



Terms and Conditions

Effective date: April 20, 2026 | Last updated: April 20, 2026

NOTICE TO USER: THESE TERMS AND CONDITIONS CONTAIN IMPORTANT LIMITATIONS ON YOUR RIGHTS, INCLUDING LIMITS ON DEMANDPAY'S LIABILITY (SECTIONS 9 TO 11). THEY ALSO CONFIRM THAT DEMANDPAY IS NOT A LAW FIRM AND DOES NOT PROVIDE LEGAL ADVICE. PLEASE READ THIS AGREEMENT CAREFULLY BEFORE USING THE PLATFORM.

These Terms and Conditions (the “**Agreement**”) govern your use of the platform and services operated by Detail Dude Ltd., a corporation carrying on business as DemandPay (“**DemandPay**,” “**we**,” “**us**,” or “**our**”), accessible at demandpay.ca through web or mobile and any related products or services (the “**Platform**”).

This Agreement is a legally binding contract between you (“**User**,” “**you**,” or “**your**”) and DemandPay. By creating an account or using the Platform, you agree to be bound by this Agreement and acknowledge that you have read and understood its terms.

If you do not agree, do not use the Platform.

1. Nature of services

The Platform is an online technology service that uses information you provide to calculate potential employment entitlements and prepare legal documents (“**Documents**”). DemandPay is a technology platform, not a law firm. DemandPay does not provide legal services.

Subject to the terms of this Agreement, DemandPay grants you a personal, non-exclusive, non-transferable, revocable licence to access and use the Platform during the term of this Agreement.

DemandPay offers two tiers of service:

Self-service tier: You complete an intake process, provide your employment information and documents, and the Platform prepares an estimate of your entitlements and customized Documents. You control what you do with those Documents.

Professional-assisted tier: The same intake process applies, but a licensed lawyer or paralegal may independently review your Documents, send documents on your behalf, or handle correspondence with your employer, among other services. That lawyer or paralegal is an independent professional and is not an employee or agent of DemandPay. A separate agreement governs the professional-client relationship.

DemandPay may restrict access to the Platform for maintenance, security updates, or capacity reasons at any time. DemandPay reserves the right to modify or discontinue any feature of the Platform and to decline to provide services to any user at its discretion.

2. We provide legal information, not legal advice

DemandPay is a technology platform, not a law firm, and does not provide legal advice. Everything the Platform produces, including entitlement estimates, Documents, blogs, and educational content, constitutes legal information, not legal advice.

Legal information explains how the law works generally. Legal advice applies the law to your specific facts and recommends what you should do. DemandPay provides the former only. The Platform applies general Ontario employment law principles to the information you provide. Its outputs are not tailored to your specific circumstances and do not account for all facts that may affect your matter.

Use of the Platform does not create a solicitor-client or paralegal-client relationship between you and DemandPay. DemandPay's outputs are not protected by solicitor-client or paralegal-client privilege. Information you submit to DemandPay that is used in preparing educational content or Documents is not subject to solicitor-client and may waive that privilege.

You are responsible for seeking independent legal advice about your rights and your specific matter. Prior results do not guarantee similar outcomes.

We always recommend you speak to a licensed professional regarding your matter.

3. Eligibility

You must be at least 18 years old and be using the Platform in connection with your own employment matter in Ontario. By creating an account, you represent and warrant that you meet these requirements and that all information you provide is accurate, complete, and your own.

You are responsible for maintaining the confidentiality of your account credentials and for all activity that occurs under your account. You may not share your account with any other person. If you suspect unauthorized access, notify us immediately through the contact form or internal messaging system.

By creating an account and accepting this Agreement, you consent to receive commercial electronic messages from DemandPay, including transactional messages, service updates, and promotional communications, in accordance with Canada's Anti-Spam Legislation (CASL). You may withdraw consent to promotional messages at any time by unsubscribing. Transactional messages cannot be opted out of while your account is active.

DemandPay may suspend or terminate your account if you violate this Agreement or act in a way that harms DemandPay's reputation or the integrity of the Platform.

