Canadian Intellectual Property Office

THE REGISTRAR OF TRADEMARKS

Citation: 2026 TMOB 23

Date of Decision: 2026-02-10

IN THE MATTER OF AN OPPOSITION

Opponent: Meta Platforms, Inc.

Applicant: MetaPay Inc.

Application: 2,147,239 for Meta Pay

INTRODUCTION

[1] This is an opposition brought by Meta Platforms, Inc. (the Opponent) in respect of application number 2,147,239 filed by MetaPay Inc. (the Applicant) for the trademark Meta Pay (the Mark).

[2] The Mark is applied for in association with numerous financial services, a full list of which is attached as Schedule A (the Services).

[3] The primary issue in this proceeding is whether the Mark is confusing with the Opponent's common law, applied-for, and registered META trademarks (the META Marks), details of which are attached in Schedule B.

[4] For the reasons set out below, the application is refused.

THE RECORD

[5] The application for the Mark was filed on November 15, 2021 and was advertised for opposition purposes in the *Trademarks Journal* dated September 6, 2023.

[6] On March 5, 2024, the Opponent filed its statement of opposition under section 38 of the *Trademarks Act*, RSC 1985, c T 13 (the Act).

[7] The Opponent, who filed two amended statements of opposition on September 10, 2024 and March 6, 2025, bases the opposition on sections 38(2)(a.1) (bad faith), 38(2)(b) and 12(1)(d) (not registrable due to confusion with the Opponent's registered trademarks), 38(2)(c) and 16(1)(a) and 16(1)(b) (non-entitlement to registration), 38(2)(d) and 2 (non-distinctiveness), and 38(2)(f) (not entitled to use) of the Act.

[8] The Applicant filed a counterstatement refuting the grounds of opposition.

[9] In support of its opposition, the Opponent filed the affidavit of Paulo Sousa, sworn August 5, 2024 (the Sousa Affidavit). However, as Mr. Sousa was not made available for cross-examination, the Sousa Affidavit does not form part of the record for this case (see Office correspondence dated May 14, 2025.)

[10] In support of its application, the Applicant filed the affidavit of Michael Golubev, sworn December 10, 2024 (the Golubev Affidavit).

[11] In reply, the Opponent filed the affidavit of Sara Green, sworn January 13, 2025 (the Green Affidavit).

[12] Both parties filed written representations and attended an oral hearing.

OVERVIEW OF THE EVIDENCE

Opponent's Evidence – the Sousa Affidavit

[13] As noted above, the Sousa Affidavit is not of record given that Mr. Sousa was not made available for cross-examination.

Applicant's Evidence - the Golubev Affidavit

[14] Mr. Golubev is the CEO of the Applicant.

[15] The Golubev Affidavit contains the following statements, information, and exhibits:

- The Applicant is a Canadian-based company focused on delivering enterprise-grade payment infrastructures specifically designed for businesses exploring the metaverse [para 1]. The Applicant conceived and commenced use of the Mark in September 2021 and operates in the specialized B2B environment [para 2].
- Mr. Golubev asserts that at the time the Applicant commenced use of the Mark, the Opponent's consumer-focused payment service was known as "Facebook Pay" and that it was not until June 2022 that the Opponent introduced "Meta Pay" [para 2].
- The Mark has gained significant recognition in Canada and internationally as a trusted, innovation-driven brand for metaverse commerce as a B2B-focussed brand, which is distinct from any consumer-oriented features offered by the Opponent [para 3].
- The Applicant's metaverse payment solutions are custom tailored for businesses which conduct due diligence before selecting vendors, reducing the possibility of confusion [para 4].
- The term "meta" is widely used in the technology and digital commerce sectors, often referring to the concept of the metaverse. Given its prevalence, "meta" is a weak or at least suggestive

component when used in connection with virtual, digital, or metaverse-related services [para 6].

