

UNIFIED GLOBAL LEGAL PAGE

Effective Date: November 28 2025

Last Updated: January 26 2026

Entity: Ravenford Capital (Sole Proprietorship), Toronto, Ontario

This Unified Global Legal Page (“Legal Page”, “Agreement”, “Policy”) governs the use of all digital applications, subscription services, websites, and online properties operated by **Ravenford Capital (Sole Proprietorship)** (“Ravenford Capital”, “Company”, “we”, “us”, “our”). By accessing or using any of our Services, you acknowledge, accept, and agree to be legally bound by this Agreement.

This Legal Page contains:

1. Privacy Policy
2. Cookie & Tracking Policy
3. Direct Marketing & Advertising Policy
4. Terms of Service
5. Subscription, Billing & Payment Terms
6. Refund & Chargeback Policy
7. Age, Eligibility & User Obligations
8. International Data Transfers
9. Disclaimers, Limitation of Liability & Indemnification
10. Governing Law & Dispute Resolution
11. Contact & Regulatory Escalation

1. PRIVACY POLICY

1.1 Overview

This Privacy Policy explains how we collect, use, disclose, store, and protect personal information of users located in Canada, the United States, the European Union, the United Kingdom, Brazil, and other global jurisdictions.

We comply with major global privacy frameworks including **PIPEDA**, **GDPR**, **UK GDPR**, **CCPA/CPRA**, **LGPD**, **PDPA (Singapore & Thailand)**, **Australian Privacy Principles**, **CAN-SPAM**, and **CASL**. Where conflicts exist, we apply the higher standard applicable to the user’s jurisdiction.

1.2 Personal Information We Collect

We may collect:

- Identity Information: name, email address, credentials
- Contact Information: billing address, IP region
- Payment Information: processed exclusively through **Stripe, Square, and PayPal**
- Device, Technical, Diagnostic Information
- Usage & Interaction Data
- Marketing & Advertising Engagement Data (subject to opt-out)

We **do not** collect or process sensitive personal information unless legally required.

1.3 Purposes of Use

We process data for:

- Account creation and authentication
- Subscription management
- Providing access to purchased digital services
- Payment verification and fraud prevention
- Internal analytics and service improvement
- Advertising and marketing (opt-out available)
- Compliance with legal obligations

1.4 Payment Processing

Payments are processed exclusively by third-party **PCI-DSS compliant** providers: Stripe, Square, and PayPal.

We **do not store** credit card numbers or banking information.

1.5 Data Sharing

We may share data with:

- Payment processors
- Hosting, analytics, and advertising platforms
- Legal authorities where required
- Subprocessors performing technical services

We **do not sell** personal information.

1.6 Retention

Data is retained only as long as necessary for contractual, legal, financial, and operational obligations.

1.7 User Rights

Depending on jurisdiction, users may request:

- Access
- Correction
- Deletion
- Objection
- Withdrawal of consent
- Restriction
- Data portability

Requests require proof of identity.

2. COOKIE & TRACKING POLICY

2.1 Use of Cookies

We use cookies, device identifiers, and tracking technologies for:

- Authentication
- Session management
- Analytics
- Advertising & remarketing

2.2 Consent Requirements

Where required (EU/UK/APAC), we use a **cookie consent banner**.

Users may refuse or withdraw consent at any time.

2.3 Advertising Tracking

We may use:

- Meta Pixel
- Google Ads Remarketing
- Analytics measurement tools

No direct identifiers are sold or transferred.

3. DIRECT MARKETING & ADVERTISING POLICY

3.1 Marketing Communications

By creating an account, users may receive service announcements and limited marketing communications.

Marketing to EU/UK/APAC users is consent-based.

3.2 Opt-Out

Users may opt-out at any time by:

- Click unsubscribe in emails
- Contacting us directly at the email below

3.3 Social Media Advertising

We use advertising tools in compliance with:

- Meta Business Data Policy
- Google Ads Policies
- Platform-specific regional requirements

We do not disclose personal data beyond what is technically required for compliant ad delivery.

4. TERMS OF SERVICE

4.1 Acceptance

Use of any Service constitutes binding acceptance of this Agreement.

4.2 Account Responsibility

Users must:

- Be at least 18 years old
- Provide accurate information
- Maintain security of login credentials
- Not share accounts

4.3 License

Users receive a non-exclusive, revocable, non-transferable license to access the digital services subscribed to.

No ownership rights are transferred.

4.4 Prohibited Use

Users may not:

- Reverse engineer
- Copy, replicate, or resell access
- Circumvent payment systems
- Engage in unlawful activities
- Modify or interfere with systems

5. SUBSCRIPTION, BILLING & PAYMENT TERMS

5.1 Subscription Types

Subscriptions renew automatically unless cancelled. Plans available:

- Monthly
- Half-Yearly
- Annual

5.2 Payment Confirmation

Service access activates **only after payment gateway confirmation**.

5.3 Automatic Renewal

Subscriptions renew at the end of each billing cycle unless cancelled prior to renewal.

5.4 Price Changes

We may adjust prices with prior notice where required by law.

6. REFUND & CHARGEBACK POLICY

6.1 Strict No-Refund Policy

All purchases are **final**.

No refunds are provided under any circumstance.

6.2 Chargebacks

Unauthorized chargebacks will result in:

- Immediate account suspension
- Debt recovery processes
- Submission of evidence to payment processors

6.3 Consumer Protection Exceptions

Where local law mandates refunds (rare for digital goods), we will comply.

7. AGE, ELIGIBILITY & USER OBLIGATIONS

7.1 Age Requirement

Users must be **18 years or older**.

We do not knowingly collect information from minors.

7.2 Compliance Obligations

Users agree to comply with all applicable laws and platform rules.

8. INTERNATIONAL DATA TRANSFERS

Where personal information is transferred outside the user's jurisdiction, we rely on:

- Adequacy decisions
- Standard Contractual Clauses (SCCs)

- Contractual and technical safeguards

9. DISCLAIMERS, LIMITATION OF LIABILITY & INDEMNIFICATION

(Strong Protective Section)

9.1 Disclaimer of Warranties

Services are provided **“as is” and “as available”**, without warranties of any kind, including implied warranties of merchantability, non-infringement, or fitness for a particular purpose.

9.2 Limitation of Liability

To the maximum extent permitted by law, Ravenford Capital shall not be liable for:

- Loss of revenue, profits, or data
- Business interruption
- Indirect, incidental, or consequential damages
- Losses arising from third-party platforms, downtime, or payment processor issues

Maximum liability shall not exceed **the amount paid by the user in the preceding 12 months**.

9.3 Indemnification

Users agree to indemnify and hold harmless Ravenford Capital from any claims, liabilities, damages, losses, or expenses arising out of their:

- Misuse of Services
- Breach of this Agreement
- Violation of law

10. GOVERNING LAW & DISPUTE RESOLUTION

10.1 Governing Law

This Agreement is governed exclusively by the laws of **Ontario, Canada**, without regard to conflict-of-law principles.

10.2 Dispute Resolution

All disputes shall first be attempted through **good-faith negotiation**.
If not resolved, disputes will be handled in the **courts of Ontario**, which have exclusive jurisdiction.

11. CONTACT & REGULATORY ESCALATION

For privacy or legal inquiries:

Ravenford Capital (Sole Proprietorship)

Toronto, Ontario

Email: abhayababbar@ravenford.ca

GDPR users may contact their local Data Protection Authority.

Canadian users may escalate to the Office of the Privacy Commissioner of Canada (OPC).

U.S. users may escalate to their respective state Attorney General.

Brazilian users may escalate to ANPD.