

GENERAL TERMS AND CONDITIONS

1. Definitions and Interpretation (Not all defined terms are applicable to all goods and services provided under the Agreement)

1.1 Definitions: In this Agreement, unless the context indicates otherwise:

Acquirer means a bank or any financial institution or a card issuer of financial or non-financial transactions which receives and transmits Transactions via the Windcave Solution;

Agreement means this Agreement, including the Application Form, these General Terms and Conditions, and any attachments that may be agreed between the parties, as each may be amended in writing from time to time;

Application Form means Customer's online Windcave application form submitted to Windcave via the Windcave Website;

Business Day means any day of the week except Saturday, Sunday or a day on which banks are authorized or required to be closed in British Columbia;

Chargeback means the procedure by which a sales record or other indicia of a card Transaction (or disputed portion thereof) is denied or returned to Acquirer or the card issuer after it was entered into the appropriate settlement network for payment, in accordance with the rules of Visa, MasterCard or a similar card association ("Rules"), for failing to comply with the Rules, including, without limitation by reason of cardholder disputes, the liability for which is Customer's responsibility and Customer agrees to pay. For the avoidance of doubt, this Agreement does not govern or permit Chargebacks;

Commencement Date means the date when Customer consents to this Agreement's terms;

Confidential Information means, in relation to either party, any information:

- (a) relating to the terms of this Agreement;
- (b) relating directly or indirectly to research or development by, accounting for, or the marketing of, the business of that party or its suppliers or customers;
- (c) disclosed by that party to the other party on the express basis that such information is confidential; or
- (d) which might reasonably be expected by the other party to be confidential in nature;

Customer means the customer recorded in the corresponding Application Form submitted along with the acceptance to this Agreement;

Default Interest Rate means interest at the rate of 2% above the base lending rate charged by Windcave's bankers to Windcave from time to time;

Delivery takes place when the Customer receives the Goods from Windcave, or, in the case of returns, when the Goods arrive at Windcave's premises;

Documentation means any user, training or system manuals for the Windcave Solution (whether in printed or electronic form) which describes and provides guidance on the use of the Windcave Solution (or any aspect of the Windcave Solution);

Emergency Support Services means telephone support that Windcave may provide (but is not obligated to provide unless it agrees to do so in a separate written agreement) for emergency breakdowns resulting in repeated failures in the transmission of Transactions and is available 24 hours a day, seven days a week by calling 310 670 7299 outside of Support Hours. If applicable, Windcave will use reasonable efforts to respond to any emergency phone call within 30 minutes of receiving the support request;

Fees means and includes each of the fees detailed in the proposal delivered to you by Windcave;

Goods and/or devices and related equipment purchased by Customer from Windcave;

Intellectual Property means registered and unregistered trade marks (including logos and trade files), domain names, copyright, patents, petty patents, utility models, registered and unregistered designs, circuit layouts, rights in computer software, databases and lists, Confidential Information, software (whether in object code or source code), and all other rights anywhere in the world resulting from intellectual activity;

Payment Manager means Windcave Merchant Portal which Customer is able to access by logging onto the Windcave Website with an assigned username and password;

PCI Standards means the Payment Card Industry standards, requirements and guidelines issued by the Payment Card Industry Data Security Council from time to time including the Payment Card Industry Data Security Standard PIN Entry Device requirements and guidelines, and the Payment Application Data Security Standard;

Permitted Use means the transmission to, and receipt from, an Acquirer of data relating to Windcave Supported Transactions and expressly excludes, without limitation, use for the processing of Transactions of, or for the benefit of, any person other than Customer;

Security Standards means each of:

- (a) any data protection or data security standards issued by an Acquirer which receives and accepts Windcave Supported Transactions from Customer; and
- (b) the PCI Standards;

Software means the software and other related Windcave products which:

- (a) form part of the Windcave Solution; and
- (b) is owned or licensed by or developed by, or on behalf of, Windcave and supplied to Customer, including all upgrades, updates, alterations and modifications and other changes to such software by or on behalf of Windcave from time to time, but excluding any third party software and firmware forming part of, or supplied with, the Windcave Solution;

Support Hours means the period from 8am to 9pm (PST) on any Business Day and 9am to 5pm (PST) on non-Business Days;

Support Services means and includes:

- (a) Online Help: from time to time Windcave may display Frequently Asked Questions and Answers on the Windcave Website;
- (b) General Support: enquiries may be sent to: support@windcave.com or made by telephone to 310 670 7299. Windcave will respond to such enquiries during Support Hours;

Term means the Term defined in clause 2.1;

Tokenized Data means data for which Windcave has substituted a sensitive data element with a non-sensitive equivalent that has no extrinsic or exploitable meaning or value;

Transaction means a message pair consisting of a message relating to a Windcave Supported Transaction transmitted by Customer to an Acquirer through the Windcave Solution and a response to that message from the Acquirer to Customer through the Windcave Solution;

Windcave means Windcave Canada Limited, a business incorporated in the province of British Columbia, Canada and includes its successors and assigns;