4. Acceptable use



You agree to use the Platform only for your own legitimate employment matter and in accordance with this Agreement and all applicable law. You must not:

- (a) use the Platform to prepare Documents in connection with a claim you know to be false or misleading;
- (b) allow any other person to use your account or access the Platform through your account;
- (c) copy, reproduce, distribute, or create derivative works of the Platform or any Documents except for your own personal use;
- (d) reverse engineer, decompile, disassemble, or attempt to extract the source code of the Platform;
- (e) scrape, crawl, or collect data from the Platform by automated means;
- (f) circumvent or attempt to circumvent any security measure or access restriction on the Platform;
- (g) use the Platform or its outputs to develop, replicate, or inform a competing product or service;
- (h) upload or transmit any malicious code, virus, or other harmful material to the Platform;
- (i) use the Platform for any unlawful purpose or in violation of any applicable law; or
- (j) use the Platform, its outputs, or any information gained through your use for any purpose beyond your own employment matter, including but not limited to commercial use unless expressly authorized.

The Platform may allow you to upload content in connection with your matter (“Your Content”). You are responsible for ensuring Your Content does not violate the rights of any person or any applicable law. By uploading Your Content, you grant DemandPay a limited licence to use it solely for the purpose of delivering services to you.

DemandPay has the right, but no obligation, to monitor use of the Platform and to suspend or remove access where these terms are violated.

5. Payment

DemandPay offers the following payment models:

Subscription services: If you sign up for services with auto-renewal, your payment method will be charged automatically based on the renewal term selected. DemandPay reserves the right to suspend its services should payment not be received.

Flat-fee services: Payment is due at the time you select a service. The service becomes accessible upon receipt of payment.

Contingency services: Subject to a separate agreement, DemandPay may, at its sole discretion, approve payment based on a percentage of any settlement or recovery you achieve in relation to your employment matter. No platform fee is owed unless you achieve a settlement or recovery. Upon settlement, DemandPay is entitled to a platform fee not exceeding 7.5% of the total amount recovered. This fee is separate from any fee arrangement with your lawyer or paralegal. A non-refundable administration fee of \$50 will be charged for each contingency service agreement administered.



DemandPay does not hold client funds and does not maintain a trust account.

Subject to your rights under the Consumer Protection Act, 2002 (Ontario) and any other applicable law, all sales are final. DemandPay may offer remedies for valid complaints at its discretion.

DemandPay reserves the right to change its fees at any time. Changes do not affect services already purchased. By making a payment, you authorize DemandPay and its payment processors to charge your payment method for the applicable fees and any applicable taxes. DemandPay does not store your payment card details.

If a payment is charged back or disputed without valid basis, DemandPay reserves the right to recover the amount owed and any associated costs. Invoice disputes must be raised within 60 days of the transaction date.

6. Intellectual property

DemandPay owns all right, title, and interest in and to the Platform and all intellectual property embodied in it, including its software, source code, object code, architecture, algorithms, templates, document workflows, intake processes, methodologies, educational content, data compilations, visual design, and branding (collectively, the “DemandPay IP”). The DemandPay IP is protected by applicable copyright, trademark, trade secret, patent, and other intellectual property laws. All rights not expressly granted in this Agreement are reserved by DemandPay.

This Agreement grants you a limited, personal, non-exclusive, non-sublicensable, non-transferable, and revocable licence to access and use the Platform solely for your own employment matter during the term of this Agreement. No other right or licence is granted, whether by implication, estoppel, or otherwise. Your access to the Platform does not confer any ownership interest or proprietary right in any DemandPay IP.

Documents prepared by the Platform using the information you provide belong to you. DemandPay retains all intellectual property rights in the underlying templates, processes, and workflows used to prepare those Documents.

You must not: (a) copy, reproduce, distribute, publicly display, or create derivative works of any DemandPay IP without prior written permission; (b) use any DemandPay IP to develop, train, or improve any artificial intelligence model, competing product, or service; (c) remove, alter, or obscure any proprietary notice, watermark, copyright legend, or trademark appearing on the Platform or its outputs; (d) use DemandPay’s name, logo, or trademarks in any manner without prior written authorization; or (e) represent that any Document prepared through the Platform is authored, certified, or endorsed by DemandPay.

