

Legal Notices

Canadian Payments Association operates under the brand name of Payments Canada. For legal purposes we continue to use Canadian Payments Association (or the Association) in all information related to rules, bylaws and standards. Payments Canada manages and produces an annual payments conference, The SUMMIT.

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Disclaimers

General

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Privacy Statement

Payments Canada is committed to protecting your privacy. This statement explains our practice with respect to your personal information.

This statement addresses:

- Your visit to www.thesummit.ca;
- The information we, Payments Canada, collect from you and the personal information you submit to Payments Canada to access services via our website; How such information is used; and
- When such information may be shared with third parties

This site does not automatically gather information such as your name or e-mail address from you. This type of personal information is only collected if you supply it voluntarily, such as when you contact us by e-mail, register for a conference, or subscribe to a Payments Canada publication, etc.

Payments Canada will use the information you provide about yourself solely for the purpose of responding to your inquiries or communicating with you for other similar purposes (such as sending you a Payments Canada publication, conference information, or providing you with other information that we believe may be of interest to you). Payments Canada does not sell or rent information from this website. With your consent, we

do provide the contact information for conference attendees to exhibitors and sponsors at Payments Canada's conferences, however, you have the option to opt out of such distribution on a go forward basis at anytime by notifying Payments Canada in writing at the email address below. Information shared with sponsors and exhibitors is then governed by their Privacy Policy.

Payments Canada employs software programs to monitor network traffic to compile data on the number of visits to this site and to identify unauthorized attempts to upload or change information, or otherwise cause damage. This software receives and records the Internet Protocol (IP) address of the computer that has contacted our web site; however, Payments Canada makes no attempt to link these addresses with the identity of the individuals visiting its site unless an attempt to damage the site has been detected.

Payments Canada also uses Google Analytics, a service that makes use of a "cookie" that collects anonymous traffic data, to obtain metrics on website traffic and the number of page views. Payments Canada is collecting this information in order to improve our online presence and the usefulness of our website, and will make no attempt to track or collect personally identifiable information of those visiting.

Note: Should you wish to view Payments Canada's site with cookies disabled, you may do so without any significant impact on your browsing experience. Please consult your browser's Help Menu for instructions on setting your browser to detect and reject cookies.

Your personal information will not be used for any purpose other than as stated herein, unless you consent to such other purpose (in which case we will inform you, before you give your consent, of the specific purpose for which the information will be used). If we reasonably believe the disclosure of your information is necessary to provide services to you, including but not limited to where such disclosure is required by law, we may disclose it to a third party but only to the extent necessary.

Payments Canada engages other people to perform certain activities on our behalf, like processing credit card payments and delivering packages. Those people have access to your information to the extent necessary to do their jobs but may not use it for other purposes. When we use other people to market or advertise on behalf of Payments Canada, we require that those companies protect any of your information that we provide to them.

Payments Canada reserves the right to change this policy at any time. You will not receive prior notice of any changes. Amendments will be effective once posted on this website. Your continued use of this website will be deemed your acceptance of any such changes.

Registration, Payment, Fee, Refund and Exchange Policy

Limitations on Use: By registering, you agree not to share, transfer, sell or trade your badge. If you violate this policy, Payments Canada may cancel your attendance and retain any payments.

Badge Issuance: Once you have received your badge on site, it cannot be changed, substituted or reissued to a different person.

Attendee Badge Usage: Attendee badges must be worn at all times in Event areas.

You may choose to share your contact details with sponsors you interact with on-site by allowing such sponsors to scan your badge. These contact details may be used by said sponsors to follow up on such interactions. Use of this contact data by sponsors is governed by each sponsor's Privacy Policy.

Photography, Recording, and Videotaping: You may not record audio or video of sessions at the Event. Payments Canada allows cameras on the show floor. You may take pictures within the show for purposes of company or annual reports, company media pieces, marketing materials, etc.

Denial of Admission: Payments Canada reserves the right to deny admission to anyone for any reason.

Payment: Applicable fees are due upon registration. If payment is insufficient or declined for any reason, Payments Canada may refuse to admit you and shall have no resulting liability.

Taxes: Fees may be subject to sales tax, value added tax, or other taxes and duties, which, if applicable, will be charged to you in addition to the fees.

