

Terms of Use and Privacy Policy

Capitalight, Capitalight Research Inc.; formerly known as Murenbeeld&Co, and affiliates (collectively, "**Capitalight**" or "**we**") agree to maintain the privacy, security and accuracy of the Personal Information (as hereinafter defined) in accordance with applicable laws and the terms of this Privacy Policy.

For the purposes of this Privacy Policy, "**Personal Information**" means information that can identify an individual directly or through other reasonably available means. Personal Information does not include business contact information that is used for the purpose of communicating or facilitating communication with an individual in relation to their employment, business, or profession. Notwithstanding anything to the contrary herein, the meaning of Personal Information shall be interpreted in a manner that conforms with the minimum requirements of applicable privacy legislation.

1. General

- a. Although you are not required to register to access our Sites, you may be asked to provide us with personal information when you visit certain sections of our Sites. Your use of our Sites signifies your acknowledgement and consent to our Terms of Use and Privacy Policy. If you do not agree with these, please do not continue to use our Sites. Your continued use of the Sites signifies your acceptance of these terms and any changes in effect at the time of use.

2. Privacy Policy

a. What Data is Collected

- i. The types of Personal Information that we may collect from time to time may include your name, address, telephone number, e-mail address, contact details, financial, credit or billing information, demographic details, and other personally identifiable information.

b. How Data is Collected

- i. Personal Information may be collected through your voluntary disclosure, use of our service, apps, or websites, purchase of our products, subscription to our publications, completion of registration or subscription forms, by means of surveys. If you provide Personal Information about another person to us, we assume you have obtained the valid consent of such individual to enable us to collect, use or disclose such information in accordance with this Privacy Policy.

c. Usage of Data

i. We collect, use and/or disclose your Personal Information for purposes reasonably connected to why you've provided it to us, as well as for purposes otherwise permitted or required by law. Some examples of purposes for which we use personal information include the following:

1. to create and maintain client accounts;
2. to provide the product, service or information you requested;
3. to communicate with you regarding the products and services you requested and to respond to your requests and inquiries;
4. to process payments and collect unpaid accounts;
5. to detect and protect against error, fraud, theft and other illegal activity;
6. to better understand your needs and preferences and to improve our products and services;
7. to engage in business transactions;
8. to provide information to our employees, and contractors to allow them to perform services on our behalf;
9. to organize and administer contests and/or surveys;
10. to inform you of special offers and promotions;
11. to comply generally with applicable laws and all other applicable regulatory requirements; and/or
12. for any other purpose for which you otherwise give your consent, including as otherwise provided in this Privacy Policy

d. Changes to this Privacy Policy

i. Capitalight reserves the right to modify this Privacy Policy at any time. Any such changes will be posted on Capitalight's website(s) and will take effect immediately upon posting. We will take reasonable measures to advise affected individuals of any material changes, if necessary. You may obtain an up-to-date copy of this Privacy Policy at any time by visiting our website or contacting us at karen@capitalightresearch.com

3. Limitation of Liability

a. CAPITALIGHT WILL NOT BE LIABLE FOR ANY DAMAGES, EITHER DIRECT OR INDIRECT, INCIDENTAL, SPECIAL OR CONSEQUENTIAL, FOR USE OF OR INABILITY TO USE MATERIAL, PRODUCTS OR SERVICES OF ANY KIND, DELAY OF OR PARTIAL DELIVERY, TERMINATION OF RIGHTS OR LOSS OF PROFITS, DATA, BUSINESS OR GOODWILL, WHETHER ON A CONTRACTUAL OR EXTRACONTRACTUAL BASIS, OR TO PROVIDE INDEMNIFICATION OR ANY OTHER REMEDY TO YOU OR ANY THIRD PARTY. Your sole and exclusive remedy is to discontinue using and accessing this website. To the extent that the jurisdiction to which you are subject does not allow any part of such limitation, such part does not apply.

4. Governing Law

- a. This Privacy Policy and all related matters shall be interpreted and construed in accordance with the laws of the Province of Ontario and the applicable federal laws of Canada.

5. Jurisdiction

- a. This website is controlled and operated by Capitalight from Toronto, Ontario. Capitalight makes no representation that materials on the website are appropriate or available for use in other locations. Those who choose to access this website from other locations do so on their own initiative and are responsible for compliance with local laws, if and to the extent local laws are applicable.

6. Cookies

- a. A cookie is a piece of data, typically encoded information about how and when you use a site and that a Web server creates when you visit a website. This data is placed on your computer hard drive in the form of a small text file.
- b. There are two types of cookies: session cookies and persistent cookies. Session cookies are used only for the length of time you stay on the website. When you leave the site, they expire and are no longer active. Persistent cookies are more permanent and can be re-read when you return to the site that placed them on your computer.
- c. The Capitalight website uses cookies to enable us to better serve you. You may need to enable cookies for this section of the website to function correctly. Capitalight does not use cookies to track any personal information about you, nor to collect any third-party marketing data.
- d. We do not and will not use cookies to retrieve data from your hard drive or to obtain your e-mail address or other personal information.
- e. You may choose not to accept cookies by setting your browser options to inform you when cookies are being sent. Alternately, you can set these options to deny cookies altogether. Please note, however, that by not accepting cookies you may limit the functionality that we can provide to you when you visit our site.

7. Accuracy of Information

- a. While Capitalight tries to update the information or materials on this website as often as possible, no assurance is given that information or material on this website is up-to-date, accurate, error-free or complete.
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8. Securities Disclaimer

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9. Changes to Terms

- a. Capitalight may modify, alter or otherwise update the terms applicable to this website from time to time without notice, and you agree to be bound by such terms as are in effect at the time at which you access Capitalight website.

Effective date February 12, 2021