Terms of Use - GrantOps.ai Platform

Effective Date: May 20, 2026 **Last Updated:** May 20, 2026

Introduction and Acceptance of Terms

Welcome to GrantOps.ai ("GrantOps," "we," "us," or "our"), an AI-powered platform that provides Scientific Research & Experimental Development (SR&ED) grant qualification, writing, consulting, and submission services to Canadian businesses. These Terms of Use ("Terms") govern your access to and use of our website at https://grantops.ai, our platform, mobile applications, and all related services (collectively, the "Services").

GrantOps.ai is operated by GrantOps.ai, a company incorporated in Ontario, Canada, specializing in autonomous capital recovery through AI-powered grant and tax credit optimization services focused exclusively on the Canadian market.

BY ACCESSING OUR WEBSITE OR USING OUR SERVICES, YOU AGREE TO BE LEGALLY BOUND BY THESE TERMS OF USE, WITHOUT LIMITATIONS OR RESERVATIONS, AS WELL AS BY ALL APPLICABLE CANADIAN LAWS AND REGULATIONS, INCLUDING THOSE RELATING TO COPYRIGHT, TRADEMARKS, AND TAX COMPLIANCE.

These Terms constitute a legally binding agreement between you ("User," "Client," "you," or "your") and GrantOps.ai. If you do not agree to these Terms, you must not access our website or use our Services. Your continued use of our Services following any changes to these Terms constitutes acceptance of those changes.

Company Information and Contact Details

GrantOps.ai Hayden St, Toronto, ON MY C, Canada

Contact Information: Email: info@grantops.ai Phone: +1 778-385-4312

Scope of Platform Services

Service Categories

GrantOps.ai provides the following AI-powered services exclusively for Canadian businesses:

SR&ED Grant Services:

- Automated eligibility assessment and qualification analysis
- AI-powered technical narrative generation and documentation
- CRA Form T preparation and completion
- Supporting documentation compilation and organization
- Project analysis and R&D pattern recognition
- Expenditure qualification and categorization

Platform Integration Services:

- Integration with development tools (GitHub, Jira, Asana, and 50+ platforms)
- Automated data synchronization and analysis
- Real-time R&D activity monitoring and tracking
- Code commit analysis and technical documentation
- Time tracking integration and validation

Consulting and Advisory Services:

- SR&ED strategy development and optimization
- CRA compliance guidance and audit preparation
- Technical review and validation services
- Claim optimization and maximization strategies
- Regulatory update notifications and guidance
- Grants Identification and Screening
- Grants identification aligned with business eligibility
- Funding landscape analysis and opportunity matching
- Application review and strategic positioning

Submission Services:

- CRA submission preparation and filing (with client consent)
- Document compilation and formatting
- Compliance verification and validation
- Follow-up communication management

- Audit support and representation (where authorized)

Service Delivery Model

Our Services are delivered through our AI-powered platform, which provides:

Monitoring of Non-Dilutive Funding Opportunities: Proactive tracking of new and existing SR&ED, government grants, tax credits, and non-dilutive funding programs within the Canadian federal and provincial ecosystem.

Personalized Industry Matching: Automated analysis of your business profile, R&D activities, and project pipeline against current funding opportunities to provide personalized and timely recommendations.

Automated Analysis: Advanced machine learning algorithms analyze your development activities, code repositories, project documentation, and R&D patterns to identify eligible activities and expenditures.

Document Generation: AI-powered generation of CRA-compliant forms, technical narratives, and supporting documentation based on your project data and activities.

Real-Time Monitoring: Continuous monitoring of integrated development tools and platforms to identify new opportunities and track ongoing R&D activities.
Expert Review: Human expert validation and review of AI-generated content to ensure accuracy, compliance, and optimization.

Geographic Scope

IMPORTANT: GrantOps.ai services are exclusively available to Canadian businesses and funding applicants. Our services are designed specifically for compliance with Canadian tax law, including Canadian Revenue Agency (CRA) requirements, and the regulations of various other Canadian government funding bodies. Our Services are not available for use outside of Canada or for non-Canadian tax or funding jurisdictions.

