

TERMS OF USE

These terms and conditions (the "Terms and Conditions") govern the use of this "Site". This Site is owned and operated by MAGICAL CREDIT INC. This Site is a service website.

By using this Site, you indicate that you have read and understand these Terms and Conditions and agree to abide by them at all times.

Intellectual Property

All content published and made available on our Site is the property of MAGICAL CREDIT INC and the Site's creators. This includes, but is not limited to images, text, logos, documents, downloadable files and anything that contributes to the composition of our Site.

Accounts

When you create an account on our Site, you agree to the following:

You are solely responsible for your account and the security and privacy of your account, including passwords or sensitive information attached to that account; and

All personal information you provide to us through your account is up to date, accurate, and truthful and that you will update your personal information if it changes.

We reserve the right to suspend or terminate your account if you are using our Site illegally or if you violate these Terms and Conditions.

Text Message Terms

MAGICAL CREDIT INC. may send you text messages for non-telemarketing purposes regarding account and servicing information. You can cancel this service at any time by replying "STOP" to a text message. Message frequency varies. Message and data rates may apply. Carriers are not liable for any delays or undelivered messages. For all questions about text messages service, you can email us at PAYMENTS@MAGICALCREDIT.CA.

Provision of Services

These Terms of use govern the provision of services available on our Site.

The following services are available on our Site:

Installment loans; and

Payday Loans

The loans will be paid for according to the loan terms:

In weekly, bi weekly, semi-monthly or monthly installments for Installment loans

In one payment for Payday loans

These Terms and Conditions apply to all the services that are displayed on our Site at the time you access it. All information, descriptions, or images that we provide about our services are as accurate as possible. However, we are not legally bound by such information, descriptions, or images as we cannot guarantee the accuracy of all services we provide. You agree to apply for services from our Site at your own risk.

We reserve the right to modify, reject or cancel your order whenever it becomes necessary. If we cancel your order and have already processed your payment, we will give you a refund equal to the amount you paid. You agree that it is your responsibility to monitor your payment instrument to verify receipt of any refund.

Payments

We accept the following payment methods on our Site:

Debit Card

EFT

When you provide us with your payment information, you authorize our use of and access to the payment instrument you have chosen to use. By providing us with your payment information, you authorize us to charge the amount due to this payment instrument.

If we believe your payment has violated any law or these Terms and Conditions, we reserve the right to cancel or reverse your transaction.

Consumer Protection Law

Where the *Consumer Protection Act*, or any other consumer protection legislation in your jurisdiction applies and cannot be excluded, these Terms and Conditions will not limit your legal rights and remedies under that legislation. These Terms and Conditions will be read subject to the mandatory provisions of that legislation. If there is a conflict between these Terms and Conditions and that legislation, the mandatory provisions of the legislation will apply.

Limitation of Liability

MAGICAL CREDIT INC and our directors, officers, agents, employees, subsidiaries, and affiliates will not be liable for any actions, claims, losses, damages, liabilities and expenses including legal fees from your use of the Site.

Indemnity

Except where prohibited by law, by using this Site you indemnify and hold harmless MAGICAL CREDIT INC and our directors, officers, agents, employees, subsidiaries, and affiliates from any actions, claims, losses, damages, liabilities and expenses including legal fees arising out of your use of our Site or your violation of these Terms and Conditions.

Applicable Law

These Terms and Conditions are governed by the Federal Laws of Canada.

Severability

If at any time any of the provisions set forth in these Terms of use are found to be inconsistent or invalid under applicable laws, those provisions will be deemed void and will be removed from these Terms and Conditions. All other provisions will not be affected by the removal and the rest of these Terms and Conditions will still be considered valid.

Changes

These Terms of use may be amended from time to time in order to maintain compliance with the law and to reflect any changes to the way we operate our Site and the way we expect users to behave on our Site. We will notify users by email of changes to these Terms and Conditions or post a notice on our Site.

Contact Details

Please contact us if you have any questions or concerns. Our contact details are as follows:

(855) 639-6888

PAYMENTS@MAGICALCREDIT.CA

PO Box 38619, North York, ON, L4K 5Z1