

TERMS OF SERVICE & ONLINE COURSE ENROLLMENT AGREEMENT

Canada & United States Edition

Effective date: September 01, 2025

IMPORTANT — PLEASE READ BEFORE PURCHASING

By clicking “Pay,” “Enroll,” “Register,” “Continue,” or a similar button, or by accessing a Program after purchase, you enter into a binding agreement with OS Strategy Ltd. These Terms contain strict rules protecting course content. Unauthorized downloading, automated extraction, account sharing, sale, uploading, group-buy distribution, or other redistribution may result in account termination, contractual liquidated damages, injunctive relief, actual damages and, where applicable, statutory copyright damages. For U.S. copyright claims, statutory damages may reach US\$150,000 per infringed work where willful infringement is proven and statutory eligibility requirements are satisfied. Mandatory consumer rights that cannot lawfully be waived remain in effect.

Company Information

Legal Business Name	OS Strategy Ltd.
Business Incorporation Number	733205900
Registry ID	2024240059
Business Address	27 Sunrise Crescent SE, Calgary, Alberta T2X 3A1, Canada
Website	https://en.onstudy.org/
Customer Support	Email: info@onstudy.org Phone: +1 408 210 5489

These Terms are written for online consumer sales in Canada and the United States. Mandatory consumer-protection, privacy, language, accessibility, payment, and cancellation rights that cannot lawfully be waived remain in force and prevail over any inconsistent term.

1. Agreement and Acceptance

1.1 These Terms of Service and Online Course Enrollment Agreement (the “Terms”) govern purchases from and use of OnStudy programs, courses, workshops, webinars, digital materials, learning platforms, communities, and related support services provided by OS Strategy Ltd. (“OnStudy,” “Company,” “we,” “us,” or “our”) through <https://en.onstudy.org/> and related platforms.

1.2 You (“Student,” “you,” or “your”) accept these Terms by affirmatively clicking a purchase, enrollment, registration, or acceptance button presented with a link to these Terms, completing payment, or, where permitted by law, accessing the Program after being provided the Terms. We intend electronic acceptance to have the same effect as a written signature to the fullest extent permitted by applicable law.

1.3 Immediately before checkout, OnStudy will present the material transaction terms in a clear and retainable form, including the Program description, total price and currency, taxes or other charges collected by OnStudy, payment terms, start or access date, access period, cancellation/refund terms, material technical requirements or geographic restrictions, and these Terms. You will be given a reasonable opportunity to correct input errors and expressly accept or decline the transaction before payment.

1.4 After purchase, OnStudy will provide or make available a retainable electronic copy of the agreement and transaction details, including these Terms and the applicable Program/checkout terms, to the email address associated with the order or through a downloadable record. For Alberta internet sales, this will be done within the period required by applicable law, and OnStudy intends to provide it promptly after purchase.

1.5 If a mandatory consumer-protection law gives you rights that cannot be waived, those rights prevail over any inconsistent provision in these Terms.

2. Eligibility and Program Status

2.1 You must be at least 18 years old and legally capable of entering into a contract, unless we expressly approve enrollment by a minor with verifiable parent or guardian consent.

2.2 Unless a specific Program page expressly states otherwise, OnStudy Programs are private, non-degree, non-credit continuing-education or professional-development products. They are not represented as degrees, government-recognized diplomas, university credit, professional licensure, or regulated professional certification in Canada or the United States. Any certificate issued by OnStudy confirms participation or completion only, unless a specific Program page expressly states a different legally valid status.

2.3 Program descriptions, curriculum outlines, access periods, support features, instructor participation, and delivery methods are stated on the applicable Program page and form part of your transaction information.

3. Definitions

Program: the specific online course, cohort, workshop, webinar, membership, or educational package purchased by the Student.

Platform: the websites, learning-management systems, video hosts, chat systems, communities, databases, and other digital services used to deliver a Program.

Course Item: each separately identifiable digital element of a Program, including an individual video lesson, audio recording, webinar recording, document, presentation, workbook, template, checklist, assignment, image, file, or other distinct item. Technical streaming segments that together constitute one video or audio file are treated as one Course Item.

