# Terms of Use – Pacific First

Before utilizing the Pacific First website, please read through the terms, conditions and legal notices as they apply to such, listed below. All efforts to keep these terms accurate and current will be made.

# 1. Conditions Agreement

In utilizing the Pacific First website, visitors are accepting, without limit or qualification, the terms and conditions stated herein and all legalities that correspond. Pacific First reserves the right to revise these terms and conditions at any time. Users will be made aware of such revision by way of a post appearing on this page. Visitors should make effort to re-visit this page and review the current terms and conditions posted. Visitors will be bound by such revisions.

# 2. Accuracy of Content

The content published on this website is intended to be reliable at its date of publication; however, Pacific First cannot guarantee that all information, as it may appear, is exact or absolute. All content published on the Pacific First website is subject to continual revision and alteration without notice. Before acting on information viewed on this website, please contact a Pacific First representative to confirm the accuracy of information viewed.

The content offered by this website does not purport an offer to purchase or sell products or services, nor does it contend the provision of professional legal, financial, tax or accounting advice. To this end, content should not be relied upon.

# 3. Availability of Services

The services provided by Pacific First are available in the provinces and territories of Canada as they are legally allowable in accordance with the region-applicable law. At this time, services are not available in the province of Quebec. The terms and conditions of services may possess restrictions subject to specified agreement and/or locale.

# 4. Copyright

All content appearing on this website is the copyright of Pacific First, protected under the copyright laws of Canada and elsewhere, all rights reserved. Content that appears courtesy of an external source may also appear under the protection of the source's own copyright.

Content appearing on this website may only be duplicated for personal use. Use, copy or distribution of content toward any other intent is not admissible without the written consent of Pacific First achieved prior to any undertaking toward such intent. A violation of copyright infringement against Pacific First will result in appropriated legal action.

#### 5. External Links

Via hypertext links appearing on this website users may gain access to external websites. These links, and the corresponding websites to which they deliver users, are entirely independent of Pacific First. These links do not, in any way, represent an affiliation or endorsement on the behalf of Pacific First to the external website, nor to the products, services, or conditions presented therein. Users navigate to these external websites at their own risk.

### 6. Internet Security

Though Pacific First fully abides by the principles established in the "Personal Information Protection and Electronic Documents Act" and takes every measure to fulfill all security protocol standards practiced in Canada, Pacific First cannot assure the privacy, security or confidentiality of transactions that transpire over the Internet. Therefore, Pacific First will not be held liable for any loss, damage or harm that may occur as a result of transmitting information over the Internet from or to this website, regardless of the type, sensitivity or confidentiality attributed to the information submitted.

# 7. Electronic Correspondence

Pacific First welcomes general inquiries submitted over e-mail, however, Pacific First will not accept transactions nor act on instructions communicated by e-mail, unless otherwise stated. Pacific First advises users against the transmission of confident, personal or sensitive information over e-mail. The security of such a correspondence cannot be guaranteed. Therefore individuals who choose to transmit information via e-mail do so at their own risk. Pacific First will not be held liable for any loss, damage or harm that may occur as a result of transmitting information by e-mail.

Any communication, including those which regard business, marketing or company development ideas, submitted to Pacific First by means of e-mail or other electronic correspondence becomes the property of Pacific First and its affiliates. Pacific First reserves the right to use these correspondences in any means of its choosing.

# 8. Liability

Pacific First and all of its subsidiaries, affiliates, partners and any other person(s) or company(s) associated with the content appearing on this website will not be held liable for any loss, damage or harm that may occur as a result of or in connection with use of the Pacific First website. This includes, without limit, direct, indirect, third party or consequential losses.

Visitors who choose to use this website do so in accordance with all applicable provincial, territorial and federal laws governing such use. Any dispute regarding use of the Pacific First website will be settled in a British Columbia court of law.