- The Applicant serves technologically sophisticated businesses that require complex integrations, scalability, and robust security features which differs from the Opponent's consumer transactions [para 7].
- Mr. Golubev asserts that despite the concurrent use of the Mark and the Opponent's Meta Marks, there is no evidence of confusion, stating that the nature of the sophisticated buyers and distinct market positioning make confusion "highly improbable" [para 10].
- Mr. Golubev also states that allowing the Opponent's opposition would effectively allow the Opponent to monopolize a descriptive or suggestive term [para 12].
- The Golubev Affidavit also contains three exhibits as follows:
    - Exhibit A: copies of contracts and invoices with the Applicant's clients. I note that all of the invoices have the entire "Bill To" sections redacted and are all billed in Singapore dollars. I am therefore unable to conclude that these invoices demonstrate sales in Canada.
    - Exhibit B: Marketing materials of the Applicant featuring the Mark, namely, screenshots from the Applicant's website.
    - Exhibit C: A comparative branding analysis demonstrating the differences in brand presentation and messaging and target audience of the parties.

[16] I note that much of the Golubev Affidavit contains Mr. Golubev's personal opinions which will not be considered as affiants are not responsible for determining the likelihood of confusion. It is up to the Registrar to do so,

having regard to the applicable principles and the evidence on the record in this case.

Opponent's Reply Evidence – the Green Affidavit

[17] Ms. Green is employed as a legal assistant for the Opponent's agent [para 1].

[18] The Green Affidavit contains the following searches and search results:

- On January 13, 2025, Ms. Green searched the Ontario government's Ontario Business Registry website for the Applicant's name, MetaPay Inc., the results of which are attached as Exhibit A. Ms. Green points out that the "Incorporation/Amalgamation Date" is January 7, 2022 and the "Commenced Activity in Ontario Date" is also January 7, 2022 [para 2].
- Attached as Exhibit B is an August 17, 2023 press release from the Applicant announcing the launch of the Applicant's website [para 3].
- On January 13, 2025, Ms. Green conducted a search of the *metapayinc.com* domain name in the WHOIS Database [para 4]. Attached as Exhibit C is a copy of the results of this search which indicates the domain name was registered on July 18, 2023 and lists Mikhail Golubev as the "Registrant Contact" and "Technical Contact".

EVIDENTIAL BURDEN AND LEGAL ONUS

[19] In accordance with the usual rules of evidence, there is an evidential burden on the Opponent to prove the facts inherent in its allegations pleaded in the statement of opposition [*John Labatt Ltd v Molson Companies Ltd*, 1990 CanLII 11059, CarswellNat 1053 (FC)]. The presence of an evidential burden on the Opponent with respect to a particular issue means that in

order for the issue to be considered at all, there must be sufficient admissible evidence from which it could reasonably be concluded that the facts alleged to support that issue exists [*John Labatt* at 298].

[20] For those allegations for which the Opponent has met its evidential burden, the legal onus is on the Applicant to show that the application does not contravene the provisions of the Act as alleged in the statement of opposition. The presence of a legal onus on the Applicant means that, if a determinate conclusion cannot be reached once all the evidence has been considered, then the issue must be decided against it.

ASSESSMENT OF GROUNDS OF OPPOSITION

Section 38(2)(b) and 12(1)(d) Ground – Confusion with Registered Trademarks

[21] The Opponent pleads that the Mark is not registrable as it is confusing with the Opponent's META QUEST, META PORTAL and META PAY registered trademarks. The Opponent highlights the registered trademark META PAY given that it is identical to the Mark and is intended for use directly with overlapping services.

[22] The relevant date for this ground of opposition is the date of my decision [*Park Avenue Furniture Corp v Wickers/Simmons Bedding Ltd* (1991), 37 CPR (3d) 413 (FCA)].

[23] An opponent's initial burden is met with respect to a section 12(1)(d) ground of opposition if the registration(s) relied upon remain in good standing as of the date of the opposition decision. I have exercised my discretion to check the register and confirm that for the Opponent's registrations for META PAY (TMA1,275,862), META QUEST (TMA1,286,901 and TMA1,228,001) and META PORTAL (TMA1,225,230) remain extant [see *Quaker Oats Co of Canada v Menu Foods Ltd*, 1986 CanLII 7700 (TMOB), 11

CPR (3d) 410]. I therefore find that the Opponent has satisfied its evidential burden for this ground. I must now assess whether the Applicant has met its legal onus.