Extraction Incident: one act or a connected series of acts, linked by a common purpose, tool, program, script, downloader, parser, browser extension, device, session, or continuous request pattern, used to obtain, download, save, copy, record, or reproduce one or more Course Items outside the functionality expressly authorized by OnStudy.

Automated Extraction: obtaining Course Items through bots, scripts, parsers, downloaders, browser extensions, developer tools, direct media URLs, stream-capture tools, automated requests, or similar technical means not provided by OnStudy for ordinary course use.

Mass Extraction: unauthorized extraction of 10 or more Course Items within 24 hours, or 50% or more of the Course Items in a Program, whichever threshold is reached first. Automated Extraction may constitute a violation regardless of quantity.

Access Sharing: providing another person with login credentials, one-time codes, invitation links, cookies, session tokens, remote access, or any other means allowing that person to use the Student's account or view restricted Course Items as the Student.

Distribution Event: a separate sale, resale, publication, upload, transfer, posting, file-share, cloud-share, torrent distribution, group-buy or "course sharing" distribution, or other provision of Course Items to a third party or on a distinct information resource.

4. Prices, Currency, Taxes, and Payment

4.1 The price, currency, taxes, payment schedule, and any additional charges will be disclosed at or before checkout. Unless otherwise stated, purchases from the Canadian entity are charged in Canadian dollars (CAD/C\$). If another currency is displayed at checkout, the displayed transaction currency controls.

4.2 You authorize OnStudy and its payment processors to charge the payment method you select for the amounts disclosed at checkout. Financing, installment, “buy now pay later,” or third-party credit arrangements may be governed by separate agreements with the relevant provider.

4.3 You are responsible for taxes, duties, bank charges, foreign-exchange charges, and similar amounts that are lawfully imposed on your transaction and disclosed or otherwise payable under applicable law.

4.4 Payment processing may be performed by third-party payment providers under their own terms and privacy practices. OnStudy does not intentionally store full payment-card numbers unless expressly disclosed and handled in accordance with applicable payment-security requirements.

4.6 Taxes. GST/HST, provincial sales taxes, U.S. sales or use taxes, and similar transaction taxes will be charged only where OnStudy is required or entitled to collect them and will be shown at or before checkout when required by law. Students remain responsible for taxes imposed directly on them that OnStudy is not required to collect.

4.5 No Negative-Option Enrollment. A one-time Program purchase will not automatically become a recurring subscription. If OnStudy offers an automatically renewing or recurring plan, the renewal amount, billing frequency, renewal terms, and cancellation method must be clearly disclosed before billing information is submitted, and the Student must provide separate express consent to the recurring feature. Cancellation of recurring billing will be made available through a reasonably simple method as required by applicable law.

5. Delivery and Access

5.1 Digital access will begin on the commencement date, activation date, or delivery schedule disclosed for the Program. Access may be immediate, cohort-based, staged, or released according to a learning schedule.

5.2 You are responsible for maintaining compatible hardware, software, internet access, and accurate contact information.

5.3 We may make reasonable updates to instructors, curriculum order, technical platforms, or supporting materials where the Program’s overall educational purpose and material value are preserved, subject to applicable consumer law.

6. Cancellation and Refund Policy

6.1 Mandatory Rights Control. Nothing in these Terms removes or limits any statutory cancellation, rescission, refund, chargeback, delivery, or other consumer right that applicable law makes non-waivable. If a province, territory, state, or federal law gives you a more favourable right than these Terms, that law controls.

6.2 Voluntary Refund Window. Unless the applicable Program page offers a more favourable policy, OnStudy provides a voluntary 7-calendar-day cancellation period after purchase. The voluntary policy does not limit any longer or different statutory cancellation right. Where a Student has expressly requested immediate performance and substantial digital content or live services have already been supplied, any deduction or refusal under the voluntary policy will be made only to the extent clearly disclosed before purchase and permitted by applicable law.

6.3 After the voluntary refund window, refunds are not automatic merely because a Student changes their mind, stops participating, does not log in, or does not achieve a desired result. Any refund, credit, or

cancellation will be determined by the Program-specific terms and applicable mandatory law. Nothing in this Section authorizes OnStudy to keep amounts that applicable law requires to be refunded.

