#### **Terms and Conditions**

Effective Date: 01/January/2025

### 1. Introduction

Welcome to SNP Consulting. By accessing or using our website, products, and services, you agree to comply with and be bound by these Terms and Conditions. If you disagree, please refrain from using our services.

### 2. Definitions\

- "Company," "we," "our," or "us" refers to SNP Consulting.
- "User," "you," or "your" refers to any person or entity accessing our services.
- "Services" refer to consulting, outsourcing, IT solutions, training, financial management, and other advisory services provided by SNP Consulting.

### 3. Use of Services

- You agree to use our services in compliance with applicable laws and regulations.
- You must provide accurate and complete information when using our services.
- Unauthorized access or attempts to disrupt our services are strictly prohibited.

## 4. Payments and Transactions

- Payments for services must be made as per the agreed terms.
- We use third-party payment processors such as Stripe for secure transactions.
- SNP Consulting is not liable for issues arising from third-party payment providers.

## **5. Intellectual Property**

- All content, trademarks, and intellectual property on our website and services belong to SNP Consulting.
- You may not use, copy, modify, or distribute our content without prior written consent.

### 6. Confidentiality

- Both parties agree to maintain the confidentiality of any sensitive information exchanged during engagements.
- We will take appropriate measures to protect user data as our Privacy Policy outlines.

## 7. User Responsibilities

- Users must ensure that their account credentials are kept secure and not shared with unauthorized individuals.
- Users must comply with ethical standards and refrain from any fraudulent or malicious activities.

Any misuse of our services may result in termination of access.

## 8. Refund and Cancellation Policy

- Refunds are subject to the specific terms outlined in the service agreement.
- Cancellation requests must be submitted in writing and may be subject to applicable fees.
- SNP Consulting reserves the right to deny refunds for services already rendered.

## 9. Force Majeure

• We are not liable for delays or failures in performance due to events beyond our control, including natural disasters, government actions, technical failures, or cyberattacks.

### 10. Dispute Resolution\

- In the event of a dispute, both parties agree to attempt resolution through mediation or arbitration before pursuing legal action.
- Disputes shall be governed by the laws of Ontario, Canada, and resolved in courts located in Ontario.

## 11. Third-Party Services

- SNP Consulting may integrate third-party tools and platforms to enhance services.
- We are not responsible for third-party service failures, data breaches, or inaccuracies.
- Users should review and comply with third-party terms before using their services.

### 12. Limitation of Liability

- SNP Consulting shall not be liable for any direct, indirect, incidental, or consequential damages resulting from the use of our services.
- We do not guarantee uninterrupted or error-free services.

#### 13. Termination

- We reserve the right to suspend or terminate access to our services for violations of these terms.
- You may discontinue using our services at any time, subject to applicable agreements.

### 14. Amendments to Terms

• We may update these Terms and Conditions periodically. Continued use of our services implies acceptance of any changes.

# 15. Governing Law

- These terms are governed by the laws of Ontario, Canada.
- Any disputes arising from these terms shall be subject to the exclusive jurisdiction of the courts in Ontario.

## **16. Contact Information**

If you have any questions regarding these Terms and Conditions, please contact us:

## **SNP Consulting**

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