MASTERKANOPY

Terms of Sale & Refund Policy

Seller: Masterkanopy Limited, Masdar City, Abu Dhabi, United Arab Emirates ("Masterkanopy", "we", "us", "our")

Effective date: [23/10/2026]

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1. Acceptance of These Terms

These Terms of Sale ("Terms") govern every purchase of digital products from Masterkanopy, including Power BI dashboards, Excel templates and related files (each a "Product"). "You" means the individual or organisation making the purchase.

By clicking "Buy", "Pay", "Get Pro" or any similar button to complete your purchase, you confirm that you have read, understood and agree to be bound by these Terms, including the No Refund Policy in Section 5. If you do not accept these Terms in full, do not proceed with your purchase.

You also confirm that:

- you are at least 18 years old and legally able to enter into a binding contract;
- if you are buying on behalf of an organisation, you are authorised to accept these Terms on its behalf;
- you have reviewed the Product description, preview images and system requirements before buying.

We may update these Terms from time to time. The version published on our website at the time of your purchase applies to that purchase.

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2. The Product, Requirements and Delivery

- **What you receive:** downloadable digital files, typically a Power BI file (.pbix), an Excel data template (.xlsx) and a setup guide, as described on the Product page.
- **Sample data:** Products are supplied with illustrative dummy data. Figures shown in previews and screenshots are examples only.
- **System requirements:** the Products require Microsoft Power BI Desktop (Windows) and/or a Power BI Service account, and Microsoft Excel. These are third-party products that you must obtain and license yourself. Masterkanopy does not supply, licence or support Microsoft software.
- **Your responsibility to check compatibility:** it is your responsibility to confirm before purchase that your device, operating system, software versions and organisational IT policies allow you to use the Product. Incompatibility is not a defect.
- **Delivery:** Products are delivered electronically, by download link and/or email, immediately or shortly after payment is confirmed. Delivery is complete once the download link is made available to you.
- **Non-delivery:** if you have not received your download link within 24 hours of payment, contact us at rahil@masterkanopy.com and we will resend it.

- **Third-party changes:** we are not responsible for changes Microsoft or other providers make to their software that affect how the Product works after delivery.

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3. Licence and Intellectual Property

You are buying a **licence to use** the Product, not ownership of it. All intellectual property rights in the Product, including its design, layout, data model, measures, formulas, visuals, branding and documentation, remain the property of Masterkanopy.

You may:

- use the Product within your own organisation, for your internal business purposes;
- enter your own data and customise the visuals for your own use;
- share outputs (reports, screenshots, exported PDFs) containing your own data, internally or with your stakeholders.

You may not:

- resell, sublicense, rent, lend, give away or redistribute the Product or any part of it, whether modified or not;
- upload the Product, or a template derived from it, to any marketplace, template library or public file-sharing site;
- use the Product to deliver paid services or deliverables to third-party clients (for example as a consultant or agency) without a separate commercial licence from us;
- remove or alter any Masterkanopy copyright notice or branding in the Product files;
- claim the Product's design or structure as your own work.

Breach of this Section ends your licence immediately, without refund, and we may take legal action to protect our rights. For multi-entity, agency or commercial licences, contact rahil@masterkanopy.com.

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4. Pricing, Payment and Taxes

- Prices are shown on the Product page in the currency stated at checkout. VAT and other applicable taxes are added where required by law.
- Payment is taken in full at the time of purchase through our website's third-party payment provider. We do not store your full card details.
- You are responsible for any bank, currency conversion or card fees charged by your own provider.
- We may change prices at any time. Price changes never affect a purchase that has already been paid for.
- **Price changes, promotions or discounts introduced after your purchase do not entitle you to a refund or credit of the difference.**
- We may refuse or cancel an order before delivery, for example where a pricing error, suspected fraud or payment failure occurs. If we cancel an order before delivery, we will refund the amount paid in full.

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5. Refund and Cancellation Policy: All Sales Are Final

All sales are final. No refunds, returns, exchanges or credits will be issued once a purchase has been completed, for any reason.

Digital Products cannot be "returned": once the files are downloaded or the link is made available, they cannot be taken back. For this reason, **only proceed with your purchase if you fully accept this No Refund Policy.**

By completing your purchase, you expressly:

1. confirm that you have read, understood and agree to this No Refund Policy;
2. request immediate access to the digital Product;
3. acknowledge that, once access is provided, you lose any right to cancel or withdraw from the purchase, including any statutory "cooling-off" period that might otherwise apply.