6.4 Cancellation and refund requests may be sent to info@onstudy.org or made by any other method OnStudy provides at checkout or that applicable law requires. OnStudy will not require a paper letter where electronic cancellation is legally sufficient.

6.5 Approved refunds will be returned through the original payment route where reasonably practicable and within the period required by applicable law. A third-party lender, installment provider, or card issuer may control posting times or separate financing adjustments.

7. Limited Licence and Intellectual Property

7.1 Program content, including Course Items, curricula, recordings, text, graphics, presentations, workbooks, templates, databases, branding, and platform content, is owned by OS Strategy Ltd., its licensors, instructors, or other rights holders as applicable and is protected by copyright, trademark, database, contract, and other laws.

7.2 Subject to payment and compliance with these Terms, OnStudy grants you a limited, personal, revocable, non-exclusive, non-transferable, non-sublicensable licence to access the Program during the stated access period solely for your own learning and internal personal or professional development.

7.3 No ownership or intellectual-property rights are transferred to you. Any rights not expressly granted are reserved.

8. Strict Prohibited-Use Rules

8.1 Except where a specific Course Item is expressly made downloadable by OnStudy, you must not, directly or indirectly:

- download, copy, screen-record, stream-capture, reproduce, rip, scrape, archive, extract, or mass-save Course Items outside the functionality expressly provided by OnStudy;
- use bots, scripts, parsers, downloaders, browser extensions, developer tools, packet-capture tools, direct media URLs, automated requests, or similar means to obtain Course Items;
- circumvent or attempt to circumvent access controls, rate limits, authentication, digital-rights controls, stream protections, or technical restrictions;
- engage in Mass Extraction or Automated Extraction;
- share an account or commit Access Sharing;
- sell, resell, publish, post, upload, distribute, transfer, gift, exchange, rent, sublicense, place in a “group buy,” “course sharing,” file-sharing, cloud-sharing, torrent, or closed community, or otherwise provide Course Items to any third party;
- use Course Items to create or substantially reproduce a competing course, training product, knowledge base, commercial template library, or other substitute product;
- upload restricted Course Items to a third-party artificial-intelligence service for model training, dataset creation, republication, or creation of a substitute or derivative course product, except for a use expressly authorized in writing by OnStudy; or
- remove or alter copyright, trademark, watermark, authorship, source, access-control, or rights-management notices.

8.2 Ordinary note-taking, personal learning, and use of features expressly enabled by OnStudy remain permitted. Nothing in these Terms limits rights that applicable copyright law expressly makes non-waivable, including fair dealing or fair use where legally applicable.

9. Account Security and Access Sharing

9.1 Your account is personal to you. You must protect credentials and promptly notify OnStudy at info@onstudy.org if you reasonably believe your account or session has been compromised.

9.2 Until we receive notice of compromise, activity originating from your credentials or active sessions may be treated as evidence associated with your account, but no single technical indicator is conclusive where the surrounding evidence reasonably indicates unauthorized compromise.

9.3 We may temporarily suspend access while investigating unusual simultaneous logins, impossible-travel patterns, credential sharing, automated extraction, or other security events.

10. Liquidated Damages for Security and Access Violations

10.1 The parties acknowledge that unauthorized account sharing, extraction, copying and distribution can cause losses that are difficult to quantify at the time of contracting, including forensic investigation, incident response, platform-security work, licensing harm, loss of exclusivity and control over restricted materials, customer-support costs, enforcement costs, disruption of commercial releases, and impairment of the market for the Program. The amounts in the table below are intended as a reasonable pre-estimate of such difficult-to-quantify loss and administrative/enforcement cost, and not as a punishment. They apply only to a verified violation and remain subject to any mandatory law governing liquidated damages, penalties, consumer contracts, unconscionability, or proportionality.