Attendee Fees are Nonrefundable: Payments Canada does not refund fees. Payments Canada will not charge fees to carry over registrations or fees to subsequent events.

No Retroactive Fees Adjustments: Once you have registered, your fees will not be adjusted downward based on any sponsorship, discount or any other reason.

Discount and Special Rates: All determinations of special rates are in the sole discretion of Payments Canada. Even if you meet the definition and requirements of a special rate, Payments Canada reserves the right to not provide you any special rate. Only one discount code can be used on any one ticket unless otherwise stated.

Discount Codes On-site: No discount codes will be honoured for on-site registration.

Discount and Special Rate Disqualification: If you register using a discount or special rate that is not applicable to you, you hereby give Payments Canada the right to adjust the registration fee upon notice that Payments Canada does not agree with your selection and use of the special rate. In such circumstances, the amount originally paid will be subtracted from the price of a full conference pass (including all applicable taxes and fees) to determine the balance due by you prior to

being granted admission. Any amount initially paid by you will remain nonrefundable.

No Subsequent Speaker Refunds: Paid attendees that later join as speakers are not entitled to a refund of attendee fees paid.

Additional Speaker Fees: Session hosts are responsible for any costs associated with speakers they have invited to their session if not otherwise explicitly stated by Payments Canada.

No Conversion to Sponsor Pass: Registered attendees cannot convert their passes to complimentary sponsor passes.

Visa Requirements: It is solely your responsibility to comply with any government visa requirements and failure to do so does not constitute a basis for a refund.

The Event is provided on an "as-is" basis. Payments Canada does not accept any responsibility or liability for reliance by you or any person on any aspect of the Event or any information provided at the Event.

Photo and Video Disclaimer

Use of Likeness: By attending the Event you grant Payments Canada the right at the Event to record, film, photograph, or capture your likeness in any media and to distribute, broadcast, use, or otherwise disseminate, in perpetuity, such media without any further approval from or any payment to you.

Intellectual Property

All intellectual property rights in and to the Event, the Event content, and all materials distributed at or in connection with the Event are owned by Payments Canada or the Event sponsors or speakers at the Event. You may not use or reproduce or allow anyone to use or reproduce any trademarks (including without limitation "Payments Canada" or "The Payments Canada SUMMIT") or other trade names appearing at the

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For the avoidance of doubt, nothing in this Agreement shall be deemed to vest in you any legal or beneficial right in or to any trademarks or other intellectual property rights owned or used under license by Payments Canada; nor does this Agreement grant to you any right or license to any other intellectual property rights of Payments Canada, all of which shall at all times remain the exclusive property of Payments Canada.

Speaker Release

I acknowledge that Payments Canada will be recording all presentations at The Payments Canada SUMMIT (“The SUMMIT”) and that Payments Canada may make such presentations publically available after or contemporaneously with The SUMMIT.

In consideration of the platform provided to me, I grant Payments Canada the right to record, stream, film and photograph my presentation at the SUMMIT and to distribute, broadcast, edit or otherwise disseminate it without further approval from me, in whole or in part, throughout the world, in perpetuity, for educational purposes including on Payments Canada’s websites, social media feeds, or otherwise. This grant to Payments Canada includes the right to use the presentation alone or together with supporting information such as my name, photo, and biographical data and all or any portion of any materials accompanying my presentation. I understand that my presentation and supporting materials will be attributed to me and that I will continue to own the ideas and concepts presented and may present them elsewhere without restriction.

I hereby acknowledge that:

I will submit a headshot photo of myself and a brief biography (100 words maximum) to jorlando@payments.ca as soon as possible.

I will comply with the timelines for content development and submission (and the submission of any support materials) as communicated by Payments Canada.

Payments Canada has full discretion over session timing, duration, participants, and other content curation unless otherwise explicitly stated.

I understand my session may be subject to change without notice.

I affirm that I have the full power and capacity to grant these rights and releases. I have all required rights to the presentation and supporting materials or will otherwise advise Payments Canada in writing. The use of the presentation or any supporting materials will not violate the rights of any third party. If a third party claims that the use of the presentation or any supporting materials violates its rights, I agree to cooperate with Payments Canada to defend or otherwise respond to such claim.

Questions regarding these statements can be directed to:
info@payments.ca

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<https://www.payments.ca/legal-notices>