

# TradIQ

## Job Contract Template

Bilateral Agreement — Client and Tradesperson

General Version · v5 Draft · September 2026

*⚠ JURISDICTION NOTE: This is a general draft template. It must be reviewed and adapted by qualified legal counsel before use in any specific province, state, or jurisdiction. All clauses marked with this symbol require jurisdiction-specific review.*

### How This Contract Works

Both the Client and the Tradesperson agree to this Job Contract Template at onboarding — before any Match is made.

This contract is not negotiable and cannot be replaced or supplemented by any other agreement. No tradesperson may introduce their own contract terms.

When a Match is made, the Platform automatically generates a populated instance of this contract with the Match ID and all job-specific details filled in from the Match Record.

Both parties receive a copy of the populated contract when the job is awarded. The agreement was formed at onboarding; posting a Pay Amount or Charge Amount is the binding commitment, and the award (when the Gap to Clear closes or a party Accepts) delivers the specific instance.

The Match Record — including the job description, scope documentation, Q&A record, agreed rate, estimated hours, and deadline — is incorporated into this contract by reference and forms part of the agreement.

## Parties

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This Job Contract ("Contract") is entered into between:

### The Client

Full Name: \_\_\_\_\_

TradiQ User ID: \_\_\_\_\_

Contact Number: \_\_\_\_\_

Property Address: \_\_\_\_\_

### The Tradesperson

Full Name: \_\_\_\_\_

TradiQ User ID: \_\_\_\_\_

Contact Number: \_\_\_\_\_

Business Name (if applicable): \_\_\_\_\_

Trade License Number (Licensed Journeyman tier): \_\_\_\_\_

Insurance Policy Number: \_\_\_\_\_

*The above fields are auto-populated by the TradiQ Platform from each party's verified account information at the time of Match.*

## Match Details

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The following details are auto-populated by the TradiQ Platform from the Match Record at the time the job is awarded. These details are binding on both parties.

| Field                         | Value                                                                                    |
|-------------------------------|------------------------------------------------------------------------------------------|
| Match ID                      | [Auto-populated by Platform]                                                             |
| Match Date                    | [Auto-populated by Platform]                                                             |
| Trade Category                | [Auto-populated by Platform]                                                             |
| Credential Tier               | [Auto-populated by Platform — Licensed Journeyman / Journeyman / Qualified Professional] |
| Job Type                      | [Auto-populated by Platform — Fixed Price / Hourly Rate]                                 |
| Agreed Rate                   | [Auto-populated by Platform — \$ per hour or fixed project amount]                       |
| Estimated Hours (Hourly jobs) | [Auto-populated by Platform — Tradesperson estimate at bid]                              |
| Job Deadline                  | [Auto-populated by Platform — as posted by Client]                                       |

|                                      |                                                                                                                                          |
|--------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Job Payment Amount</b>            | [Auto-populated by Platform — the Charge Total: estimated hours × agreed rate, or fixed price. Authorized on the Client's card at Match] |
| <b>Property Type</b>                 | [Auto-populated by Platform]                                                                                                             |
| <b>Quadrant</b>                      | [Auto-populated by Platform — neighbourhood quadrant only]                                                                               |
| <b>Materials Responsibility</b>      | [Auto-populated by Platform — Client supplies / Tradesperson supplies]                                                                   |
| <b>Permit Required</b>               | [Auto-populated by Platform — Yes / No / Client confirmed]                                                                               |
| <b>Scope Documentation Reference</b> | [Auto-populated if Video My Project was used — reference ID]                                                                             |
| <b>Q&amp;A Record Reference</b>      | [Auto-populated — reference ID for pre-bid Q&A on Platform]                                                                              |

*The Match Record, including the full job description, scope documentation (if applicable), and pre-bid Q&A record, is incorporated into this Contract by reference. In the event of any inconsistency between this Contract and the Match Record, this Contract prevails.*

## 1. Scope of Work

**1.1** The Tradesperson agrees to perform the work described in the Match Record ("the Work"), including the job description, any scope documentation, and the pre-bid Q&A record, all of which are incorporated into this Contract by reference via the Match ID.

**1.2** The Tradesperson agrees to perform the Work to a reasonable industry standard for the relevant trade and credential tier.

**1.3** The Client warrants that the job description, any video submitted, and all Q&A answers accurately represent the scope documentation, condition, and access requirements of the Work. If the Tradesperson arrives on site and finds the job materially different from the description, the scope documentation mismatch process applies as described in clause 7.

