Terms and Conditions of Virtual Platform Use

This page (together with any other documents referred to on it) tells you the terms of use ("Terms") on which you may make use of our virtual platforms (our "Sites"). Please read these Terms carefully before you start to use our Site. By using our Sites, you indicate that you accept these Terms and that you agree to abide by them. If you do not agree to these Terms, please refrain from using our Site immediately.

We may revise these Terms at any time by amending this page. You are expected to check this page from time to time to take notice of any changes we make, as they are binding on you. Some of the provisions contained in these Terms may also be superseded by provisions or notices published elsewhere on our Sites.

Information About Us

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You are responsible for making all arrangements necessary for you to have access to our Sites. You are also responsible for and agree to not share your personalized user access information or not to damage, interfere with or disrupt access to the Sites or do anything which may interrupt or impair its functionality.

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Monitoring

We reserve the right to monitor and track your visits to the Sites.

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Event and Club Photography, Audio and Video Recording

By attending the Virtual Event and/or visiting the Real Estate Forums Club you acknowledge and agree that where you choose to participate in Webinar, Roundtable, Video or Text Chat or other elements of the Virtual Event/Club you are giving us consent to store recordings for any of all online sessions, video conferences, group conversations or ask me anything, etc., that you join, if such recordings are in our systems. You will receive a notification (visual or otherwise) when the recording is enabled. If you do not consent to being recorded, you can choose to leave the virtual environment. You agree to permit us, or any third party licensed by us, to use, distribute, broadcast, or otherwise globally disseminate your likeness, name, voice and words in perpetuity in television, radio, film, newspapers, magazines and other media now available and hereafter developed, both before, during and any time after the Online Event, and in any form, without any further approval from you or any payment to you. This grant includes the right to edit the media, the right to use the media (alone or together with other information), and the right to allow others to use or distribute the media. We may permit your sharing and publishing of your content to the Virtual Event and you grant us a worldwide, irrevocable, non-exclusive, royalty-free, perpetual right to use your contribution. You understand that you are responsible for your contribution and it may be publicly available. We have discretion whether to publish your contribution and we reserve the right without further notice to you, to monitor, censor, edit, remove, and/or delete any and all of.

Refund, Cancellation, Postponement and Name Changes

You have a right to cancel your purchase of a Virtual Event ticket and/or REF Club membership within 48 hours of payment being made without giving any reason and to receive a reimbursement of said payment, you need to notify us in writing (email – include registration #, name and organization) of your decision to cancel your Virtual Event ticket and/or REF Club membership within 48 hours of the day the contract was concluded. The refund will be made in the same form as the original payment was received (for example, a credit card payment will refund to the same credit card account number).

However, you acknowledge that when you purchased a ticket to the Virtual Event you agreed to the download of digital content and that if you access the Sites, the Services or any Digital Content you lose your right to withdraw.

All purchases of Virtual Event tickets and/or REF Club membership are non-refundable in their entirety after the end of this 48 hour 'cooling off' period or immediately following your access of the Sites, the Services or any Digital Content.

Your ticket remains the property of us and is a personal revocable license, which may be withdrawn, and access to the Sites may be refused at any time upon a refund of the printed registration price. You acknowledge that all refunds are subject to deduction of a CAD\$20 transaction fee.

In the unlikely event of cancellation of the Virtual Event, our total liability to you is limited to the refund of paid fees that remain after credit card and payment processing fees have been incurred and deducted, and we will not be liable to you for any expenditure, damage or loss incurred by you as a result of the cancellation. If the Virtual Event is postponed, we will provide you with access to the Virtual Event at a later date – no refunds will be made if the Virtual Event is postponed.

Ticket name changes for Online Events are not permitted.

Personal Use Only

The Services and the Sites are for your personal use only and may not be shared with other individuals. We grant you a limited, non-exclusive, non-transferable right to access the Services and view the Sites and participate in networking. Except for this, no right, title or interest shall be transferred to you.

Usage Terms

Access to the Sites and use of the Services requires compatible devices, and certain software (including third party software) may be required or may need updating, and your use of the Services and Sites may be affected by the performance of these elements.