Violation	Agreed Liquidated Damages	Counting Rule
Access Sharing	C\$500 (Canadian customer) or US\$500 (U.S. customer) per verified unauthorized person	Each separately identified unauthorized person is one incident. A later, separately proven re-sharing after access ended may be a new incident.
Extraction Incident — up to 20 Course Items	C\$2,000 (Canadian customer) or US\$2,000 (U.S. customer) per verified incident	One connected automated operation may be treated as one incident.
Extraction Incident — 21+ Course Items	C\$100 / US\$100 per actually extracted Course Item (according to customer billing country), subject to a C\$20,000 / US\$20,000 cap per incident	The number of Course Items may be counted even if they were extracted by one script/session.
Distribution Event	C\$20,000 (Canadian customer) or US\$20,000 (U.S. customer) per verified Distribution Event, OR other available remedies elected under Section 11	Each distinct sale, upload, posting on a distinct resource, or separately proven transfer may be a separate event. No duplicate recovery for the same loss.

10.2 For customers whose billing address is in Canada, the Canadian-dollar amounts shown in the table apply. For customers whose billing address is in the United States, the corresponding U.S.-dollar amounts shown in the table apply. If a court or tribunal determines that any stated amount is unenforceable or excessive, the provision will be enforced only to the maximum lawful extent, and OnStudy or the applicable rights holder may instead pursue actual damages, profits, injunctive relief, statutory copyright remedies where available, and other lawful relief.

10.3 Deleting copied materials, stopping distribution after discovery, or failing to earn money from the breach does not by itself erase a breach already committed, although mitigation may be relevant to the remedies legally available.

11. Copyright Remedies and Statutory-Damages Notice

11.1 Unauthorized downloading, reproduction, distribution, circumvention, or commercial exploitation may also infringe copyright or related rights independently of these Terms.

11.2 Canada. Where the Canadian Copyright Act applies and the statutory prerequisites are met, a copyright owner may elect statutory damages. For infringement for commercial purposes, the Act provides a range of C\$500 to C\$20,000 for each work or other subject matter involved in the proceeding; for non-commercial infringement, the statutory range is C\$100 to C\$5,000 in total for all works or other subject matter involved in the proceeding, subject to the Act and judicial discretion.

11.3 United States. Unauthorized downloading or copying may infringe the copyright owner's reproduction right, and unauthorized uploading, sharing, sale, or other distribution may infringe additional exclusive rights. Where U.S. copyright law applies and statutory-damages eligibility requirements are satisfied, 17 U.S.C. § 504(c) generally permits statutory damages of US\$750 to US\$30,000 for each infringed work, and a court may increase the award up to US\$150,000 for each infringed work where willful infringement is proven. Eligibility for statutory damages and attorney's fees can depend on copyright-registration timing and other statutory requirements, including 17 U.S.C. § 412. These statutory amounts are determined by a court and are not automatic contractual charges.

11.4 Contract and copyright claims may arise from the same conduct, but OnStudy and the relevant rights holder will seek remedies only as permitted by applicable law and will not obtain duplicative compensation for the same legally compensable loss. Depending on the facts, available relief may include contractual liquidated damages, actual damages, infringer profits, statutory damages, temporary or permanent injunctions, preservation orders, takedowns, recovery of costs or attorney's fees where authorized, and orders requiring deletion or surrender of infringing copies.

11.5 U.S. Willful-Infringement Notice. The Student acknowledges before purchase that Course Items are protected content licensed only for personal learning use and that these Terms expressly prohibit downloading outside enabled functionality, automated extraction, account sharing, copying, uploading, sale, group-buy distribution and redistribution. OnStudy may rely on this express notice, together with the surrounding facts, as evidence relevant to knowledge, intent or willfulness where legally permissible; however, this clause does not predetermine any court's finding.

11.6 Separate Works. A Course Item may constitute a separate copyrighted work only where applicable copyright law treats it as such. Nothing in these Terms automatically converts every lesson, segment, file or page into a separate copyrighted work for statutory-damages purposes. Contractual counting rules in Section 10 are distinct from the statutory determination of what constitutes one 'work' under copyright law.

11.7 Evidence of Extraction and Distribution. A rapid sequence of page openings, standing alone, is not conclusive proof that a file was downloaded. For an extraction-based monetary claim, OnStudy may rely on media/CDN requests, file or API access, transfer volume, direct-media access, abnormal request sequences, download-tool signatures, device/session information, admissions, recovered copies, forensic evidence, or other lawful evidence. Distribution may be established by listings, links, uploads, messages, test purchases, recipient evidence, platform records, or other admissible evidence.