**1.4** Permit-required work: if the Client confirmed at job posting that their job requires a permit, it is the Client's responsibility to obtain all required permits before work begins. The Tradesperson is not obligated to commence work on a permit-required job until the relevant permit is obtained. Where the Tradesperson is a Licensed Journeyman and agrees to pull the permit, the cost of doing so must be agreed between the parties before work begins and itemized on the invoice.

*⚠ JURISDICTION NOTE: Permit pulling rights and obligations vary by trade, jurisdiction, and municipal authority. Legal review required.*

**1.5** Arrival proof. On arriving at the property, the Tradesperson submits an in-app, timestamped arrival proof photo of the property. The arrival proof forms part of the Match Record as evidence of attendance.

**1.6** Site access. Each job is designated Access Required or No Access Required, as recorded in the Match Details. For Access Required jobs, the Client must be present at the agreed time to provide access and to confirm the Tradesperson's identity against the verified profile photo before work begins. The Client may instead report through the Platform that the person who arrived does not match the verified

profile; such a report forms part of the Match Record. Failure to attend is a Client no-show under clause 7.2. For No Access Required jobs, the Client provides access notes and identity verification is deferred to the first interaction between the parties.

## 2. Rate and Payment

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**2.1** The agreed rate is as recorded in the Match Details above. The agreed rate is binding on both parties from the moment of posting and cannot be renegotiated after award under any circumstances.

**2.2** Price risk is not an acceptable reason for job abandonment or rate renegotiation. The Tradesperson committed to the rate when the Charge Amount was posted. Changes in the Tradesperson's costs or circumstances after posting do not affect the agreed rate.

### 2.3 Fixed Price Jobs

**2.3.1** The full fixed price is authorized on the Client's card at Match through Stripe Connect. The authorization is maintained until completion and captured as described in clause 2.5. TradiQ never holds job funds; payment is processed through the Tradesperson's merchant account.

**2.3.2** Payment is captured upon completion as described in clause 2.5.

### 2.4 Job Payment Amount

**2.4.1** The Tradesperson provides an estimated number of hours at the time of bidding. The Job Payment Amount is the estimated hours multiplied by the agreed Charge Amount. **This amount is the fixed price for the Work: it does not adjust to actual hours worked.**

**2.4.2** The Job Payment Amount is authorized on the Client's card at Match through Stripe Connect and maintained until completion.

**2.4.3** The Tradesperson is the expert in estimating job duration. The Client is not expected to estimate hours. The market self-regulates: a Tradesperson who overestimates hours to inflate the price risks losing the Match to a Tradesperson who estimates honestly and competitively.

**2.4.4** On completion, the Tradesperson invoices the Job Payment Amount plus materials where applicable under clause 3. The authorized amount is captured in full per clause 2.5. Actual hours worked do not change the amount payable.

**2.4.5** If the scope of work changes materially during the job — including discovery of hidden conditions, additional permit requirements, or hazardous materials — the Tradesperson may pause work and request a supplementary payment before continuing. The request must be reasonable and proportionate to the scope change. Upon the Client's approval, the supplementary amount is authorized on the Client's card immediately and captured at completion with the Job Payment Amount.

### 2.5 Completion Confirmation and Fund Release

**2.5.1** When the Tradesperson considers the Work complete, they submit a completion package through the Platform: an invoice per clause 6, a written record of the work completed, and photographs and/or video of the completed Work. The Platform automatically delivers a full copy of the completion package to the Client's registered email and records the delivery time.

**2.5.2** The Client has until 7:00 AM of the day following the recorded delivery time of the completion package (job's local time) to respond. The Client's confirmation captures payment immediately. If the Client does not respond, payment is captured at the end of the window. If delivery cannot be confirmed, payment is not captured automatically; the completion package remains available to the Client on the Platform, and the Client's confirmation at any time captures payment immediately.

**2.5.3** A dispute concerning the quality of workmanship does not pause capture. Payment for substantially performed Work is due; workmanship claims proceed after payment as claims between the parties under clauses 5 and 11, supported by the completion package record.

**2.5.4** Capture pauses only where the Client documents, within the window, a claim that the Work was not substantially performed. The parties must then negotiate in good faith an adjusted scope reflecting the work actually done, and payment is captured in the adjusted amount upon agreement. TradiQ facilitates this process but does not adjudicate workmanship.

