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2. GENERAL CONDITIONS

This Agreement, all intellectual property issues, and your rights and obligations shall be governed by the laws of the Ontario, Canada and the parties irrevocably submit to the non-exclusive jurisdiction of the courts of Ontario, Canada and courts of appeal from them for determining any dispute concerning the Terms and Conditions.

These Terms and Condition can be modified at any time by EFM in its absolute discretion and you agree to continue to be bound by these Terms and Conditions as modified. We will publish revised Terms and Conditions on this website - we will not separately notify you of these changes. Therefore, you should periodically visit the resources section to review the current Terms and Conditions.

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4. **TERM**

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