12. Monitoring, Logs, and Evidence Preservation

12.1 To operate and secure the Platform and protect restricted content, OnStudy may collect and retain, to the extent permitted by applicable privacy law, technical records such as account identifiers, dates and times, IP addresses, user-agent data, device/browser information, session identifiers, authentication events, request

frequency, lesson-access sequences, file/media/API/CDN requests, data-transfer volumes, and security events.

12.2 We may use relevant server logs, platform logs, video-host/CDN records, screenshots, correspondence, public postings, controlled test purchases, forensic or expert reports, and other lawful evidence in investigating and enforcing these Terms.

12.3 A rapid sequence of page openings alone will not automatically be treated as conclusive proof that files were downloaded. Where monetary relief is based on actual extraction, OnStudy will rely on the available evidence of extraction, copying, transfer, or equivalent conduct.

13. Suspension and Termination

13.1 We may temporarily suspend an account without advance notice when reasonably necessary to investigate suspected credential compromise, Access Sharing, Mass Extraction, Automated Extraction, security abuse, fraud, or distribution of Course Items.

13.2 If a material violation is established, OnStudy may terminate access and the agreement to the extent permitted by applicable law. Any refund or payment consequence will be determined under these Terms and mandatory consumer law; this clause does not create a blanket waiver of non-waivable refund rights.

13.3 Sections concerning intellectual property, payment obligations accrued before termination, remedies, confidentiality, disclaimers, liability, disputes, and other provisions that by their nature should survive will survive termination.

14. Privacy and Data Protection

14.1 OS Strategy Ltd. is based in Alberta. Personal information is handled under applicable privacy law, including Alberta's Personal Information Protection Act (PIPA) for provincially regulated Alberta activities and Canada's Personal Information Protection and Electronic Documents Act (PIPEDA) where it applies, including relevant interprovincial or international commercial data flows. U.S. state privacy laws may also apply depending on the Student's residence and statutory thresholds.

14.2 A separate Privacy Policy forms part of the website's privacy disclosures and describes, as applicable, the categories of personal information collected, purposes of collection/use/disclosure, service providers and cross-border processing, security practices, retention, cookies/analytics, marketing choices, access/correction rights, privacy-contact information, and additional rights required by applicable law.

14.3 By using the Platform, you acknowledge that service providers may process information in Canada, the United States, or other jurisdictions, subject to applicable legal safeguards.

15. Communications and Marketing

15.1 Transactional messages concerning purchases, access, security, support, schedules, and material service changes may be sent to the contact information associated with your account.

15.2 Commercial electronic marketing will be sent only as permitted by applicable law, including Canada's Anti-Spam Legislation (CASL) and, for U.S. recipients, applicable U.S. marketing laws including CAN-SPAM. Where consent is required, marketing consent is separate from acceptance of these Terms and may be withdrawn using the unsubscribe mechanism provided in the message.

16. Educational Disclaimers and No Guarantee of Results

16.1 Programs are educational in nature. Results depend on many factors outside OnStudy's control, including prior knowledge, effort, market conditions, personal circumstances, and implementation.

16.2 Except for express written commitments and warranties that cannot legally be excluded, OnStudy does not guarantee employment, income, profit, business growth, artistic recognition, admission, immigration outcomes, licensing, professional certification, or any particular personal, financial, creative, or career result.

16.3 Nothing in a Program constitutes individualized legal, tax, investment, medical, psychological, immigration, or other regulated professional advice unless expressly stated and delivered by an appropriately qualified professional in that capacity.

17. Platform Availability and Third-Party Services

17.1 We may use third-party video hosts, LMS providers, payment processors, conferencing services, messaging tools, cloud services, and other providers. Temporary outages, maintenance, or third-party interruptions may occur.

17.2 We will use commercially reasonable efforts to restore material access disruptions within our control. Where mandatory law provides a remedy for failure to supply digital services, that remedy is not excluded.