**2.5.5** If no agreement is reached within [7] days: where the completion package meets the documentary standard in clause 2.5.1, the full Job Payment Amount is captured, and the Client's remedies proceed off-Platform; where it does not, no capture occurs and the Tradesperson's remedies proceed off-Platform. This is the application of a pre-agreed documentary standard, not an adjudication.

## 2.6 Scope Confirmation at Arrival

**2.6.1** If upon arrival the Tradesperson finds the Work materially different from the posting, scope must be resolved before work begins.

**2.6.2** The Client may amend the scope; upon the Tradesperson's acceptance, the Job Payment Amount adjusts to the newly agreed amount and the authorization is replaced accordingly.

**2.6.3** If the Client declines to proceed, the broker fees stand. The Job Payment authorization is captured in the amount of the greater of one (1) hour or the documented time on site prior to the decline — capped at two (2) hours — at the agreed Charge Amount, paid to the Tradesperson; the remainder of the authorization is released back to the Client. Time on site is measured from the Platform's arrival record to the recorded decline. The Client must repost the job with the corrected description.

**2.6.4** Neither party's rating is affected by a declined scope amendment.

## 2.7 GST

**2.7.1** The Job Payment Amount is exclusive of GST. GST is added at authorization and capture and is collected with the job payment. The Tradesperson provides the Client the official invoice, including GST, for the Work.

## 3. Materials

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**3.1** Materials responsibility is as declared in the Match Details above. Materials responsibility must be declared in the job posting and cannot be changed after Match.

**3.2** Where the Client supplies materials: the Tradesperson is not liable for defects in Client-supplied materials. If Client-supplied materials are unsuitable for the Work, the Tradesperson must notify the Client before proceeding. Proceeding with unsuitable materials without notifying the Client does not transfer liability for material defects to the Tradesperson.

### **3.3 Where the Tradesperson supplies materials:**

- Materials are charged at cost plus a maximum markup of thirty percent (30%). This markup covers the Tradesperson's time in sourcing, purchasing, and transporting materials.
- The Tradesperson is not required to provide receipts proactively.
- If the Client challenges the materials cost, the Tradesperson must demonstrate that the pricing is within thirty percent (30%) of market rate for the relevant materials.
- If Admin determines that materials were charged above the thirty percent (30%) cap, the Tradesperson must issue a credit for the difference.
- All materials must be itemized on the invoice provided within five (5) business days of job completion.

## **4. Deadline and Attendance Time**

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**4.1** The job deadline is as recorded in the Match Details above. The deadline is binding on the Tradesperson.

**4.2** If the Tradesperson cannot meet the agreed deadline due to circumstances beyond their reasonable control — including but not limited to materials unavailability, weather, or permit delays — the Tradesperson must notify the Client through the Platform as soon as reasonably practicable and propose a revised deadline.

**4.3** If the Tradesperson fails to meet the agreed deadline without a valid reason accepted by Admin, TradiQ may apply the performance penalties in clause 6.

**4.4** Scope changes agreed between the parties under clause 2.4.5 may result in a revised deadline by mutual agreement of the parties.

**4.5** The Client and the Tradesperson are jointly responsible for agreeing the attendance date and time and recording it on the Platform by 12:00 PM on the day following the Match. The recorded time is the agreed time for the purposes of clauses 7.1 and 7.2. Where no time is recorded, the availability window in the posting governs and the provisions of clauses 7.1 and 7.2 that depend on an agreed time do not apply.

**4.6** The agreed time may be amended only by mutual agreement recorded on the Platform. Either party may propose an amended time; the amendment is effective only upon the other party's acceptance. Until accepted, the previously agreed time remains the agreed time for the purposes of clauses 7.1 and 7.2.

## **5. Warranty**

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**5.1** The Tradesperson warrants their labour for the following minimum periods from the date of job completion:

- All trades except Roofing — minimum one (1) year on labour
- Roofing — minimum three (3) years on labour

**5.2** The labour warranty covers defects in workmanship directly attributable to the Tradesperson's work. It does not cover:

- Defects in Client-supplied materials
- Pre-existing conditions at the property
- Normal wear and tear
- Misuse or modification of the Work by the Client or any third party after completion
- Events outside the Tradesperson's reasonable control including weather damage, flooding, or seismic events

**5.3** The Tradesperson may offer a longer warranty at their discretion. Any extended warranty must be stated in writing on the invoice.

