

Terms & Conditions

Website Terms of Use — GC Fintech

Last updated: 30th July 2026

1. Introduction

These Terms and Conditions (the “**Terms**”) govern your access to and use of this website and any transactions relating to the products and services offered on it (together, the “**Website**”). The Website is owned and operated by GC Fintech (“**GC Fintech**”, “**we**”, “**us**” or “**our**”). “**You**” and “**your**” refer to any person who accesses or uses the Website.

You may also be bound by additional agreements relating to your relationship with us or to any products or services you receive from us (each an “**Additional Agreement**”). If any provision of an Additional Agreement conflicts with these Terms, the Additional Agreement will prevail to the extent of that conflict.

2. Acceptance of these Terms

By registering with, accessing or otherwise using the Website, you agree to be bound by these Terms. Your use of the Website constitutes your acknowledgement and acceptance of these Terms. In some cases we may also ask you to confirm your acceptance expressly. If you do not agree to these Terms, you must not use the Website.

3. Electronic communications

By using the Website or communicating with us electronically, you consent to receiving communications from us electronically, whether through the Website or by email. You agree that all agreements, notices, disclosures and other communications we provide to you electronically satisfy any legal requirement that such communications be in writing.

4. Intellectual property

We or our licensors own and control all copyright and other intellectual property rights in the Website and in all data, information, text, graphics, software and other materials displayed on or accessible through it (the “**Content**”).

4.1 All rights reserved

Unless specific Content states otherwise, no license or other right is granted to you under any copyright, trademark, patent or other intellectual property right. Without our prior written permission, you must not use, copy, reproduce, perform, display, distribute, embed in any electronic medium, alter, reverse engineer, decompile, transfer, download, transmit, monetize, sell, market or otherwise commercialize any Content in any form, except to the extent expressly permitted by mandatory law (such as the right to quote).

5. Third-party websites

The Website may contain hyperlinks or other references to websites operated by third parties. We do not monitor or review the content of those websites, and their inclusion does not imply our

endorsement of them or of any opinions or material they contain. Products or services offered on third-party websites are subject to the terms and conditions of the relevant third party.

We are not responsible for the content or privacy practices of any third-party website. You bear all risks associated with your use of such websites and any related third-party services, and we accept no responsibility for any loss or damage caused, resulting from your disclosure of personal information to third parties.

6. Responsible use

You agree to use the Website only for its intended purposes and in accordance with these Terms, any Additional Agreement, all applicable laws and regulations, and generally accepted online practices and industry guidelines. In particular, you must not:

- (a) use the Website to publish or distribute any material that consists of, or is linked to, malicious software;
- (b) use data collected from the Website for any direct marketing activity;
- (c) conduct any systematic or automated data collection (including scraping, data mining or harvesting) on or in relation to the Website; or
- (d) engage in any activity that causes, or may cause, damage to the Website or that interferes with its performance, availability or accessibility.

7. Unsolicited ideas and submissions

Please do not submit to us any ideas, inventions, works of authorship or other information that you consider to be your own intellectual property unless we have first entered into a written intellectual property or non-disclosure agreement with you. If you make such a submission without a written agreement in place, you grant us a worldwide, irrevocable, non-exclusive, royalty-free licence to use, reproduce, store, adapt, publish, translate and distribute that submission in any existing or future media.

8. Suspension and termination of access

We may, at our sole discretion and at any time, modify, suspend or discontinue, temporarily or permanently, the Website or any service offered on it, or your access to it. We will not be liable to you or any third party for any such modification, suspension or discontinuance, and you will not be entitled to any compensation, even if features, settings or content you have contributed or relied on are permanently lost.

You must not circumvent or bypass, or attempt to circumvent or bypass, any access restriction measures on the Website.

9. Disclaimers and limitation of liability

9.1 No warranties

Nothing in this section limits or excludes any warranty implied by law that it would be unlawful to limit or exclude. Subject to that, the Website and all Content are provided on an “as is” and “as available” basis and may contain inaccuracies or typographical errors. We expressly disclaim all warranties of

any kind, whether express or implied, as to the availability, accuracy or completeness of the Content. In particular, we do not warrant that:

- the Website or the Content will meet your requirements; or
- the Website will be available on an uninterrupted, timely, secure or error-free basis.