Windcave Host means the Windcave host server known as Windcave Host to which Customer may be connected using the Software and which is in turn linked to an Acquirer to enable Windcave Supported Transactions to be processed in real time;

Windcave Logo means the Windcave logo supplied (in electronic format) by Windcave to Customer (as may be updated from time to time by Windcave);

Windcave Solution means the solution provided by Windcave for the transmission of data relating to Windcave Supported Transactions between a Customer and an Acquirer, incorporating the Software and including access (via the internet) to the Windcave Solution Host and the Support Services;

Windcave Supported Transactions means transactions from Customers accepting payment for goods and services by means of credit card, or any other means of payment which Windcave agrees to support through the Windcave Solution from time to time. For the avoidance of doubt, debit card transactions and Interac transactions will not be Windcave Supported Transactions under this Agreement; and

Windcave Website means the website maintained by Windcave and accessible by Customer for viewing Transactions, data entry, refunding, report generating and other features related to Transactions;

1.2 Interpretation: In this Agreement, unless the context indicates otherwise:

- (a) the singular includes the plural and vice versa;
- (b) clause and other headings are for ease of reference only and will not affect this Agreement's interpretation;
- (c) the term **includes** or **including** (or any similar expression) is deemed to be followed by the words without limitation;
- (d) references to a **person** include an individual, company, corporation, partnership, firm, joint venture, association, trust, unincorporated body of persons, governmental or other regulatory body, authority or entity, in each case whether or not having a separate legal identity;
- (e) any obligation not to do anything includes an obligation not to suffer, permit or cause that thing to be done;
- (f) all monetary amounts are stated exclusive of applicable taxes if any and in Canadian dollars; and
- (g) in the event of any inconsistency between the terms of any of the following, they will have precedence in the descending order of priority set out below:
 - (i) General Terms and Conditions;
 - (ii) The Application Form.

2. Term

2.1 Term: This Agreement commences on the Commencement Date and will continue until the date either party terminates this Agreement subject to clause 12.

3. Payment

3.1 Fees: Customer will not be given access to the Windcave Solution until Customer has expressly accepted the Fee proposal from Windcave for use of the Windcave Solution and/or the Goods ("Proposal"). Windcave may change the Fees due pursuant to this Agreement at its sole discretion, at any time, by providing Customer 30 days' written notice.

3.2 Invoicing: Customer expressly acknowledges that by accepting the Proposal Windcave is authorized to charge Customer in arrears on a monthly basis and that these invoices will be continuous until this Agreement terminates pursuant to Clause 12. Customer will pay Windcave the Fees without setoff or deduction on the 10th day of the month following the date of the invoice for those Fees.

- 3.3 Taxes:** Customer is responsible for all applicable taxes, duties and levies on the rental, loan or purchase or sale of goods and services (other than Windcave's income tax) assessed in connection with its use of the Windcave Solution and the provision of services under this Agreement. To the extent that any Fees paid by Customer under this Agreement exclude any taxes or duties payable in respect of the Goods or Services provided under this Agreement in the jurisdiction where the payment is either made or received, where any such taxes or duties are payable by Windcave, Customer agrees to pay to Windcave the amount of such taxes or duties in addition to any Fees owed under this Agreement. Notwithstanding the foregoing, you may have obtained an exemption from relevant taxes or duties as of the time such taxes or duties are levied or assessed. In that case, you will have the right to provide to Windcave with evidence of any such exemption information, in which case Windcave will use reasonable efforts to provide such invoicing documents as may enable you to obtain a refund or credit for the amount so paid from any relevant revenue authority if such a refund or credit is available.
- 3.4 Default Interest for Late Payment:** Subject to clause 3.5(c)(ii), Customer must pay Windcave interest at the Default Interest Rate on any overdue amounts under this Agreement, calculated daily from the due date until the actual date of payment. Customer will pay Windcave all costs and reasonable attorney's fees that Windcave incurs in attempting to recover or recovering any such overdue amounts, whether or not suit is filed.
- 3.5 Disputed Invoices:** Where Customer has reasonable grounds to dispute any portion of any amount invoiced by Windcave to Customer under this Agreement (**disputed portion**):
- Customer will notify Windcave of such dispute and the grounds for such dispute within five (5) Business Days of receiving the invoice;
 - any undisputed portion of the invoice will remain payable on the due date for payment;
 - provided that Customer has complied with clause 3.5(a), Customer will not be required to pay:
 - the disputed portion until the parties' dispute has been resolved by agreement between the parties or in accordance with clause 19.2; or
 - any interest under clause 3.4 on the disputed portion unless the dispute is resolved with the effect that Customer is required to pay all (or part) of the disputed portion, in which case Customer will pay the interest on the disputed portion (or that part of that disputed portion) in accordance with clause 3.4. Interest will be payable from the date that payment would have been due under clause 3.1 but for the dispute until the date that disputed portion is paid to Windcave in full.

