Terms of sale

UmanIA Studio — BUREAU DE CRÉDIT INC.

Effective October 11, 2026 — version 2026-10-11. These terms apply to every order placed on umaniastudio.ca. You can save and print them (Ctrl+P or “Print” in your browser). These terms were drafted in French (conditions de vente); this English version is provided for customers who expressly choose it when ordering.

1. Who we are

BUREAU DE CRÉDIT INC., doing business as **UmanIA Studio** (“we”).
3-255B Curé-Labelle Boulevard, Laval, Quebec H7L 2Z9, Canada
Phone: 1-877-337-7738 · Email: info@umaniastudio.ca · Website: umaniastudio.ca

2. What we create

Original audio creations, custom-made from the information you give us in the order form, **with the help of artificial intelligence tools and under human direction**. We never ask these tools to imitate the voice or style of a real artist or person, and we do not use lyrics or melodies published by others (for example, we decline to cover an existing song). **We do not clone any voice, including yours.**

PACKAGE	WHAT YOU RECEIVE
Personalized song (individual)	**A 2 to 3 minute song, lyrics and music**
Jingle or on-hold music (business)	**A jingle under 30 seconds, or on-hold music up to 8 minutes long, designed to loop**
Business song	**A 2 to 3 minute song, lyrics and music**

PACKAGE	WHAT YOU RECEIVE
Speech or voice message	**Your text, or a text we write from your information, read by a synthetic voice, with or without background music, up to 2 minutes; text in PDF**
Sound, sound logo or loop	**A short sound created from your description (sound logo or loop of up to 30 seconds)**
Option: video on a still image	**Your creation set to an image, as an MP4 file**

Each song includes: MP3 and WAV audio files, lyrics in PDF and cover art (made from the image you provide or, failing that, by us). The other packages include MP3 and WAV files. Everything is delivered by download link.

On quote: album, song longer than 3 minutes, several versions, editing onto a video you provide, instrumental version, express delivery or any other extra. We write to you with a description and a total price, taxes included, before any payment. A quote is valid for 14 days.

3. Prices and taxes

Prices in Canadian dollars (CAD). No other fees from us. Example for an address in Quebec:

PACKAGE OR OPTION	PRICE	GST 5%	QST 9.975%	TOTAL
Personalized song (individual)	$100.00	$5.00	$9.98	**$114.98**
Jingle or on-hold music (business)	$300.00	$15.00	$29.93	**$344.93**

PACKAGE OR OPTION	PRICE	GST 5%	QST 9.975%	TOTAL
Business song	$500.00	$25.00	$49.88	**$574.88**
Speech or voice message	$100.00	$5.00	$9.98	**$114.98**
Sound, sound logo or loop	$100.00	$5.00	$9.98	**$114.98**
Option: video on a still image	$50.00	$2.50	$4.99	**$57.49**

Elsewhere in Canada, your province's taxes apply instead (GST, HST or provincial tax, as the case may be). Outside Canada, any applicable taxes are shown before payment. **The exact total, taxes included, is always shown to you before you pay.** If your card is not in Canadian dollars, your bank may charge currency conversion fees: we do not collect them and cannot calculate them in advance.

4. How ordering works

1. You fill in the order form and accept these terms. You receive an acknowledgment by email. **At this stage, nothing has been paid and nothing is owed.**
2. Within one business day, we email you a summary of your order (package, options, price, taxes, total) the information required by law, these terms in PDF and a secure payment link from our payment provider (Stripe). You can accept the order by paying, decline it by not paying, or correct it by replying to our email before paying: we then send you a corrected summary. If our delivery date is after your event, do not pay: write to us.
3. **Payment is made in full, by credit card only** (debit and prepaid cards are declined). We never see your full card number. The charge appears on your statement as “UMANIA STUDIO”.
4. **The order is concluded when you pay.** No later than the business day after your payment (and in any case within 15 days), you receive an order confirmation by email, which is your copy of the contract: your name and address, the date, the order details and the full text, in PDF, of the version of these terms you accepted.

We may decline an order **before payment**, for example if the requested content is defamatory or hateful, aims to harm someone, asks us to imitate the voice or style of a real person, asks us to cover an existing work or infringes the rights of others. Nothing is owed in that case.

5. Timing and delivery

The first version is delivered no later than 7 days after your payment, provided we have received the items requested (for example your image or recording). If we are waiting for an answer or an item from you, we tell you in writing; the period is then extended accordingly. This does not limit your legal right to cancel the contract in case of delay.

Delivery is by email, through a download link. No physical shipping, no carrier. If a delay ever became unavoidable, we notify you before the deadline and let you choose between waiting or cancelling with a full refund.

Express delivery: on quote only, depending on the product (some cannot be delivered within 24 hours). It requires that you ask for creation to start immediately (section 7). If we miss the agreed express deadline, the express fee is refunded.

Gift delivery: we send the creation directly to the recipient, or to a group of up to 10 recipients, with your personal note, on the date you choose. We first send you the creation for approval; it is sent to the recipient on the chosen date, after your approval or, if you have not answered, on that date. The sending date must be at least 7 days after payment; otherwise, it is sent as soon as the creation is ready and approved. You confirm that you know each recipient and are authorized to give us their contact details for this one-time delivery. Your personal note is reviewed before sending; we may ask you to change wording that would breach these terms.

6. Included revisions

After delivery, you may request by email **up to 2 lyric revisions and up to 2 style revisions** (style includes musical genre, mood and voice), included in the price. One revision request may group several changes of the same kind. Revisions must be requested within **30 days** of delivery of the first version; we deliver each revision within 7 business days of the request.

