UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

FORM 6-K

REPORT OF FOREIGN PRIVATE ISSUER PURSUANT TO RULE 13a-16 OR 15d-16
UNDER THE SECURITIES EXCHANGE ACT OF 1934

For the month of **August 2021**

Commission File Number: **000-52145**

DIGATRADE FINANCIAL CORP

(Translation of registrant's name into English)

1500 West Georgia Street, Suite 1300
Vancouver, BC V6G-2Z6
(Address of principal executive offices)

Indicate by check mark whether the registrant files or will file annual reports under cover Form 20-F or Form 40-F.

☒ Form 20-F ☐ Form 40-F

Indicate by check mark if the registrant is submitting the Form 6-K in paper as permitted by Regulation S-T Rule 101(b)(1): ☑

Indicate by check mark if the registrant is submitting the Form 6-K in paper as permitted by Regulation S-T Rule 101(b)(7): ☑

Indicate by check mark whether by furnishing the information contained in this Form, the registrant is also thereby furnishing the information to the Commission pursuant to Rule 12g3-2(b) under the Securities Exchange Act of 1934.

Yes ☐ No ☒

If "Yes" is marked, indicate below the file number assigned to the registrant in connection with Rule 12g3-2(b): 000-52145

SUBMITTED HEREWITH

DIGATRADE FILES Q2.2021 FINANCIAL STATEMENTS & MDA

For Immediate Release

Vancouver, British Columbia – August 26, 2021 **– DIGATRADE FINANCIAL CORP** (OTC.PK: DIGAF) a financial technology "Fintech" company today announced it has filed the Q2.2021 financial statements and MDA for period ended June 30, 2021 on Sedar and Edgar.

Forward-Looking Information

This press release contains certain "forward-looking information". All statements, other than statements of historical fact, that address activities, events or development that the Company believes, expects or anticipates will or may occur in the future constitute forward-looking information. This forward-looking information reflects the current expectations or beliefs of the company based on information currently available to the Company. Forward-looking information is subject to a number of significant risks and uncertainties and other factors that may cause the actual results of the Company to differ materially from those discussed in the forward-looking information, and even if such actual results are realized or substantially realized, there can be no assurance that they will have the expected consequences to, or effects on the Company. Factors that could cause actual results or events to differ materially from current expectations include, but are not limited to, the possibility of unanticipated costs and expenses. Any forward-looking information speaks only as of the date on which it is made and, except as may be required by applicable securities laws, the company disclaims any intent or obligation to update any forward-looking information whether as a result of new information, future events or results or otherwise. Although the Company believes that the assumptions inherent in the forward-looking information are reasonable, forward-looking information is not a guarantee of future performance and accordingly undue reliance should not be put on such information due to the inherent uncertainty therein.

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned, thereunto duly authorized.

Digatrade Financial Corp
(Registrant)

Date: August 26, 2021

By: /s/ Brad J. Moynes
Brad J. Moynes
Title: CEO

DIGATRADE FINANCIAL CORP.

UNAUDITED CONSOLIDATED FINANCIAL STATEMENTS

June 30, 2021

(Expressed in Canadian Dollars)

Management's Responsibility for Financial Reporting

These unaudited consolidated financial statements have been prepared by and are the responsibility of the management of the Company. The unaudited consolidated financial statements have been prepared in accordance with International Financial Reporting Standards, using management's best estimates and judgments based on currently available information. When alternative accounting methods exist, management has chosen those it considers most appropriate in the circumstances.

The Company maintains an appropriate system of internal controls to provide reasonable assurance that financial information is accurate and reliable and that the Company's assets are appropriately accounted for and adequately safeguarded.

"Bradley J. Moynes"
President, CEO and Director

"Timothy Delaney"
Director

DIGATRADE FINANCIAL CORP.
Consolidated Statements of Financial Position
(Expressed in Canadian Dollars)

	Note	June 30, 2021 $	December 31, 2020 $
ASSETS			
CURRENT			
Cash		8,564	476
GST Recoverable		4,703	12,044
Deferred Loss on Derivatives	6	442,876	280,637
		456,143	293,157
LIABILITIES			
CURRENT			
Trade and Other Payables	5	125,849	147,597
Convertible Promissory Notes - Liability Component	6	88,874	91,721
Derivative Liability	6	346537	1,610,858
Promissory Notes	6	11,738	11,904
Total Liabilities		572,998	1,862,080
SHAREHOLDERS' (DEFICIENCY)			
Share Capital	7	10,223,629	8,876,281
Reserves		60,000	60,000
Accumulated Deficit		(10,400,484)	(10,505,204)
Total Shareholders' Deficiency		(116,855)	(1,568,923)
		456,143	293,157

Nature and Continuance of Operations (Note 1)
Subsequent Events (Note 11)

The accompanying notes are an integral part of these consolidated financial statements.

Approved on behalf of the Board:

"Bradley J. Moynes"	"Timothy Delaney"
President, Chief Executive Officer and Director	Director

DIGATRADE FINANCIAL CORP.
Consolidated Statements of Changes in Shareholders' Deficiency
For the Six Months Ended June 30, 2021 and 2020
(Expressed in Canadian Dollars)

	Note	Number of Common Shares	Number of Class "B" Common Shares	Share Capital $	Stock Option Reserve $	Deficit $	Total Shareholders' Deficiency $	Non-Controlling Interest $
Balance, December 31, 2019		**582,564,926**	**1,100,000**	**7,460,158**	**60,000**	**(7,793,332)**	**(273,174)**	**(157,729)**
Class B Common Shares Issued	7(b)(i)		1,000,000	100			100	
Shares Issued Pursuant to Conversion of Convertible Promissory Notes	7(b)(ii)	634,625,154	-	729,496	-	-	729,496	-
Adjustment to Incorporation of Controlled Subsidiary		-	-	-	-	-	-	3,079
Net Comprehensive Profit (Loss)		-	-	-	-	**(1,115,625)**	**(1,115,625)**	**(42,841)**
Balance, June 30, 2020		**1,217,190,080**	**2,100,000**	**8,189,754**	**60,000**	**(8,908,957)**	**(659,203)**	**(197,491)**
Balance, December 31, 2020		**1,342,473,822**	**2,100,000**	**8,876,281**	**60,000**	**(10,505,204)**	**(1,568,923)**	-
Shares Issued Pursuant to Conversion of Convertible Promissory Notes	7(b)(iii)	111,136,865	-	1,347,348	-	-	1,347,348	-
Net Comprehensive Profit (Loss)		-	-		-	104,720	104,720	-
Balance, June 30, 2021		**1,453,610,687**	**2,100,000**	**10,223,629**	**60,000**	**(10,400,484)**	**(116,855)**	-

Authorized Share Capital (Note 7(a))

The accompanying notes are an integral part of these consolidated financial statements.

DIGATRADE FINANCIAL CORP.
Consolidated Statements of Comprehensive Loss
For the Three and Six Months Ended June 30, 2021 and 2020
(Expressed in Canadian Dollars)

	Note	Three Months ended June 30, 2021	Three Months ended June 30, 2020	Six Months ended June 30, 2021 $	Six Months ended June 30, 2020 $
EXPENSES					
Accounting, Audit, and Legal		15,850	44,217	31,850	68,217
Bank Charges		132	-	367	-
Consulting		39,727	47,996	92,996	117,092
Filing and Transfer Agent Fees		3,000	6,287	8,487	12,572
Marketing		1,000	-	1,000	4,039
Management Fees		37,835	41,046	88,567	105,566
Office		1,500	430	5,000	527
		99,044	139,976	228,267	308,013
LOSS BEFORE OTHER ITEMS		(99,044)	(139,976)	(228,267)	(308,013)
Accretion Expenses		(56,440)	(37,354)	(68,428)	(95,094)
Foreign Exchange Gain		1,275	3,742	1,719	(9,722)
Interest Expenses		(9,761)	(8,292)	(18,259)	(13,868)
Change in Fair Value of Derivative Instruments		67,459	(627,202)	417,955	(684,311)
NET PROFIT (LOSS) FOR THE PERIOD FROM CONTINUING OPERATIONS		(96,511)	(809,082)	104,720	(1,111,008)
Loss for the period from Discontinued Operations	4	-	(24,645)	-	(47,458)
NET COMPREHENSIVE LOSS FOR THE PERIOD		(96,511)	(833,727)	104,720	(1,158,466)
TOTAL NET COMPREHENSIVE LOSS ATTRIBUTABLE TO:					

Shareholders of the Company		(96,511)	(810,199)	104,720	(1,115,625)
Non-Controlling Interest		-	(23,528)	-	(42,841)
Basic and Diluted Profit (Loss) per Share		$ (0.0001)	$ (0.0009)	$ 0.0001	$ (0.012)
Weighted Average Number of Shares Outstanding		1,416,742,448	897,334,479	1,416,742,448	897,334,479

The accompanying notes are an integral part of these consolidated financial statements.

