

TERMS & CONDITIONS

Acceptance of Terms

By accessing or using the website at <https://brayco.ca> (the "Site"), you agree to comply with and be bound by these Terms and Conditions (the "Terms"). If you do not agree, do not use the Site.

Use of Site

You agree to use the Site only for lawful purposes. You are prohibited from using the Site to:

- Violate any laws or regulations
- Infringe on any intellectual property or privacy rights
- Distribute harmful or illegal content
- Engage in any activity that could harm the Site or its users

Intellectual Property Rights

All content on the Site, including text, graphics, logos, images, and software, is the property of Brayco Financial Inc or its content suppliers and is protected by intellectual property laws. Unauthorized use, reproduction, or distribution of this content is strictly prohibited.

User Content

By submitting content to the Site, you grant Brayco Financial Inc a non-exclusive, royalty-free, perpetual, and worldwide license to use, reproduce, modify, and distribute your content. You retain ownership of any intellectual property rights that you hold in the content.

Third-Party Links

The Site may contain links to third-party websites. Brayco Financial Inc is not responsible for the content, privacy policies, or practices of these websites. Accessing these links is at your own risk.

Limitation of Liability

Brayco Financial Inc, its officers, directors, employees, and agents, shall not be liable for any indirect, incidental, special, consequential, or punitive damages, including without limitation, loss of profits, data, use, goodwill, or other intangible losses, resulting from (i) your access to or use of or inability to access or use our services; (ii) any conduct or content of any third party on our services; (iii) any content obtained from our services; and (iv) unauthorized access, use, or alteration of your transmissions or content, whether based on warranty, contract, tort (including

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negligence), or any other legal theory, whether or not we have been informed of the possibility of such damage, and even if a remedy set forth herein is found to have failed its essential purpose.

Indemnification

You agree to indemnify and hold harmless Brayco Financial Inc and its affiliates from any claims, damages, losses, liabilities, and expenses (including attorneys' fees) arising from your use of the Site, your violation of these Terms, or your violation of any rights of another.

Governing Law

These Terms are governed by and construed in accordance with the laws of the Province of Alberta, without regard to its conflict of law principles. Any disputes arising under these Terms shall be resolved exclusively in the Provincial courts located in Calgary, Alberta.

Changes to Terms

Brayco Financial Inc reserves the right to modify these Terms at any time. Changes will be posted on this page, and your continued use of the Site constitutes acceptance of the modified Terms. We encourage you to review these Terms periodically for any updates.

Contact Information

For any questions or concerns about these Terms, please contact us at:

Brayco Financial Inc
Phone: +1.403.606.7529
Email: gerry@brayco.ca

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