4. Mutual Responsibilities

Each party represents and agrees:

- 4.1 Power and Authority:** that it has full power and authority necessary to validly enter into and perform all its obligations under this Agreement; and
- 4.2 Requirements:** to comply with the other party's reasonable security, confidentiality and operational requirements of which it has been given reasonable notice.

5. Customer Responsibilities

Customer represents and agrees that it:

- 5.1 Suitability:** has made, and will continue to make, its own assessment of the suitability, adequacy, compatibility and appropriateness of the Windcave Solution for its purposes;
- 5.2 Comply with Instructions:** will comply with Windcave's restrictions, instructions and Documentation in relation to the use of the Windcave Solution, including those set out in this Agreement;
- 5.3 Use by Others:** will ensure that only authorized persons use the Windcave Solution and that the Windcave Solution is used only for the Permitted Use and as expressly authorized under this Agreement;
- 5.4 Responsibility for Use:** will accept all responsibility for the reliance on and use of the Windcave Solution by Customer and its employees, contractors and agents;
- 5.5 Obtain Equipment etc.:** will obtain and maintain all equipment, software and services needed to enable it to receive and use the Windcave Solution;
- 5.6 Accurate Customer Information:** warrants that all information provided by Customer to Windcave in the Application Form is accurate and correct, and that Customer will notify Windcave in writing if such information changes or ceases to be accurate in any way;
- 5.7 Provide Sufficient Information:** will ensure that sufficient information is given to Windcave to enable Windcave to comply with its obligations under this Agreement and that such information is timely, complete and accurate;
- 5.8 Personal Information:** acknowledges that any personal information concerning Customer or its personnel which is provided to Windcave by or on behalf of Customer may be:
- used by Windcave for the purpose of providing the Windcave Solution, the Support Services and any other services to Customer; and
 - disclosed by Windcave to its affiliates and other services providers to enable Windcave to provide the Windcave Solution, the Support Services and any other services to Customer;

5.9 Notify of Third Party Infringement: will immediately notify Windcave upon becoming aware of any third party infringing Windcave's Intellectual Property rights in any manner;

5.10 Responsible for Connecting to Windcave Host: is responsible for all charges and costs associated with connecting to the Windcave Host to operate the Windcave Solution. Windcave will provide Customer with reasonable technical information and Software necessary to enable Customer to connect to the Windcave Host;

5.11 Requisite Review of Payline Portal: will review Customer's payline portal, established by Windcave, with due care on a daily basis for Transaction errors. If an error is discovered by Customer, Customer will notify Windcave in writing within three (3) Business Days of the date such error occurs; provided that Windcave will have no liability or obligations of any kind with respect to errors that are not reported to Windcave within such three (3) Business Day period. In addition, Customer shall be required to review with due care its bank settlement files on a daily basis to ensure deposits occur without error. If an error is discovered by Customer in the course of such review, Customer will notify Windcave in writing within three (3) Business Days of the date of such error occurring; provided that Windcave will have no liability or obligations of any kind with respect to errors that are not reported to Windcave within such three (3) Business Day period. Windcave's liability under this Section 5.11 (Requisite Review of Payline Portal) of the Agreement is governed by, and fully subject to, the terms of Section 10 of this Agreement.

5.12 Comply with Law Generally: will comply with all relevant laws and applicable regulations (including, but not limited to, the Code of Conduct for the Credit and Debit Card Industry in Canada, which may be found online) in its use of the Windcave Solution and carrying out its obligations under this Agreement.

5.13 Improperly Deposited Funds: will return funds that Windcave deposits in Customer's bank account(s) that do not rightfully belong to Customer ("Improperly Deposited Funds") without offset or delay. Customer will return all Improperly Deposited Funds to Windcave within five (5) calendar days of a written request to do so by Windcave. If Customer fails to comply with the terms of this Section, Windcave may immediately suspend services to Customer until Customer returns the Improperly Deposited Funds. Customer will be liable to Windcave for the Improperly Deposited Funds, and all costs (including legal costs on an attorney-client basis) incurred by Windcave in recovering the Improperly Deposited Funds.

6. Windcave's General Responsibilities

6.1 Good Faith: Windcave will comply with all relevant laws and co-operate with Customer (and Customer's service providers) in connection with the Windcave Solution.

6.2 No Requirement to Decrypt Tokenized Data: Unless expressly required to do so by law, Windcave will be under no obligation to decrypt and transmit Tokenized Data to Customer or any third party.

7. Windcave Warranties

7.1 Security Standards: Windcave confirms that Windcave will throughout the term of this Agreement comply with the requirements of the Security Standards.

7.2 Limitations on Warranties: To the fullest extent permitted by law, except as expressly set out in this Agreement, Windcave disclaims and excludes all warranties, conditions, terms, representations or undertakings, whether express, implied, statutory or otherwise, including any condition or warranty of merchantability or fitness for a particular purpose. Windcave does not warrant that:

- the Windcave Solution, the Goods, the Software or the Documentation will meet Customer's requirements; or
- the Windcave Solution, the Goods, the Software and the Documentation will be uninterrupted or error free, or that all errors will be corrected; or
- that the Goods will be free of defects in design, materials or workmanship or will comply with any applicable equipment manufacturer's or software developer's specifications.