[24] In determining whether two trademarks are confusing, all the surrounding circumstances should be considered, including those listed in section 6(5) of the Act: the inherent distinctiveness of the trademarks and the extent to which they have become known; the length of time the trademarks have been in use; the nature of the goods and services or business; the nature of the trade; and the degree of resemblance between the trademarks, including in appearance or sound or in the ideas suggested by them. These criteria are not exhaustive and different weight will be given to each one in a context specific assessment [*Mattel, Inc v 3894207 Canada Inc*, 2006 SCC 22 at para 54; *Veuve Clicquot Ponsardin v Boutiques Cliquot Ltée*, 2006 SCC 23]. I also refer to *Masterpiece Inc v Alavida Lifestyles Inc*, 2011 SCC 27 at para 49, where the Supreme Court of Canada states that section 6(5)(e), the degree of resemblance between the trademarks, will often have the greatest effect on the confusion analysis.

[25] The test for confusion is assessed as a matter of first impression in the mind of a casual consumer somewhat in a hurry who sees the applicant's trademark, at a time when they have no more than an imperfect recollection of the opponent's trademark, and do not pause to give the matter any detailed consideration or scrutiny, nor to examine closely the similarities and differences between the trademarks [*Veuve Clicquot* at para 20].

[26] In the present case the Opponent has a registration for the identical trademark as the Applicant's Mark. Since this registration clearly represents the Opponent's best case, in considering the issue of confusion, I will focus on the Opponent's registration for the META PAY trademark (the Opponent's META PAY Mark).

Inherent Distinctiveness and Extent Known

[27] The trademarks of the parties are identical and are both inherently weak trademarks given that they are suggestive of a payment system involving the metaverse. Accordingly, neither party is favoured in respect of inherent distinctiveness.

[28] Regarding extent known, the Opponent has no evidence on record of use of its META PAY Mark. I am therefor not able to conclude that the Opponent's META PAY Mark is known to any extent.

[29] With respect to the Applicant's Mark, Mr. Golubev states that use of the Mark commenced in September 2021, but does not indicate that this use was in Canada. There is also no evidence of sales of the Services in Canada and no indication that Canadians visited the Applicant's website. I therefore have no basis to conclude that the Mark has become known to any extent.

[30] Accordingly, neither party is favoured by this factor.

Length of Time in Use

[31] There is no evidence of use of the Opponent's META PAY Mark of record.

[32] With respect to the Mark, the Applicant asserts it "conceived and commenced use" in September 2021 [Golubev Affidavit, para 2]. However, as previously mentioned, there is no indication or evidence that this use was in Canada. In particular, despite that Mr. Golubev also asserts the Applicant had "early adoption in Canada and internationally", he provides no evidence of sales in Canada. Additionally, although Exhibit B to the Golubev Affidavit contains screenshots of the Applicant's website *metapayinc.com* that depict the Mark, in order for the advertising of the Services to qualify as "use" under section 4(2) of the Act, the Applicant must also confirm that it was

ready and able to perform the Services in Canada [see *Distillerie Mariana Inc v 9020 5758 Québec Inc.*, 2024 TMOB 58 (CanLII), citing *Wenward (Canada) Ltd v Dynaturf Co* (1976), 1976 CanLII 2656 (CA TMOB)]. It has not done so. There is also no indication that any Canadians accessed the Applicant's website, or if so, when, or how many.

[33] Overall, based on the evidence of record, I am unable to conclude that either party has used their respective trademarks in Canada and, therefore, neither party is favoured by this factor.

Nature of the Goods, Services or Business/ Nature of the Trade

[34] When considering these factors in the assessment of confusion, it is the statement of goods and/or services as defined in the registration(s) relied upon by the Opponent and the statement of goods and/or services in the application that govern the assessment of the likelihood of confusion [*Henkel Kommanditgesellschaft auf Aktien v Super Dragon Import Export Inc* (1986), 12 CPR (3d) 110 (FCA); *Mr Submarine Ltd v Amandista Investments Ltd* (1987), 19 CPR (3d) 3 (FCA)]. In assessing the nature of the trades of the parties, the assessment should focus on the parties' entitlement to sell their respective goods and/or services through a given channel of trade rather than whether they in fact do so [*United Artists Pictures Inc v Pink Panther Beauty Corp*, 1998 CanLII 9052 (FCA); *Liverton Hotels International Inc v Diva Delights Inc*, 2015 TMOB 53 at para 48].