18. Disclaimer of Warranties

18.1 TO THE MAXIMUM EXTENT PERMITTED BY LAW, AND SUBJECT TO ANY NON-WAIVABLE CONSUMER WARRANTIES OR CONDITIONS, THE PLATFORM AND PROGRAMS ARE PROVIDED ON AN “AS AVAILABLE” BASIS. WE DO NOT MAKE WARRANTIES THAT CANNOT REASONABLY APPLY TO ONLINE EDUCATIONAL CONTENT, INCLUDING A WARRANTY OF A PARTICULAR CAREER, BUSINESS, CREATIVE, OR FINANCIAL RESULT.

18.2 Nothing in these Terms excludes warranties, conditions, representations, remedies, or statutory rights that applicable law does not permit us to exclude or limit.

19. Limitation of Liability

19.1 TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW, OS STRATEGY LTD. WILL NOT BE LIABLE FOR INDIRECT, INCIDENTAL, SPECIAL, EXEMPLARY, OR CONSEQUENTIAL DAMAGES, OR LOST PROFITS OR LOST BUSINESS OPPORTUNITIES, ARISING FROM A PROGRAM OR PLATFORM USE. THIS LIMITATION DOES NOT APPLY WHERE SUCH AN EXCLUSION IS PROHIBITED BY MANDATORY CONSUMER LAW OR OTHER APPLICABLE LAW.

19.2 TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW, OS STRATEGY LTD.’S AGGREGATE CONTRACTUAL LIABILITY ARISING OUT OF A PARTICULAR PROGRAM WILL NOT EXCEED THE AMOUNT ACTUALLY PAID TO OS STRATEGY LTD. FOR THAT PROGRAM DURING THE 12 MONTHS PRECEDING THE EVENT GIVING RISE TO THE CLAIM, OR THE TOTAL PRICE OF THE PROGRAM IF IT IS A ONE-TIME PURCHASE. THIS CAP DOES NOT APPLY WHERE A CAP IS PROHIBITED BY LAW.

19.3 The limitations in this Section do not apply to liability that cannot lawfully be limited, including where applicable liability for fraud, wilful misconduct, gross negligence, personal injury caused by negligence, or mandatory consumer remedies.

20. Student Indemnity

20.1 To the extent permitted by applicable law, you will indemnify OS Strategy Ltd. against third-party claims and reasonable external legal costs arising directly from your intentional unlawful distribution of Course Items, infringement of third-party rights through content you upload, fraud, or malicious interference with the Platform. This Section does not require a consumer to indemnify OnStudy for OnStudy’s own negligence, breach of law, or conduct for which indemnification is prohibited.

20.2 Enhanced Checkout Acknowledgment for Protected Content

20.3 Before payment, OnStudy should present an unchecked affirmative checkbox substantially stating: “I understand that my OnStudy account and course materials are for my personal use only. I will not share access, download or extract restricted materials outside permitted features, or sell, upload or redistribute course content. I understand that violations may result in account termination, contractual damages and copyright claims, including statutory copyright damages where legally available.” The acceptance record may be retained with the Terms version, timestamp, account/email, transaction identifier, billing country, and available technical acceptance data.

21. Governing Law, Courts, and Mandatory Consumer Rights

21.1 Subject to Section 21.3, these Terms are governed by the laws of the Province of Alberta and the federal laws of Canada applicable in Alberta, without regard to conflict-of-laws principles. This governing-law clause does not deprive a consumer of mandatory protections of the consumer’s home jurisdiction that legally apply despite a contractual choice of law.

21.2 Subject to mandatory consumer rights concerning venue or jurisdiction, disputes may be brought in the courts of Alberta located in Calgary. Nothing in these Terms requires mandatory arbitration, waives a consumer’s right to participate in a class proceeding where such a waiver is prohibited, or prevents either party from seeking urgent injunctive relief in a court with jurisdiction.

21.3 If you are a U.S. consumer or a consumer in another Canadian province or territory, any non-waivable consumer-protection law that applies to you remains effective. The Alberta governing-law clause is not intended to deprive you of protections that cannot legally be contracted away.

