

Terms and Conditions:

FinXtra's Terms and Conditions

Last Updated: March 1st, 2026

Welcome to the website of FinXtra ("9511-3965 Québec Inc is trading as FinXtra", "we", "our", or "us"). By accessing or using our website or services, you agree to be bound by the following Terms of Service ("Terms"). If you do not agree with these terms, please refrain from using our website and services.

These Terms apply to all visitors, users, and others who access or use our services.

1. Use of Website and Services

The FinXtra website and its content are provided for general information and business purposes only. The services we offer — including foreign exchange, international payments, and related support — may be subject to additional agreements, onboarding, and regulatory checks.

Nothing on this site constitutes financial, legal, or investment advice. You agree to use this website and our services in compliance with all applicable laws.

2. Eligibility

To use our services, you must:

- Be at least 18 years old
- Be authorized to act on behalf of a company or business (if applicable)
- Provide accurate and complete information during onboarding and usage

We reserve the right to suspend or terminate access if these conditions are not met.

3. Intellectual Property

All content on this website — including logos, text, images, videos, software, and design — is the property of FinXtra or its partners and is protected under applicable copyright and trademark laws.

You may not copy, modify, reproduce, publish, distribute, or exploit any content without our written permission.

4. Third-Party Partners and Providers

FinXtra's partners with trusted third-party financial institutions (i.e., Ebury) to deliver regulated services such as payment processing, e-money issuance, and FX execution.

Use of these services may be subject to separate legal agreements and compliance obligations. By using FinXtra, you acknowledge and accept that third-party providers may process your data and transactions as part of service delivery.

5. Disclaimers and Limitation of Liability

We strive to provide accurate, secure, and uninterrupted access to our website and services. However, we do not warrant:

- That the website will always be available, secure, or error-free
- That content is always current, complete, or accurate
- To the fullest extent permitted by law, FinXtra shall not be liable for any loss or damages resulting from your use of, or inability to use, our website or services, including direct, indirect, incidental, or consequential damages.

6. User Conduct and Prohibited Use

You agree not to:

- Misuse or interfere with the site or services
- Attempt to gain unauthorized access to accounts, systems, or networks
- Use FinXtra for fraudulent, criminal, or unlawful activity
- Impersonate any person or business, or provide false identity information

7. Privacy

Your use of this website and our services is also governed by our Privacy Policy, which outlines how we collect, use, and protect your information.

8. Complaints and Customer Support

We aim to resolve all issues promptly and transparently. If you have a complaint or concern, please email us at info@finxtra.ca.

9. Changes to Terms

We reserve the right to modify these Terms at any time. Changes will be posted on this page with an updated “Last Updated” date. Continued use of our website or services constitutes acceptance of the revised terms.

10. Governing Law

These Terms are governed by the laws of the Province of Quebec and the laws of Canada applicable therein. You agree to submit to the exclusive jurisdiction of the courts located in Montreal, Quebec for any disputes arising out of these Terms or your use of the Services.

11. Contact Us

If you have any questions about these Terms, please contact: **info@FinXtra.ca**