DIGATRADE FINANCIAL CORP.
Consolidated Statements of Cash Flows
For the Three and Six Months Ended June 30, 2021 and 2020
(Expressed in Canadian Dollars)

	Note	Three Months ended June 30, 2021 $	Three Months ended June 30, 2020 $	Six Months ended June 30, 2021 $	Six Months ended June 30, 2020 $
Cash Provided BY (USED FOR):					
OPERATING ACTIVITIES					
Net Profit (Loss) for the Period		(96,511)	(833,727)	104,720	(1,158,466)
Loss for the period from Discontinued Operations		-	24,645	-	47,458
Non-Cash Items					
Accretion Expenses		56,440	37623	68,428	96,212
Change in Fair Value of Derivative Instruments		(67,459)	626933	(417,955)	684,042
Unrealized Foreign Exchange (Gain)		(1,258)	(2439)	(1,719)	9,722
Accrued Interest on Promissory Notes		9,761	8292	18,259	13,686
Changes in Non-Cash Working Capital Accounts					
GST Receivable		10,077	(2450)	(7,341)	(10,054)
Accounts payable and Accrued Liabilities		9,087	52056	22,346	63,553
Net Cash used in Continuing Operations		(79,863)	(89067)	(243,272)	(253,665)
INVESTING ACTIVITY					
Net Cash used in Investments in Discontinued Operations	4	-	30,610	-	53,295
		-	30,610	-	53,330
FINANCING ACTIVITIES					
Proceeds on issuance of Class B Shares		-	100	-	100
Advances from Minority Interest		-	-	-	35
Net Proceeds on Issuance of Promissory Notes		79,739	178,729	251,360	258,223
		79,739	178,829	251,360	258,358
(DECREASE) IN CASH		(124)	59,152	8,088	(48,637)
Cash, Beginning of the Period		8,688	5,367	476	113,156
CASH, End of the yeaR		8,564	64,519	8,564	64,519

The accompanying notes are an integral part of these consolidated financial statements.

DIGATRADE FINANCIAL CORP.
Notes to the Consolidated Financial Statements
June 30, 2021 and 2020
(Expressed in Canadian Dollars)

NOTE 1 - NATURE AND CONTINUANCE OF OPERATIONS

Digatrade Financial Corp. (the "Company") is governed by the Business Corporations Act (British Columbia). The head office, principal address, and records office of the Company are located at 1500 West Georgia Street, Suite 1300, Vancouver, British Columbia, Canada, V6C 2Z6. The Company's common shares are listed on the NASDAQ Over-the-Counter Board ("OTCB") exchange under the symbol "DIGAF".

In March 2015, the Company entered into an agreement with Mega Ideas Holdings Limited, dba ANX ("ANX"), a company incorporated and existing under the laws of Hong Kong. ANX owns a proprietary trading platform and provides operational support specializing in blockchain development services and exchange and transaction services for crypto-currencies. Effective October 17, 2018, the Company closed the online retail trading platform and shared liquidity order book with ANX International owing to low transaction volumes. The Company will continue to offer OTC trading for institutional customers and accredited traders while continuing to seek new opportunities within the blockchain and the financial technology sector.

In February 2019, the Company entered into a Definitive Agreement with Securter Inc. ("Securter"), a private Canadian corporation that is developing a proprietary, patent-pending credit card payment platform to significantly increase the security of online credit card payment processing (Note 5).

These consolidated financial statements have been prepared in accordance with International Financial Reporting Standards on the basis that the Company is a going concern and will be able to meet its obligations and continue its operations for its next fiscal year. Several conditions as set out below cast uncertainties on the Company's ability to continue as a going concern.

The outbreak of the COVID-19 virus and the worldwide pandemic has impacted the Company's plans and activities. The Company may face disruption to operations, supply chain delays, travel and trade restrictions, and impacts on economic activity in affected countries or regions can be expected and are difficult to quantify. Regional disease outbreaks and pandemics represent a serious threat to hiring and maintaining a skilled workforce and could be a major health-care challenge for the Company. There can be no assurance that the Company's personnel will not be impacted by these regional disease outbreaks and pandemics and ultimately that the Company would see its workforce productivity reduced or incur increased medical costs and insurance premiums as a result of these health risks.

In addition, the pandemic has created a dramatic slowdown in the global economy. The duration of the outbreak and the resulting travel restrictions, social distancing recommendations, government response actions, business disruptions and business closures may have an impact on the Company's operations and access to capital. There can be no assurance that the Company will not be impacted by adverse consequences that may be brought about by the pandemic's impact on global industrial and financial markets which may reduce prices in general, share prices and financial liquidity thereby severely limiting access to essential capital.

The Company's ability to continue as a going concern is dependent upon the financial support from its creditors, shareholders, and related parties, its ability to obtain financing for its development projects, and upon the attainment of future profitable operations.

The Company has not yet achieved profitable operations and has accumulated losses of $10,400,484 since inception and working capital deficiency of $213,194 as at June 30, 2021. Accordingly, the Company will need to raise additional funds through future issuance of securities or debt financing. Although the Company has raised funds in the past, there can be no assurance the Company will be able to raise sufficient funds in the future, in which case the Company may be unable to meet its obligations as they come due in the normal course of business. It is not possible to predict whether financing efforts will be successful or if the Company will attain a profitable level of operations.

The current cash resources are not adequate to pay the Company's accounts payable and to meet its minimum commitments at the date of these consolidated financial statements, including planned corporate and administrative expenses, and other project costs; accordingly, there is significant doubt about the Company's ability to continue as a going concern. These consolidated financial statements do not give effect to adjustments that would be necessary to the carrying amounts and classifications of assets and liabilities should the Company be unable to continue as a going concern.

NOTE 2 - SIGNIFICANT ACCOUNTING POLICIES

a) Basis of Presentation

These consolidated financial statements have been prepared on a historical cost basis except for financial instruments classified as available-for-sale that have been measured at fair value. Cost is the fair value of the consideration given in exchange for net assets.

b) Statement of Compliance

These consolidated financial statements have been prepared in accordance with International Financial Reporting Standards ("IFRS") as issued by the International Accounting Standards Board ("IASB").

These consolidated financial statements were approved and authorized for issue by the Board of Directors on August 26, 2021.

c) Basis of Consolidation

These consolidated financial statements include the accounts of the Company and its subsidiaries (collectively, the "Company"). Intercompany balances and transactions are eliminated in preparing the consolidated financial statements. The following companies have been consolidated within these consolidated financial statements:

Entity	Country of Incorporation	Voting Control	Functional Currency
Digatrade Financial Corp.	Canada	Parent Company	Canadian Dollar
Digatrade Limited	Canada	100%	Canadian Dollar
Digatrade (UK) Limited	United Kingdom	100%	Pounds Sterling
Digatrade Limited	USA	100%	US Dollar

d) Foreign Currency

These consolidated financial statements are presented in Canadian dollars, which is also the functional currency of the parent company. Each subsidiary determines its own functional currency (Note 2(c)) and items included in the financial statements of each subsidiary are measured using that functional currency.

i) Transactions and Balances in Foreign Currencies

Foreign currency transactions are translated into the functional currency of the respective entity using the exchange rates prevailing at the dates of the transactions. Foreign exchange gains and losses resulting from the settlement of such transactions and from the re-measurement of monetary items at year-end exchange rates are recognized in profit or loss. Non-monetary items measured at historical cost are translated using the exchange rate at the date of the transaction and are not retranslated. Non-monetary items measured at fair value are translated using the exchange rate at the date when fair value was determined.

ii) Foreign Operations

On consolidation, the assets and liabilities of foreign operations are translated into Canadian dollars at the exchange rate prevailing at the reporting date and their revenues and expenses are translated at exchange rates prevailing at the dates of the transactions. The exchange differences arising on the translation are recognized in other comprehensive income and accumulated in the currency translation reserve in equity. On disposal of a foreign operation, the component of other comprehensive income relating to that particular foreign operation is recognized in earnings and recognized as part of the gain or loss on disposal.

e) Financing and Finder's Fees

Financing and finder's fees relating to financial instruments with a term of one year or less are expensed in the period incurred. For financial instruments with a term of over one year, the fees are netted against the financial instruments and amortized over the term of the financial instruments.