Timeline and Estimate Disclaimers

Important Notice: All processing times, submission timelines, and delivery schedules displayed on our platform, website, or in communications are estimates only. Actual timelines may vary based on project complexity, CRA and government funding bodies processing times, data quality, integration requirements, and other factors beyond our control.

Each engagement is assessed individually, and specific timelines are established through our platform onboarding process and service agreements. We are not liable for delays in CRA and/or other government funding bodies processing, changes in government requirements, or

other external factors affecting timeline estimates.

User Obligations and Responsibilities

Account Registration and Verification

Users must provide accurate, complete, and current information during registration and maintain the accuracy of their account information. You represent and warrant that:

- You have the legal authority to enter into this agreement on behalf of your organization
- All information provided is accurate and complete
- You will promptly update any changes to your information
- You are a Canadian business entity eligible for grants, and/or SR&ED benefits

Data Provision and Accuracy

Critical Requirement: The accuracy and completeness of your data directly impacts the quality and compliance of our Services. You are responsible for:

Technical Data: Providing accurate information about your R&D activities, including project descriptions, technical challenges, methodologies, and outcomes.

Financial Data: Ensuring all expenditure information, payroll data, contractor costs, and related financial information is accurate and properly documented.
Integration Data: Maintaining proper access credentials and permissions for integrated platforms and ensuring data synchronization accuracy.

Supporting Documentation: Providing necessary supporting materials, contracts, invoices, and other documentation required for SR&ED compliance.

Compliance and Regulatory Obligations

CRA Compliance: You acknowledge that SR&ED claims must comply with all CRA requirements and that you remain ultimately responsible for the accuracy and compliance of all submissions made on your behalf.

Documentation Requirements: You agree to maintain all necessary records and documentation as required by CRA regulations and to make such documentation available for audit purposes.

Regulatory Changes: You acknowledge that tax laws and regulations may change and agree to cooperate with any necessary adjustments to ensure ongoing compliance.

Canadian Funding Body Compliance: You acknowledge that applications for non-SR&ED government grants and funding must comply with the requirements of the respective Canadian federal or provincial funding body, and you remain ultimately responsible for the accuracy and compliance of all submissions made on your behalf. This includes adherence to specific program guidelines, eligibility criteria, and reporting requirements.

Platform Integration and Security

Access Management: You are responsible for managing user access to your account, maintaining password security, and promptly reporting any unauthorized access.

Integration Permissions: You must ensure that all platform integrations are properly authorized and that you have the necessary rights to share integrated data with GrantOps.ai.

Data Security: While we implement robust security measures, you remain responsible for the security of your own systems and the data you provide to our platform.

Intellectual Property Rights

GrantOps.ai Platform and Technology

GrantOps.ai retains all rights, title, and interest in and to:

- The GrantOps.ai platform, website, and mobile applications
- Our proprietary AI algorithms, machine learning models, and analytical frameworks
- Platform features, software, code, and technical infrastructure
- Methodologies, processes, and know-how developed by GrantOps.ai
- All improvements and enhancements to our platform and services

Client Data and Work Product

Your Data Ownership: You retain ownership of all data, information, and materials you provide to GrantOps.ai ("Client Data"), including:

- Financial and business information
- Technical documentation and project data
- R&D activity information and supporting materials
- Integration data from connected platforms

Generated Work Product: Documents, forms, narratives, and analyses generated by our

platform specifically for your grants and/or SR&ED claims ("Work Product") are owned by you upon completion and payment of applicable fees.

Limited License to GrantOps.ai: You grant GrantOps.ai a limited, non-exclusive license to use your Client Data solely for:

- Providing Services under this agreement
- Improving our AI algorithms and platform capabilities (in anonymized, aggregated form)
- Ensuring compliance with legal and regulatory requirements

Aggregated and Anonymized Data

GrantOps.ai may use anonymized and aggregated data derived from our Services to:

- Improve platform performance and accuracy
- Develop industry benchmarks and insights
- Enhance AI model training and capabilities
- Conduct research and development activities

Such use will not identify you or your specific business information and will comply with all applicable privacy laws.

