



Service Agreement

Between Maria Silva and Tamara Konoval, RCIC, of SAY Immigration Inc.

This agreement sets out the services we will provide, what they cost and how we will work together. Please read it carefully, and ask us about anything that is not clear before you sign.

1. Who this agreement is between

This agreement is between you, the client named in section 2, and Tamara Konoval, a Regulated Canadian Immigration Consultant (RCIC) who practises through SAY Immigration Inc. and is licensed by the College of Immigration and Citizenship Consultants. In this agreement, “we”, “us” and “our” mean Tamara Konoval and SAY Immigration Inc., and “you” and “your” mean the client.

Consultant	Tamara Konoval, RCIC
College licence number	R711465
Company	SAY Immigration Inc.
Address	Business address to be added
Phone	+1 647 867 7751
Email	info@sayimmigration.com
Website	sayimmigration.com

2. Your details

These are the details you gave us when you signed. Please tell us in writing if any of them change.

Full legal name	Maria Silva
Date of birth	March 18, 2004
Country of citizenship	Brazil
Home address	Rua das Flores 123, apartment 45 Campinas, São Paulo, 13010-000 Brazil
Phone	+55 19 91234 5678
Email	maria.silva@example.com
Other representatives	No agreement with another representative for this matter.

3. Your instructions and our preliminary advice

What you have asked us to do

Prepare and submit a study permit application for a two-year business diploma at a designated learning institution in Ontario, starting in September 2027.

Summary of the advice we have given you so far

Based on your consultation, you appear eligible to apply. A clear study plan and proof that you can pay your tuition and living costs will be important. We will confirm the documents your school and the province require before you apply.

4. The services we will provide

We will provide the following services:

1. Study permit, first application

Assess your eligibility, give you a document checklist, review your letter of acceptance and proof of funds, help you prepare your study plan, complete the forms, submit the application online, and represent you with IRCC until a decision is made.

The services include only what is listed above. Family members are included only if they are part of an application listed above. Unless this agreement says otherwise, the services do not include appeals, judicial reviews or other court proceedings, or any application or request that is not listed. If you would like us to do more, we will agree on it with you in writing first (section 22).

5. Who will work on your file

Tamara Konoval will provide the services and is responsible for your file.

No one else is expected to work on your file. If anyone will assist, we will tell you their name in writing first.

We aim to provide high-quality services, and anyone who assists us is adequately supervised by Tamara Konoval.

6. Timeframes

We aim to submit your application within 30 days after we receive all the documents and information we need from you.

How long a decision takes depends on Immigration, Refugees and Citizenship Canada (IRCC) and the other authorities involved. We do not control processing times and cannot guarantee them.

7. Fees

Professional fee	\$1,500.00 CAD, a fixed fee for the services in section 4
Taxes	Applicable taxes, such as HST, are added to the fee.
Payments and instalments	Please refer to your invoice No. INV-2026-041 for the details of payments and instalments. The invoice forms part of this agreement.
Interest	We do not charge interest on unpaid amounts.

Our fees are fair and reasonable for the work involved. If your file becomes more complex than expected, or you ask for services not listed in section 4, the fee may change. We will explain any change and get your agreement in writing before we do that work.

8. Government fees and other costs

Our fee does not include government fees or other costs (disbursements).

Government fees (estimate)	Study permit application fee and biometrics fee, as set by IRCC. We will confirm the current amounts before we submit.
Other disbursements (estimate)	None expected.

Government fees are paid to IRCC or the other authority, either by you directly or by us using money you give us for that purpose. If we pay them, we will give you the official receipt.

If your application needs them, you also pay these costs directly to the providers: medical exams, police certificates, language tests, educational credential assessments, translations, courier fees and similar costs.

We charge you only what a disbursement actually costs. If a new disbursement comes up, or a cost will be higher than estimated here, we will ask for your agreement in writing first.

9. Advance payments, our client account and refunds

Money you pay in advance, for services we have not yet provided, is held in trust in our client account at a financial institution approved by the College. We use it only for the purpose you paid it for. We give you a receipt for every payment, and we take money out of the client account only after we have invoiced you for work done or costs paid.

Refund policy. If this agreement ends before the services are complete, within 30 days we will give you an accounting of all money you paid, a final invoice for the work done and the costs paid up to that point, and a refund of any money held in trust for you that is more than that final invoice. Fees for work already completed are not refundable. A refusal or other decision by IRCC or another authority does not, on its own, entitle you to a refund.

10. Your responsibilities

You agree to:

- give us complete, true and accurate information and documents, on time;
- tell us right away about any change that could affect your application, such as a new address, a marriage or separation, the birth of a child, travel, a new job, a criminal charge, or a refusal from any country;
- review every form and document before we submit it, and tell us if anything is wrong or missing;
- pay the fees and costs set out in this agreement and in your invoice, on time;
- keep your contact details up to date, and reply quickly to our messages and to any request from IRCC.

Giving false or misleading information to IRCC is misrepresentation. It can lead to a refusal and a ban of five years from applying to come to Canada. We cannot continue to act for you if you ask us to submit information that is false or misleading.

11. No guarantee of results

Decisions on applications are made by IRCC and other authorities, such as Employment and Social Development Canada (ESDC), the provinces and the Canada Border Services Agency (CBSA). We will do our best work for you, but we cannot guarantee any result, decision or processing time.

12. Keeping you informed

We will keep you informed about the status of your file in a timely way. We will tell you about important developments, such as requests or decisions from IRCC, and give you an update in writing whenever you ask for one.

13. Language and interpreters

We will provide our services in English. If you need help to understand our advice or your documents, we will arrange a qualified interpreter or translator and tell you about any cost first. We will instruct them to translate accurately, with nothing added or changed.