[35] Through the Golubev Affidavit, the Applicant asserts there is a distinct difference between the customers of the Applicant as a provider of services to "sophisticated businesses that require complex integrations, scalability, and robust security features". Mr. Golubev asserts that, in contrast, "the Opponent's "META PAY" is integrated within social networking services, aimed at consumers making casual, small-scale transactions" [Golubev Affidavit, para 7].

[36] However, there is no language in the statement of Services in the application for the Mark that limits the market and/or consumers to whom the Applicant's Services would be offered. As a result, the Services of the Applicant directly overlap with those associated with the Opponent's META PAY services as both cover Class 36 financial services including accepting monetary contributions, brokerage services, and financial transactions.

[37] Accordingly, there is a clear overlap in the services in the Opponent's META PAY Mark registration and the Services in the application for the Mark.

[38] This factor therefore favours the Opponent.

Degree of Resemblance

[39] In the present case, the Mark and the Opponent's META PAY Mark are identical.

[40] This factor therefore clearly favours the Opponent.

Surrounding Circumstance – The Opponent's Family of Trademarks

[41] The Opponent submits that it owns a family of "meta" trademarks, specifically the trademarks META PAY, META PORTAL, META QUEST, META, and META HORIZON. The Opponent therefore asserts that it owns a family of trademarks anchored by the core trademark META.

[42] However, in order to rely on a family of trademarks, a party must evidence use of each trademark in the family in the marketplace [see *McDonald's Corp v Yogi Yogurt* (1982), 66 CPR (2d) 101 (FC)]. As there is no such evidence on record, this is not a factor that assists the Opponent.

Conclusion on Confusion

[43] I find that the Applicant has not met its legal onus to show that, on a balance of probabilities, it is not reasonably likely that an individual who has

an imperfect recollection of the Opponent's META PAY Mark, would not, as a matter of first impression, conclude that the Applicant's Services share a common source. I make this finding given that the trademarks of the parties are identical, are associated with overlapping services, and could operate in the same channels of trade.

[44] This ground of opposition is therefore successful.

Section 38(2)(c) and 16(1)(b) Ground – Confusion with Previously Applied-for Trademark(s)

[45] The Opponent pleads that the Applicant is not the person entitled to registration of the Mark as, at the filing date of the application, the Mark was confusing with the Opponent's META Marks in respect of which applications for registration had been previously filed, or are deemed to have been previously filed, in Canada by the Opponent prior to the filing of the application for the Mark. The Opponent relies on the following trademark applications for this ground:

App No.	**Trademark**	**Priority Date**
2,155,115	META	July 8, 2021
2,271,202	META QUEST	October 20, 2021
2,157,101	META HORIZON	October 20, 2021

[46] In order to meet its evidential burden for this ground, in cases where an opponent has not filed copies of its applications as evidence (as in this case), the Registrar can exercise their discretion and check the trademarks office records to confirm the relied-upon application(s) remained pending as of the date of advertisement of the opposed application. I have exercised

this discretion and confirm that all three of the Opponent's applications listed above have filing dates, or deemed filing dates, that pre-date the filing date for the application for the Mark and remained pending as of the September 6, 2023 advertisement date of the application for the Mark.

[47] The material date for assessing a section 16(1)(b) ground of opposition is the filing date of an applicant's application or the date of first use of that applicant's trademark in Canada, whichever is earlier. In the present case, as I have found there is no actual evidence of use of the Mark in Canada, the material date is the November 15, 2021 filing date.

[48] In its written representations, the Opponent relies on the same submissions as those made in respect of the section 12(1)(d) ground for this ground [para 110]. The Applicant made no additional submissions specific to this ground.

[49] My assessment of the section 6(5) factors for the section 12(1)(d) ground is not affected by the earlier material date for this ground, particularly considering I have found neither party has evidenced use of their respective trademarks in Canada at any time.

[50] As the Opponent remains favoured in respect of the factors of nature of the business and services, nature of the trade, and degree of resemblance, and neither party favoured in respect of the remaining section 6(5) factors, this ground of opposition is also successful.

Remaining Grounds of Opposition

[51] As the Opponent has succeeded in full under the section 12(1)(d) and 16(1)(b) grounds of the Act, and has filed no evidence that would permit it to meet its initial evidential burden for the remaining grounds, I do not find it necessary to assess these grounds.

DISPOSITION

[52] Pursuant to the authority delegated to me under section 63(3) of the Act, I refuse the application pursuant to section 38(12) of the Act.