NOTE 2 - SIGNIFICANT ACCOUNTING POLICIES (Continued)

f) Share Capital

The Company records proceeds from share issuances, net of commissions and issuance costs. Shares issued for other than cash consideration are valued at either: (i) the fair value of the asset acquired or the fair value of the liability extinguished at the measurement date under current market conditions, or (ii) the quoted price on the Over-the-Counter Bulletin Board in the United States based on the earliest of: the date the shares are issued, or the date the agreement to issue the shares is reached.

g) Loss per Share

Basic loss per share is calculated by dividing net loss by the weighted average number of common shares issued and outstanding during the reporting period. Diluted loss per share is the same as basic loss per share, as the issuance of shares on the exercise of stock options and share purchase warrants is anti-dilutive.

h) Share-Based Payments

The fair value method of accounting is used for share-based payment transactions. Under this method, the cost of stock options and other share-based payments is recorded based on the estimated fair value using the Black-Scholes option-pricing model at the grant date and charged to profit over the vesting period. The amount recognized as an expense is adjusted to reflect the number of equity instruments expected to vest.

Upon the exercise of stock options and other share-based payments, consideration received on the exercise of these equity instruments is recorded as share capital and the related share-based payment reserve is transferred to share capital. The fair value of unexercised equity instruments are transferred from reserve to retained earnings upon expiry.

i) Income Taxes

Tax expense recognized in profit or loss comprises the sum of deferred tax and current tax not recognized in other comprehensive income or directly in equity.

i) Current Income Tax

Current income tax assets and liabilities comprise those claims from, or obligations to, fiscal authorities relating to the current or prior reporting periods that are unpaid at the reporting date. Current tax is payable on taxable profit, which differs from profit or loss in the consolidated financial statements. Calculation of current tax is based on tax rates and tax laws that have been enacted or substantively enacted by the end of the reporting period.

ii) Deferred Income Tax

Deferred income taxes are calculated using the liability method on temporary differences between the carrying amounts of assets and liabilities and their tax bases. Deferred tax assets and liabilities are calculated, without discounting, at tax rates that are expected to apply to their respective period of realization, provided they are enacted or substantively enacted by the end of the reporting period. Deferred tax liabilities are always provided for in full.

Deferred tax assets are recognized to the extent that it is probable that they will be able to be utilized against future taxable income. Deferred tax assets and liabilities are offset only when the Company has a right and intention to offset current tax assets and liabilities from the same taxation authority.

Changes in deferred tax assets or liabilities are recognized as a component of tax income or expense in profit or loss, except where they relate to items that are recognized in other comprehensive income or directly in equity, in which case the related deferred tax is also recognized in other comprehensive income or equity, respectively.

j) Revenue Recognition

Revenue is comprised of consulting fees and commissions earned on trades executed on the digital currency trading platform. Consulting fee income is recognized as the consulting services are provided. Commission is considered earned when a trade is completed by the Company's customers. As the platform is not yet fully live, commissions and consulting fees earned have been accounted for as a recovery of development costs incurred.

NOTE 2 - SIGNIFICANT ACCOUNTING POLICIES (Continued)

k) Financial Instruments

The following is the Company's accounting policy for financial instruments under IFRS 9:

(i) <u>Classification</u>

The Company classifies its financial instruments in the following categories: at fair value through profit and loss ("FVTPL"), at fair value through other comprehensive income (loss) ("FVTOCI") or at amortized cost. The Company determines the classification of financial assets at initial recognition. The classification of debt instruments is driven by the Company's business model for managing the financial assets and their contractual cash flow characteristics.

Equity instruments that are held for trading are classified as FVTPL. For other equity instruments, on the day of acquisition the Company can make an irrevocable election (on an instrument-by-instrument basis) to designate them as at FVTOCI. Financial liabilities are measured at amortized cost, unless they are required to be measured at FVTPL (such as instruments held for trading or derivatives) or if the Company has opted to measure them at FVTPL.

The following table shows the classification under IFRS 9:

Financial assets/liabilities	Classification
Cash	FVTPL
Marketable Securities	FVTPL
Accounts payable	Amortized cost

(ii) Measurement

Financial assets and liabilities at amortized cost

Financial assets and liabilities at amortized cost are initially recognized at fair value plus or minus transaction costs, respectively, and subsequently carried at amortized cost less any impairment.

Financial assets and liabilities at FVTPL

Financial assets and liabilities carried at FVTPL are initially recorded at fair value and transaction costs are expensed in the Consolidated Statements of Comprehensive Income. Realized and unrealized gains and losses arising from changes in the fair value of the financial assets and liabilities held at FVTPL are included in the Consolidated Statements of Comprehensive Income in the period in which they arise.

(iii) Impairment of financial assets

The Company recognizes a loss allowance for expected credit losses on financial assets that are measured at amortized cost. At each reporting date, the Company measures the loss allowance for the financial asset at an amount equal to the lifetime expected credit losses if the credit risk on the financial asset has increased significantly since initial recognition. If at the reporting date, the financial asset has not increased significantly since initial recognition, the Company measures the loss allowance for the financial asset at an amount equal to twelve month expected credit losses. The Company shall recognize in the Consolidated Statements of Comprehensive Income, as an impairment gain or loss, the amount of expected credit losses (or reversal) that is required to adjust the loss allowance at the reporting date to the amount that is required to be recognized.

l) Non-Controlling Interest

Non-controlling interest in the Company's less than wholly owned subsidiary is classified as a separate component of equity. On initial recognition, non-controlling interest is measured at the fair value of the non-controlling entity's contribution into the related subsidiary. Subsequent to the original transaction date, adjustments are made to the carrying amount of non-controlling interest for the non-controlling interest's share of changes to the subsidiary's equity.

NOTE 2 - SIGNIFICANT ACCOUNTING POLICIES (Continued)

m) Accounting Standards Effective January 1, 2020

Amendments to IFRS 7 and 9 and IAS 39

On September 26, 2019, IASB amended some of the existing IFRSs requirements for hedge accounting. The amendments are designed to support the provision of useful financial information by companies during the period of uncertainty arising from the phasing out of interest-rate benchmarks such as IBORs. The amendments modify some specific hedge accounting requirements to provide relief from potential effects of the uncertainty caused by the IBOR reform. In addition, the amendments require companies to provide additional information to investors about their hedging relationships which are directly affected by these uncertainties. These amendments were effective for annual periods beginning on or after January 1, 2020 and must be applied retrospectively. Early application is permitted.

NOTE 3 - SIGNIFICANT ACCOUNTING JUDGMENTS, ESTIMATES AND ASSUMPTIONS

In the application of the Company's accounting policies which are described in Note 2, management is required to make judgments, estimates, and assumptions about the carrying amounts of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognized in the period in which the estimate is revised if the revision affects only that period, or in the period of the revision and future periods, if the revision affects both current and future periods. Significant judgments, estimates, and assumptions that have the most significant effect on the amounts recognized in the consolidated financial statements are described below.

Deferred Tax Assets

Deferred tax assets, including those arising from unutilized tax losses, require management to assess the likelihood that the Company will generate sufficient taxable earnings in future periods in order to utilize recognized deferred tax assets. Assumptions about the generation of future taxable profits depend on management's estimates of future cash flows. In addition, future changes in tax laws could limit the ability of the Company to obtain tax deductions in future periods. To the extent that future cash flows and taxable income differ significantly from estimates, the ability of the Company to realize the net deferred tax assets recorded at the reporting date could be impacted.

Share-based Compensation

The fair value of share-based compensation is subject to the limitations of the Black-Scholes option pricing model that incorporates market data and involves uncertainty in estimates used by management in the assumptions. Because the Black-Scholes option pricing model requires the input of highly subjective assumptions, including the volatility of share prices, changes in subjective input assumptions can materially affect the fair value estimate.

Impairment of Assets

An impairment loss is recognized for the amount by which the carrying amount of an asset or cash generating unit exceeds its recoverable amount. To determine the recoverable amount, management estimates expected future cash flows from each asset or cash-generating unit and determines a suitable interest rate in order to calculate the present value of those cash flows. In the process of measuring expected future cash flows, management makes assumptions about future operating results. In addition, when determining the applicable discount rate, estimation is involved in determining the appropriate adjustments to market risk and asset-specific risk factors. These assumptions relate to future events and circumstances. Actual results may vary and may cause significant adjustments to the Company's assets within the next financial year.

