### **Terms and Conditions**

Last Updated: January 1, 2024

Welcome to BoojaHub, a community platform provided by Remutate Inc., located in Ontario, Canada. By using BoojaHub, you agree to these Terms and Conditions.

## Acceptance of Terms

- Age Requirement for Users:
  - Minimum Age for Use: To be eligible to create an account and use BoojaHub, you must be at least 18 years old. This age requirement ensures compliance with legal standards and the mature nature of the content and interactions on the platform.
  - Verification of Age: BoojaHub reserves the right to request proof of age to verify compliance with this requirement.
- Amendments to Terms:
  - Right to Modify Terms: Remutate Inc. reserves the right to modify, alter, or update these Terms and Conditions at any time. Such modifications are part of our commitment to providing a dynamic and legally compliant service.
  - Notification of Changes: We aim to notify our users of any significant changes to these terms in a timely manner through email notifications or announcements on the platform.
  - Encouragement to Review Terms: We encourage users to regularly review the Terms and Conditions to stay informed about their rights and responsibilities.
  - Acceptance Through Continued Use: Your continued use of BoojaHub following any changes to these terms signifies your acceptance of the revised terms. If you disagree with the changes, you have the right to discontinue the use of BoojaHub.

#### **User-Generated Content**

- User-Generated Content:
  - Users retain copyright over their user-generated content. However, by posting content on BoojaHub, users grant Remutate Inc. a royalty-free, perpetual, irrevocable, non-exclusive right and license to use, reproduce, modify, distribute, and display such content on its platform and in marketing materials.
- Adherence to Canadian Law:
  - User Responsibility: Users are responsible for ensuring that all content they generate and post on BoojaHub adheres to the laws and regulations of Canada.

 Legal Compliance: User-generated content must not violate any Canadian laws, including but not limited to laws regarding copyright, hate speech, defamation, and privacy.

#### Monitoring and Enforcement

- Platform Oversight: Remutate Inc. reserves the right, but not the obligation, to monitor user-generated content to ensure compliance with Canadian laws.
- Removal of Illegal Content: Should any user-generated content be found or reported to be in violation of Canadian law, Remutate Inc. will take appropriate action, which may include removing the content and/or reporting it to the relevant authorities.

#### User Liability:

- Sole Responsibility: Users are solely responsible for any legal repercussions
  of the content they post. In no event shall Remutate Inc. or BoojaHub be held
  liable for any content posted by users that violates Canadian law.
- Indemnification: Users agree to indemnify and hold harmless Remutate Inc. and its affiliates, officers, directors, employees, and agents from any claim, demand, loss, liability, or expense arising out of their violation of Canadian law with respect to user-generated content.

#### Cooperation with Law Enforcement

 Reporting to Authorities: Remutate Inc. will cooperate with law enforcement authorities in the investigation of any suspected or alleged illegal activity on BoojaHub and will respond to lawful requests for information from such authorities in accordance with Canadian law.

#### Account Registration and Use

- Signup and Login Process:
  - Mandatory Information: To sign up, users must provide a valid email address and create a secure password.
  - Alternative Login Options: In addition to email credentials, users have the option to sign in using their Facebook or Google accounts for added convenience.
  - Account Security: Users are responsible for maintaining the confidentiality of their account information and password.
- User Profile Creation and Management:
  - Profile Components: Upon registration, users can create a personal profile that includes a nickname, profile picture, and a brief bio.
  - Editability: Users have the flexibility to edit and update their profile information at any time to keep it current.
  - Appropriate Content: All profile content, including images and text, must adhere to BoojaHub's content guidelines, ensuring it is appropriate and respectful.

#### Content and Conduct Responsibilities:

- User Accountability: Users are solely responsible for all content they post and their conduct on the platform.
- Prohibited Content: BoojaHub prohibits the posting of illegal, harmful, or offensive content. This includes, but is not limited to, content that is defamatory, obscene, threatening, or infringes on intellectual property rights.

 Enforcement and Compliance: Remutate Inc. reserves the right to review, edit, or remove content that violates these guidelines and to take appropriate action against offending users, which may include suspension or termination of the account.