Leigh Walters
Member
Trademarks Opposition Board
Canadian Intellectual Property Office

SCHEDULE A

The Applicant's Services

(1) Acceptance of bill payments; acceptance of bills of exchange; acceptance of monetary charitable contributions; acceptance of monetary charitable contributions to fund medical research; accepting monetary charitable contributions; accepting monetary charitable contributions to fund medical research; accident insurance agency services; accident insurance brokerage; accident insurance consultancy; accident insurance information; accident insurance underwriting; accident insurance underwriting services; accounts payable debiting services; accounts receivable financing; acquisition of land for others; acquisition of real estate for others; actuarial services; ad valorem appraisals of real estate; administering accidental death insurance policies; administering health insurance policies; administering life insurance policies; administration of savings accounts; advisory services in the field of credit and debit control, investment, grants and financing of loans; advisory services relating to financial planning; agencies for brokerage of securities trading in overseas securities markets and of transactions on commission of overseas market securities futures; agencies for collecting electric power utility payments; agencies for collecting gas utility payments; agencies for commodity futures trading; agencies for leasing of land; agencies for renting of buildings; agencies for renting of land; agency for collection of gas and electricity fees; annuity underwriting; antique appraisal; apartment and office rentals; apartment house management; apartment management services; apartment rental; appraisal of intellectual property; appraisal of real estate; appraisal of yachts; appraisals for insurance claims of personal property; appraisals for insurance claims of real estate; arranging and provision of credit, loans, insurance, currency exchange and travellers cheques; arranging charitable collections for others; arranging finance for construction projects; arranging of leases and rental agreements for real

estate; arranging of loans; art appraisal; art appraisals; art brokerage; assessing insurance claims; assessment and evaluation of jewellery; assessment and management of real estate; asset and portfolio management services; atm banking services; atm credit union services; automated teller machine services; automobile lease financing; bail bonding services; bail-bonding; banking services; bill payment services; bill payment services provided through a web site; bill payment services provided through a website; bond trading; brokerage for liquidation of securities; brokerage for renting of buildings; brokerage for securities liquidation; brokerage of bonds; brokerage of carbon credits; brokerage of shares; brokerage of shares and other securities; brokerage of shares and stocks; brokerage services for capital investments; brokerage services for stocks and bonds; brokerages for leasing of land; brokerages for renting of land; building leasing; building management; business credit verification services; capital investment; capital investment consulting services; capital investment services; capital investments; cash and foreign exchange transactions; cash card services; cash management; casualty insurance services; charge card and credit card services; charge card services; charitable foundation services, namely, providing financial assistance for programs and services of others; charitable services, namely providing financial assistance to meet the physical, psychological, social and other special needs of disabled persons; check cashing services; check payment guarantee services; check verification; check verification services; cheque cashing services; cheque guarantee card services; cheque processing; cheque verification; claim adjustment for non-life insurance; clearing of financial transactions; coin appraisal; collection of debts; collection of donations for charitable purposes; collection of rents; commodity exchange services; commodity trading; computer analyses of stock exchange information; conducting foreign exchange transactions for others; consultancy concerning financing of

energy projects; consultancy of capital investment; consultancy services in relation to the financing of civil works and infrastructure projects; consulting and information concerning insurance; creating, managing and administering investment funds; creating, managing and administering mutual funds; creating, managing and administering natural resource investments; creating, managing and administering tax assisted investments; credit agencies; credit agency services; credit and cash card services; credit and debit card services; credit and loan services; credit bureau services; credit bureaus; credit bureaux; credit card and debit card services; credit card and payment card services; credit card services; credit card transaction processing services; credit card verification; credit consultation; credit counseling services; credit counselling; credit inquiry and consultancy; credit inquiry and consultation services; credit rating services; credit recovery and collection services; credit scoring services; credit union services; credit unions; currency exchange; currency exchange services; currency exchange, namely virtual currency exchange transaction services for transferrable electronic cash equivalent units having a specified cash value; currency trading; currency trading and exchange services; customs brokerage; debit account services using a computer readable card; debit account services using a scannable wristband; debit card services; debt advisory services; debt collection; debt collection agencies; debt collection agency services; debt collection recovery services; debt consolidation services; debt management services; debt recovery services; diamond appraisal; disability insurance services; domestic remittance services; domestic remittance services provided on-line; duty drawback services; electronic banking via a global computer network; electronic bill payment; electronic check acceptance services; electronic cheque acceptance services; electronic funds transfer; electronic funds transfer by telecommunications; electronic funds transfer services; electronic Internet banking via a global computer network;

