

Comprehensive Disclaimer and Terms of Use Agreement [Western Enterprises & Community United ([PayHold.ca](#))]

Introduction

Welcome to our website. By accessing and using this website PayHold.ca ("Site"), you ("User" or "you") are agreeing to comply with and be bound by the following terms and conditions of use ("Terms of Use"), which together with our privacy policy govern the relationship between you and the Site, under the ownership of [Western Enterprises & Community United] ("we", "us", or "our"). If you disagree with any part of these terms and conditions, please do not use our website.

1. User Agreement

By clicking "I Agree," you acknowledge and agree to these Terms of Use and consent to be bound by them, along with our Privacy Policy and any other legal notices published by us on the Site. These documents collectively govern your use of the Site and any services or products provided through the Site.

2. User Obligations and Responsibilities

As a user, you commit to using this Site responsibly and lawfully. You agree not to use the Site for any purpose that is illegal or prohibited by these Terms. You are solely responsible for your interactions with the Site and other users and for all content you upload, post, email, transmit, or otherwise make available via the Site.

3. Information Security and Data Protection

While we strive to protect your personal information and privacy, we cannot guarantee the security of any information you disclose online. You acknowledge that the transmission of personal data over the internet may be subject to breach of security and you agree to assume the risk associated with such transmissions.

4. Limitation of Liability and Disclaimer of Warranties

The Site, its owners, and affiliates shall not be liable for any direct, indirect, incidental, punitive, or consequential damages that result from the use of, or the inability to use, the Site or the services or products provided. This limitation applies whether the alleged liability is based on contract, tort, negligence, strict liability, or any other basis.

This Site is provided on an "as is" and "as available" basis without warranties of any kind, either express or implied, including but not limited to warranties of title or implied warranties of merchantability or fitness for a particular purpose.

5. Intellectual Property Rights

All content on the Site, including but not limited to text, graphics, logos, icons, images, audio clips, digital downloads, and software, is the property of [Your Company Name] or its content suppliers and protected by international copyright and intellectual property laws.

6. Fees, Payments, and Transactions

Users agree to a 1% fee for transactions facilitated through the Site. This fee structure is non-negotiable and applies to all transactions between contractors and customers.

7. Indemnification

You agree to indemnify and hold harmless the Site, its officers, directors, employees, agents, licensors, and suppliers from any claim, demand, loss, or damages, including reasonable attorneys' fees, made by any third party due to or arising out of your use of the Site, your violation of these Terms of Use, or your violation of any rights of another.

8. Changes and Amendments

We reserve the right to modify these Terms of Use at any time. Your continued use of the Site after any such changes indicates your acceptance of the new Terms of Use.

9. Governing Law and Jurisdiction

These Terms of Use and your use of the Site are governed by the laws of [Canada/British Columbia], without regard to its conflict of law principles. You agree to submit to the personal and exclusive jurisdiction of the courts located within [Canada/British Columbia].

10. Entire Agreement

These Terms of Use, together with our Privacy Policy and any other legal notices published by us on the Site, constitute the entire agreement between you and the Site regarding the use of the Site and the services provided.

11. Contact Information

For any questions or concerns regarding these Terms of Use, please contact us at wecunited@gmail.com.

Privacy Policy for Western Enterprises & Community United (PayHold.ca)

Last Updated: February 29/2024

Western Enterprises & Community United ("we", "us", or "our") is committed to protecting the privacy of our website visitors and service users ("user" or "you"). This Privacy Policy explains how we collect, use, disclose, and safeguard your information when you visit our website PayHold.ca, including any other media form, media channel, mobile website, or mobile application related or connected thereto (collectively, the "Site"). Please read this privacy policy carefully. If you do not agree with the terms of this privacy policy, please do not access the Site.

1. Information We Collect

We may collect and store personal and non-personal information that you voluntarily provide to us when registering with the Site or using the Site. This information includes:

- Personal Data: Names, email addresses, phone numbers, mailing addresses, usernames, passwords, and other similar information.
- Financial Data: Credit card numbers, bank information, and other financial data that we may need to process payments.
- Web Data: Web browser types, browser versions, the pages of our Site that you visit, the time and date of your visit, the time spent on those pages, unique device identifiers, and other diagnostic data.

2. How We Use Your Information

We use the information we collect in various ways, including to:

- Provide, operate, and maintain our website
- Improve, personalize, and expand our website
- Understand and analyze how you use our website
- Develop new products, services, features, and functionality
- Communicate with you, either directly or through one of our partners, including for customer service, to provide you with updates and other information relating to the website, and for marketing and promotional purposes
- Send you emails
- Find and prevent fraud

3. Sharing Your Information

We do not sell, trade, or otherwise transfer to outside parties your personally identifiable information unless we provide users with advance notice. This does not include website hosting partners and other parties who assist us in operating our website, conducting our business, or serving our users, so long as those parties agree to keep this information confidential.

4. Third-Party Privacy Policies

The Site may contain links to third-party websites that are not affiliated with us. Once you have used these links to leave the Site, any information you provide to these third parties is not covered by this Privacy Policy, and we cannot guarantee the safety and privacy of your information.

5. Data Protection Rights

We aim to take reasonable steps to allow you to correct, amend, delete, or limit the use of your Personal Data. In certain circumstances, you have the right:

- To access and receive a copy of the Personal Data we hold about you
- To rectify any Personal Data held about you that is inaccurate
- To request the deletion of Personal Data held about you

6. Children's Privacy

Our Site does not address anyone under the age of 13. We do not knowingly collect personally identifiable information from anyone under the age of 13. If We

become aware that We have collected Personal Data from children without verification of parental consent, We take steps to remove that information from our servers.

7. Changes to This Privacy Policy

We reserve the right to make changes to this Privacy Policy at any time. We will notify you of any changes by posting the new Privacy Policy on this page.

8. Contact Us

If you have any questions about this Privacy Policy, please contact us at wecunited@gmail.com.