

ACCESSIBILITY STATEMENT

Effective Date: December 22, 2025

1. INTRODUCTION AND COMMITMENT TO ACCESSIBILITY

This Accessibility Statement (“**Statement**”) is issued by **Credium Group Inc.** (“**we**,” “**us**,” or “**our**”), a corporation duly incorporated under the laws of Canada, in connection with our website, landing pages, digital platforms, applications, interfaces, and related online services (collectively, the “**Website**”).

We are committed to fostering an inclusive, equitable, and accessible digital environment for all users, including individuals with disabilities and users who rely on assistive technologies. It is our policy to make reasonable and good-faith efforts to ensure that the Website is designed, developed, maintained, and operated in a manner that is accessible, usable, and navigable in accordance with applicable accessibility legislation, recognized international standards, and prevailing industry best practices.

Accessibility is an ongoing process rather than a fixed outcome. Accordingly, we continuously evaluate and, where reasonably practicable, seek to identify, prevent, and remediate accessibility barriers, subject always to technical feasibility, operational limitations, proportionality, and the availability of reasonable accommodations. Nothing in this Statement shall be construed as a guarantee of uninterrupted or error-free accessibility across all devices, platforms, or technologies.

2. DEFINITIONS AND INTERPRETATION

For the purposes of this Statement, and unless the context otherwise expressly requires, the following definitions shall apply:

- “**Company**,” “**we**,” “**us**,” or “**our**” means **Credium Group Inc.**, a Canadian corporation with its principal place of business at **9131 Keele St, Suite A4, Vaughan, Ontario, Canada L4K 0G7**, together with its affiliates, successors, and permitted assigns.
- “**Website**” means all websites, domains, subdomains, landing pages, digital platforms, applications, interfaces, and online properties that are owned, operated, licensed, or controlled by the Company, including <https://credium.ca>, and any future iterations, replacements, enhancements, or successor platforms.
- “**User**,” “**you**,” or “**your**” means any individual or entity that accesses, browses, interacts with, or otherwise uses the Website, including individuals who rely on Assistive Technologies or alternative access methods.
- “**Accessibility Laws**” means all applicable accessibility, disability, and human rights legislation, regulations, standards, and codes of practice, including, without limitation, the **Accessibility for Ontarians with Disabilities Act, 2005 (AODA)** and any regulations, guidelines, or compliance standards issued thereunder.
- “**Accessibility Standards**” means recognized technical, functional, and usability standards intended to improve digital accessibility, including, without limitation, the **Web Content Accessibility Guidelines (WCAG) 2.1**, Level AA, as published by the World Wide Web Consortium (W3C), as such standards may be amended or updated from time to time.

- “**Assistive Technologies**” means any device, software, application, or tool used by individuals with disabilities to access digital content or services, including but not limited to screen readers, keyboard-only navigation tools, screen magnification software, speech-to-text or voice-recognition systems, and alternative input devices.

3. APPLICABLE ACCESSIBILITY STANDARDS

In the design, development, maintenance, and ongoing operation of the Website, we endeavor, to the extent reasonably practicable, to conform to and align with the following accessibility frameworks and requirements:

- The **Web Content Accessibility Guidelines (WCAG) 2.1**, Level AA, as a recognized international benchmark for digital accessibility;
- The applicable requirements, standards, and compliance obligations imposed under the **Accessibility for Ontarians with Disabilities Act, 2005 (AODA)**;
- Relevant international accessibility principles and best practices applicable to users accessing the Website from jurisdictions outside Canada.

You acknowledge and agree that accessibility compliance is influenced by evolving technologies, third-party components, browser capabilities, and user configurations. As a result, full or absolute compliance with all accessibility standards may not be achievable in all circumstances or at all times, particularly where technical constraints, legacy systems, or third-party dependencies exist. The Company does not warrant or represent that the Website will meet every accessibility standard across all environments, devices, or use cases.