Fair Value of the Embedded Derivatives in the Convertible Debentures

The Company has determined that its functional currency is the Canadian dollar and has issued convertible debentures with face value in US dollars. Furthermore, the Company conversion feature of the 2018, 2019 and 2020 convertible debentures failed the fixed-for-fixed equity classification provision due to the debentures being denominated in a foreign currency and a variable number of shares being issuable.

NOTE 3 - SIGNIFICANT ACCOUNTING JUDGMENTS, ESTIMATES AND ASSUMPTIONS (Continued)

Fair Value of the Embedded Derivatives in the Convertible Debentures (Continued)

As such, the convertible debentures consisted of a liability component ("financial liability") and an embedded derivative conversion feature ("derivative liability") and contra asset account of deferred derivative loss due to significant amount of fair value of the derivative liability at inception in excess of the net proceeds. The net proceeds of these convertible bonds were first allocated to the fair value of the derivative liability. As the fair value of the derivative liability at inception exceeds the net proceeds, the indication of significant loss at inception exists. As a result, nominal values of US$1,000 per newly issued convertible bonds were allocated to the financial liability. The remaining balance was set up as deferred derivative loss as a contra asset account. The deferred derivative losses were then amortized to profit and loss over the life of the convertible bonds. Subsequent changes in fair value of the conversion feature were recognized at FVTPL.

The Company measures the fair value of the embedded derivative by reference to the fair value on the convertible debenture issuance date with an estimated life ending on the convertible debenture maturity date and revalues them at each reporting date. In determining the fair value of the embedded derivatives, the Company used the Black-Scholes option pricing model with the following assumptions: average volatility rate; market price at the reporting date; risk-free interest rate; the remaining expected life of the embedded derivatives and an exchange rate at the reporting date. The inputs used in the Black-Scholes model are taken from observable markets. Changes to assumptions used can affect the amounts recognized in the consolidated financial statements.

NOTE 4 - SECURTER SYSTEMS INC. - DISCONTINUANCE OF OPERATIONS

On February 26, 2019, the Company entered into an agreement with Securter Inc., in terms of which a newly formed corporation, Securter Systems Inc. ("SSI") would acquire all the assets and liabilities of Securter Inc. Upon incorporation, SSI issued 25,937,594 Class A common shares ("Original Class A Common Shares") to the shareholders of Securter Inc. and 100,000 Class B common shares to the Company. Each Class B common share is non-participating and carries 1,000 votes. The Company shall have the right to purchase up to 30.3% Original Class A Common Shares of SSI at a price of US$0.23 per share for a total purchase consideration of up to US$3,000,000.

As at December 31, 2019, SSI had 26,064,546 Original Class A Common Shares issued and outstanding whereby the Company held 126,951 of Original Class A Common Shares of SSI. Together with the Company's holding in Class B common shares, the Company held a voting interest of 79.4% and a participating economic interest of 0.49% as at December 31, 2019. During the period January 1, 2020, to September 8, 2020, SSI issued a further 733,482 Original Class A Common Shares to the Company, giving the Company a voting interest of 79.1% and a participating economic interest of 3.13% or 860,433 Original Class A Common Shares in SSI as at September 8, 2020.

On September 8, 2020, SSI effected a reorganization of its capital structure. All the issued and outstanding Original Class A Common Shares and Class B shares of SSI were cancelled, and new Class A shares ("New Class A Common Shares") were issued. As a result of the reorganization, the Company received 4,396,000 New Class A Common Shares or 16% ownership of SSI in exchange for the Company's return of its 860,433 Original Class A Common Shares and its 100,000 Class B common shares. Consequently, the Company ceased to hold voting control of SSI on September 8, 2020. The reorganization is accounted for as the disposition of SSI, the subsidiary by the Company. The fair value of the consideration received, the 4,396,000 New Class Common Shares or 16% economic interest in SSI is estimated at $Nil. This is based on the early stage of the business project of SSI and the uncertainty of ability to finance the development cost to commercialization of SSI's business project.

NOTE 4 - SECURTER SYSTEMS INC. - DISCONTINUANCE OF OPERATIONS (Continued)

As of June 30, 2020, the carrying value of SSI net assets were as follows:

	June 30, 2020
	$
Intangible assets	29,840
Total non-current assets	29,840
Cash	28,551
Sales tax receivable	4,827
Total current assets	63,218
Accounts payable and accrued liabilities	(51,653)
Loan from shareholders	(26,600)
Total current liabilities	(75,805)

(Expressed in Canadian Dollars)

Accumulated Deficit	(206,230)
Total net assets and deficit	(218,817)
The Company's share of net assets and deficit	(21,326)
Non-controlling Interest's share of net liabilities and deficit	(197,491)
Total net assets and deficit	(218,817)

	April 1 to June 30, 2021	April 1 to June 30, 2020	January 1 to June 30, 2021	January 1 to June 30, 2020
	$	$	$	$
LOSS FOR THE PERIODS FROM DISCONTINUED OPERATIONS				
EXPENSES				
Accounting, Audit and Legal	-	2,416	-	3,707
Advertising and Promotion	-	118	-	477
Consulting Fees	-	1,905	-	3,736
Development Costs	-	18,831	-	36,355
Exchange Rate Loss	-	1,303	-	849
Interest and Bank Charges	-	72	-	206
General and Administration Expenses	-	0	-	170
Salaries	-	0	-	1,958
Total Expenses	-	24,645	-	47,458
Net Loss From Discontinued Operations	-	(24,645)	-	(47,458)

NOTE 4 - SECURTER SYSTEMS INC. - DISCONTINUANCE OF OPERATIONS (Continued)

	April 1 to June 30, 2021	April 1 to June 30, 2020	January 1 to June 30, 2021	January 1 to June 30, 2020
CASH PROVIDED BY (USED FOR):	$	$	$	$
DISCONTINUED OPERATIONS ACTIVITIES				
Net Loss for the Period	-	(24,645)	-	(47,458)
Changes in Non-Cash Working Capital Accounts:				
Change in GST Receivable	-	(1,380)	-	(1,380)
Change in trade and other payables	-	(4,585)	-	(4,492)
Net cash from (used in) discontinued operations	-	(30,610)	-	(53,330)
Cash invested in Securter Systems Inc.	-	55,288	-	81,838
Advances from Minority Interest	-	-	-	35
INCREASE IN CASH	-	24,678	-	28,543
	-			
Cash, Beginning of the Period	-	3,873	-	8
CASH, END OF THE PERIOD	-	28,551	-	28,551

During the six months ended June 30, 2021, and 2020, the Company had net cash used in the investment activities related to SSI as follows:

	Six Months ended June 30, 2021	Six Months ended June 30, 2020
	$	$
Cash used in investing activities related to Securter System Inc.:		
Cash invested in Securter Systems Inc.	-	81,838
Net cash (used in) investment in discontinued operations	-	81,838

NOTE 5 - TRADE AND OTHER PAYABLES

As at June 30, 2021 and December 31, 2020, the Company had the following amounts due to creditors:

	June 30, 2021	December 31, 2020
	$	$
Trade Payables	31,649	73,447
Accrued Liabilities	94,200	74,150
	125,849	147,597

(Expressed in Canadian Dollars)

NOTE 6 - CONVERTIBLE PROMISSORY NOTES

	Promissory Note	Convertible Promissory Note - Liability Component	Derivative Liability	Deferred Derivative Loss (Increase)	Total
	$	$	$	$	$
Balance December 31, 2020	**11,904**	**91,721**	**1,610,858**	**(280,637)**	**1,433,846**
Proceeds net of transaction costs	-	6,228	917,137	(672,005)	251,360
Conversions	-	(95,762)	(1,251,586)	-	(1,347,348)
Fair value change	-	2,151	(929,872)	509,766	(417,955)
Interest expense	-	18,259	-	-	18,259
Accretion expense	-	68,428	-	-	68,428
Foreign exchange (gain) loss	(166)	(2,151)	-	-	(2,317)
Balance March 31, 2021	11,738	88,874	346,537	(442,876)	4,273