Refunds will not be given for, among other things:

- change of mind, or no longer needing the Product;
- purchasing by mistake, or buying a duplicate;
- not having, or being unable to install, Power BI, Excel or other required software;
- incompatibility with your device, operating system or IT policies;
- lack of skills or time to use the Product;
- the Product not meeting expectations that were not stated in the Product description;
- finding a cheaper or free alternative, or a later price reduction.

Cancellation: an order cannot be cancelled once payment has been made and delivery has started. Where a Product is sold on a subscription or recurring basis, you may cancel future renewals at any time before the next billing date; amounts already charged are not refunded.

Faulty or missing files: if a file is corrupted, will not open in a supported version of Power BI or Excel, or is materially different from its description, notify us within 7 days of purchase at rahil@masterkanopy.com, with your order number and a description or screenshot of the issue. Our sole remedy is to repair the file, provide a working replacement or resend the download. This is not a refund.

Chargebacks: before raising a dispute with your bank or card provider, please contact us so we can resolve any delivery or file issue. Raising a chargeback for a Product that has been delivered is a breach of these Terms; we may provide evidence of your acceptance and download to the payment provider, and your licence will be terminated.

Nothing in this Section excludes any right that cannot lawfully be excluded under the consumer protection law that applies to you.

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6. Disclaimers, Limitation of Liability and Indemnity

6.1 Tool, not advice. The Product is a data visualisation tool only. It does not constitute environmental, ESG, legal, regulatory, financial, audit or other professional advice. It is not certified or endorsed by any reporting framework or regulator, including GHG Protocol, GRI, ISSB, CSRD/ESRS or CBAM. Use of the Product does not by itself make your reporting compliant with any standard.

6.2 Your data, your results. Outputs depend entirely on the data you enter and the assumptions you apply. You are solely responsible for the accuracy and completeness of your data, any emission factors

used, and every decision, report, disclosure or filing you make using the Product. You should have material disclosures reviewed by a qualified professional.

6.3 "As is". To the maximum extent permitted by law, the Product is provided "as is" and "as available", without warranties of any kind, express or implied, including fitness for a particular purpose, merchantability, accuracy or uninterrupted, error-free operation.

6.4 Limitation of liability. To the maximum extent permitted by law:

- Masterkanopy is not liable for any indirect, incidental, special or consequential loss, including loss of profits, revenue, data, business opportunity or reputation, regulatory fines or penalties, or the cost of corrections or restatements;
- Masterkanopy's total liability arising from or in connection with any Product or these Terms is limited to the amount you paid for that Product.

6.5 Your devices and data. You are responsible for backing up your data and for the security of your own devices, Power BI workspaces and accounts.

6.6 Indemnity. You agree to indemnify Masterkanopy against any claims, losses or costs arising from your breach of these Terms, your misuse of the Product, or reports and disclosures you publish using it.

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7. Support, Privacy and General Terms

- **Support:** support is limited to the setup guide supplied with the Product and reasonable email help with file access, for 30 days from purchase. Customisation, data entry, training and consulting are separate paid services.
- **Updates:** we may, but are not obliged to, release updated versions of a Product. Buying a Product does not entitle you to future versions or new Products.
- **Privacy:** we process your personal data in line with our Privacy Policy.
- **Governing law:** these Terms are governed by the laws of the United Arab Emirates as applied in the Emirate of Abu Dhabi. The courts of Abu Dhabi have exclusive jurisdiction over any dispute, except where the mandatory law of your country of residence gives you the right to bring a claim locally.
- **Entire agreement:** these Terms, the Product description and our Privacy Policy are the entire agreement between you and Masterkanopy for your purchase.
- **Severability:** if any provision is found invalid or unenforceable, it applies to the maximum extent permitted and the rest of these Terms remains in full force.
- **No waiver:** our failure to enforce any right does not waive that right.
- **Assignment:** you may not transfer your licence or these Terms without our written consent.
- **Force majeure:** we are not liable for delays or failures caused by events beyond our reasonable control, including internet, hosting or payment provider outages.
- **Contact:** Masterkanopy Limited, Masdar City, Abu Dhabi, UAE · rahil@masterkanopy.com