Customer understands and acknowledges that an authorization obtained through the Windcave Solution only confirms the availability of the cardholder's credit at the time of the authorization. It does not warrant that the person presenting the card is the rightful cardholder, nor is it an unconditional promise, guarantee or representation by Acquirer, processor or Windcave that a Transaction is or will be deemed valid and not subject to dispute.

7.3 Supply Warranty: Windcave warrants that the Goods will be free from defects in workmanship (labour and parts included, but transport excluded) during a warranty period commencing on the Commencement Date and concluding twelve (12) calendar months later ("Original Warranty Period"). As to repaired or exchanged Goods, during the Original Warranty Period here above mentioned, the warranty period on the exchanged or repaired Goods shall expire at the conclusion of the Original Warranty Period. With respect to Windcave's supply warranty:

- Any defective Goods, under warranty, shall be replaced or repaired, free of charge, at Windcave's discretion (to the exclusion of compensation for any other damage), and the work shall be carried out at Windcave or its partner's or subcontractor's premises. Customer will pay the costs of transport of the Goods (including insurance) to Windcave.

- (b) Windcave has the choice to repair the Goods with spare parts or new parts. The defective elements, repaired, will become the property of Windcave.
- (c) The time when the Goods are repaired or unavailable during the warranty period will not give rise to an extension of the warranty period as set forth in this Section, subject to legal mandatory provisions.

7.4 Exclusions to Supply Warranty: Windcave will have no liability under the Supply Warranty described in Section 7.3 in respect of:

- (a) Defects, breakdowns, or malfunctions due to failure to properly follow the installation process and instructions for use or an external cause to the Goods (including, but not limited to, shock, lightning fire, vandalism, malicious action, contacts with various liquids or vermin or water damage of any nature, and inappropriate electric voltage); or modifications to the Goods made without the written approval of Windcave; or a lack of every day maintenance (as described in the Documentation); or a lack of supervision or care; or improper storage or poor environmental conditions, particularly those related to temperature and hygrometry effects of variations of electric voltage from the electric network; or from the earth or repair work; or maintenance of the Goods by persons not authorized by Windcave;
- (b) Damage due to insufficient or bad packaging of the Goods when returned to Windcave;
- (c) Wear and tear from normal use of the Goods and accessories;
- (d) Communication problems related to an unsuitable environment, including problems accessing the Internet, transmission faults, local network faults, and modification of the parameters of the relevant cellular network after sale of the Goods;
- (e) Supply of new versions of Software. If, for example, Windcave produces new Software that is not necessary to fulfil its obligations under this Agreement, Windcave is not required to make such Software available to Customer;
- (f) Malfunction due to the use of products or accessories that are non-compatible with the Goods;
- (g) Goods returned to Windcave without Windcave's prior consent;
- (h) Defects, breakdowns, or malfunctions due to obstructing material being placed on or into the Goods. Examples of obstructing material include, but is not limited to, paper, plastic, and metal objects.

8. Intellectual Property

8.1 All Intellectual Property rights in the Windcave Solution, the Goods, the Software, the Documentation and any work or thing developed or created by or on behalf of Windcave under or in connection with this Agreement (such work or thing being **Developed Works**), are exclusively owned by Windcave (or Windcave's licensors or suppliers). Customer acknowledges that there is no transfer of title, Intellectual Property rights or ownership of:

- (a) the Windcave Solution, the Goods, the Software, and the Documentation or any part thereof; or
- (b) any Developed Works; to Customer under this Agreement and Customer will not dispute Windcave's (or Windcave's licensors or suppliers) ownership of the property referred to in this clause 8.

9. Indemnity

Customer indemnifies Windcave at all times against any liability, loss, damage or cost (including attorney's fees) suffered or incurred by Windcave and all actions, proceedings, claims or demands made against Windcave as a result of any negligent act or omission or any breach of this Agreement by Customer, its personnel or agents.

10. Liability

To the fullest extent permitted by applicable law:

- 10.1 Remedy:** Subject to clauses 10.2 and 10.3, Customer's sole and exclusive remedy for breach of any warranty or of any of Windcave's obligations under this Agreement is (at Windcave's option) the supply or re-supply of the Windcave Solution, the Goods, the Software, or the Documentation or the refund or waiver of Fees for the relevant part of the Windcave Solution, the Goods, the Software, or the Documentation which is the subject matter of, or directly related to, the breach.
- 10.2 Limitation:** In no event will Windcave's total liability to Customer under this Agreement for any one or more defaults as described in clause 10.1 exceed the amount paid by Customer to Windcave under this Agreement in the 3 months following execution of this Agreement.
- 10.3 Exclusion:** In no event will Windcave be liable to Customer whether in contract, tort (including negligence) or otherwise in respect of any:
 - (a) **punitive, incidental, indirect or consequential damages, damages for loss of profits, business interruption, loss of data, loss of goodwill, arising out of, or in connection with, this Agreement, in each case even if such party has been advised of the possibility of such damages;**
 - (b) **loss, damage, cost or expense suffered or incurred by Customer, to the extent this results from any act or omission by Customer; or**
 - (c) **any event described in clause 14 (Force Majeure).**

11. Commercial Purpose

It is expressly acknowledged and agreed by Customer that the Windcave Solution, the Goods, the Software and the Documentation are supplied to Customer for business and commercial purposes. .