You must have a high speed internet connection in order to access the Sites and Services. When accessing the Sites or Services through a mobile network, your network or roaming network will apply fees for data usage.

We, in our discretion, and without any liability or obligation to refund, reserve the right to refuse participation to or to remove access to the Sites anyone that we determine is behaving in a manner that could disrupt, hinder or cause a nuisance to the Sites or to the enjoyment of any other person or organization.

Speakers and the program are subject to change without notice. Participants must be 19 years over. By registering, you agree to all of the above policies.

You agree to defend, indemnify, ad hold us, our related companies, affiliates, subsidiaries, joint venture, third-party service providers, and our respective employees, contractors, agents, offices, and directors harmless from all claims, liability, damage, loses, costs and expenses, including legal fees, that arise out of or are related to any breach of the Terms by you or any other liabilities incurred by us arising out of your attendance or participation or access to our Sites.

Virtual Event & Real Estate Forums Club

If you choose to complete an online profile, your profile will be discoverable and visible in the app to other Sites users. By using the Sites you agree to this and understand you can modify your preferences at any time within the Sites.

Implied Terms

The express provisions of these Terms are in place of all warranties, conditions, terms, undertakings and obligations implied by statute, common law, trade usage, course of dealing or otherwise, all of which are excluded to the fullest extent permitted by law.

Liability

The material on the Sites is provided "as is", without any conditions, warranties or other terms of any kind

We, any other party (whether or not involved in creating, producing, maintaining or delivering the Sites), and any of our group companies and the officers, directors, employees, shareholders or agents of any of them, exclude all liability and responsibility for any amount or kind of loss or damage that may result to you or a third party (including without limitation, any direct, indirect, punitive or consequential loss or damages, or any loss of income, profits, goodwill, data, contracts, use of money, or loss or damages arising from or connected in any way to business interruption, and whether in tort (including without limitation negligence), contract or otherwise) in connection with the Sites in any way or in connection with the use, inability to use or the results of use of the Sites, any websites linked to the Sites or the material on such websites, including but not limited to loss or damage due to viruses that may infect your computer equipment, software, data or other property on account of your access to, use of, or browsing the Sites or your downloading of any material from the Sites or any websites linked to the Sites. Nothing in these Terms shall exclude or limit our liability for:

(a) death or personal injury caused by negligence (as such term is defined by the Unfair Contract Terms Act 1977); or (b) fraud.

Investors

The information contained on our Sites (including, without limitation, the financial information concerning us or our corporate group) is not an invitation to invest in shares or other securities, or any other products or services or otherwise deal in these or enter into a contract with us or any other company. The information provided should not be relied upon in connection with any investment decision. If you need advice, please consult with a professional financial adviser.

The past performance of us or any other company referred to on the Sites cannot be relied upon as a guide to its future performance. The price of shares and the income derived from them can go down as well as up and investors may not recoup the amount originally invested.

Our Sites contains certain forward-looking statements that are neither reported financial results nor other historical information. Because these forward-looking statements are subject to assumptions, risks and uncertainties, actual future results may differ materially from those expressed in or implied by such statements. Many of these assumptions, risks and uncertainties relate to factors that are beyond our ability to control or estimate precisely, such as delays in obtaining or adverse conditions contained in regulatory approvals, competition and industry restructuring, changes in economic conditions, currency fluctuations, changes in interest and tax rates, changes in laws, regulations or regulatory policies, developments in legal or public policy doctrines, technological developments, the availability of new acquisition opportunities or the timing and success of future acquisition opportunities. These forward-looking statements speak only as of the date of their publication on the Sites. We do not undertake any obligation to publicly release any revisions to these forward-looking statements to reflect events or circumstances after the date of their publication on the Sites.

Jurisdiction and Applicable Law

The English courts will have non-exclusive jurisdiction over any claim arising from, or related to, a visit to our Sites, although we retain the right to bring proceedings against you for breach of these Terms in your country of residence or any other relevant country.

These Terms and any dispute or claim arising out of or in connection with them or their subject matter or formation (including, without limitation, non-contractual disputes or claims) shall be governed by and construed in accordance with the laws of England and Wales. Thank you for visiting our Sites.