#### Content Interaction

#### Posts:

- Creation and Editing: Users have the ability to create posts using the rich-text editor provided by BoojaHub, allowing for a variety of formatting options to enhance readability and engagement.
- Viewing and Saving: Users can view all their posts and have the option to save drafts or completed posts for future reference.
- Editing and Deletion: Users retain full control over their posts, with the ability to edit or delete them at any time. This ensures that users can manage their content as they see fit.
- Content Standards: All posts must comply with BoojaHub's content guidelines. Posts should not contain illegal, harmful, or offensive material and should respect the community and individual rights.

#### Replies and Feedback

- Engaging with Posts: Users can engage with others' posts by providing replies, fostering a dynamic and interactive community environment.
- Feedback Mechanism: Users can give feedback on posts by using the "thumbs up" or "thumbs down" options. This feedback system is designed to promote quality content and respectful interactions.
- Constructive Replies: Replies should be constructive and relevant to the original post. BoojaHub encourages a positive and respectful dialogue among users.
- Moderation of Interactions: Remutate Inc. reserves the right to monitor and, if necessary, intervene in interactions to ensure adherence to the platform's standards and policies.

# Intellectual Property Rights

Users acknowledge that all intellectual property rights in the BoojaHub platform, its content, and all underlying technology and all data, including trademarks and logos, are owned by Remutate Inc., its affiliates, or their respective licensors. Users are granted a limited, non-exclusive, non-transferable right to access and use BoojaHub in accordance with these Terms. Any use of BoojaHub not expressly permitted by these Terms is a breach of these Terms and can result in immediate termination of your account. Users must not infringe upon, misappropriate, or violate the intellectual property rights of Remutate Inc. or others, including copyrights, trademarks, patents, trade secrets, or other proprietary rights.

#### Disclaimer of Third-Party Links and Content

The BoojaHub platform may contain links to third-party websites or resources and may also include third-party content that we do not control, maintain, or endorse. Accessing those third-party sites requires leaving BoojaHub, and we are not responsible for the contents, operation, or security of these sites. You access and use these third-party sites and content at your own risk. Remutate Inc. disclaims all liability relating to your use of such third-party sites and content.

# Auto-Affiliate System

- Automated Link Insertion: BoojaHub utilizes advanced AI technology to automatically apply affiliate links in user posts where relevant. This feature is designed to streamline the process of link incorporation, enhancing the potential for revenue generation.
- User Acknowledgement: By using BoojaHub, users acknowledge and agree that
  affiliate links may be automatically added to their posts. These links are selected and
  managed by BoojaHub's AI, without user input or control.
- Compliance and Ethical Standards: All affiliate links inserted by Al adhere to BoojaHub's strict ethical standards and comply with relevant advertising and commercial regulations.

#### **Tagging System**

- User-Driven Tagging: Users are encouraged to add tags to their posts to improve discoverability and categorization within the BoojaHub community.
- Al Assistance in Tagging: To assist users, BoojaHub's Al may suggest or automatically add tags based on the content of the posts. This facilitates better organization and relevance of content.

#### Booja Points System

- Earning and Losing Points:
  - Accrual Method: Points, known as "Boojas," are accumulated based on user activities such as posting, replying, rating posts, and through administrative interventions.
  - No Guaranteed Value: Boojas are a means to encourage community engagement and are not tied to a guaranteed value.
- No Monetary Value and Company Discretion:
  - Zero Monetary Value: Boojas hold no inherent monetary value.
  - Discretionary Conversion Rate: The conversion of Boojas to Canadian dollars, if offered, is entirely at the discretion of Remutate Inc. This rate may be adjusted, suspended, or terminated at any time without notice.
  - Right to Reset: Remutate Inc. reserves the right to reset Boojas to zero or adjust the points balance in any user account at its sole discretion, as part of operational management or policy changes.

- Conversion and Payout:
  - Conditional Conversion: Users may have the option to convert Boojas into dollars, subject to the prevailing conversion rate determined by Remutate Inc.
  - Budget Controls: All conversions and payouts are subject to budgetary limitations set by Remutate Inc. and may vary over time.
  - No Obligation: Remutate Inc. is under no obligation to offer a conversion or payout option and may cease such offerings at its discretion.
- Transaction History:
  - Access to History: Users can access their transaction history to track their Booja Points accrual and usage.
  - Record Keeping: This history serves as a record of interactions and engagements on BoojaHub but does not imply any monetary or legal claim.