22. U.S. Consumer Addendum

22.1 For Students residing in the United States, federal law and the mandatory law of the Student’s state may provide additional rights regarding online contracts, privacy, recurring billing, accessibility, unfair/deceptive practices, cancellation, warranties, and dispute procedures. Those non-waivable rights remain effective.

22.2 If a Program is sold as a recurring subscription or automatically renewing plan to a U.S. consumer, OnStudy will provide clear pre-purchase renewal disclosures, obtain express informed consent to recurring charges, send confirmations or reminders where required, and provide a simple cancellation mechanism in accordance with applicable federal and state law. No recurring billing arises from silence or from a one-time Program purchase.

22.3 U.S. copyright remedies described in Section 11 are informational and depend on the facts, ownership, registration status, statutory eligibility, and the court’s findings; they are not automatic contractual charges.

23. Canadian Consumer Addendum

23.1 Alberta Internet Sales. For covered Alberta internet sales, OnStudy will disclose required supplier and transaction information before purchase in a clear, understandable, retainable form; provide an express opportunity to accept or decline and correct errors; and provide a retainable copy of the agreement within the legally required period. Statutory cancellation and refund rights arising from non-compliance, non-delivery, or other circumstances remain available.

23.2 Other Provinces and Territories. Consumer, privacy, language, cancellation, automatic-renewal, and online-contract rules vary across Canada. Any mandatory rule that applies to the Student and cannot legally be waived prevails over these Terms. OnStudy may provide province-specific disclosures or addenda at checkout where required.

23.3 Quebec. Quebec has additional mandatory requirements for distance contracts, consumer protection, privacy, and the French language. Where applicable law requires a contract of adhesion to be provided in French, OnStudy will make the French version available before or at the same time as any English version, and a Quebec consumer may choose English only in the manner permitted by applicable law. If the legally required French contractual materials are not available in the checkout flow, the Program is not offered for completion of purchase by a Quebec consumer through that English-only checkout.

24. Changes to These Terms

24.1 The version of these Terms presented and accepted at the time of purchase governs that transaction, unless a change is required by law or the Student affirmatively agrees to an amendment.

24.2 We may update these Terms for future transactions. Material changes will be identified by an updated effective date. OnStudy will retain archived versions sufficient to identify the Terms applicable to a transaction. Changes will not retroactively impose new monetary obligations or materially reduce rights for an existing purchase unless required by law or affirmatively accepted by the Student.

25. Notices and Contact

25.1 Customer-service, cancellation, privacy, security, and legal notices may be sent to info@onstudy.org, unless a Program page or mandatory law specifies another valid method. OnStudy may also be contacted by telephone at +1 408 210 5489. Electronic notices are accepted where legally sufficient.

25.2 OS Strategy Ltd., 27 Sunrise Crescent SE, Calgary, Alberta T2X 3A1, Canada.

25.3 Website: <https://en.onstudy.org/>. Email: info@onstudy.org. Customer Support Phone: +1 408 210 5489.

26. General Terms

26.1 Entire Agreement. These Terms, the applicable Program page, checkout disclosures, Privacy Policy, and any expressly incorporated addendum form the agreement for the purchase. If a Program-specific term conflicts with these Terms, the more specific Program term controls for that Program, subject to mandatory law.

26.2 Severability. If a provision is invalid or unenforceable, it will be severed or limited to the minimum extent necessary, and the remainder will continue in effect where legally permitted.

26.3 No Waiver. Failure to enforce a provision once is not a waiver of future enforcement.

26.4 Electronic Records. OnStudy may retain transaction records reasonably necessary to evidence contract formation and compliance, including the version of these Terms presented at checkout, Program/price disclosures, date and time of acceptance, account and transaction identifiers, confirmation email, and technical acceptance records, subject to applicable privacy and retention requirements.

26.4 Assignment. You may not assign your personal Program access without our written consent. OnStudy may assign these Terms in connection with a bona fide corporate reorganization, merger, acquisition, or transfer of the relevant business, subject to applicable law.

26.5 Headings. Headings are for convenience and do not change the meaning of the Terms.

OS Strategy Ltd. — OnStudy North America

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