**5.4** Warranty claims are made by the Client directly to the Tradesperson. TradiQ does not administer, assess, or adjudicate warranty claims, and no assessment or action by TradiQ is a precondition to the Tradesperson's obligations under this clause.

**5.5** Where the Work required a permit, the warranty period begins from the date of permit sign-off, not the date of physical completion.

*⚠ JURISDICTION NOTE: Statutory warranty obligations and implied terms vary by jurisdiction and trade category. Legal review required for each jurisdiction.*

## 6. Invoicing

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**6.1** The Tradesperson must provide a written invoice to the Client within five (5) business days of job completion.

**6.2** The invoice must itemize:

- Labour — hours worked and agreed hourly rate, or confirmation of fixed price
- Materials supplied by the Tradesperson — itemized with cost and markup
- Supplementary payment amounts applied (if applicable)
- Total amount owing or confirmation that payment has been received through Stripe Connect
- Any extended warranty offered beyond the minimum standard

**6.3** Failure to provide an invoice within five (5) business days does not affect the Client's payment obligation. The failure forms part of the Match Record.

## 7. Performance Penalties and Scope Mismatch

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### 7.1 No-Show — Tradesperson

**7.1.1** If the Tradesperson fails to attend the job at the agreed time and date without reasonable notice, this constitutes a no-show. The Client may report the no-show through the Platform.

**7.1.2** If Admin verifies the no-show, the Tradesperson is charged two (2) hours at the agreed Charge Amount. The charge is paid to the Client. A rating of zero (0) is applied to the Tradesperson.

## 7.2 No-Show — Client

**7.2.1** On an Access Required job, if the Client fails to provide access to the property at the agreed time and date without reasonable notice, this constitutes a no-show. The Tradesperson waits fifteen (15) minutes and submits a second timestamped arrival photo, then may report the no-show through the Platform.

**7.2.2** If Admin verifies the no-show, the Client is charged two (2) hours at the agreed Charge Amount. The charge is paid to the Tradesperson. A rating of zero (0) is applied to the Client.

## 7.3 Job Abandonment — Tradesperson

**7.3.1** If the Tradesperson commences the Work and abandons it before completion without a valid reason accepted by Admin, the Tradesperson is charged two (2) hours at the agreed Charge Amount. The charge is paid to the Client. A rating of zero (0) is applied to the Tradesperson.

**7.3.2** Price risk is not a valid reason for job abandonment. The Tradesperson committed to the rate when the Charge Amount was posted and is bound by it.

## 7.4 Scope Mismatch

**7.4.1** If the Tradesperson arrives on site and finds the job materially different from the Match Record — including undisclosed permit requirements, hazardous materials, inaccessible work areas, or a scope substantially larger than described — the Tradesperson may report a scope mismatch through the Platform.

**7.4.2** A reported scope mismatch is resolved before work begins in accordance with clause 2.6: the Client may amend the scope (clause 2.6.2) or decline to proceed (clause 2.6.3). No penalty is applied to either party — the Client's posting, video, and Q&A answers constitute good faith. Both parties rate the visit; the scope assessment is recorded for information only and does not enter either party's rating average, while conduct remains accountable. TradiQ updates the Q&A library to prevent similar mismatches.

**7.4.3** Scope mismatch does not apply where the Tradesperson simply underestimated the job from accurate information provided. The Tradesperson accepts the risk of underestimation when they submit their bid.

## 7.5 Non-Payment

**7.5.1** Because the full Job Payment Amount is authorized at Match and captured on completion under clause 2.5, a completed job cannot go unpaid in the ordinary course.

**7.5.2** If the job payment authorization fails during the life of the job, including a failed re-authorization, the job is suspended pending the Client providing a valid payment method.

**7.5.3** A Client who obstructs capture in bad faith or circumvents the Platform's payment process may receive a rating of zero (0), a formal warning, and — if unresolved — permanent Platform restriction.

**7.5.4** Claims that the Work was not completed to standard are governed by clauses 2.5.3 through 2.5.5, not by this clause.

## 8. Conduct and Safety

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**8.1** The Tradesperson must conduct themselves professionally and respectfully at all times while at the Client's property.

**8.2** The Tradesperson is responsible for their own safety and compliance with all applicable occupational health and safety requirements while performing the Work.