electronic processing of credit card transactions via a global computer network; electronic purchase payment and electronic bill payment services; electronic toll collection services; electronic transfer of funds; electronic transfer of money; electronic transmission of bill payment data via a global computer network; eleemosynary services in the field of monetary donations; equine appraisals; equity capital investment; equity investment in international companies; escrow services for the travel industry; estate planning; estate planning services; estate trust management; estate trust management services; estate trust planning; estimating car repair costs; estimating construction costs; estimating home improvement costs; evaluation of real property; evaluation of the credit worthiness of companies and private individuals; exchange-traded fund management; exchanging money; farm credit financing agency services; fiduciary representative services; financial administration of annuity services; financial administration of employee pension plans; financial administration of pension fund services; financial administration of retirement fund services; financial administration of retirement plans; financial administration of stock option and pension valuation services; financial advisory services relating to joint ventures; financial advisory services, namely financial planning and investment management services; financial analyses; financial analysis; financial analysis and preparation of reports relating thereto; financial analysis and research services; financial analysis consultation services; financial and estate planning services; financial and monetary assessment services in the nature of providing financial assessment services and financial assistance to charitable and non-profit organizations; financial appraisals; financial appraisals in responding to calls for tenders; financial appraisals in responding to requests for proposals [RFPs]; financial asset management; financial asset management services; financial clearinghouse services; financial consultation in the field of cryptocurrency; financial credit scoring

services; financial customs brokerage services; financial evaluation for insurance purposes; financial evaluation of alpaca fibre; financial evaluation of development costs relating to the oil, gas and mining industries; financial evaluation of standing timber; financial evaluation of wool; financial exchange of data between financial institutions and their customers; financial forecasting; financial guarantee and surety; financial guarantee and surety services; financial investment advisory; financial investment advisory services; financial investment analysis and stock research; financial investment brokerage; financial investment counselling; financial investment in the field of securities; financial investments in the field of commodities; financial investments in the field of gold; financial investments in the field of mutual funds; financial investments in the field of securities; financial investments in the fields of real estate; financial management; financial management and brokerage services in the field of bonds; financial management and brokerage services in the field of commodities; financial management and brokerage services in the field of futures and other securities; financial management and brokerage services in the field of options; financial management and brokerage services in the field of stocks; financial management and brokerage services in the field of the investment of funds of others; financial management of digital asset services; financial management of employee pension plans; financial management of reimbursement payments for others; financial management of retirement accounts; financial management services; financial management via the internet; financial placement of private equity funds for others; financial planning; financial planning and financial management services; financial planning and investment advisory services; financial planning and investment portfolio management; financial planning for retirement; financial planning services; financial portfolio management; financial restructuring services; financial risk assessment services; financial risk

management; financial risk management consultation; financial risk management services; financial securities brokerage services; financial services in the nature of billing and payment processing services; financial services, namely provision of a cryptocurrency blockchain for digital currency exchange and trading services; financial services, namely, debt settlement; financial services, namely, money lending; financial sponsorship of charitable and non-profit organizations; financial sponsorship of cultural events for others, namely, theatrical, film, music, and dance performances and festivals, art and museum exhibitions; financial sponsorship of educational programmes in the field of business; financial sponsorship of film festivals; financial sponsorship of health-related events for others in the field of cancer; financial sponsorship of hockey tournaments; financial sponsorship of medical research; financial sponsorship of sporting events and fundraising events that promote physical fitness; financial transaction services, namely, providing secure commercial transactions and payment options using a mobile device at a point of sale; financial trust administration; financial trust management; financial trust operations; financial trust planning; financial trusteeship; financial valuation of personal property and real estate; financial valuation of standing timber; financial valuation of wool; financial valuations; financially-guaranteed financing; financing for the development and implementation of disaster mitigation strategies; financing of automobiles; financing of industrial activities; financing of loans; financing of loans and discounting of bills; financing of purchases; financing of real estate development projects; fire insurance services; fire insurance underwriting; fiscal assessment and evaluation; fiscal assessments; fiscal valuations; fiscal valuations and assessments; flat rental; foreign currency exchange services; foreign exchange transactions; formation, offering and management of limited partnerships; fund investment consultation; fund investments; fund management services; fund-raising services; fundraising