The convertible bonds consisted of a liability component ("financial liability") and an embedded derivative conversion feature ("derivative liability") and contra asset account of deferred derivative loss due to significant amount of fair value of the derivative liability at inception in excess of the net proceeds. The net proceeds of these convertible bonds were first allocated to the fair value of the derivative liability. As the fair value of the derivative liability at inception exceeds the net proceeds, the indication of significant loss at inception exists. As a result, nominal values of US$1,000 per newly issued convertible bonds were allocated to the financial liability. The remaining balance was set up as deferred derivative loss as a contra asset account. The deferred derivative losses were then amortized to profit and loss over the life of the convertible bonds. Subsequent changes in fair value of the conversion feature were recognized at FVTPL (Note 2(k)).

a) During the six months ended June 30, 2021, the Company issued convertible promissory notes for gross proceeds of $273,790 (US$220,000) (six months ended June 30, 2020 - $272,126 (US$209,500)). The notes are unsecured, bear interest at between 10% and 12% per annum from the date of issuance and mature between six months and one year after the date of issuance. Any amount of interest or principal that is not paid on the maturity date bears interest at 15% to 22% per annum from the maturity date to the date of payment. Any amount of principal and/or interest that is unpaid may be converted, at the option of the holder, in whole or in part into common shares of the Company at a price equal to 61% of the Market Price. The "Market Price" means either the lowest closing bid price for the Company's stock as reported on the OTC during the fifteen trading days or the average of the two closing bid prices during the twenty-five trading days prior to a Notice of Conversion. The Company may prepay the principal and all accrued interest at any time between the date of issuance and the maturity date, together with a prepayment premium of between 15% and 40% of the amount prepaid, determined by reference to the date of repayment.

At inception, the net proceeds of $251,360 (US$202,000 or gross proceeds of US$220,000 net of US$22,000 cash discount and transaction costs) were allocated to the derivative liability at $971,137 related to the conversion feature which was determined using the Black-Scholes option pricing model. The remaining balance of the net proceeds were then allocated to nominal values of $6,228 (U$1,000 per each convertible bond issued) and deferred derivative loss, a contra asset account of $672,005.

b) During the six months ended June 30, 2021, the Company recognized through profit and loss a change in the fair value of the derivative liability and the amortization of the deferred derivative loss of $417,955 (June 30, 2020 - $684,042). As at June 30, 2021, the fair value of the derivative liability related to the conversion feature of $346,537 was determined using the Black-Scholes option pricing model based on the following assumptions: share price of US$0.0087; a risk-free rate of 0.44%; stock price volatility ranging from 125% to 271%; dividend yield of 0%; and expected life of conversion features ranging from 0.13 to 0.92 years. (December 31, 2020 - $1,610,858, determined using the Black-Scholes option pricing model based on the following assumptions: share price ranging from US$0.001 to US$0.004; a risk-free rate of 0.25%; stock price volatility ranging from 172% to 502%; dividend yield of 0%; and expected life of conversion features ranging from 0 to 0.8 years.)

c) During the six months ended June 30, 2021, promissory notes with a face value of US$262,500 were converted into 111,136,865 common shares of the Company (six months ended June 30, 2020 - US$245,395 converted and 634,625,154 common shares issued).

NOTE 7 - SHARE CAPITAL

a) Authorized Capital

Unlimited number of common shares, participating, voting (voting right of 1 vote per share), with no par value.

2,100,000 Class "B" common shares, non-participating, voting (voting right of 1,000 votes per share), with no par value

b) Issued and Outstanding Common Shares

i) On April 14, 2020, the Company passed a resolution to increase the authorized number of Class "B" common shares from 1,100,000 to 2,100,000. On the same day, the Company issued 1,000,000 Class "B" common shares at $0.0001 per share for total proceeds of $100 to a shareholder who is also a Director and Officer of the Company.

ii) During the six months ended June 30, 2020, the Company converted promissory notes with face value of US$245,395 into 634,625,154 common shares of the Company. An amount of $729,396 was allocated to the share capital in connection with these promissory note conversions.

iii) During the three months ended June 30, 2021, the Company converted promissory notes with face value of US$262,500 into 111,136,865 common shares of the Company. An amount of $1,347,348 was allocated to the share capital in connection with these promissory note conversions.

(Expressed in Canadian Dollars)

c) Share Purchase Warrants

The Company had no share purchase warrants outstanding as of June 30, 2021 and December 31, 2020.

e) Stock Options

On February 14, 2019, the Company granted 5,750,000 stock options to directors of the Company and 4,250,000 stock options to consultants. The options have an exercise price of US$0.006 and expire on February 14, 2027. The continuity of stock options is summarized below:

Expiry Date	Exercise Price		December 31, 2020	Granted 2019	Exercised	Cancelled	June 30, 2021
February 14, 2027	US$	0.006	10,000,000	-	-	-	10,000,000

The Company did not issue any stock options in 2020.

f) Escrow Shares

On September 19, 2014, the Company entered into an escrow agreement with a creditor. The Company agreed to pay the creditor $2,500 upon signing of the agreement and to issue 1,500 shares to be held in escrow. The Company was obligated to pay the creditor a further $7,334 (US$6,687) forty-five days after the Company's stock becomes DWAC-eligible. On December 22, 2016, the Company paid $5,374 (US$4,000) and the creditor agreed to release these shares from escrow.

As of June 30, 2021, and December 31, 2020, the 1,500 shares were held in trust by the corporate lawyer and have not been returned to the Company's Treasury.

NOTE 8 - RELATED PARTY TRANSACTIONS

Balances and transactions between the Company and its subsidiaries, which are related parties of the Company, have been eliminated on consolidation and are not disclosed. Details of transactions between the Company and other related parties, in addition to those transactions disclosed elsewhere in these consolidated financial statements, are described below. All related party transactions were in the ordinary course of business and were measured at their exchange amounts.

a) Compensation of Key Management Personnel

i) The Company incurred management fees for services provided by key management personnel for the three and six months ended June 30, 2021 and 2020, as described below.

	Three Months ended June 30, 2021	Three Months ended June 30, 2020	Six Months ended June 30, 2021	Six Months ended June 30, 2020
	$	$	$	$
Management Fees	37,835	41,046	88,567	105,566

ii) During the six months ended June 30, 2021, the Company incurred consulting fees for services provided by a former director of the Company in the amount of $Nil (six months ended June 30, 2020 - $1,831).

NOTE 9 - FINANCIAL RISK MANAGEMENT OBJECTIVES AND POLICIES

The Company is exposed to various risks in relation to financial instruments. The Company's financial assets and liabilities by category are summarized in Note 2(k). The Company's risk management is coordinated in close co-operation with the board of directors and focuses on actively securing the Company's short to medium-term cash flows and raising financing for the Company's capital expenditure program. The Company does not actively engage in the trading of financial assets for speculative purposes. The most significant financial risks to which the Company is exposed are as follows:

a) Liquidity risk

Liquidity risk is the risk that the Company will not be able to meet its financial obligations as they fall due. The Company is dependent upon the availability of credit from its suppliers and its ability to generate sufficient funds from equity and debt financing to meet current and future obligations. The Company has a working capital deficiency of $238,702 as at December 31, 2020. There can be no assurance that such debt or equity financing will be available to the Company.

b) Interest Rate Risk

Interest rate risk is the risk that the fair value or future cash flows of a financial instrument will fluctuate because of changes in market interest rates. The Company is not exposed to significant interest rate risk as the interest rates associated with the convertible promissory notes are fixed.

c) Credit Risk

Credit risk is the risk of loss associated with a counter party's inability to fulfill its payment obligations. As the Company is in the development stage and has not yet commenced commercial production or sales, it is not exposed to significant credit risk.

d) Foreign Exchange Risk

Foreign exchange risk is the risk that the fair value or future cash flows of a financial instrument will fluctuate because of changes in foreign exchange rates. The Company is exposed to foreign exchange risk to the extent it incurs currency exchange platform service and development expenditures and operating costs in foreign currencies including the U.S. Dollar. The Company does not hedge its exposure to fluctuations in the related foreign exchange rates.

NOTE 9 - FINANCIAL RISK MANAGEMENT OBJECTIVES AND POLICIES (Continued)

e) Fair Values

The Company uses the following hierarchy for determining fair value measurements:

Level 1: Quoted prices in active markets for identical assets or liabilities.

Level 2: Other techniques for which all inputs which have a significant effect on the recorded fair value are observable, either directly or indirectly.

Level 3: Techniques which use inputs that have a significant effect on the recorded fair value that are not based on observable market data.

