

# Terms of Use

## Les services Stelvar S.E.N.C.

Last updated: July 18, 2026

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### 1. Introduction and acceptance of the terms

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These terms of use (the “Terms”) constitute an agreement between Les services Stelvar S.E.N.C. (“Stelvar”, “we”, “our”) and any business or organization using the Stelvar products and services (the “Client”, “you”).

By purchasing a Stelvar product, using a Stelvar NFC product, or accessing the Stelvar portal, you acknowledge that you have read, understood and accepted these Terms.

Stelvar provides technological solutions that allow businesses to use NFC products connected to a digital platform for statistics and management.

### 2. Description of the services

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The Stelvar services include, in particular:

- physical cards using NFC technology;
- a secure portal allowing clients to view their statistics;
- tracking tools related to card usage;
- features designed to facilitate access to businesses' Google Reviews profiles.

The Stelvar NFC cards allow, in particular, users to be redirected to external pages, including the Google Reviews profiles of client businesses.

Stelvar uses the official Google Business Profile API in order to obtain certain statistical information associated with clients' Google Business profiles.

### 3. Account creation and management

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Stelvar client accounts are created by Stelvar after the products or services are purchased.

The Client may then create their profile using the unique key that we will provide to them.

The Client is responsible for:

- the unique login key;
- the confidentiality of their credentials;
- any use made with their account;
- the accuracy of the information provided.

Voluntarily sharing an account with unauthorized persons is prohibited.

## 4. Purchase of physical products

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Stelvar products include, in particular, physical NFC cards.

Orders may be handled by:

- shipping to the Client;
- direct hand-off according to arrangements agreed upon with Stelvar.

Delivery times may vary depending on:

- the quantity ordered;
- the customization requested;
- availability;
- the applicable delivery conditions.

Stelvar does not guarantee a specific delivery time unless otherwise indicated in writing.

## 5. Warranty on NFC cards

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Stelvar NFC cards are covered against manufacturing defects affecting their normal operation.

In the event of a confirmed defect in the NFC chip, Stelvar may proceed with a replacement free of charge.

The warranty does not cover:

- loss of the card;
- physical damage caused by the Client;
- misuse;
- normal wear and tear;
- damage occurring after delivery.

Costs related to the replacement of a lost or damaged card may be charged to the Client.

## 6. Subscriptions and portal access

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Certain Stelvar services require a subscription that provides access to the portal and to the statistical features.

Subscription terms depend on the plan chosen by the Client.

Subscriptions may be:

- monthly;
- annual;
- according to any other formula offered by Stelvar.

Where automatic renewal applies, the subscription will renew automatically according to the terms of the chosen plan.

The Client may request that renewal be stopped before the next billing period.

## 7. Payments

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Payments are processed by an external payment provider, notably Stripe.

Stelvar never retains:

- the full bank card number;
- the security code;
- sensitive banking information.

The Client remains responsible for:

- payment of the amounts due;
- the accuracy of the billing information;
- the applicable taxes.

Prices may be changed by Stelvar with reasonable notice.

## 8. Refund policy

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Unless otherwise indicated in writing by Stelvar, purchases of physical products and services are non-refundable.

A refund may however be considered in the following cases:

- a major technical problem preventing use of the service;
- an error attributable to Stelvar;
- an exceptional situation approved by Stelvar.

Requests must be sent to:

[contact@stelvar.ca](mailto:contact@stelvar.ca)

## 9. Acceptable use of the service

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The Client agrees to use Stelvar only for lawful purposes and in accordance with these Terms.

It is prohibited, in particular, to:

- attempt to access Stelvar systems without authorization;
- compromise the security of the service;
- use Stelvar for fraudulent activities;
- artificially manipulate Google reviews;
- use the service in a manner contrary to the policies of the platforms used.

## 10. Google Reviews and third-party services

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Stelvar uses certain third-party services, including Google Business Profile.

The Client acknowledges that:

- Google is an independent company;

- Stelvar is not affiliated with Google;
- Stelvar does not control changes made to Google services;
- Stelvar does not guarantee the permanent availability of third-party services.

The Client remains responsible for their Google Business profile and for compliance with the rules applicable to external platforms.

## **11. Intellectual property**

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All rights related to the following elements remain the exclusive property of Stelvar:

- the Stelvar brand;
- the software;
- the portal;
- the computer code;
- the interface;
- the design;
- content developed by Stelvar.

No provision of these Terms constitutes a transfer of intellectual property to the Client.

The Client obtains only a limited right to use the service during the applicable term of their subscription.

## **12. Service availability**

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Stelvar makes reasonable efforts to maintain the availability of its services.

However, Stelvar does not guarantee uninterrupted access at all times.

The service may be temporarily unavailable, notably due to:

- maintenance;
- updates;
- technical problems;
- failures of external providers;
- events beyond Stelvar's reasonable control.

## **13. Limitation of liability**

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To the extent permitted by law, Stelvar cannot be held liable, in particular, for:

- loss of revenue;
- loss of business opportunities;
- loss of Google reviews;
- changes to Google services;
- temporary interruption of the service;

- loss resulting from misuse of the service.

The statistics provided by Stelvar are analytical tools and may depend on external services.

## **14. Suspension and termination**

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Stelvar may suspend or close an account, notably in the event of:

- non-payment;
- abusive use;
- violation of these Terms;
- a risk to the security of the service.

The Client may request the cancellation of their subscription.

When the Client cancels their subscription:

- the service remains active until the end of the period already paid for;
- after this period, the features requiring a subscription may be disabled.

Reactivation may be possible according to the conditions applicable at the time of the request.

## **15. Data and confidentiality**

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The processing of personal information is carried out in accordance with Stelvar's Privacy Policy.

This policy explains, in particular:

- the data collected;
- the use of the information;
- the security measures;
- the rights of users.

## **16. Changes to the Terms**

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Stelvar may modify these Terms in order to reflect:

- the evolution of the services;
- technological changes;
- legal requirements;
- new business practices.

The applicable version will be the one published at the time the services are used.

## **17. Governing law**

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These Terms are governed by and interpreted in accordance with the laws applicable in the province of Quebec, Canada.

Any dispute relating to these Terms will be submitted to the competent courts of Quebec.

## 18. Contact

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Les services Stelvar S.E.N.C.

Email:

[contact@stelvar.ca](mailto:contact@stelvar.ca)