9.2 No professional advice

Nothing on the Website constitutes, or is intended to constitute, legal, tax, accounting, financial or investment advice, or an offer, solicitation or recommendation to buy or sell any financial product, security or digital asset. Any Content relating to financial products, markets or digital assets is provided for general information only and does not take into account your objectives, financial situation or needs. You should obtain independent advice from an appropriately qualified professional before making any decision.

9.3 Limitation of liability

The following provisions apply to the maximum extent permitted by applicable law and do not limit or exclude our liability for any matter for which it would be unlawful to limit or exclude liability.

We will not be liable for any direct, indirect, incidental, special or consequential loss or damage (including loss of profits or revenue, loss or corruption of data, software or databases, or loss of or damage to property) incurred by you or any third party arising from your access to or use of the Website.

Except to the extent an Additional Agreement expressly provides otherwise, our total aggregate liability to you for all claims arising out of or relating to the Website, or to any products or services marketed or sold through it, whether in contract, tort (including negligence), equity or otherwise, is limited to the total amount you paid to us for those products or services or for use of the Website.

10. Privacy

To access the Website or our services, you may be required to provide certain information about yourself, including as part of a registration process. You agree that any information you provide will be accurate, complete and kept up to date.

We take your privacy seriously. Our handling of personal information is described in our Privacy Policy which is available on the Website <https://www.gcbfintech.digital>.

11. Legal compliance and export restrictions

Access to the Website from any territory or country where the Content, or the purchase of the products or services offered on the Website, is unlawful is prohibited. You must not use the Website in breach of any applicable export control or sanctions laws and regulations, including those of Canada.

12. Assignment

You may not assign, transfer or sub-contract any of your rights or obligations under these Terms, in whole or in part, to any third party without our prior written consent. Any purported assignment in breach of this section is void.

13. Breach of these Terms

Without prejudice to our other rights under these Terms, if you breach these Terms in any way, we may take any action we consider appropriate, including temporarily or permanently suspending your access to the Website, contacting your internet service provider to request that it block your access, and/or commencing legal proceedings against you.

14. Force majeure

Except for obligations to pay money, no delay, failure or omission by either party in performing any obligation under these Terms will be treated as a breach of these Terms if and for so long as it arises from any cause beyond that party's reasonable control.

15. Indemnity

You agree to indemnify, defend and hold harmless GC Fintech and its officers, employees and agents from and against all claims, liabilities, damages, losses, costs and expenses (including reasonable legal fees) arising out of or relating to your breach of these Terms or of any applicable law, including any infringement of intellectual property or privacy rights. You will promptly reimburse us for any such damages, losses, costs and expenses.

16. Waiver

Any failure or delay by us in enforcing any provision of these Terms or of any Additional Agreement, or in exercising any right to terminate, will not constitute a waiver of that provision or right and will not affect the validity of these Terms or any Additional Agreement, or our right subsequently to enforce each provision.

17. Severability

If any provision of these Terms is found by a court or other competent authority to be invalid or unenforceable under applicable law, that provision will be modified, severed or enforced to the maximum extent permissible so as to give effect to the intent of these Terms, and the remaining provisions will continue in full force and effect.

18. Language

These Terms are written in English and will be interpreted and construed exclusively in English. All notices and correspondence relating to these Terms will be in English.

19. Entire agreement

These Terms, together with our Privacy Policy and Cookie Policy, constitute the entire agreement between you and GC Fintech in relation to your use of the Website, and supersede any prior understanding relating to that subject matter.

20. Changes to these Terms

We may update these Terms from time to time, and you are responsible for reviewing them periodically. The "Last updated" date at the top of these Terms shows when they were last revised.

Changes take effect when they are posted on the Website, and your continued use of the Website after that time constitutes your acceptance of the updated Terms.

21. Governing law and jurisdiction

These Terms are governed by the laws of Canada. Any dispute arising out of or in connection with these Terms will be subject to the exclusive jurisdiction of the courts of Canada, British Columbia.

22. Contact information

The Website is owned and operated by GC Global Finance Ltd. (BC1399791, MSB - M23739966).

If you have any questions about these Terms, please contact us through the contact page on the Website.