14. Confidentiality and your information

We have an obligation of confidentiality under the College's Code of Professional Conduct. We keep your information confidential while this agreement is in force and after it ends. We share it only with your consent, with the authorities handling your application, or when the law or the College requires us to.

We protect your information by keeping your file secure, giving access only to the people who work on it, and using secure methods to send and receive documents. Our privacy policy at sayimmigration.com/privacy-policy.html explains more.

15. Your original documents

We will return any original documents you give us as soon as they are no longer needed for the services. We keep copies in your file, as the College's rules require.

16. Conflicts of interest

 We are not aware of any conflict of interest in acting for you.

If a conflict of interest arises, we will tell you right away and deal with it as the Code of Professional Conduct requires.

17. Other representatives

Before signing, you told us whether you have an agreement with another representative for this matter, such as a lawyer, another consultant or a Quebec notary. Your answer is recorded in section 2. If you want both of us to act for you, we will agree with you in writing on who does what.

18. Ending this agreement

You can end this agreement at any time by telling us in writing.

We can end it before the services are complete only for a good reason, with reasonable notice to you, and only if ending it will not seriously harm your case. Good reasons include you deceiving us, not giving us adequate instructions, not following our significant advice, or not paying the fees or costs set out in this agreement.

We must end it if you no longer want our services, if you insist on something dishonest, fraudulent or illegal, or if continuing would put us in a conflict of interest or beyond our competence. In the last two cases, we will refer you to another qualified representative if we can.

When this agreement ends, within 30 days we will return your documents and property, give you an accounting of all money received, send you a final invoice, and refund any money held in trust for you that is more than that invoice. If it ends before the services are complete, we will also give you the information in your file, cooperate with your new representative, and tell IRCC that we no longer represent you.

If you ask us to transfer your file to a new representative, we will deliver it within 10 business days of your request, even if you still owe us money.

19. If your consultant cannot continue

If Tamara Konoval becomes unable to continue, for example because of illness, incapacity or death, or because her licence is suspended or revoked, we will contact you, or the College may contact you. Your file and original documents will be returned to you or sent to the representative you choose, and any money held in trust for you that has not been earned will be refunded.

20. Concerns and complaints

If you have a concern about our services, please tell us first so we can try to resolve it. Write to us at info@sayimmigration.com. We will acknowledge your complaint within 5 business days and give you a written response within 30 days.

You can also contact the College about a complaint at any time (section 21).

21. The College and the Code of Professional Conduct

Tamara Konoval is licensed by the College of Immigration and Citizenship Consultants (the College), the national regulator of immigration and citizenship consultants in Canada. The College regulates licensees in the public interest and to protect the public. It sets the standards that licensees must meet, including the Code of Professional Conduct, makes sure licensees follow it, and deals with complaints about licensees.

To make a complaint about a licensee to the College, visit college-ic.ca, call 1-877-836-7543, or write to the College at 5500 North Service Road, Suite 1002, Burlington, Ontario L7L 6W6.

The College may require us to produce documents, including documents in your file, under the College of Immigration and Citizenship Consultants Act and its regulations and by-laws.

We have given you a copy of the Code of Professional Conduct for College of Immigration and Citizenship Consultants Licensees. You can read it at any time at laws-lois.justice.gc.ca/eng/regulations/SOR-2022-128.

22. Changes to this agreement

Any change to this agreement, including new services or a different fee, must be agreed by you and us in writing.

23. Other terms

None.

24. Signing and general terms

You and we agree to sign this agreement electronically. An electronic signature has the same effect as a handwritten one. We will each keep a signed copy, and we will email yours to you.

This agreement, together with your invoice, is the whole agreement between you and us about these services. If any part of it is found invalid, the rest still applies. It is governed by the laws of Ontario and the federal laws of Canada that apply there.

This agreement starts when you sign it and ends when the services are complete, or earlier under section 18.

Signatures

CLIENT



Maria Silva

Signed electronically on October 29, 2026, 10:14 a.m. EDT

CONSULTANT, FOR SAY IMMIGRATION INC.



Tamara Konoval, RCIC

College licence R711465

Signed electronically on October 28, 2026, 3:42 p.m. EDT,
when the agreement was issued

Signing certificate

This page records how and when this agreement was issued and signed. Times are Toronto time. The fingerprints are SHA-256 hashes: if the agreement text or the signed details were changed, their fingerprints would no longer match.

Agreement number	SA-2026-0001
Reference	5a3f9c0e7b21d468
Agreement text version	2026-10-28
Agreement text fingerprint	0c2e577567aa3b739033c2b54ba180012567b7c24c4ea294bc7a94f0ed029fbf
Signed details fingerprint	ea72e65e851b265f33d71e65122fe1707884bde35d4b509a975c65a775a76ec0
Client email	maria.silva@example.com

Events

October 28, 2026, 3:42 p.m. EDT	Issued and signed electronically by Tamara Konoval, RCIC
October 28, 2026, 3:42 p.m. EDT	Signing link emailed to maria.silva@example.com
October 29, 2026, 9:58 a.m. EDT	Opened by the client from IP address 198.51.100.23, Safari on iPhone
October 29, 2026, 10:14 a.m. EDT	Signed by Maria Silva from IP address 198.51.100.23, Safari on iPhone. Signature drawn. The client confirmed the statements below.

Statements confirmed by the client

- I have read and understood this agreement, and I agree to it.
- I have received a copy of the Code of Professional Conduct for College of Immigration and Citizenship Consultants Licensees.
- I agree to sign this agreement electronically and to receive it, and other documents about my file, by email.
- The information I have given is true and complete.