**8.3** The Client must provide safe and reasonable access to the property for the Tradesperson to perform the Work.

**8.4** If the Tradesperson identifies an unsafe condition at the property that is outside the scope of the Work, they must notify the Client through the Platform before proceeding.

**8.5** Neither party may engage in abusive, threatening, or harassing conduct toward the other party. Confirmed abusive conduct will result in account suspension or permanent restriction.

## 9. Privacy and Contact Information

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**9.1** Contact information for both parties is revealed through the Platform when the job is awarded and is included in this Contract. Platform display of contact information and Platform messaging close on completion of the Work; the contact information recorded in this Contract remains available to both parties thereafter.

**9.2** Contact information shared through the Platform is provided solely for the purpose of completing the Work under this Contract. It may not be used for any other purpose, including unsolicited marketing or contact outside the Platform for future jobs.

**9.3** Both parties agree to keep each other's personal information confidential and not to share it with any third party except as required by law.

## 10. Independent Contractor Status

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**10.1** The Tradesperson is an independent contractor. Nothing in this Contract creates an employment relationship, partnership, joint venture, or agency relationship between the Client and the Tradesperson, or between either party and TradiQ.

**10.2** The Tradesperson is responsible for their own taxes, insurance, WCB contributions (where applicable), and compliance with all applicable laws and regulations.

**10.3** TradiQ is not a party to this Contract. TradiQ's role is limited to providing the Platform infrastructure, the Job Contract Template, facilitation of payment authorization and capture through Stripe Connect (job payments are processed through the Tradesperson's merchant account; TradiQ never holds job funds), and the application of the Platform's payment rules and documentary standards.

**10.4** Where the Tradesperson operates under a Business Owner (a company that placed the Tradesperson on this job), this Contract for the Work remains between the Client and the named Tradesperson, who must personally attend and perform the Work. The Business Owner is the financial party: broker fees, job payments, penalties, and payouts flow through the Business Owner, and the Business Owner is jointly responsible with the Tradesperson for the financial obligations under this Contract. The Tradesperson's rating, credential standing, and warranty obligations remain personal to the named Tradesperson and do not transfer to the Business Owner. The named Tradesperson may not be substituted without TradiQ approval.

**10.5** This Contract is enforceable in court between the Client and the Tradesperson (or the Business Owner on the Tradesperson's behalf for financial obligations), subject to the governing law in clause 12. Either party may pursue legal remedy directly against the other for breach. TradiQ is not a party to this Contract and does not initiate, fund, pursue, or intervene in litigation on behalf of either party. TradiQ may, on request and at its discretion, provide documentation from its records (including this Contract, the Match Record, message log, and invoice) to support a party in pursuing legal action.

*⚠ JURISDICTION NOTE: Independent contractor classification is subject to challenge in some jurisdictions based on the nature and degree of platform control. Legal review required.*

## 11. Liability Between Parties

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**11.1** The Tradesperson's liability to the Client for defects in workmanship is limited to the cost of rectifying the defective work during the warranty period stated in clause 5.

**11.2** Neither party is liable to the other for indirect, consequential, or punitive damages arising from this Contract.

**11.3** The Client's liability to the Tradesperson is limited to payment for Work completed to the agreed scope and standard, plus any applicable penalties under clause 7.

*⚠ JURISDICTION NOTE: Limitation of liability between private parties varies by jurisdiction and may be affected by consumer protection legislation. Legal review required.*

## 12. Governing Law

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**12.1** This Contract is governed by the laws of the jurisdiction in which the Work is performed.

*⚠ JURISDICTION NOTE: Governing law must be specified for each jurisdiction. For Alberta, this is the Province of Alberta and the laws of Canada applicable therein. For each US state, the applicable state law must be specified. Legal review required before use in any jurisdiction.*

## 13. Entire Agreement

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**13.1** This Contract, together with the TradiQ Platform Terms of Service and the Match Record identified by the Match ID above, constitutes the entire agreement between the Client and the Tradesperson with respect to the Work.

**13.2** No other agreement, representation, or warranty — written or oral — applies to the Work. No tradesperson may introduce supplementary contract terms. This Contract is the only contract that governs the Work.

**13.3** If any provision of this Contract is found to be unenforceable, the remaining provisions continue in full force and effect.

## 14. Acceptance at Onboarding

Both parties agree to this Job Contract Template at account creation — before any Match is made. The following confirmations are presented at onboarding and must be accepted before Platform access is granted.