4. ACCESSIBILITY MEASURES AND FEATURES

The Company takes reasonable, good-faith, and proportionate measures to support accessibility and usability of the Website, consistent with applicable Accessibility Laws and Accessibility Standards. Such measures may include, without limitation:

- Implementation of **logical, consistent, and predictable navigation structures** designed to facilitate ease of use and orientation for all Users, including those relying on Assistive Technologies;
- Use of **readable typography, scalable layouts, and reasonable color contrast**, where technically feasible, to enhance legibility and accommodate diverse visual needs;
- Efforts to maintain **compatibility with commonly used Assistive Technologies**, including screen readers and keyboard-based navigation, subject to browser capabilities and device limitations;
- **Periodic review and assessment** of Website content, features, and functionality to identify, prioritize, and, where reasonably practicable, mitigate accessibility barriers.

Accessibility considerations are incorporated into Website development cycles, updates, and content revisions where practicable. However, the Company does not represent or warrant that all accessibility features will be available at all times or across all platforms, devices, or configurations.

5. THIRD-PARTY CONTENT AND TECHNICAL LIMITATIONS

Certain content, features, integrations, tools, or functionalities made available through the Website may be provided, hosted, or controlled by **third-party platforms, service providers, or vendors** that are not owned or controlled by the Company.

While the Company encourages accessibility-conscious practices among third-party providers, the Company:

- **Does not control** the accessibility, design, or functionality of third-party content or services;
- **Makes no representations, warranties, or guarantees** that such third-party content, tools, integrations, or external websites will conform to Accessibility Standards or Accessibility Laws;
- **Disclaims all responsibility and liability**, to the fullest extent permitted by law, for accessibility barriers, limitations, or failures arising from third-party content or technologies.

Links to third-party websites or services are provided for convenience only and do not constitute endorsement or assumption of responsibility.

6. CONTINUOUS IMPROVEMENT

The Company acknowledges that accessibility is a dynamic and evolving process influenced by technological developments, regulatory changes, and user needs. Accordingly, the Company is committed to making **reasonable and ongoing efforts** to enhance the accessibility of the Website over time.

Such efforts are undertaken subject to **technological feasibility, operational considerations, proportionality, and available resources**, and do not constitute an obligation to implement specific accessibility solutions or modifications where doing so would impose undue hardship or is not reasonably practicable.

7. FEEDBACK AND ACCESSIBILITY ASSISTANCE

User feedback is an important component of the Company's accessibility efforts. If you experience difficulty accessing any portion of the Website, encounter an accessibility barrier, or require assistance, you may submit a written inquiry or request to the Company's sole official contact email address:

info@credium.ca

The Company will make reasonable efforts to review accessibility-related communications and respond within a reasonable timeframe. Submission of feedback does not create a contractual obligation, guarantee of remediation, or admission of non-compliance by the Company.

8. NO CREATION OF CONTRACTUAL RIGHTS

This Accessibility Statement is provided solely for **informational and transparency purposes** and reflects the Company's good-faith commitment to accessibility.

Nothing in this Statement shall be construed as:

- Creating, giving rise to, or evidencing any **contractual obligation, agreement, or undertaking** between the Company and any User;
- Constituting or providing any **representation, warranty, covenant, or guarantee**, whether express or implied, regarding the accessibility, usability, or compliance status of the Website;
- Expanding, limiting, modifying, or waiving the Company's rights, defenses, or liabilities beyond those expressly imposed by **applicable Accessibility Laws**.

To the fullest extent permitted by law, the Company expressly disclaims any liability arising from reliance on this Statement as a contractual or legally binding commitment.

9. GOVERNING LAW

This Accessibility Statement, and any dispute, claim, or matter arising out of or relating to this Statement, including its interpretation, application, or enforcement, shall be governed exclusively by and construed in accordance with the **laws of the Province of Ontario, Canada**, without regard to any conflict-of-laws or choice-of-law principles.

10. LANGUAGE

The **English language version** of this Accessibility Statement shall be the **sole legally binding and controlling version**.

Any translation of this Statement into another language is provided strictly for convenience and informational purposes only and shall have **no legal force or effect** in the event of any inconsistency, discrepancy, or dispute regarding interpretation.

11. CONTACT INFORMATION

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