Any unauthorized use of DemandPay IP may cause irreparable harm to DemandPay for which monetary damages would be an inadequate remedy. DemandPay is entitled to seek injunctive relief and all other remedies available at law or in equity in respect of any such use, without the requirement of posting a bond or proving actual damages.



DemandPay welcomes feedback and suggestions regarding the Platform. By submitting any feedback, you grant DemandPay a perpetual, irrevocable, royalty-free, worldwide licence to use, reproduce, modify, and commercialize that feedback for any purpose, without compensation or obligation to you.

7. Artificial intelligence and aggregated data

The Platform uses artificial intelligence (“AI”) and automated systems, including large language models, to process the information you provide and prepare Documents and entitlement estimates. You acknowledge and agree that:

- (a) Documents and outputs are prepared automatically and do not involve review by a lawyer or paralegal unless you have engaged the professional-assisted tier;
- (b) the accuracy of outputs depends on the accuracy and completeness of the information you provide;
- (c) AI-assisted outputs may contain errors and should not be relied on without independent review by a licensed legal professional;
- (d) DemandPay makes reasonable efforts to keep its content current, but employment law changes over time and the Platform’s outputs may not reflect the most recent legal developments; and
- (e) DemandPay retains your personal information and Documents only for as long as reasonably necessary to fulfill the purposes for which they were collected, in accordance with its Privacy Policy.

You further acknowledge and agree that DemandPay may use aggregated and anonymized data derived from Platform use to improve the Platform and its services, including to refine document templates, enhance educational content, improve entitlement calculations, and improve Platform design and user experience. Before any data is used for these purposes, all direct and indirect personal identifiers will be removed and replaced with generalized or categorical equivalents, such that the resulting data cannot reasonably be used to identify any individual user. Anonymized and aggregated data is stored separately from personal information and is not linked to any user account. Personal information in identifiable form is never used for service improvement purposes.

8. Third-party providers

DemandPay relies on third-party service providers to deliver the Platform, including providers for data storage, payment processing, email communications, and AI-assisted information processing. Your data may be processed by these providers in the course of delivering services to you. DemandPay’s Privacy Policy describes how your information is collected, used, and shared.

DemandPay is not responsible for disruptions, failures, or errors caused by third-party providers. Where a third-party outage prevents DemandPay from delivering a service you have paid for, the complaints process in Section 13 applies.



By using the Platform, you acknowledge that your data may be transmitted to and stored by providers located outside Canada. DemandPay takes reasonable steps to ensure appropriate data handling standards apply.

9. Disclaimers

TO THE FULLEST EXTENT PERMITTED BY APPLICABLE LAW, THE PLATFORM AND ALL DOCUMENTS AND CONTENT ARE PROVIDED “AS IS” AND “AS AVAILABLE,” WITHOUT WARRANTY OR CONDITION OF ANY KIND. DEMANDPAY MAKES NO WARRANTIES, EXPRESS OR IMPLIED, INCLUDING WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, OR NON-INFRINGEMENT.

YOU ACKNOWLEDGE AND AGREE THAT:

