

# Terms and Conditions for Vitepe

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# Terms and Conditions for Vitepe

## 1. Services Provided

Vitepe offers a variety of functionalities designed to assist you in managing your finances:

### **SubscriptionBased Services:**

**Ai Powered Financial Advisor and Budgeting Tools:** Access to these services requires a paid subscription.

### **Free Services:**

**Local Offers and Promotions Discovery:** Users can discover local deals from nearby merchants at no cost!

## 2. Subscription Terms

### 2.1 Subscription Fee

To access the Ai powered financial advisor and budgeting tools, you will need to pay a subscription fee. Details about the pricing, renewal process, and cancellation policies will be clearly outlined within the application for your convenience.

### 2.2 Payment Processing

All payments will be securely processed through Stripe. Please ensure that you provide valid payment information when subscribing to our paid services.

### 2.3 Cancellation

You have the flexibility to cancel your subscription at any time through the Service. Upon cancellation, you will retain access to the paid features until the end of the current billing cycle.

## 3. Eligibility

To use our Service, you must be at least 18 years of age. By using the Service, you affirm that you meet this eligibility requirement.

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## 4. Registration and Account Security

We care about your security! You are responsible for maintaining the confidentiality of your account credentials and for all activities that occur under your account. We ask that you:

- a) Notify us immediately of any unauthorized use of your account or any other breach of security.
- b) Log out from your account after each session to protect your information.

## 5. Data Collection and Use

### 5.1 Data Collection

To enhance your experience, we may collect the following types of personal and financial information:

- a) Personal Information: Your name, email address, phone number, and physical address.
- b) Financial Information: Details related to your bank accounts, transaction history, and liabilities, which we obtain through Plaid, a secure third-party service.
- c) User Interactions: Data regarding how you interact with the Service, including usage patterns and preferences.
- d) Location Data: Device location data to improve the discoverability of local stores and offers.

### 5.2 Use of Data

We may use your data for several important purposes:

- a) To provide, maintain, and improve the Service.
- b) To personalize your experience and provide tailored recommendations, including local offers and promotions.
- c) To process payments through Stripe for transactions initiated via QR codes.
- d) To comply with applicable laws, regulations (including PIPEDA), and legal requests.

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## 6. Use of Plaid Services`

### 6.1 ThirdParty Services

Vitepe utilizes Plaid to securely connect to your bank accounts and retrieve transaction history and liabilities. By using our Service, you consent to Plaid's collection and use of your financial data in accordance with their privacy policy.

### 6.2 User Responsibility

You are responsible for ensuring that the information you provide to Plaid is accurate and up to date. Vitepe is not liable for any issues arising from inaccurate information provided by you or any technical issues associated with the Plaid service

## 7. Offers and Promotions Disclaimer

### 7.1 No Responsibility for Merchant Offers

While Vitepe strives to provide accurate and UpToDate information about local offers and promotions, we are not responsible for the accuracy, validity, or fulfillment of any offers made by merchants. If you encounter an issue with an offer that a merchant fails to honor, it is your responsibility to address this directly with the merchant.

## 8. User Responsibility

### 8.1 Financial Decisions

Users acknowledge that the information provided by Vitepe is intended to assist in financial planning. However, Vitepe does not guarantee any specific financial outcomes. Users are solely responsible for their financial decisions and actions taken based on the information provided through the Service.

## 9. Confidentiality and Security

### 9.1 Confidentiality

Your trust is important to us. We are committed to protecting your confidentiality and will not sell, trade, or otherwise transfer your personal information to outside parties without your consent, except as required by law.

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## 9.2 Security Measures

We implement a variety of security measures to keep your personal information safe, including:

- a) Encryption of sensitive data in transit and at rest.
- b) Regular security assessments and audits.
- c) Restricted access to personal data to authorized personnel only.

## 10. Intellectual Property

### 10.1 Ownership

All content, features, and functionality of the Service, including any software, text, graphics, logos, and trademarks, are the exclusive property of 14096541 Canada Inc or its licensors.

### 10.2 User Content

By submitting or uploading any content to the Service, you grant us a nonexclusive, royalty free, worldwide license to use, reproduce, modify, and distribute such content for the purpose of providing the Service.

## 11. Disclaimers and Warranties

### 11.1 Disclaimers

The Service is provided on an "as is" and "as available" basis. We strive to provide a reliable service, but we make no warranties, express or implied, regarding the reliability, availability, or suitability of the Service for your needs.

### 11.2 Limitation of Warranties

We do not guarantee that the Service will be uninterrupted, secure, or free of errors or viruses. You assume all risks for any damage that may occur to your device because of using the Service.

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## 12. Limitation of Liability

### 12.1 Limitation of Liability

To the fullest extent permitted by applicable law, in no event shall 14096541 Canada Inc, its affiliates, or their respective officers, directors, employees, or agents be liable for any indirect, incidental, special, consequential, or punitive damages arising out of or in connection with your use of the Service.

### 12.2 Indemnification

You agree to indemnify and hold harmless 14096541 Canada Inc and its affiliates from any claims, losses, liabilities, damages, costs, or expenses (including reasonable attorneys' fees) arising out of your use of the Service or your breach of these Terms.

## 13. Termination and Cancellation

### 13.1 Termination

We reserve the right to terminate or suspend your access to the Service, with or without notice, for conduct that we believe violates these Terms or is harmful to other users or the business of 14096541 Canada Inc.

### 13.2 Cancellation

You may cancel your account at any time through the Service. Upon cancellation, we will retain your information as required by law for recordkeeping purposes.

## 14. Governing Law and Jurisdiction

### 14.1 Governing Law

These Terms and Conditions shall be governed by and construed in accordance with the laws of Canada, without regard to its conflict of law principles.

### 14.2 Jurisdiction

You agree that any legal action or proceeding arising out of or relating to these Terms shall be brought exclusively in the courts located in the province where our principal place of business is located.

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## 15. Changes to Terms and Conditions

### 15.1 Changes

We reserve the right to amend these Terms at any time. Any changes will be effective immediately upon posting on the Service. Your continued use of the Service following the posting of changes constitutes your acceptance of such changes.

## 16. Contact Information

### 16.1 Contact Us

For any questions or concerns regarding these Terms, please do not hesitate to reach out to us at [support@vitepe.com](mailto:support@vitepe.com) or through the contact form on our website.