The level within which the financial asset or liability is classified is determined based on the lowest level of significant input to the fair value measurement. The Company's financial instruments were measured at fair value using Level 1 valuation technique during the years ended December 31, 2020, 2019 and 2018. The carrying values of the Company's financial assets and liabilities approximate their fair values.

NOTE 10 - CAPITAL MANAGEMENT

The Company's objective for managing its capital structure is to safeguard the Company's ability to continue as a going concern and to ensure it has the financial capacity, liquidity and flexibility to fund its ongoing operations and capital expenditures.

The Company manages its share capital as capital, which as at June 30, 2021, amounted to $10,223,629. At this time, the Company's access to the debt market is limited and it relies on equity issuances and the support of shareholders to fund the development of its business. The Company monitors capital to maintain a sufficient working capital position to fund annualized administrative expenses and capital investments.

As at June 30, 2021, the Company had a working capital deficiency of $213,194. The Company will issue shares and may from time to time adjust its capital spending to maintain or adjust the capital structure. There can be no assurance that the Company will be able to obtain debt or equity capital in the case of operating cash deficits.

The Company's share capital is not subject to external restrictions. The Company has not paid or declared any dividends since the date of incorporation, nor are any contemplated in the foreseeable future. There were no changes in the Company's approach to capital management during the three months ended June 30, 2021.

NOTE 11 - SUBSEQUENT EVENT

On July 12, 2021, the Company issued a further convertible promissory note, raising net proceeds of $49,884 (US$40,000).

The note is unsecured, bears interest at 12% per annum from the date of issuance and matures one year after the date of issuance. Any amount of interest or principal that is not paid on the maturity date bears interest at 22% per annum from the maturity date to the date of payment. Any amount of principal and/or interest that is unpaid may be converted, at the option of the holder, in whole or in part into common shares of the Company at a price equal to 61% of the lowest closing bid price for the Company's stock as reported on the OTC during the fifteen trading days prior to a Notice of Conversion. The Company may prepay the principal and all accrued interest at any time between the date of issuance and the maturity date, together with a prepayment premium of between 15% and 40% of the amount prepaid, determined by reference to the date of repayment.

EX-99.2 3 digaf_ex992.htm MANAGEMENT'S DISCUSSION

EXHIBIT 99.2

DIGATRADE FINANCIAL CORPORATION

Management's Discussion and Analysis of Financial Conditions And Results of Operations ("MD&A")

For the Three and Six Months Ending June 30, 2021

DIGATRADE FINANCIAL CORPORATION

Management's Discussion and Analysis of Financial Conditions and Results of Operations ("MD&A") For the three and six months ending June 30, 2021

This report is dated August 26, 2021

The following discussion and analysis prepared as at August 26, 2021, explains trends in the financial condition and results of operations of Digatrade Financial Corporation. ("Digatrade" or "the Company") for the six months ended June 30, 2021 as compared to the same periods in 2020. This discussion and analysis of the results of operations and financial condition of the Company should be read in conjunction with the unaudited consolidated financial statements of the Company for the six months ended June 30, 2021. The Company's critical accounting estimates, significant accounting policies and risk factors have remained substantially unchanged and are still applicable to the Company unless otherwise indicated. The financial statements have been prepared in accordance with International Financial Reporting Standards (IFRS). All financial statement figures are reported in Canadian dollars unless explicitly stated otherwise.

Caution on Forward-Looking Information

This report contains certain statements that constitute forward-looking information. These forward-looking statements are not descriptive of historical matters and may refer to management's expectation or plans. These statements include but are not limited to statements concerning our business objectives and plans and future trends in our industry. Inherent in forward-looking statements are risks and uncertainties beyond management's ability to predict or control including risks that may affect Digatrade's operating or capital plans. Actual results and developments are likely to differ, and may differ materially, from those expressed or implied by the forward-looking statements in this discussion and analysis as well as contained in other components of the annual report. Such statements are based upon a number of assumptions that may prove incorrect, including but not limited to, the following assumptions: that there is no material deterioration in general business and economic conditions; that there are no unanticipated fluctuations in interest or exchange rates; that there is no cancellation or unfavorable variation to its current major contracts; that if required, Digatrade is able to finance future acquisitions on reasonable terms; and that Digatrade maintains its ongoing relations with its business partners. We caution you that the foregoing list of important factors and assumptions is not exhaustive. You should also carefully consider matters discussed under "Risk and Uncertainties" contained elsewhere in this discussion. Digatrade undertakes no obligation to update publicly or otherwise revise any forward-looking statements or the list of factors, whether as a result of new information or future events or otherwise, except as may be required under applicable laws.

Overview

The Company is a British Columbia corporation, incorporated on December 28, 2000. The registered and corporate office is at 1500 West Georgia Street, Suite 1300, Vancouver, British Columbia, Canada, V6C 2Z6. The Company does not have an agent in the United States.

The Company was incorporated under the name Black Diamond Holdings Corporation. On June 26, 2007, the Company changed its name from Black Diamond Holdings Corporation to Black Diamond Brands Corporation. On November 21, 2008, the Company changed its name to Rainchief Energy Inc. and on February 19, 2015 to Bit-X Financial Corporation. On October 27, 2015, the Company changed its name to Digatrade Financial Corporation.

Digatrade Financial Corp. is a financial technology (FinTech) services company. The Company has been focused on the financial technology industry since 2015. During that time, the Company has pursued several different areas of business including blockchain development services, transaction services for crypto-currencies (e.g., Bitcoin) and other related financial services technologies.

In March 2015, the Company entered into an agreement with Mega Ideas Holdings Limited, dba ANX ("ANXPRO and ANX International"), a company incorporated and existing under the laws of Hong Kong. ANX owns a proprietary trading platform and provides operational support specializing in blockchain development services and exchange and transaction services for crypto-currencies e.g. Bitcoin and other digital assets. Effective October 17, 2018 the Company closed its online retail trading platform but will continue to evaluate opportunities and continue with research in digital-asset trading for prospective institutional customers while continuing to seek new opportunities within the blockchain and the financial technology services (non-trading) sector.

On February 28, 2019, the Company executed a Definitive Agreement with Securter Inc., a private Canadian Corporation that is developing a proprietary, patent-pending credit card payment platform to significantly increase the security of online credit card payment processing. Securter technology reduces immense losses by financial institutions and merchants that arise from fraudulent credit card use and protects cardholder privacy by eliminating the distribution of personal information to third parties. With the current worldwide surge in online commerce expected to continue for years to come, the problem of credit card security is large and growing. The Definitive Agreement with Securter sets out that Securter's technology will be launched and commercialized as a Digatrade subsidiary.

The Company is listed as a fully reporting issuer on the FINRA OTC bulletin board and trades under the symbol "DIGAF".

Prior to the change of name on February 19, 2015, the Company was an energy exploration company focused on the identification and evaluation for acquisition of energy assets.

Organization Structure

As of the date of this report the Company has three wholly-owned subsidiaries, Digatrade Limited (a British Columbia corporation), Digatrade Limited (a Nevada corporation), Digatrade (UK) Limited (a United Kingdom corporation),

Recent corporate developments

During the period commencing on January 1, 2021, until the date of this report, the Company experienced the following corporate developments:

Convertible Promissory Notes Issued

During the period January 1, 2021 to the date of this report, the Company issued further convertible promissory notes, raising net proceeds of $301,244 (US$251,884).

The notes are unsecured, bear interest at between 10% and 12% per annum from the date of issuance and mature between six months and one year after the date of issuance.

Any amount of interest or principal that is not paid on the maturity date bears interest at 15% to 22% per annum from the maturity date to the date of payment. Any amount of principal and/or interest that is unpaid may be converted, at the option of the holder, in whole or in part into common share of the Company at a price equal to 61% of the Market Price. The "Market Price" means the lowest closing bid price for the Company's stock as reported on the OTC during the fifteen trading days or the average of the two lowest closing bid prices during the twenty-five days prior to a Notice of Conversion. The Company may prepay the principal and all accrued interest at any time between the date of issuance and the maturity date, together with a prepayment premium of between 15% and 40% of the amount prepaid, determined by reference to the date of repayment.

Conversion of Convertible Promissory Notes

During the period January 1, 2021, to the date of this report, the Company converted promissory notes with a face value of US$262,500 into 111,136,865 common shares of the Company.