### Advertising and Monetization

 Affiliate Commission: BoojaHub earns commission from affiliate links included in user posts. Al will apply/remove affiliate links in posts.

#### Platform Control and Termination Rights

 Platform Control: Remutate Inc. reserves the right to terminate a user's access to BoojaHub at any time and has full control over the platform, including its features and functionalities.

#### Al-Driven Insights and Tips

- Al Insights: Al will provide insights related to spending and savings.
- Tips Section: Tips based on these insights will be available.

# Reporting

- Notifications: Users will receive notifications for various interactions and can opt to receive email notifications.
- Reporting: Users can report inappropriate posts or user behaviour.

#### Indemnification

- Agreement to Indemnify: You agree to indemnify, defend, and hold harmless
  Remutate Inc. and its affiliates, officers, directors, employees, agents, licensors, and
  suppliers (collectively, the "Indemnified Parties") from: All losses, expenses,
  damages, costs, including reasonable attorneys' fees.
- Reasons for Indemnification: This indemnification applies to any violations of these Terms and Conditions or any related activity, including but not limited to: violations directly by you, negligent or wrongful conduct by you or any other person using BoojaHub via your account.

- Duration of Obligation: This indemnification obligation remains effective even after: termination of your account, cessation of your use of BoojaHub.
- Defense and Control: Remutate Inc. reserves the right to assume exclusive defense and control over any matter subject to indemnification by you. In such cases, you must cooperate with Remutate Inc. in any defense strategies.

#### No Warranty

- "As Is" Basis: BoojaHub is provided on an "as is" and "as available" basis.
- Disclaimer of Warranties: Remutate Inc. expressly disclaims all warranties of any kind, whether express or implied, including, but not limited to, implied warranties of merchantability, fitness for a particular purpose, and non-infringement.
- No Guarantee of Accuracy: Remutate Inc. does not guarantee the accuracy, reliability, or completeness of any information provided on BoojaHub.
- No Guarantee of Uninterrupted Service: Remutate Inc. does not guarantee that BoojaHub will be uninterrupted, timely, secure, or error-free.

### Limitation of Liability

- Exclusion of Certain Damages: Remutate Inc. shall not be liable for any indirect, incidental, special, consequential, or punitive damages, including but not limited to, damages for loss of profits, goodwill, use, data, or other intangible losses.
- Limitation on Direct Damages: In jurisdictions that do not allow the exclusion of certain warranties or the limitation or exclusion of liability for incidental or consequential damages, Remutate Inc.'s liability shall be limited to the maximum extent permitted by law.
- User Responsibility: Users assume all responsibility for any risks associated with their use of BoojaHub.
- Applicability: These limitations apply to any theory of liability, whether based in contract, tort, negligence, strict liability, or otherwise, and even if Remutate Inc. has been advised of the possibility of such damages.

### Geographic Restrictions

- Availability: BoojaHub is designed for and intended solely for individuals residing in Canada.
- Compliance with Local Laws: Users are responsible for ensuring that their use of BoojaHub complies with all local laws and regulations within Canada.
- Remutate Inc. reserves the right to limit, modify, or discontinue any aspect of its platform in specific geographic areas within Canada at its sole discretion.

#### Severability

• If any provision of these Terms and Conditions is determined to be unlawful, void, or for any reason unenforceable, then that provision shall be deemed severable from these Terms and Conditions and shall not affect the validity and enforceability of any remaining provisions. In such instances, the invalid or unenforceable provision shall be modified to the minimum extent necessary to make it valid and enforceable while preserving its intent as closely as possible. The remaining provisions of these Terms and Conditions will remain in full force and effect.

# Governing Law

• Jurisdiction: These Terms are governed by the laws of Ontario, Canada.

#### **Contact Information**

• Support: For questions or concerns, please contact us at <a href="mailto:contact@boojahub.com">contact@boojahub.com</a>.