12. Termination

12.1 Termination by Customer: Customer may terminate this Agreement at any time by completing both of the following:

- 1. providing thirty (30) calendar days' prior written notification to Windcave of termination; and
- 2. ceasing all use of the Windcave Solution and the Software.

Termination does not relieve Customer of its obligation to pay outstanding Fees or to meet any of the other obligations of this Agreement which by their nature survive termination of this Agreement.

12.2 Termination for Convenience and Suspension by Windcave: Windcave may terminate this Agreement for convenience by providing Customer thirty (30) calendar days' prior written notice. Windcave may also temporarily suspend the availability of the Windcave Solution and/or the Software to Customer if Customer does not timely pay all Fees due and owing pursuant to this Agreement.

12.3 Termination for Cause: Either party (the **First Party**) may terminate this Agreement at any time and with immediate effect by written notice to the other party (**Second Party**) if the Second Party:

- (a) is in material breach of any of its obligations under this Agreement, and has failed to remedy the breach within 3 Business Days of receiving written notice from the First Party to remedy the breach; or
- (b) goes into voluntary or involuntary bankruptcy or liquidation or has a receiver appointed; or
- (c) is unable to pay its debts as they fall due.

12.4 Breach of License Terms: Without limiting clause 12.3, any use of the Windcave Solution, the Goods, the Software, or the Documentation by Customer for any purpose other than the Permitted Use, or any breach by Customer of the provisions of clause 16 will be deemed to be a material breach of this Agreement which is not reasonably capable of remedy.

12.5 Consequences: Expiry or termination of this Agreement will not affect the rights or obligations of the parties which have accrued prior to or accrue on termination or which by their nature are intended to survive termination (including clauses 3, 5, 7, 8, 9, 10, this 12.5, 13, 16, 17 and 19, together with those clauses which are incidental to, and required in order to give effect to, those clauses).

13. Confidentiality

13.1 Confidential Information: Each party will maintain as confidential at all times, and will not at any time, directly or indirectly:

- 1. disclose or permit to be disclosed to any person;
 - 2. use for itself or to the detriment of the other party;
- any Confidential Information of the other party except as, and then only to the extent:
- (a) required by law;
 - (b) that the information is already or becomes public knowledge, otherwise than as a result of a breach, by the receiving party, of any provision of this Agreement;
 - (c) that the information is disclosed to the receiving party, without restriction, by a third party and without any breach of confidentiality by the third party;
 - (d) that the information is developed independently by the receiving party without reliance on any of the Confidential Information of the other party;
 - (e) authorized in writing by the other party; or
 - (f) reasonably required by this Agreement (and, without limiting the effect of this clause, a party may disclose Confidential Information of the other party only to those of its officers, employees or professional advisers on a "need to know" basis, as is reasonably required for the implementation of this Agreement).

13.2 Windcave's Intellectual Property: Customer acknowledges and agrees that the computer programs, computer software, specifications, databases, images, designs, codes, and configurations, ("Software") contained in or utilized by the Equipment and Windcave's network are proprietary and confidential to Windcave and protected under Canada and/or United States copyright law. Customer shall not copy, modify, adopt, translate, merge, reverse engineer, decompile, or disassemble, the equipment or Software, or create any derivative works based on the Equipment, Windcave network or Software. Without limiting the effect of clause 13.1, Customer will treat information about Windcave's Intellectual Property as the Confidential Information of Windcave.

14. Force Majeure

14.1 Customer acknowledges that Windcave relies on third-party providers in the delivery of its services, including, but not limited to, wireless data network providers, cellular radio service provided by third parties that is available only when within the operating range of cellular systems, and cellular service is subject to transmissions limitations and dropped or interrupted transmissions.

Cellular service may be temporarily refused, limited, interrupted, or curtailed because of government regulations or orders, atmospheric and/or topographical conditions, and cellular system modifications, repairs, and upgrades. Customer agrees that Windcave shall not be liable for, and to hold Windcave harmless for any losses, damages, or business interruptions sustained as a result of interruptions caused by its wireless data network providers or any other third-party provider.