- (a) THE DOCUMENTS PREPARED BY THE PLATFORM ARE BASED ON GENERAL ONTARIO EMPLOYMENT LAW PRINCIPLES AND THE INFORMATION YOU PROVIDE. THEY MAY NOT ACCOUNT FOR THE SPECIFIC FACTS, CIRCUMSTANCES, OR LEGAL NUANCES OF YOUR SITUATION;**
- (b) YOU ARE SOLELY RESPONSIBLE FOR REVIEWING ALL DOCUMENTS PREPARED BY THE PLATFORM AND FOR ENSURING THEY ACCURATELY REFLECT YOUR INSTRUCTIONS AND CIRCUMSTANCES;**
- (c) THE PREPARATION OF DOCUMENTS IS AN AUTOMATED PROCESS AND DOES NOT INVOLVE ANY REVIEW BY DEMANDPAY OR ITS AFFILIATES;**
- (d) YOU ARE SOLELY RESPONSIBLE FOR SEEKING LEGAL ADVICE IN CONNECTION WITH ANY DOCUMENTS PREPARED BY THE PLATFORM AND ANY DECISIONS YOU MAKE IN RELIANCE ON THEM;**
- (e) DEMANDPAY DOES NOT GUARANTEE THAT THE PLATFORM WILL BE ERROR-FREE, UNINTERRUPTED, OR FREE FROM SECURITY VULNERABILITIES; AND**
- (f) DEMANDPAY DOES NOT GUARANTEE ANY PARTICULAR OUTCOME IN YOUR EMPLOYMENT MATTER. THE VALUE OF ANY SETTLEMENT OR RECOVERY DEPENDS ON FACTS AND CIRCUMSTANCES OUTSIDE DEMANDPAY’S CONTROL.**

10. Indemnification

To the fullest extent permitted by applicable law, you agree to indemnify, defend, and hold harmless DemandPay and its directors, officers, employees, and agents from and against any claims, losses,



DEMAND

PAY

damages, liabilities, and expenses (including reasonable legal fees) arising out of or related to: your use of the Platform; any Documents prepared for you through the Platform or that you use; any content you submit; your breach of this Agreement; or your violation of any applicable law. DemandPay reserves the right to assume control of the defence of any matter subject to indemnification at its own expense.

11. Limitation of liability

TO THE FULLEST EXTENT PERMITTED BY APPLICABLE LAW, DEMANDPAY'S TOTAL LIABILITY TO YOU OR ANY THIRD PARTY IS LIMITED TO THE LESSER OF: (A) THE TOTAL AMOUNT YOU PAID TO DEMANDPAY IN THE 12 MONTHS PRECEDING THE EVENT GIVING RISE TO THE CLAIM; OR (B) DAMAGES EXCEEDING \$1,500 IN THE AGGREGATE (for Ontario users).

DEMANDPAY IS NOT LIABLE FOR: (A) ANY DECISION YOU MAKE BASED ON THE PLATFORM'S OUTPUTS; (B) THE OUTCOME OF YOUR EMPLOYMENT MATTER; (C) THE SERVICES, ADVICE, OR CONDUCT OF ANY LAWYER OR PARALEGAL YOU ENGAGE THROUGH THE PLATFORM; OR (D) ANY INDIRECT, CONSEQUENTIAL, INCIDENTAL, SPECIAL, OR PUNITIVE DAMAGES.

Nothing in these terms limits liability that cannot be excluded under applicable law, including liability for fraud, gross negligence, or wilful misconduct.

If DemandPay's negligence causes a data breach that results in unauthorized access to your personal information, DemandPay will provide identity theft protection services to affected users at no charge.

12. Content accuracy and revisions

The Platform may from time to time contain typographical errors, inaccuracies, or omissions in its content, including information about services, fees, and legal matters. DemandPay reserves the right to correct any errors and to update or revise content at any time without prior notice. DemandPay does not guarantee that all content on the Platform is accurate, complete, or current at the time of your access.

13. Complaints

If you are dissatisfied with a service, you may submit a complaint by emailing admin@demandpay.ca with the subject line "Complaint," by using the internal messaging system, or by filling out the contact form on the home page. DemandPay aims to acknowledge your complaint within 3 business days and will work to resolve it in a reasonable time.



Where DemandPay determines that a complaint warrants compensation, remedies may include a partial or full refund of fees paid, an extension of service access, or other reasonable relief. Any compensation is at DemandPay's sole discretion and does not affect your rights under applicable consumer protection law.

14. Breach and remedies

DemandPay may suspend or terminate your access to the Platform if you: fail to pay any amount owing; breach any provision of this Agreement; provide false or misleading information; violate any applicable law; or infringe the intellectual property rights of DemandPay or any third party. DemandPay will provide reasonable notice where possible but may act immediately where the breach is serious.