Platform Access and Subscription Terms

Subscription License

Subject to your compliance with these Terms and payment of applicable fees, GrantOps.ai grants you a non-exclusive, non-transferable, revocable license to access and use our platform during your subscription term solely for your internal business purposes related to SR&ED, grants, and other non-dilutive capital resources.

Subscription Plans and Features

Access to specific platform features depends on your subscription plan:
Starter Plan: Basic eligibility assessment, limited claims processing, and standard AI analysis
Professional Plan: Unlimited claims, advanced AI analysis, accounting integrations, and priority support
Enterprise Plan: Custom workflows, dedicated support, audit simulation, and enhanced compliance features

Account Management

User Accounts: You may designate authorized personnel to access your account with appropriate permission levels and administrative controls.

Account Security: You are responsible for all activities under your account and must maintain the confidentiality of login credentials.

Usage Monitoring: We may monitor platform usage to ensure compliance with subscription limits and detect unauthorized access.

Payment Terms and Billing

Fee Structure

GrantOps.ai operates on a transparent fee structure consisting of:

Monthly Subscription Fees: Fixed monthly fees based on your selected plan, payable in advance

Success Fees: Percentage-based fees calculated on successfully processed grants, and SR&ED claims detailed on the website.

Payment Terms

Monthly Fees: Payable monthly in advance via credit card or authorized payment method
Success Fees: Payable within 30 days of successful claim processing or government body like CRA acceptance or upon download of the artifacts.

Currency: All fees are quoted and payable in Canadian dollars (CAD)

Taxes: All fees are exclusive of applicable taxes, including HST/GST

Late Payment and Collection

Late payment charges of 1.5% per month (18% annually) may apply to overdue amounts. We reserve the right to suspend Services for accounts more than 30 days past due. You agree to pay all reasonable collection costs, including legal fees, for delinquent accounts.

Prohibited Uses and Restrictions

Platform Restrictions

You agree not to:

- Reverse engineer, decompile, or attempt to extract source code from our platform
- Use our Services for any unlawful purpose or in violation of CRA regulations
- Share account credentials or allow unauthorized access to your account
- Attempt to circumvent platform security measures or usage limitations
- Use our platform to submit false, misleading, or fraudulent information

Data and Content Restrictions

You may not upload, transmit, or process through our platform:

- Information you do not have the legal right to use or share
- False, misleading, or fraudulent financial or technical information
- Content that violates intellectual property rights of third parties
- Malicious code, viruses, or other harmful components
- Information that violates privacy rights or confidentiality obligations

Compliance Violations

We reserve the right to immediately suspend or terminate your account if we reasonably believe you are:

- Submitting fraudulent or misleading SR&ED claims
- Violating CRA regulations or Canadian tax law
- Using our platform for unauthorized or illegal purposes
- Breaching these Terms or our Privacy Policy

Limitation of Liability and Disclaimers

Service Disclaimers

Advisory Nature: Our Services are advisory and analytical in nature. While we use

advanced AI technology and expert review, we make no guarantees regarding:

- Government bodies like CRA acceptance of submitted claims
  - Specific refund amounts or processing times
  - Eligibility determinations or qualification assessments
  - Audit outcomes or Government bodies like CRA review results

No Legal or Tax Advice: GrantOps.ai does not provide legal or tax advice. Our Services are limited to SR&ED technical analysis, documentation, and submission assistance. You should consult qualified legal and tax professionals for specific advice.

Limitation of Damages

Liability Cap: To the maximum extent permitted by law, GrantOps.ai's total liability for any claims arising from our Services shall not exceed the total fees paid by you in the months preceding the claim, or $100,000 CAD, whichever is lower.

Excluded Damages: We shall not be liable for any indirect, incidental, special, consequential, or punitive damages, including lost profits, business interruption, or lost opportunities, even if advised of their possibility.

CRA and Regulatory Disclaimers

CRA Decisions: We are not responsible for CRA decisions, processing delays, audit outcomes, or changes in government regulations affecting SR&ED programs.

