

Terms and Conditions

The Site

Craft Financial Group / Craft Benefits Group / Craft Benefits & Pension are the operating names of Paul Craft Financial Inc.

These terms and conditions (the "Terms and Conditions") govern the use of www.craftfinancialgroup.ca (the "Site"). This Site is owned and operated by Paul Craft Financial Inc. This Site is a marketing website for those interested in the services of Craft Financial Group.

By using this Site, you indicate that you have read and understand these Terms and Conditions and agree to abide by them at all times.

THESE TERMS AND CONDITIONS CONTAIN A DISPUTE RESOLUTION CLAUSE THAT IMPACTS YOUR RIGHTS ABOUT HOW TO RESOLVE DISPUTES. PLEASE READ IT CAREFULLY.

Intellectual Property

All content published and made available on our Site is the property of Paul Craft Financial Inc. and the Site's creators. This includes, but is not limited to, images, text, logos, documents, downloadable files and anything that contributes to the composition of our Site.

Consumer Protection Law

Where the *Consumer Protection Act*, or any other consumer protection legislation in your jurisdiction applies and cannot be excluded, these Terms and Conditions will not limit your legal rights and remedies under that legislation. These Terms and Conditions will be read subject to the mandatory provisions of that legislation. If there is a conflict between these Terms and

Conditions and that legislation, the mandatory provisions of the legislation will apply.

Links to Other Websites

Our Site may contain links to third party websites or services that we do not own or control. We are not responsible for the content, policies, or practices of any third-party website or service linked to on our Site. It is your responsibility to read the terms and conditions and privacy policies of these third-party websites before using these sites.

Limitation of Liability

Paul Craft Financial Inc. and our directors, officers, agents, employees, subsidiaries, and affiliates will not be liable for any actions, claims, losses, damages, liabilities and expenses including legal fees from your use of the Site.

Indemnity

Except where prohibited by law, by using this Site you indemnify and hold harmless Paul Craft Financial Inc. and our directors, officers, agents, employees, subsidiaries, and affiliates from any actions, claims, losses, damages, liabilities and expenses including legal fees arising out of your use of our Site or your violation of these Terms and Conditions.

Applicable Law

These Terms and Conditions are governed by the laws of the Province of Manitoba.

Dispute Resolution

Subject to any exceptions specified in these Terms and Conditions, if you and Paul Craft Financial Inc. are unable to resolve any dispute through informal discussion, then you and Paul Craft Financial Inc. agree to submit the issue

before a mediator. The decision of the mediator will not be binding. Any mediator must be a neutral party acceptable to both you and Paul Craft Financial Inc.

Notwithstanding any other provision in these Terms and Conditions, you and Paul Craft Financial Inc. agree that you both retain the right to bring an action in small claims court and to bring an action for injunctive relief or intellectual property infringement.

Severability

If at any time any of the provisions set forth in these Terms and Conditions are found to be inconsistent or invalid under applicable laws, those provisions will be deemed void and will be removed from these Terms and Conditions. All other provisions will not be affected by the removal and the rest of these Terms and Conditions will still be considered valid.

Changes

These Terms and Conditions may be amended from time to time in order to maintain compliance with the law and to reflect any changes to the way we operate our Site and the way we expect users to behave on our Site. We will notify users by email of changes to these Terms and Conditions or post a notice on our Site.

Contact Details

Please contact us if you have any questions or concerns. Our contact details are as follows: info@craftfinancial.ca

You can also contact us through the feedback form available on our Site.

Effective Date: November 22, 2024