DemandPay's remedies include suspending or terminating your account, refusing to deliver Documents, and bringing legal proceedings. All remedies are cumulative and not exclusive of any other rights available at law or equity.

You acknowledge that breaches involving unauthorized use of the Platform or DemandPay's intellectual property may cause irreparable harm not adequately compensable in damages, and that DemandPay may seek injunctive or other equitable relief in any court of competent jurisdiction without posting a bond or proving actual damages.

15. Term and termination

This Agreement begins when you create an account or first use the Platform and continues until terminated by either party.

You may terminate this Agreement at any time by closing your account by contacting admin@demandpay.ca. When your account is closed, your personal information will be handled in accordance with DemandPay's Privacy Policy.

DemandPay may terminate this Agreement at any time for convenience on 30 days' written notice, or immediately if you breach these terms. If DemandPay discontinues the Platform permanently, it will provide at least 60 days' advance notice by email. During that period, you will be able to export your data and Documents. Users with active contingency matters will be assisted in transitioning their files.

Sections 2, 6, 9, 10, 11, 14, and 16, and any other provisions that by their nature should survive termination, will continue in effect after this Agreement ends.

16. General



Governing law. This Agreement is governed by the laws of Ontario and the federal laws of Canada applicable therein. Any dispute arising under this Agreement is subject to the exclusive jurisdiction of the courts of Ontario.

Assignment. You may not assign or transfer your account or your rights under this Agreement to any other person. Any purported assignment is void. DemandPay may assign its rights and obligations in connection with a merger, acquisition, asset sale, or corporate restructuring without your consent.

Severability. If any provision of this Agreement is held to be invalid or unenforceable, the remaining provisions continue in full force and effect.

Waiver. No failure or delay by DemandPay in exercising any right under this Agreement operates as a waiver of that right.

Notices. Notices from DemandPay will be sent to the email address associated with your account. Notices to DemandPay must be sent to admin@demandpay.ca.

Relationship. Nothing in this Agreement creates an agency, partnership, or employment relationship between you and DemandPay.

No third-party rights. This Agreement does not confer any rights or remedies on any person other than you and DemandPay.

Entire agreement. This Agreement, together with DemandPay's Privacy Policy, constitutes the entire agreement between you and DemandPay regarding your use of the Platform and supersedes all prior agreements and understandings on that subject. However, should a user enter into a separate agreement, for contingency payment, for example, then the terms of this Agreement and Privacy Policy shall be incorporated and remain in force.

Currency. All dollar amounts in this Agreement are in Canadian dollars.

Electronic commerce. This Agreement is an electronic contract formed pursuant to the *Electronic Commerce Act, 2000*. Your electronic acceptance of this Agreement by clicking "I agree" or by signing your initials, or by accessing the Platform constitutes a valid and enforceable electronic signature and consent. Electronic records generated through the Platform satisfy any legal requirement for writing.

Force majeure. DemandPay is not liable for any failure or delay in performing its obligations under this Agreement to the extent caused by circumstances beyond its reasonable control, including pandemic, epidemic, public health emergency, government-mandated shutdown, natural disaster, act of God, war, terrorism, labour dispute, cyber-attack, or internet or telecommunications failure. This does not affect your rights under the complaints process in Section 13 if an outage prevents delivery of a service you have paid for.

17. Acceptance of terms

DemandPay may update these Terms and Conditions from time to time. If we make a material change, we will notify you by email at least 30 days before the change takes effect. Your continued



D E M A N D

P A Y

use of the Platform after that date constitutes acceptance of the revised terms. If you do not accept a change, you must close your account before the change takes effect.

BY CLICKING “I AGREE” OR BY ACCESSING OR USING THE PLATFORM, YOU CONFIRM THAT YOU HAVE READ, UNDERSTOOD, AND AGREE TO THESE TERMS AND CONDITIONS.

18. Contact

Questions about these Terms and Conditions can be directed to:

Jordan Haworth

DemandPay

admin@demandpay.ca

demandpay.ca