

REFUND POLICY & MASTER SERVICE AGREEMENT (MSA)

Effective Date: August 26, 2025

Parties: This Master Service Agreement ("Agreement") is entered into by and between:

Paytience Indicators Inc., a private corporation incorporated in Alberta, Canada ("Provider", "we", "us", or "our"), and

The individual or entity purchasing Services ("Customer", "you", or "your").

1. Services Provided

1.1 Upon purchase, you are granted access to:

- Two (2) premium indicators on the TradingView platform; and
- All content, tools, apps, and resources available within our WHOP platform ("WHOP Access").

1.2 The Service is automatically fulfilled and complete once payment is processed. Each customer is redirected into WHOP where they may connect their TradingView account and access the Indicators and WHOP content.

2. Service Completion

2.1 The Service is considered fully delivered and complete upon purchase.

2.2 Any further use or setup within WHOP or TradingView is the responsibility of the Customer and does not extend or alter the completion of the Service.

3. Fees & Refunds

3.1 Fees are due at the time of purchase.

3.2 Because Services are delivered instantly upon purchase, refunds are not required under any circumstances.

3.3 Refunds may be granted solely at our discretion, but we are under no obligation to approve them.

4. Customer Obligations

4.1 You are responsible for:

- Providing accurate account details to connect your TradingView and WHOP accounts;
- Maintaining valid TradingView and WHOP accounts in good standing.

4.2 Failure to provide accurate details or maintain your accounts may result in loss of access, which will not be considered a failure by the Provider to deliver Services.

5. Intellectual Property

5.1 All intellectual property rights in and to the Indicators, WHOP content, and related materials remain the exclusive property of Paytience Indicators Inc.

5.2 You are granted a limited, non-exclusive, non-transferable license to access and use the Indicators and WHOP content for your personal or professional use.

5.3 You may not resell, sublicense, copy, modify, distribute, reverse engineer, or otherwise attempt to replicate our Services.

6. Disclaimers

6.1 All Indicators and WHOP content are provided for educational and informational purposes only.

6.2 Nothing provided constitutes financial, investment, legal, or tax advice. Trading involves risk, and you assume full responsibility for your own decisions.

7. Limitation of Liability

7.1 To the fullest extent permitted by law, Paytience Indicators Inc. shall not be liable for any direct, indirect, incidental, or consequential damages arising out of your use or inability to use the Services.

7.2 Our maximum liability under this Agreement shall not exceed the amount you paid for the Services.

8. Indemnification

You agree to indemnify and hold harmless Paytience Indicators Inc., its directors, officers, employees, affiliates, and contractors from any claims, damages, or expenses (including legal fees) arising out of your use of the Services or violation of this Agreement.

9. Governing Law

This Agreement shall be governed by and construed under the laws of the Province of Alberta and the federal laws of Canada. Any disputes shall be resolved exclusively in the courts of Alberta, Canada.

10. Entire Agreement

This Agreement constitutes the entire agreement between the parties with respect to the Services and supersedes all prior discussions or understandings.

11. Contact Information

Questions about this Agreement should be sent to:

Paytience Indicators Inc.

Email: admin@paytience.io

Alberta, Canada

Customer Acknowledgement

By purchasing access to our Services, you confirm that you have read, understood, and agree to this Master Service Agreement.