



Canada Edition

Terms of Service

Please read these terms carefully before using BrokerBooks

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BrokerBooks Canada Inc. | brokerbooks.ca

1. Acceptance of Terms

By accessing or using BrokerBooks (the "Service") at brokerbooks.ca, you agree to be bound by these Terms of Service ("Terms"). If you do not agree to these Terms, do not use the Service.

These Terms constitute a legally binding agreement between you ("User", "you", "your") and BrokerBooks Canada Inc. ("BrokerBooks", "we", "us", "our"), a company operating in Ontario, Canada.

2. Description of Service

BrokerBooks is a cloud-based financial tracking and bookkeeping tool designed to assist Canadian real estate professionals with organizing income, expenses, receipts, and generating financial summaries. The Service includes:

- Income and expense tracking tools
- Receipt upload and storage
- Financial report generation
- Tax category organization aligned with CRA T2125 guidelines
- Options trading log

3. IMPORTANT DISCLAIMER — NOT PROFESSIONAL ADVICE

BROKERBOOKS IS NOT A LICENSED ACCOUNTING FIRM, TAX ADVISOR, FINANCIAL ADVISOR, OR LEGAL ADVISOR. THE SERVICE IS PROVIDED FOR ORGANIZATIONAL AND INFORMATIONAL PURPOSES ONLY.

By using BrokerBooks, you expressly acknowledge and agree that:

- BrokerBooks does NOT provide tax advice, accounting advice, legal advice, or financial advice of any kind.
- All information, reports, and summaries generated by BrokerBooks are for your personal organizational use only and do NOT constitute professional tax or accounting guidance.
- You are solely responsible for ensuring the accuracy and completeness of all data you enter into the Service.
- You must consult a qualified Chartered Professional Accountant (CPA) or tax professional licensed in your province before filing any tax return, making any tax-related decision, or relying on any output generated by BrokerBooks.
- CRA tax rules, HST rates, deductibility rules, and filing requirements change. BrokerBooks does not guarantee that its categories, line numbers, or calculations are current, accurate, or complete.

- BrokerBooks is NOT responsible for any penalties, interest, reassessments, or other consequences arising from your tax filings, whether or not you used information from BrokerBooks.

4. User Responsibilities

You agree to:

- Provide accurate and complete information when registering and using the Service
- Maintain the confidentiality of your account credentials
- Not share your account with unauthorized individuals
- Not use the Service for any unlawful purpose
- Conduct your own due diligence before making any financial or tax decisions
- Seek independent professional advice for all tax, legal, and accounting matters

5. Subscription and Billing

BrokerBooks offers paid subscription plans. By subscribing, you agree to the following:

- Subscription fees are billed monthly or annually as selected at signup
- All prices are in Canadian Dollars (CAD) and subject to applicable taxes including HST
- Promotional prices (including SPRING2026 and other promo codes) are valid for the stated promotional period only
- Subscriptions automatically renew unless cancelled before the renewal date
- Refunds are not provided for partial billing periods
- We reserve the right to change pricing with 30 days written notice

6. Data and Privacy

Your use of the Service is also governed by our Privacy Policy, which is incorporated into these Terms by reference. You acknowledge that:

- You own all data you upload or enter into BrokerBooks
- BrokerBooks will not sell your personal or financial data to third parties
- Receipts and financial data are stored for up to 8 years in accordance with CRA record-keeping recommendations
- You are responsible for maintaining your own backup copies of important documents

7. Limitation of Liability

TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW, BROKERBOOKS AND ITS OFFICERS, DIRECTORS, EMPLOYEES, AND AGENTS SHALL NOT BE LIABLE FOR ANY INDIRECT, INCIDENTAL, SPECIAL, CONSEQUENTIAL, OR PUNITIVE DAMAGES, INCLUDING BUT NOT LIMITED TO:

- Loss of revenue or profit
- Tax penalties, interest, or reassessments
- Loss of data
- Any errors or omissions in reports generated by the Service

Our total liability to you for any claim arising from your use of the Service shall not exceed the amount you paid to BrokerBooks in the three (3) months preceding the claim.

8. Indemnification

You agree to indemnify and hold harmless BrokerBooks, its affiliates, officers, directors, employees, and agents from and against any claims, liabilities, damages, losses, and expenses, including reasonable legal fees, arising out of or in any way connected with your access to or use of the Service, your violation of these Terms, or any tax, accounting, or financial decisions you make based on information from the Service.

9. Governing Law

These Terms shall be governed by and construed in accordance with the laws of the Province of Ontario and the federal laws of Canada applicable therein. Any disputes shall be resolved exclusively in the courts of Ontario, Canada.

10. Changes to Terms

We reserve the right to modify these Terms at any time. We will provide notice of material changes by email or through the Service. Your continued use of the Service after such notice constitutes your acceptance of the revised Terms.

11. Contact

For questions about these Terms, contact us at:

BrokerBooks Canada Inc.

Email: legal@brokerbooks.ca

Website: brokerbooks.ca