

DISCLAIMER

Credium Group Inc.

Last Updated: December 22, 2025

1. INTRODUCTION AND SCOPE

This Disclaimer (“**Disclaimer**”) is issued by **Credium Group Inc.** (“**we**,” “**us**,” or “**our**”) and governs the use of our website, landing pages, digital platforms, educational materials, marketing content, communications, tools, resources, and related services (collectively, the “**Website**” and “**Services**”).

This Disclaimer applies to **all visitors, users, prospective clients, and clients** (collectively, “**you**” or “**your**”) who access, browse, review, rely upon, or otherwise use the Website or Services, whether casually, professionally, or commercially.

By accessing or using the Website or Services in any manner, you **acknowledge, confirm, and agree** that:

- You have read and understood this Disclaimer in its entirety;
- You accept and agree to be legally bound by its terms; and
- Your use of the Website and Services is subject to this Disclaimer in addition to any other applicable website policies or agreements.

If you do not agree with this Disclaimer, you must immediately discontinue use of the Website and Services.

2. INFORMATIONAL AND EDUCATIONAL PURPOSES ONLY

All content, materials, communications, and information provided on or through the Website and Services are provided **solely for general informational and educational purposes**.

Nothing contained on the Website or within the Services constitutes, or is intended to constitute, **professional advice of any kind**, including but not limited to:

- Legal advice;
- Financial, accounting, or investment advice;
- Tax advice;
- Business, management, or professional consulting advice;
- Any other advice requiring licensure, certification, or professional accreditation.

No professional-client, advisory, fiduciary, or confidential relationship is created between you and us by virtue of your use of the Website or Services.

You expressly acknowledge and agree that:

- Any reliance on information provided through the Website or Services is at your own discretion and risk; and
- You are solely responsible for obtaining independent advice from qualified and licensed professionals appropriate to your specific circumstances before making any legal, financial, business, or operational decisions.

3. NO GUARANTEE OF RESULTS / PERFORMANCE DISCLAIMER

3.1 No Assurances, Warranties, or Guarantees

To the fullest extent permitted by applicable law, we **expressly disclaim any and all representations, warranties, guarantees, or assurances**, whether express, implied, statutory, or otherwise, regarding any results, outcomes, performance, or success arising from or related to your use of the Website or Services.

Without limitation, we do **not** guarantee or warrant:

- Revenue generation, profitability, or financial performance;
- Business growth, scalability, or market success;
- Advertising or marketing outcomes, including reach, impressions, leads, conversions, engagement, or return on investment (ROI);
- Rankings, visibility, placement, or performance on search engines or third-party platforms;
- Any specific commercial, operational, or strategic result.

Any examples, testimonials, case studies, or illustrative outcomes referenced on the Website are **for informational purposes only** and do not constitute guarantees of future performance.

3.2 Results Depend on Factors Beyond Our Control

You expressly acknowledge that outcomes and performance depend on numerous factors that are **outside our control**, including, without limitation:

- Market conditions, industry dynamics, and consumer behavior;

- Policies, algorithms, technical changes, or enforcement actions of third-party platforms;
- Competitive landscape and third-party actions;
- Your implementation, execution, decision-making, budget allocation, and internal resources;
- External legal, regulatory, technological, or economic developments.

Accordingly, no representation is made that the use of the Website or Services will result in any particular outcome or benefit.

3.3 Assumption of Risk and Responsibility

Your access to and use of the Website and Services, and any reliance on information provided therein, is undertaken **entirely at your own risk**.

You assume full responsibility for:

- All decisions, actions, and omissions taken in reliance on Website content or Services;
- Any losses, damages, or consequences arising therefrom; and
- Ensuring compliance with applicable laws, regulations, and professional obligations relevant to your activities.

We shall have no responsibility or liability for any outcomes resulting from your reliance on the Website or Services, to the maximum extent permitted by law.

4. ACCURACY, COMPLETENESS, AND UPDATES

While we make commercially reasonable efforts to ensure that information made available on the Website is accurate and current at the time of publication, **we**

make no representations or warranties of any kind, whether express or implied, regarding the accuracy, completeness, reliability, suitability, or timeliness of any content, materials, or information provided.

Information on the Website may contain errors, omissions, inaccuracies, or outdated content and is provided on an **“as is” and “as available”** basis. We expressly disclaim any obligation to update, correct, or revise any content, except as required by applicable law.

We reserve the unrestricted right, at any time and without prior notice, to:

- Modify, update, revise, or correct Website content;
- Add, remove, suspend, or discontinue any portion of the Website or Services; and
- Change the availability, scope, or functionality of any content or Services.