### Client Confirmation at Onboarding

- ☐ I have read and understood the TradiQ Job Contract Template.
- ☐ I understand that this Contract applies to every job I post and every Match I accept on the Platform.
- ☐ I understand that posting (a Pay Amount or Charge Amount) is a binding commitment, that a job is awarded when the Gap to Clear closes or a party Accepts, and that the agreed rate cannot be renegotiated after award.
- ☐ I understand that I must declare materials responsibility in every job posting.
- ☐ I understand that for permit-required trades, I must confirm whether my job requires a permit before submitting.
- ☐ I authorize TradiQ to charge my card on file for broker fees, performance penalties, and non-payment recovery as described in the Platform Terms of Service.
- ☐ I understand that confirmed non-payment for completed work may result in permanent restriction from the Platform.

### Tradesperson Confirmation at Onboarding

- ☐ I have read and understood the TradiQ Job Contract Template.
- ☐ I understand that this Contract applies to every Match I accept on the Platform.
- ☐ I understand that posting (a Pay Amount or Charge Amount) is a binding commitment, that a job is awarded when the Gap to Clear closes or a party Accepts, and that the agreed rate cannot be renegotiated after award.
- ☐ I understand that price risk is not an acceptable reason for job abandonment.

- ☐ I understand that I must declare materials responsibility in every job posting.
- ☐ I understand that I must provide a written invoice within five (5) business days of job completion.
- ☐ I understand that I must honour the one (1) year minimum labour warranty (three (3) years for Roofing) on all completed jobs.
- ☐ I authorize TradiQ to charge my card on file for broker fees and performance penalties as described in the Platform Terms of Service.

## Appendix A — Match Confirmation Instance

*The following section is auto-generated by the Platform at each Match and delivered to both parties as a populated instance of this Contract. It does not require new signatures — the agreement was formed at onboarding.*

### Match Confirmation — Delivered to Both Parties at Match

Match ID: [Auto-populated]

Match Date and Time: [Auto-populated]

Client: [Auto-populated — full name and TradiQ User ID]

Tradesperson: [Auto-populated — full name, TradiQ User ID, license number if Licensed Journeyman]

Trade: [Auto-populated]

Credential Tier: [Auto-populated]

Agreed Rate: [Auto-populated by Platform - \$ per hour]

Estimated Hours: [Auto-populated — hourly jobs only]

Job Payment Amount: [Auto-populated]

Deadline: [Auto-populated]

Property Address: [Auto-populated — revealed at Match]

Materials Responsibility: [Auto-populated]

Permit Confirmed: [Auto-populated — Yes / No]

Scope Reference: Match Record ID [Auto-populated] — includes job description, photos and videos, Q&A record

Both parties have agreed to the TradiQ Job Contract Template at onboarding.

This Match Confirmation is the populated instance of that agreement.

The agreed rate, deadline, and scope were binding from the moment of posting and are confirmed at award.

## Appendix B — Jurisdiction Review Checklist

The following clauses require jurisdiction-specific legal review before this Contract is used in any province, state, or territory. This checklist is for the reviewing lawyer.

| Clause      | Topic                                   | Review Required                                                                                                                                                |
|-------------|-----------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1.4         | Permit obligations                      | Permit pulling rights vary by trade, jurisdiction, and municipal authority                                                                                     |
| 2 / 6.5     | Payment authorization                   | Stored credential and card-on-file authorization — Stripe compliance required                                                                                  |
| 5           | Warranty                                | Statutory warranty obligations may exceed minimums stated — implied terms vary                                                                                 |
| 7.5         | Non-payment recovery                    | Enforceability of card charge for non-payment varies by jurisdiction                                                                                           |
| 10          | Independent contractor                  | Classification subject to challenge — degree of platform control reviewed                                                                                      |
| 10.4 / 10.5 | Business Owner liability & legal remedy | Joint financial liability of Business Owner and Tradesperson, and the broker-only legal-remedy acknowledgement, vary by jurisdiction and contractor/agency law |
| 11          | Limitation of liability                 | Consumer protection legislation may limit enforceability                                                                                                       |
| 12          | Governing law                           | Must specify jurisdiction — Alberta for launch — state by state for US                                                                                         |
| TOS 2       | Brokerage liability exclusion           | Consumer protection may limit broad exclusions                                                                                                                 |
| TOS 11      | Privacy policy                          | PIPEDA (Canada) and US state privacy laws — full policy required                                                                                               |