- 14.2** Neither party (the "**Affected Party**") shall be liable for any default or delay in the performance of its obligations under this Agreement if and to the extent such default or delay is caused, directly or indirectly, by
- fire, flood, elements of nature or other acts of God;
 - any outbreak or escalation of hostilities, war, riots or civil disorders in any country;
 - any act or omission of the other party or any government authority;
 - any labor disputes (whether or not employees' demands are reasonable or within the party's power to satisfy); or
 - the nonperformance by a third party for any similar cause beyond the reasonable control of such party, including without limitation, failures or fluctuations in telecommunications or other equipment such as described in clause 14.1.
- 14.3** In any such event, the Affected Party shall be excused from any further performance and observance of the obligations so affected only for as long as such circumstances prevail and such party continues to use commercially reasonable efforts to recommence performance or observance as soon as practicable, provided that:
- Notice: whenever the Affected Party becomes aware that such a result has occurred or is likely to occur, the Affected Party will, as soon as practicable, notify the other party by written notice accordingly;
 - Continued Performance: each party will continue to use commercially reasonable efforts to perform its obligations as required under this Agreement; and
 - No Deemed Acceptance of Extra Costs: neither party will be deemed to have accepted any liability to pay or share any extra costs which may be incurred by the other party in complying with this clause or otherwise resulting from such act, omission or failure; and
 - Charges: this clause 14 will not apply in respect of Customer's obligation to pay any charges or Fees payable under this Agreement.

15. License

- 15.1 Grant of License:** Windcave grants to Customer a non-exclusive, non-transferable license to use the Windcave Solution, the Goods, the Software and the Documentation for the Term of this Agreement solely for the Permitted Use. Any other use or dealings with the Windcave Solution, the Goods, the Software or the Documentation without the prior written consent of Windcave will be a material breach of this Agreement. Except to the extent specifically authorized under this Agreement, Customer must not sub-license, transfer, assign, rent or sell any of the Windcave Solution, the Goods, the Software or the Documentation or the right to use the Windcave Solution, the Goods, the Software or the Documentation.
- 15.2 Windcave Warranty:** Windcave warrants that Windcave has the right and authority to grant to Customer the license set out at clause 15.1, in accordance with the terms of this Agreement.

16. Terms of Use

- 16.1 Adequacy:** Customer must satisfy itself as to the adequacy, appropriateness and compatibility of the Windcave Solution and/or the Goods for its requirements. Without limiting the foregoing, Customer acknowledges that it has not relied on any statements or representations on the part of Windcave as to performance or functionality, verbal or otherwise, except as expressly recorded in this Agreement.
- 16.2 Windcave Logo:** If Customer uses a capture method for credit card processing using a system which is not hosted by Windcave, Customer agrees to display the Windcave Logo in a readily visible position on the user interface of Customer's system where the credit card data is captured. The Windcave Logo must not be altered or used for any other purpose without the prior written consent of Windcave.
- 16.3 Compliance:** If Customer is not compliant with one or more of the Security Standards, Customer must not capture or store any credit card number or expiry date locally on Customer's or a non-compliant third party's system.
- 16.4 No Right to Copy, Alter or Modify:** Customer may make a reasonable number of copies of the Software for backup and disaster recovery purposes only. Except for such back-up copies, Customer must not, and must not permit any other person to, copy, reproduce, translate, adapt, vary, repair or modify all or any part of the Windcave Solution, the Goods, the Software or the Documentation by any means or in any form without Windcave's prior written consent.
- 16.5 Permitted Use:** Customer may not:
- use the Windcave Solution, the Goods, the Software or the Documentation for any purpose other than the Permitted Use; or
 - use the Software independently of the other components of the Windcave Solution unless Windcave has given prior written consent to do so.

If this Agreement is terminated, Customer's right to use the Windcave Solution, the Software and the Documentation will automatically terminate and Customer must immediately remove all copies of the Software from its system(s) and return the Windcave Solution, the Goods, the Software and the Documentation to Windcave

- 16.6 Reverse Engineering:** Customer must not, and must not permit any other person to, reverse assemble or decompile the whole or any part of the Software.
- 16.7 No Third Party Use:** Except as expressly provided for in this Agreement, the Customer must not provide, or otherwise make available, the Windcave Solution, the Goods, the Software or the Documentation or any component thereof in any form to any person (a "**Third Party**") without the prior written consent of Windcave. If Windcave grants such consent, Customer must ensure that the Third Party complies with the provisions of clauses 8, 13, 15 and 16 (so far as those provisions relate to Customer) as if the Third Party were a party to this Agreement. Customer will be liable to Windcave for all acts or omissions of any Third Party in contravention of the provisions of clauses 8, 13, 15 and 16.
- 16.8 Installation:** Customer will be responsible for, and bear all costs associated with, the installation, operation, maintenance and support of the Windcave Solution and/or the Goods.
- 16.9 Windcave Testing Prior to Launch:** Prior to any permitted use of Windcave products and/or Software by Customer or any third party, Windcave shall be entitled to test all Windcave products and Software that Customer purchases, rents, or intends to use for at least seven (7) Business Days ("Pre-launch Testing"). Such Pre-launch Testing shall also entitle Windcave to at least three (3) Business Days to test Transaction processing and settlement.
- 16.10 Labels:** Customer will not remove or deface any labels affixed by Windcave to the Goods. Customer will not affix any label to the Goods.