You acknowledge and agree that we shall not be liable for any reliance placed on Website content or for any consequences arising from changes, removals, or interruptions to the Website or Services.

5. THIRD-PARTY PLATFORMS, LINKS, AND TOOLS

The Website may reference, integrate, link to, or otherwise make available third-party platforms, tools, services, or technologies, including without limitation analytics, advertising, tracking, communication, or marketing tools (collectively, **“Third-Party Services”**).

We do not own, operate, manage, or control any Third-Party Services and expressly disclaim all responsibility and liability with respect to such services, including without limitation:

- The content, accuracy, availability, functionality, or performance of Third-Party Services;
- The privacy practices, data handling, security measures, or compliance obligations of third parties; and
- Any loss, damage, interruption, or harm arising from or related to your access to or use of Third-Party Services.

Any links to third-party websites or services are provided **solely for convenience and informational purposes** and do not constitute endorsement, sponsorship, affiliation, or approval of such third parties or their content.

Your use of Third-Party Services is entirely at your own risk and subject to the terms, conditions, and policies of the respective third parties.

6. LIMITATION OF LIABILITY

To the **maximum extent permitted by applicable law**, we expressly disclaim and exclude all liability for any loss, injury, claim, demand, cost, expense, liability, or damage of any kind, whether direct or indirect, arising out of or in connection with your access to, use of, inability to use, or reliance upon the Website or Services.

Without limiting the foregoing, **we shall not be liable**, under any legal theory (including contract, tort, negligence, strict liability, or otherwise), for:

- Any indirect, incidental, consequential, special, exemplary, or punitive damages;
- Any loss of profits, revenue, income, business opportunities, anticipated savings, goodwill, or reputation;
- Any loss, corruption, or unavailability of data or content;

- Any damages arising from delays, interruptions, errors, omissions, technical failures, security breaches, or third-party actions.

This limitation of liability applies regardless of whether we were advised of the possibility of such damages and shall survive termination or cessation of use of the Website or Services.

7. COMPLAINTS AND NOTICE

If you experience any issue, concern, complaint, dispute, or dissatisfaction of any nature relating to the Website or Services, you **must provide written notice** to us using our **sole and exclusive official email address**:

info@credium.ca

No other form of communication, including social media messages, verbal communications, third-party platforms, or indirect correspondence, shall constitute valid or effective legal notice.

Upon receipt of a compliant written notice, we shall acknowledge and confirm receipt within a reasonable timeframe. You expressly agree to allow us a minimum of **ten (10) business days**, calculated from the date of confirmed receipt, to investigate the matter and, where reasonably practicable, to address, resolve, or remedy the issue.

To the fullest extent permitted by applicable law, **compliance with this notice and remedy procedure is a strict condition precedent** to the initiation of any claim, demand, proceeding, or other action against us. Failure to comply with this procedure shall constitute a waiver of any related claim, to the extent permitted by law.

8. SEPARATE AGREEMENTS PREVAIL

If you are a client and have entered into a separate written agreement, contract, proposal, statement of work, engagement letter, or similar instrument with us (each, a “**Separate Agreement**”), you expressly acknowledge and agree that:

- Such Separate Agreement reflects the parties’ negotiated and customized contractual arrangement; and
- In the event of any conflict, inconsistency, or discrepancy between the terms of a Separate Agreement and this Disclaimer or any other Website legal terms, **the Separate Agreement shall prevail, govern, and control.**

Nothing in this Disclaimer shall be construed to limit, modify, or override any rights, obligations, remedies, or protections set forth in a valid Separate Agreement.

9. GOVERNING LAW AND JURISDICTION

This Disclaimer, and any dispute, claim, or matter arising out of or relating to it, including its formation, interpretation, performance, or enforcement, shall be governed by and construed exclusively in accordance with the laws of the **Province of Ontario, Canada**, without regard to any conflict-of-law or choice-of-law principles that would result in the application of the laws of any other jurisdiction.

You irrevocably agree that **the courts located in Toronto, Ontario** shall have exclusive jurisdiction over any dispute arising out of or relating to this Disclaimer, and you waive any objection based on venue, forum non conveniens, or similar grounds.

10. LANGUAGE

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

Any translation of this Disclaimer 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

For any inquiries, notices, or communications relating to this Disclaimer or the Website, you may contact us at:

Credium Group Inc.

9131 Keele St, Suite A4

Vaughan, Ontario, Canada L4K 0G7

info@credium.ca

All communications should be submitted in writing using the contact details above.