in any jurisdiction where (by reason of nationality, residence, citizenship or otherwise) the publication or availability of the Website and its content, including its products and services, are unavailable or otherwise contrary to local laws or regulations. If this applies to you, you are not authorised to access or use any of the information on this Website. FF Finally Financed Inc. makes no representation that the information, opinions, advice or other content on the Website (collectively, "Content") is appropriate or that its products and services are available

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6. Links

For your convenience, we may provide links to various other Websites that may be of interest to you and for your convenience only. However, FF Finally Financed Inc. does not control or endorse such Websites and is not responsible for their content nor is it responsible for the accuracy or reliability of any information, data, opinions, advice, or statements contained within such Websites. Please read the terms and conditions or terms of use policies of any other company or website you may link to from our website. These Terms of Use policy applies only to FF Finally Financed Inc. website and the products and services FF Finally Financed Inc offers. If you decide to access any of the third party sites linked to this Website, you do so at your own risk. FF Finally Financed Inc. reserves the right to terminate any link or linking program at any time. FF Finally Financed Inc. disclaims all warranties, express and implied, as to the accuracy, validity, and legality or otherwise of any materials or information contained on such sites.

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9. No Warranties

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10. Governing Law, Location and Miscellaneous

These Terms of Use shall be governed in all respects by the laws of the Province of Ontario Canada, without reference to its choice of law rules. If an applicable law is in conflict with any part of the Terms of Use, the Terms of Use will be deemed modified to conform to the law. The other provisions will not be affected by any such modification.

11. Separate Agreements

You may have other agreements with FF Finally Financed Inc. Those agreements are separate and in addition to these Terms of Use. These Terms of Use do not modify, revise or amend the terms of any other agreements you may have with FF Finally Financed Inc.

12. Canadian Resident

You represent that you are a resident of Canada.

13. No Professional Advice

The information available on the Website is intended to be a general information resource regarding the matters covered, and is not tailored to your specific circumstance. You should not construe this as legal, accounting or other professional advice. This Website is not intended for use by minors. YOU SHOULD EVALUATE ALL INFORMATION, OPINIONS AND ADVICE AVAILABLE ON THIS WEBSITE IN CONSULTATION WITH YOUR INSURANCE SPECIALIST, OR WITH YOUR LEGAL, TAX, FINANCIAL OR OTHER ADVISOR, AS APPROPRIATE.

14. Users Disputes

You are solely responsible for your interactions with other Users. FF Finally Financed Inc. reserves the right, but has no obligation, to monitor disputes between you and other Users.

15. User Submissions And Communications; Public Areas:

You acknowledge that you own, solely responsible or otherwise control all of the rights to the content that you post; that the content is accurate; that use of the content you supply does not violate these Terms of Use and will not cause injury to any person or entity; and that you will indemnify FF Finally Financed Inc. or its affiliates for all claims resulting from content you supply.

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Some of the forums (individual bulletin boards and posts on the social network, for instance) on the Website are not moderated or reviewed. Accordingly, Users will be held directly and solely responsible for the content of messages that are posted. While not moderating the forums, the Site reviewer will periodically perform an administrative review for the purpose of deleting messages that are old, have received few responses, are off topic or irrelevant, serve as advertisements or seem otherwise inappropriate. FF Finally Financed Inc. has full discretion to delete messages. Users are encouraged to read the specific forum rules displayed in each discussion forum first before participating in that forum.

FF Finally Financed Inc. reserves the right (but is not obligated) to do any or all of the following:

- (a) Record the dialogue in public chat rooms.
- (b) Examine an allegation that a communication(s) do(es) not conform to the terms of this section and determine in its sole discretion to remove or request the removal of the communication(s).
- (c) Remove communications that are abusive, illegal, or disruptive, or that otherwise fail to conform with these Terms of Use.
- (d) Terminate a Member's access to any or all Public Areas and/or the FF Finally Financed Inc. Site upon any breach of these Terms of Use.
- (e) Monitor, edit, or disclose any communication in the Public Areas.

(f) Edit or delete any communication(s) posted on the FF Finally Financed Inc. Site, regardless of whether such communication(s) violate these standards.

FF Finally Financed Inc. reserves the right to take any action it deems necessary to protect the personal safety of our guests or the public. FF Finally Financed Inc. **has no liability or responsibility to users of the FF Finally Financed Inc. Website or any other person or entity for performance or non-performance of the aforementioned activities.**

16. Arbitration

Except as regarding any action seeking equitable relief, including without limitation for the purpose of protecting any FF Finally Financed Inc. confidential information and/or intellectual property rights, any controversy or claim arising out of or relating to these Terms of Use or this Website shall be settled by binding arbitration in accordance with the provisions, in effect at the time the proceedings begin, of the Commercial Arbitration Act. Any such controversy or claim shall be arbitrated on an individual basis, and shall not be consolidated in any arbitration with any claim or controversy of any other party. The arbitration shall be held in the province of _____.

All information relating to or disclosed by any party in connection with the arbitration of any disputes hereunder shall be treated by the parties, their representatives, and the arbitrator as proprietary business information. Such information shall not be disclosed by any party or their respective representatives without the prior written authorisation of the party furnishing such information. Such information shall not be disclosed by the arbitrator without the prior written authorisation of all parties. Each party shall bear the burden of its own counsel fees incurred in connection with any arbitration proceedings.

Judgment upon the award returned by the arbitrator may be entered in any court having jurisdiction over the parties or their assets or application of enforcement, as the case may be. Any award by the arbitrator shall be the sole and exclusive remedy of the parties. The parties hereby waive all rights to judicial review of the arbitrator's decision and any award contained therein.

18. Limitation of Liability

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19. Indemnity

You agree to defend, indemnify, and hold FF Finally Financed Inc, its officers, directors, employees, agents, licensors, and suppliers, harmless from and against any claims, actions or demands, liabilities and settlements including without limitation, reasonable legal and accounting fees, resulting from, or alleged to result from, your violation of these Terms of Use.

B. ADDITIONAL TERMS APPLICABLE ONLY TO REGISTERED USERS

20. Accounts And Security

FF Finally Financed Inc. does not warrant that the functions contained in the service provided by the Website will be uninterrupted or error-free, that defects will be corrected or that this service or the server that makes it available will be free of viruses or other harmful components.

As part of the registration process, each user will select a password (“Password”) and Login Name (“Login Name”). You shall provide FF Finally Financed Inc. with accurate, complete, and updated Account information. Failure to do so shall constitute a breach of this Terms of Use, which may result in immediate termination of your Account.

You may not:

- (a) select or use a Login Name of another person with the intent to impersonate that person;
- (b) use a name subject to the rights of any other person without authorisation;
- (c) use a Login Name that Website, in its sole discretion, deems inappropriate or offensive.

You shall notify FF Finally Financed Inc. of any known or suspected unauthorised use(s) of your Account, or any known or suspected breach of security, including loss, theft, or unauthorised disclosure of your password. You shall be responsible for maintaining the confidentiality of your password.

Any fraudulent, abusive, or otherwise illegal activity may be grounds for termination of your Account, at FF Finally Financed Inc. sole discretion, and you may be reported to appropriate law-enforcement agencies.

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