SAFE PAY STREAM LTD

DISCLAIMER

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Website: safepaystream.com
Phone: +1 (514) 565 6516

Address: 1248-13355 Commerce PKWY, Richmond, British Columbia, Canada, V6V 2L1

Safe Pay Stream

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1. Operator

This website is operated by:

SAFE PAY STREAM Ltd
1248-13355 Commerce PKWY
Richmond BC V6V 2L1
Canada
Email: info@safepaystream.com

2. Legal Nature and Binding Effect

This Disclaimer forms an integral and binding part of the contractual framework governing the relationship between SAFE PAY STREAM Ltd ("SAFE PAY STREAM") and its users.

By accessing this website and/or requesting services, you confirm that you have read, understood and accepted this Disclaimer together with:

- General Terms & Conditions
- AML / ATF Policy
- Privacy Policy
- Website Terms of Use
- Complaints Handling Policy
- Any pricing, fees, or commercial terms accepted online

Acceptance of these documents is a condition for establishing and maintaining a business relationship with SAFE PAY STREAM.

3. Regulatory Status

SAFE PAY STREAM is registered in Canada as a Money Services Business (MSB) with the Financial Transactions and Reports Analysis Centre of Canada (FINTRAC).

SAFE PAY STREAM is also subject to the Retail Payment Activities Act (RPAA) and oversight by the Bank of Canada, where applicable.

SAFE PAY STREAM is not a bank, does not accept deposits, does not grant loans, and does not pay interest.

4. Scope of Services and Third-Party Providers

SAFE PAY STREAM acts as a financial intermediary and service facilitator. Where applicable, payment execution, safeguarding of client funds, authentication, settlement, or transaction processing are performed by regulated third-party payment institutions or electronic money institutions, in accordance with applicable law and contractual arrangements.

SAFE PAY STREAM does not hold client funds at any time.

Client funds are not protected by the Canada Deposit Insurance Corporation (CDIC) or any other deposit guarantee scheme.

5. Target Clients and Eligibility

SAFE PAY STREAM's services are intended exclusively for:

- Business entities, and
- Professional individuals acting in a business or professional capacity.

SAFE PAY STREAM does not offer services to retail consumers acting in a purely personal or household capacity.

6. No Unlawful Solicitation

SAFE PAY STREAM does not actively target or solicit users in jurisdictions where such activity would be unlawful.

Access to this website and any request for services by persons outside Canada is made on the user's own initiative, and users are responsible for ensuring compliance with applicable local laws and regulations.

7. No Advice

The information provided on this website does not constitute legal, tax, financial, investment, or other professional advice.

Users should obtain independent professional advice before making any decision to engage with SAFE PAY STREAM or any third-party service provider.

8. Operational, Legal and Technology Risks

SAFE PAY STREAM's services involve operational, legal and technological risks inherent to financial services and digital platforms.

SAFE PAY STREAM relies on third-party service providers, including regulated payment institutions and technology partners. While appropriate contractual, technical and organisational measures are applied, SAFE PAY STREAM does not guarantee uninterrupted availability or error-free operation of systems or services.

9. Data Protection

Personal data is processed in accordance with SAFE PAY STREAM's Privacy Policy and applicable Canadian data protection laws, including PIPEDA, as well as other applicable laws where relevant.

Despite reasonable safeguards, no method of transmission over the internet or electronic storage is completely secure.

10. Limitation of Liability

To the maximum extent permitted by applicable law, SAFE PAY STREAM shall not be liable for indirect, incidental, consequential, or special damages arising from the use of this website or services, including loss of profits, business interruption, or loss of data.

Nothing in this Disclaimer excludes or limits liability that cannot be excluded under applicable law.

11. Governing Law and Jurisdiction

This Disclaimer, and any dispute arising out of or in connection with it, is governed by the laws of the Province of British Columbia and the federal laws of Canada applicable therein.

The courts of British Columbia shall have exclusive jurisdiction.