COVID-19 Pandemic

The outbreak of the COVID-19 virus and the worldwide pandemic has impacted the Company's plans and activities. The Company may face disruption to operations, supply chain delays, travel and trade restrictions, and impacts on economic activity in affected countries or regions can be expected and are difficult to quantify. Regional disease outbreaks and pandemics represent a serious threat to hiring and maintaining a skilled workforce and could be a major health-care challenge for the Company. There can be no assurance that the Company's personnel will not be impacted by these regional disease outbreaks and pandemics and ultimately that the Company would see its workforce productivity reduced or incur increased medical costs and insurance premiums as a result of these health risks.

In addition, the pandemic has created a dramatic slowdown in the global economy. The duration of the outbreak and the resulting travel restrictions, social distancing recommendations, government response actions, business disruptions and business closures may have an impact on the Company's operations and access to capital. There can be no assurance that the Company will not be impacted by adverse consequences that may be brought about by the pandemic's impact on global industrial and financial markets which may reduce share prices and financial liquidity thereby severely limiting access to essential capital.

Selected Annual Information

The following table provides a summary of the Company's annual financial data for the latest three fiscal years ended December 31, 2020:

	Years ended December 31,		
	2020	2019	2018 (Restated)
	$	$	$
Net loss			
Basic and diluted loss per share	2,711,872	(2,094,253)	(522,963)
(post-share consolidation)	(0.01)	(0.01)	(0.01)
Total assets	293,157	304,423	1,478,985
Total liabilities	1,862,080	735,326	1,097,913

Results of Operations

For the three and six months ended June 30, 2021, the Company had a net loss of $96,511 and a profit of $104,720, respectively, as compared with net losses of $833,727 and $1,158,466 for the three and six months ended June 30, 2020, respectively.

Accounting Audit and Legal Expenses amounted to $15,850 and $31,850 for the three and six months ended months ended June 30, 2021, as compared with $44,217 and $68,217 for the three and six months ended Jene 30, 2020, respectively, representing decreases of $28,367 and $36,367. The decreases resulted from additional audit work in connection with the 2019 audit which did not reoccur during the 2020 audit. The Company did not incur any legal expenses during the three and six months ended June 30, 2021, and 2020, respectively.

Consulting expense for the three and six months ended June 30, 2021, decreased by $8,269 and $24,096 to $39,727 and $92,996 from $47,996 and $117,092, respectively. The decreases in expenditure during the three and six months ended June 30, 2021 resulted from varying levels of corporate activity during the respective periods.

Management fees for the three and six months ended June 30, 2021 amounted to $37,835,and $88,567 as compared with $41046 and $105,556 for the three and six months ended June 30, 2020, decreases of $3,211 and $16,999 respectively. The decreases during the three and six months ended June 30, 2021, resulted from changes in the levels of corporate activity during the periods under review.

During the three and six months ended June 30, 2021 the Company incurred Filing and Transfer Agents Expenses in the amounts of $3,000 and $8,487, respectively, and as compared with $6,287 and $12,572 incurred during the corresponding periods in 2020, representing decreases of $3,287 and $4,086, respectively. The reduction of expenditure resulted from decreased filing activity during the period.

The Company incurred Marketing expenses in the amount of $1000 during the three and six months ended June 30, 2021, as compared with $4,039 during the three months ended March 31, 2020.

During the three and six months ended June 30, 2021, the Company incurred office expenses in the amounts of $1,500 and $5,000, respectively, as compared with $430 and $527 incurred in the corresponding periods in 2020. The increases of $1,070 and $4,473 respectively, resulted from the additional utilization of online collaboration tools during the Covid pandemic together with additional administration expenses incurred in connection with the company's business.

The Company realized a foreign exchange gains of $1,275 and $1,719 during the three and six months ended June 30, 2021, as compared with a gain of $3,742 and a loss on foreign exchange of $9,722 during the three and six months ended June 30, 2020. The losses and gain resulted from changes in the foreign currency exchange rates between the Canadian and US Dollars.

The Company incurred Interest Expense during the three and six months ended June 30, 2021 and 2020 in the amounts of $9,761, $18,259, $8,292 and $13,868, respectively. This expenditure was incurred in connection with the issuance of Convertible Promissory Notes.

The Company realized Accretion Expenses in the amounts of $56,440 and $68,428 for the three and six months ended June 30, 2021, respectively, as compared with $37,354 and $95,094, respectively, for the corresponding periods in 2020.

During the three and six months ended June 30, 2021, the Company recognized gains in the fair value of derivative instruments of $67,459 and $417,955, respectively, as compared with losses of $627,202, and 684,311 for the three and six months ended June 30, 2020, respectively. The changes in the Fair Value of Derivative instruments resulted from changes in the calculated volatility of the price of the Company's publicly traded stock.

The Company incurred losses in connection with the operations of Securter Systems Inc. during the three and six months ended June 30, 2020, in the amounts of $24,645 and $47,458. Following the disposal of the investment in SSI on September 8, 2020, the company incurred no further losses during the three and six months ended June 30, 2021, in connection with this investment.

Financial position

As at June 30, 2021, the Company had a working capital deficiency of $213,194 as compared with a working capital deficiency of $238,702 at December 31, 2020, a decrease in working capital deficiency of $25,508.

The decrease in working capital deficiency during the three months ended March 31, 2021 is due to increases in Cash of $8,088 and decreases in GST Recoverable of $7,314, Trade and Other Payables, Convertible Promissory Notes – Liability Component and Promissory Notes amounting to $21,748, $2,847 and $166, respectively.

Liquidity and Capital Resources

As the Company has historically generated nominal revenues from our operations, the Company no internal sources of funds and are reliant upon investors and lenders to fund its operations to continue to further develop its products. The Company has funded its operations to date principally from the sale of convertible promissory notes and, to a lesser extent, sale of equity securities. Management believes that the Company will continue to be reliant upon debt and equity financing to fund continuing operations until the business plan is fully implemented. The Company has incurred losses since inception and have incurred negative cash flows from operations from inception through June 30, 2021.

During the six months ended June 30, 2021, the Company raised $251,360 by the issuance of Convertible Promissory Notes (six months ended June 30, 2020 - $258,223).

Changes in non-cash working capital accounts during the six months ended June 30, 2021 provided $15,005 (the six months ended June 30, 2020 - provided $53,499).

During the six months ended June 301, 2021, the Company used cash in the amount of $228,267 to fund the Company's continuing operations (six months ended June 30, 2020 - $200,166) and invested $Nil in the operations of SSI (six months to June 30, 2020 – $53,295).

Quarterly Disclosure – Eight Quarters Preceding the Most Recently Completed Financial Year

The following table sets forth selected unaudited financial information prepared by management of the Company.

	Three months ended			
	September 30, 2020	December 31, 2020	March 31, 2021	June 30, 2020
	$	$	$	$
Revenues				
Net profit (loss)	245,820	(1,799,226)	201,231	(96,511)
Basic and Diluted profit (loss) per share (post-share consolidation)	$ 0.0002	$ (0.0018)	$ 0.0001	$ (0.0001)

	Three months ended			
	September 30, 2019	December 31, 2019	March 31, 2020	June 30, 2020
	$	$	$	$
Revenues	-	-	-	-
Net profit (loss)	(252,109)	(343,337)	(324,739)	(833,727)
Basic and Diluted profit (loss) per share (post-share consolidation)	(0.001)	(0.001)	(0.0005)	$ (0.0009)

Earnings Information

The Company has not paid any dividends on its common shares. The Company has no present intention of paying dividends on its common shares as it anticipates that all available funds will be invested to finance the growth of its business.

Transactions with Related Parties

As reported in the unaudited consolidated financial statements for the six months ended June 30, 2021, the Company was involved in certain transactions with related parties.

The Company incurred management fees for services provided by key management personnel for the three and six months ended June 30, 2021, and 2020, as described below.

	Three Months ended June 30, 2021	Three Months ended June 30, 2020	Six Months ended June 30, 2021	Six Months ended June 30, 2020
	$	$	$	$
Management Fees	37,835	41,046	88,567	105,566

Significant Accounting Policies

Refer to Note 2 to the Company's audited annual consolidated financial statements for the year ended December 31, 2020 for the Company's significant accounting policies.

Off Balance Sheet Arrangements

The Company has not entered into any material off-balance sheet arrangements such as guarantee contracts, contingent interests in assets transferred to unconsolidated entities, derivative financial obligations, or with respect to any obligations under a variable interest equity arrangement.