services; funds investment; futures exchange services; hire purchase financing services; hire-purchase financing; home banking; home savings credit unions; installment loans; institutional investment management; insurance actuarial services; insurance agencies; insurance brokerage; insurance services; insurance underwriting; intellectual property valuation services; internet banking; Internet banking services; investment advice; investment fund brokerage; investment fund distribution and administration; investment management; investment management services; issuance of debit cards; issuance of letters of credit; issuance of travellers' cheques; issue of traveller's cheques; issuing credit cards; issuing of cheques; issuing of debit cards; jewellery appraisal; jewelry appraisal; land leasing; lease of real estate; lease-purchase financing; leasing of buildings; leasing of commercial real estate; leasing of shopping mall space; life insurance brokerage; life insurance underwriting services; loan financing services; maintaining escrow accounts for investments; making payments on pre-paid long distance calling cards for recharging minutes; management of apartment houses; mobile credit union services; monetary and currency exchange services; monetary exchange; monetary exchange services; money exchange services; money order services; money transfer; money transfer services; money wiring services; mortgage banking; mortgage brokerage; mortgage brokerage services; mutual fund advisory services; mutual fund brokerage; mutual fund brokerage services; mutual fund management; mutual fund services; mutual funds; mutual funds and capital investment; numismatic appraisal; on-line banking services; on-line interactive banking services; on-line real-time currency trading; online banking; online banking services; online banking services accessible by means of downloadable mobile applications; online bill and fee payment services; online credit union services; options trading services; payroll tax debiting; pre-paid calling card services; private financial placement of hedge

funds for others; project financing; property evaluation; property insurance services; property management; property management consulting services; property management services; providing advice on capital investments; providing bank account information by telephone; providing bill payment and tracking services; providing educational scholarships; providing extended warranties on automobiles; providing extended warranties on computer equipment; providing extended warranties on household appliances; providing extended warranties on photographic equipment; providing information in the field of the purchase of new homes and condominiums through an internet website portal; providing student loans; real estate financing; real estate investment; real estate rental services; real estate syndication; real estate time sharing; rent collection; rental of apartments; safe deposit services; safety deposit box services; savings and loan services; securities brokerage services; securities lending; securities underwriting; segregated fund management; services of operating a foundation for the purpose of raising and disseminating funds to educate in respect of cardiovascular diseases and to further research in the fields of preventing and treating cardiovascular diseases; stamp appraisal; stock brokerage services; stock broking services; stock exchange information; stock exchange information services; stock exchange quotation and listing services; stock exchange quotation services; stock exchange quotations; stock price quotations services; stock trading; stocks and bonds brokerage; stocks and bonds brokerage services; surety services; tax payment processing services; telephone banking; telephone banking services; telephone calling card services; trading of overseas market securities futures; trading of securities index futures; trading of securities options; transfer agency services for mutual funds; transmission of funds by electronic means for others; used car appraisal; valuation of gemstones; valuation of precious metals; valuation of precious stones; valuation of

yachts; valuations in real estate matters; vehicle insurance underwriting; venture capital financing; venture capital fund management; venture capital funding services for research institutions; venture capital funding services for universities

SCHEDULE B

The Opponent's META Marks

Application No./Registration No.	**Filing Date/ Priority Fing Date**	**Trademark**
2,185,345/ TMA1,275,862	May 12, 2022/ November 15, 2021	META PAY
2,155,115	July 8, 2021	META
2,271,202/TMA1,286,901	October 20, 2021	META QUEST
2,157,144/TMA1,228,001	December 30, 2021/ October 20, 2021	META QUEST
2,157,118/TMA1,225,230	December 30, 2021/ October 20, 2021	META PORTAL
2,293,433	Abandoned	META PORTAL
2,157,101	December 30, 2021/ October 20, 2021	META HORIZON

Appearances and Agents of Record

HEARING DATE: 2026-02-02

APPEARANCES

For the Opponent: Mark K. Evans

For the Applicant: Michael Golubev

AGENTS OF RECORD

For the Opponent: Smart & Biggar LP

For the Applicant: No agent appointed