17. Rental/Loan of Goods

- 17.1** Where Customer agrees to rent or borrow Goods from Windcave, the following terms and conditions apply:
- Ownership:** Legal and beneficial ownership of, and title to, the Windcave Solution, the Goods, the Software and the Documentation remains at all times with Windcave;
 - Risk:** Customer will bear the risk of, and be responsible for, all loss (including theft) of or damage to, the Goods from the time that they are first delivered to Customer until the time that they are delivered back to Windcave;
 - Maintain Goods:** Customer must take reasonable steps to avoid exposure of the Goods to excessive heat, dust and moisture, liquids and electrical and physical shock;
 - License Terms:** Customer must comply with all manufacturer's license terms applicable to the Goods (as supplied with the Goods or otherwise notified by Windcave to Customer from time to time);
 - Theft, Seizure, Loss, Damage, Repairs:** If for any reason the Goods are stolen, seized, lost, damaged or require repairs, Customer must immediately advise Windcave of the theft, seizure, loss, damage or repairs required. Customer must pay all costs and comply with Windcave's directions in connection with replacing or recovering the Goods, repairing any damage or the replacing of any parts (fair wear and tear excepted). Customer must continue to pay the Fees while the Goods are being replaced or repaired or, in the event of theft, seizure or loss, while the Goods are missing. Windcave will not be liable for any loss or damage in relation to the unavailability of the Goods;
 - No Dealing or Modifying or Security Interests:** Customer must not sell, lend, lease, transfer, modify or otherwise deal with the Goods without first obtaining Windcave's written consent. Customer must not create, or allow to be created, a security interest over the Goods;
 - Inspection:** Customer must allow Windcave to inspect the Goods at any time during normal business hours, provided that Windcave first gives Customer not less than 2 Business Days' notice;
 - Return of Goods:** When this Agreement ends (either by completion of the Term or by way of termination), Customer will, at Customer's expense, return the Goods, in good working order and undamaged condition (fair wear and tear excepted) to Windcave's place of business. If the Customer fails to return the Goods within 14 Business Days of the end of the Agreement, Customer will pay Windcave the fair value of the Goods as at the completion of the Term;
 - Repossession:** If Customer does not return the Goods when required hereunder, Windcave may (subject to compliance with applicable law) enter any premises where Windcave reasonably believes that the Goods may be located and Customer will provide all reasonable authority and assistance to enable recovery of those Goods by Windcave. Customer will be liable to Windcave for all costs (including reasonable attorney's fees) incurred by Windcave in recovering the Goods; and
 - Further supply:** The rental of Goods by Windcave to Customer does not guarantee Customer that Windcave will supply Goods beyond the Initial Term.

18. Windcave Support Services

18.1 Support: Windcave will provide the Support Services to Customer.

18.2 Emergency Support Services and Other Services: Windcave may make available the Emergency Support Services. If Customer requires Emergency Support Services and/or services additional to the Support Services Windcave may, if it agrees to provide those services to Customer, charge Customer for those services on a time and materials basis and on such other terms and conditions as may be agreed between the parties.

18.3 Alterations to Software: Windcave may, at its sole discretion, alter, upgrade, update or change the Windcave Solution at any time during the Term of this Agreement. Customer acknowledges and agrees that, if Customer fails to promptly install all updates to any software forming part of the Windcave Solution supplied by Windcave in connection with this Agreement, Customer may be unable to process Transactions and that:

- (a) Windcave will not be liable to Customer under this Agreement in respect of such inability; and
- (b) Windcave will be released from any obligation to supply the Support Services during any period which Customer has failed to install any such update.

18.4 Windcave Website: Customer acknowledges and agrees that Windcave may, at its sole discretion, determine what information, data, features and functionality is made available to Customer via the Windcave Website. Customer agrees to comply with any terms that Windcave may specify in relation to Customer's use of the Windcave Website. In the event of any inconsistency between the terms and conditions of this Agreement and those on the Windcave Website, the terms and conditions of this Agreement will apply to the extent of that inconsistency. Windcave will supply user names and passwords to enable authorized users of Customer to access the Windcave Website. Customer must keep such user names and passwords secure and made known only to authorized users and will be responsible for all use of the Windcave Website through use of Customer's user names and passwords. If Customer breaches any term of this Agreement or the terms of use of the Windcave Website, Windcave may disable Customer's user names and passwords.

19. General

19.1 Entire Agreement: This Agreement including all schedules hereto records the entire arrangement between the parties relating to all matters dealt with in this Agreement and supersedes all previous arrangements, whether written, oral or both, relating to such matters. This Agreement expressly supersedes any and all terms and conditions stated in any purchase order or other form related to this Agreement, unless otherwise agreed to in writing by Windcave's General Counsel.