A change of subject, occasion or recipient is a new order. **A defect on our part is never counted as a revision**: a misspelled first name, a first name pronounced differently from the guidance you gave us (state the pronunciation in the form or in reply to our email), an item requested in the form that is missing, a length not respected, a technical defect in the file. We fix it at no charge.

Any additional revision is subject to a price agreed with you in writing before it is done.

7. Cancellation and refunds

24-hour cancellation period. Unless you asked for immediate creation, we do not start creating until 24 hours after we send our payment confirmation. During that period, you may cancel the order simply by emailing info@umaniastudio.ca, without giving a reason. We then refund all amounts paid, to the card used, within 15 days.

Immediate creation. If you check the box in the form asking for creation to start as soon as you pay, we may start right away and the 24-hour period does not apply.

Once creation has started, you can still end the order by email. You then pay only, in proportion to the agreed price, the value of the work already done and the expenses incurred; we refund the rest within 15 days. An option not yet started (for example the video) is refunded in full. Once the first version has been delivered, the work has been done and the price remains due; your included revisions remain guaranteed.

These rules are in addition to your rights under the law and do not limit them. In particular, if we fail to deliver your creation, or if it does not conform to what was agreed, you keep every remedy under Quebec's *Consumer Protection Act*, including, in the cases it provides for, the right to cancel the contract and be refunded within 15 days.

8. Using your creation

Upon full payment, we grant you a **worldwide, perpetual, royalty-free licence** to use the creation:

- **Individual packages** (personalized song, speech, sound): personal and family, non-commercial use (parties, sharing with loved ones, your personal social

media, including a video you post without earning revenue from it).
- **Business packages** (jingle, on-hold music, business song): in addition, your business's needs (advertising, phone on-hold, videos, events, business social media).
- An individual package ordered by a business allows only internal, non-advertising use (for example a staff party).

The licence is not legally exclusive, but **we undertake not to sell or license the same creation to anyone else**, and not to share it publicly without your consent (the public sharing box in the form, which you can withdraw at any time). For resale, commercial distribution (for example streaming platforms), use by a third party (DJ, videographer, broadcaster) or commercial use of an individual package, an extended licence may be offered on quote.

Works created with the help of artificial intelligence may not be protected by copyright in some countries, and creations produced by these tools may show coincidental similarities. We do not register your creation with any content identification system (such as Content ID); if an automated claim is made on a platform, we help you dispute it by providing our proof of creation. Depending on the country or platform, a notice that artificial intelligence was used may be required.

9. Content you provide

You may provide lyrics, an image or a recording. You declare that you are the author or have obtained permission from every rights holder and every person whose voice or image appears in it (from a parent or tutor (legal guardian) for a child). We use them only for your order.

If content you provide appears to reproduce someone else's work or infringe their rights, we notify you in writing before using it: you may then provide other content or cancel the order with a full refund. You are responsible for third-party claims arising from content you provided, unless they result from our fault.

10. Public sharing (optional)

Your creation is never shared publicly without your consent. If you check the optional public sharing box, the permission given is the one described in the form (UmanIA

Radio, YouTube, Facebook, Instagram and our advertising). Use in our advertising is covered by a separate box. If the song names or describes another person, you confirm that you have obtained their agreement to this sharing (for a child under 14, that of their parent or tutor). You can withdraw your permission at any time on the Remove a song page: within 2 business days, we remove the song from our channels and pages and stop using it in our advertising; we do not control copies made by others, but we ask the platforms to remove them at your request. We also remove a song at the request of a person named in it, and we may choose not to share a song. Your choice has no effect on price or delivery.

11. Keeping your files

We keep your files for 12 months after delivery and resend the download link free of charge during that period. Remember to save your files: after that period, they are destroyed, in accordance with our privacy policy.

12. Gift cards

When we sell gift cards, their terms of use and how to check the balance are given to you before purchase and appear on the card. **Our gift cards never expire** and carry no issuance or usage fees. A “1 song” gift card entitles the holder to one personalized song, whatever its price at the time of use. On request, we refund a balance of $5 or less.

13. Age and capacity

By ordering, you declare that you are 18 or older (required box in the form). If you order on behalf of a business, you declare that you are authorized to bind it.

14. Our responsibilities

We carry out every creation with care, in accordance with your order and these terms. Nothing in these terms releases us from the consequences of our own acts or those of our representatives. We are not responsible for use of the creation beyond the licence granted in section 8.

If you order for a business, and not as a consumer, our total liability is limited to the price paid for the order, except in the case of intentional or gross fault; we do not guarantee that the creation can be registered as a trademark, nor the absence of any resemblance to another work, and you are responsible for checking the creation before any advertising use.

15. Questions, complaints and disputes

You can write to us at info@umaniastudio.ca or call 1-877-337-7738: we answer no later than within 5 business days and look for a solution in good faith. These terms are governed by the laws of Quebec and the laws of Canada applicable there. They do not deprive you of any remedy before the competent court, or of any protection granted by the laws of your place of residence. You may also contact Quebec's Office de la protection du consommateur.

16. Changes to these terms

We may change these terms for future orders only. **An order already concluded remains entirely governed by the version you accepted.** Each version is posted on this page with its effective date.

17. Language

These terms are drafted in French. An English version is offered; if you order in English, you state in the form your wish to be bound by the English version, after the French version has been provided to you.

18. Your personal information

We process your information in particular to create and deliver your order, for the purposes described in our privacy policy.