Regulatory Compliance: While we design our Services to comply with current CRA requirements, you remain ultimately responsible for ensuring compliance with all applicable laws and regulations.

Data Security and Privacy

Security Measures

GrantOps.ai implements enterprise-grade security measures including:

- End-to-end encryption for data transmission and storage
- Multi-factor authentication and access controls
- Regular security audits and vulnerability assessments
- Secure cloud infrastructure

- GrantOps is preparing for SOC Type II compliance and security certifications at this point.

Privacy Protection

Our collection, use, and protection of personal information is governed by our Privacy Policy, which is incorporated into these Terms by reference. We comply with applicable Canadian privacy laws, including PIPEDA.

Data Breach Response

In the event of a security incident affecting your data, we will:

- Immediately investigate and contain the incident
- Notify you within hours of discovery
- Provide detailed information about the incident and remediation steps
- Cooperate with any regulatory reporting requirements

Termination and Account Closure

Termination Rights

By You: You may terminate your subscription at any time through your account settings or by contacting our support team. Termination takes effect at the end of your current billing period.

By GrantOps.ai: We may terminate your account immediately for:

- Material breach of these Terms
- Non-payment of fees after days past due
- Fraudulent or illegal use of our Services
- Violation of CRA regulations or Canadian law

Effect of Termination

Upon termination:

- Your access to the platform will be suspended or terminated
- You remain responsible for all fees incurred prior to termination
- We will provide you with copies of your Work Product upon request
- Confidentiality obligations continue beyond termination

- Success fees remain due for claims in progress

Data Retention and Deletion

Following termination, we will:

- Retain your data for days to allow for account reactivation
- Permanently delete your data upon written request via email (info@grantops.ai) or by requesting via the platform, account settings. (subject to legal requirements)
- Maintain anonymized, aggregated data for platform improvement purposes
- Comply with any legal or regulatory data retention requirements

Dispute Resolution and Governing Law

Governing Law and Jurisdiction

These Terms are governed by the laws of the Province of Ontario and the federal laws of Canada. Any disputes shall be subject to the exclusive jurisdiction of the courts of Ontario, Canada.

Dispute Resolution Process

Step 1 - Direct Resolution: We encourage direct communication to resolve any disputes. Contact our support team at info@grantops.ai to discuss concerns.

Step 2 - Mediation: If direct resolution fails, disputes may be submitted to mediation in Toronto, Ontario, with costs shared equally between parties.

Step 3 - Arbitration/Litigation: Unresolved disputes may proceed to binding arbitration under the rules of the ADR Institute of Canada or litigation in Ontario courts.

Professional Standards

Any disputes involving professional conduct or CRA compliance may be subject to review by relevant regulatory authorities. We commit to full cooperation with such reviews.

General Provisions

Entire Agreement and Modifications

These Terms, together with our Privacy Policy and any subscription agreements, constitute the entire agreement between the parties. We may update these Terms by posting revised versions

on our website with reasonable advance notice.

Severability and Assignment

If any provision is found invalid, the remaining Terms remain in effect. You may not assign your rights under these Terms without our consent. We may assign these Terms in connection with business transfers.

Force Majeure

Neither party is liable for delays caused by circumstances beyond reasonable control, including government actions, natural disasters, or technical failures of third-party systems.

Notices and Communications

All notices must be in writing and sent to the contact information provided in these Terms. Electronic notices are effective when delivered to the specified email address.

Contact Information

For questions about these Terms, our Services, or to provide legal notices:

GrantOps.ai 100 Hayden St, Toronto, ON M4Y 3C7, Canada Email: info@grantops.ai Phone: +1 778-385-4312

Acknowledgment and Acceptance

By creating an account, accessing our platform, or using our Services, you acknowledge that you have read, understood, and agree to be bound by these Terms and our Privacy Policy. If you are accepting these Terms on behalf of an organization, you represent that you have the authority to bind that organization.

These Terms are effective as of the date first set forth above and remain in effect until superseded by updated Terms or account termination.

Document Version: 2.3 Date: May 20, 2026