19.2 Disputes: The parties shall attempt in good faith to resolve any dispute arising out of or relating to this Agreement promptly by negotiation between executives who have authority to settle the controversy and who are at a higher level of management than the persons with direct responsibility for administration of this Agreement. Any party may give the other party written notice of any dispute not resolved in the normal course of business. Within 15 days after delivery of the notice, the receiving party shall submit to the other a written response. The notice and response shall include with reasonable particularity (a) a statement of each party's position and a summary of arguments supporting that position, and (b) the name and title of the executive who will represent that party and of any other person who will accompany the executive. Within 30 days after delivery of the notice, the executives of both parties shall meet at a mutually acceptable time and place. If the parties fail to negotiate a resolution to a dispute within a reasonable time (not exceeding 20 Business Days from formal notice of the dispute being given by one party to the other), either party may require that the dispute be submitted to mediation through JAMS, such mediation to take place in Los Angeles, California. A mediator shall be selected by mutual agreement or through procedures provided by JAMS. In such case:

- (a) the mediator will not be acting as an expert or as an arbitrator;
- (b) the mediator will determine the procedure and timetable for the mediation; and
- (c) the parties will share equally the cost of the mediation.

All offers, promises, conduct and statements, whether oral or written, made in the course of the negotiation by any of the parties, their agents, employees, experts and attorneys are confidential, privileged and inadmissible for any purpose, including impeachment, in arbitration or other proceeding involving the parties, provided that evidence that is otherwise admissible or discoverable shall not be rendered inadmissible or non-discoverable as a result of its use in the negotiation.

Neither party may issue any legal proceedings (other than for urgent interlocutory relief) relating to any dispute, unless that party has first taken all reasonable steps to comply with the dispute resolution process above. All applicable statutes of limitation and defenses based upon the passage of time shall be tolled while the procedures specified in this clause 19.2 above are pending and for 15 calendar days thereafter. The parties will take such action, if any, required to effectuate such tolling.

19.3 Waiver: No waiver of any breach, or failure to enforce any provision, of this Agreement at any time by either party shall in any way limit or waive the right

of such party to subsequently enforce and compel strict compliance with the provisions of this Agreement.

19.4 Severance: Any provision in this Agreement which is or becomes unenforceable, illegal or invalid for any reason shall be severed and shall not affect the enforceability, legality, validity or application of any other provision which shall remain in full force and effect.

19.5 Assignment: Windcave may assign all or any of its rights and obligations under this Agreement to any person without Customer's consent. Customer may not transfer or assign any of its liabilities or rights under this Agreement to any other person without Windcave's prior written consent (such consent not to be unreasonably withheld, provided Windcave is satisfied as to the suitability of the assignee and Customer pays to Windcave its reasonable costs incurred in connection with the assignment).

19.6 Amendment: Except as expressly provided for in this Agreement, no amendment to this Agreement will be valid unless recorded in writing and signed by a duly authorized senior representative of each party.

19.7 Governing Law and Jurisdiction: This Agreement is governed by the laws of California. Subject to the terms of clause 19.2, the parties submit to the jurisdiction of the courts of the State of California located in Los Angeles in respect of all matters relating to this Agreement.

19.8 Remedies: The rights, powers and remedies provided in this Agreement are not exclusive of any rights, powers or remedies provided by law.

19.9 Subcontracting: Windcave may appoint subcontractors to perform any of its obligations under this Agreement.

19.10 Counterparts and Copies: This Agreement may be signed in any number of counterpart copies which, read together, will constitute one and the same document. Any facsimile copy of this agreement or copy of this agreement sent via email in PDF format (including any facsimile copy or copy sent via email in PDF format, of any document evidencing either party's signature of this agreement) may be relied upon by the other party as if it were an original copy. This Agreement may be entered into on the basis of an exchange of such facsimile or PDF copies.

19.11 Notices: Any notice or other communication to be given under this Agreement must be in writing and must be served by one of the following means and in respect of each is deemed to have been served as described:

- (a) By personal delivery – when received by the party.
- (b) By post by registered or ordinary mail – on the second working day following the date of posting in the Canadian mail to the addressee's registered office.
- (c) By email – when acknowledged by the party by return email or otherwise in writing.

The addresses for the Customer shall be as set out on the Application Form or such other address as Customer may specify in writing to Windcave.

19.12 Conflicts: In the event of any conflict or inconsistency between this Agreement and the terms of a purchase order made by Customer to Windcave, this Agreement shall govern and control.

19.13 Language: The Parties acknowledge that they have required this Agreement and all related documentation to be drawn up in the English language. **LES PARTIES RECONNAISSENT AVOIR DEMANDE QUE LA PRESENTE CONVENTION AINSI QUE TOUS LES DOCUMENTS QUI SY ATTACHENT SOIENT REDIGES EN LANGUE ANGLAISE.**

19.14 No Interac or Debit Card Processing: For the avoidance of doubt, this Agreement does not permit Customer to process Interac transactions or debit card transactions.

19.15 Privacy: For further information about how we collect, use, share or otherwise process Customer information, please see our Privacy Policy at windcave.com/privacy-policy.