Financial Instruments

Refer to Note 2(k) to the Company's audited annual consolidated financial statements for the year ended December 31, 2020 for the Company's financial instruments.

Internal Control over Financial Reporting

As at the date of this report, management is not aware of any change in the Company's internal control over financial reporting that has materially affected, or is reasonably likely to materially affect, the Company's internal control over financial reporting.

Outstanding Share Data

(a) Common shares
Authorized
Unlimited number of common shares, participating, voting (voting right of 1 vote per share), and no par value.

2,100,000 Class "B" Common Shares, non-participating, voting (voting right of 1,000 votes per share) and no par value.

Issued and outstanding as at June 30, 2021
1,453,610,687 Common Shares for a net consideration of $10,223,329.
2,100,000 Class B Common Shares for a net consideration of $300

(b) Stock Options
Outstanding stock options as at December 31, 2020

Number of Options:	10,000,000
Exercise Price:	US$0.006
Expiry:	February 14, 2027

(c) Share Purchase Warrants

Outstanding share purchase warrants as at December 31, 2020
Nil

Risk Factors.

Risks Related to the Business

We have a history of operating losses and need additional capital to implement our business plan.
For the six months ended June 30, 2021, we recorded a net comprehensive profit of $104,720 as compared to a net comprehensive loss of $1,115,625 for the six months ended June 30, 2020. The financial statements have been prepared using IFRS principles applicable to a going concern. However, as stated in Note 1 to the unaudited consolidated financial statements for the six months ended June 30, 2021, our ability to continue operations is uncertain.

We continue to incur operating losses and have a consolidated deficit of $10,400,484 as at June 30, 2021. Operations for six months ended June 30, 2021, have been funded primarily from the issuance of share capital, debt financing and the continued support of creditors. Historically, we have met working capital needs primarily by selling equity to Canadian residents, raising debt finance and from loans (including loans from relatives of principal shareholders).

We estimate that we will require at least US$500,000 to further expand in South America and fund the marketing and distribution of the proprietary, patent-pending credit card payment platform to significantly increase the security of online credit card payment processing, reducing financial losses being experienced by financial institutions and merchants from fraudulent credit card use, while also better protecting cardholder privacy. A full implementation of our business plan will be delayed until the necessary capital is raised.

We cannot predict when or if we will produce revenues.
We have not generated any revenue to date from operations. In order for us to continue with our plans and open our business, we must raise capital. The timing of the completion of the milestones needed to commence operations and generate revenues is contingent on the success of this raise. There can be no assurance that we will generate revenues or that revenues will be sufficient to maintain our business.

Our entry into the development of a secure mobile application for card not present "CNP" transaction business may not be successful and there are risks attendant on these activities.
The Financial Technology "FinTech" business is extremely competitive. There are many companies, large and small entering the market with the capital to develop and create new innovative applications resulting in a highly competitive and fast-moving environment. Even with capital and technical expertise, industry, political and compliance risks are significant. Regulatory compliance and the overall ecosystem for secure online payments is extremely complex and not yet fully defined by governments and financial institutions worldwide. We may not be able to finance our business plan and marketing plan, there is no assurance that our entry into this business will be successful.

Cybersecurity risks associated with the FinTech industry are becoming increasingly challenging and we may be unable to meet future regulatory requirements related to data protection and privacy.
Cybersecurity is becoming increasingly challenging with the growth in the number of hackers and financial stalkers seeking opportunities to disrupt operations and/or extort funds from persons or companies whose cybersecurity measures were unable to prevent malicious data harvesting and misuse. We cannot guarantee that all such attempts shall be defeated, nor that our intellectual property shall remain beyond the reach of parties seeking proprietary insights. Data protection and privacy is never absolute, regardless of method(s) used. Independent of any 3rd party malicious intent referred to above, there is a risk that despite best efforts our data protection and privacy shall not meet a future regulatory definition of a reasonable standard, if it is imposed or "expected" retroactively. Information at risk may or may not be financial in nature and may or may not be our own information. We do not have sufficient resources to evaluate all possible outcomes, or all possible measures that we could take now, or could have taken in the past, to attain an even higher level of diligence and care than we are taking presently.

Regulatory compliance in the FinTech sector is evolving.
We are unable to guarantee that we will be able to proceed with all desired plans if the regulatory environment changes in a manner that undermines existing business plans. Such regulations have an impact in every country in which we will be deriving revenue from licensing or by any other commercial mechanism.

We may be unable to meet growth Open Source technology trends which could have a detrimental impact on our business.
Open source software compliance and vulnerability management has become an area of risk due to the expanding scope of this realm of software. We cannot ensure that we will at all times fully understand the state-of-the-art standing
of every aspect of our own development goals until such time that a sufficient expenditure of time, money and effort has been made to understand all open source material and trends, and their relevance to our own interests.

Customers may not adapt to our new technology which may affect our ability to generate revenues in the future.
Culture risk emerges when our organization interfaces with financial institutions as our customers. We do not know in advance whether all our customers will be willing to make changes, if necessary, to accommodate protocols that arise from the adoption of our technology, or incompatibility that may arise from the nature of our software development methods, including our approach to FinTech problem solving.

Reliance on systems governance on third party transactions may risk compliance issues.
Governance for intelligent automation is of increasing importance in business activity that is characterized by a large number of small-dollar-value transactions. Our revenue model requires sharing of transaction fees for commerce that, in aggregate, may represent millions or even hundreds of millions of consumer transactions. We may therefore need to rely upon systems-governance more than individual situational oversight where third party transactions are concerned. This may mean that non-compliance of some type may come to light too late to remedy in the immediate tense and may therefore only be correctable with systemic adjustment for the future.

FinTech is an emerging industry that may be subject to changes in accounting standards in the future the adoption of which may require time for our business to adjust.
New accounting standards in the category of FinTech sector businesses may be introduced over time and have a bearing on our planning, execution and reporting in respect of issues that have hitherto been satisfactory and understood but may require a period of transition to grasp implications at the strategic level and communicate same to shareholders effectively.

Use of data and analytics in our internal audit may become more complex as metadata becomes increasingly important to our analyses.
It is not known whether the effect upon our internal practices of new analytics will remain permissible from the perspective of third-party audits occurring after-the-fact.

Our use of Cloud computing, data storage and/or cloud collaboration may not conform to future operational "best practices.
Transitioning to and operating "in the cloud" is a matter whose risks and rewards are subject to conflicting strategies even amongst companies who otherwise are considered to have best practices, operationally. It is not knowable in advance whether our own policies regarding the use of cloud computing, cloud data storage or cloud collaboration in our use of information, our sharing of information and our design of proprietary information assets will conform to a future interpretation of "best practices", after cloud eco-system techniques and their implications are better understood.

We rely on third party service providers which we may not be able to control. This subjects us to risks for failure of performance in development of our business plan.
We will at all times in the pursuit of our goals rely on at least some expertise that is external to our company. Despite best efforts to vet the competency of service providers, it will not be possible to fully appreciate the quality of their contribution until after-the-fact, which may in some instances require second attempts, corrections or new directions. We shall always seek to mitigate our risk and liability arising from any failures of performance that may arise; however, it is not possible to quantify this in financial terms or predict it in operational terms. The risk in our development work is inherently high and does not diminish over time as we will continually focus on customer problems that require new solutions yet to be created.

The loss of key personnel or the inability of replacements to quickly and successfully perform in their new roles could adversely affect our business.
We depend on the leadership and experience of our key executive and chairman, Brad Moynes. Mr. Moynes functions as our chairman and executive officer, and as such, we are heavily dependent upon him to conduct our operations. In 2018, the Company added two additional directors which now brings the board to four directors. We do not have key man insurance. If Mr. Moynes resigns or dies, there could be a substantial negative impact upon our operations. If that should occur, until we find other qualified candidates to become officers and/or directors to conduct our operations, we may have to suspend our operations or cease operating entirely. In that event, it is possible you could lose your entire investment.

Risks Relating to Intellectual Property

If we are unable to protect our intellectual property rights, including those related to Securter technology, our competitive position could be harmed or we could be required to incur significant expenses to enforce our rights.
Our ability to compete effectively is dependent in part upon our ability to protect our proprietary technology. We rely on patents, trademarks, trade secret laws, confidentiality procedures and licensing arrangements to protect our intellectual property rights. There can be no assurance these protections will be available in all cases or will be adequate to prevent our competitors from copying, reverse engineering or otherwise obtaining and using our technology, proprietary rights or products. For example, the laws of certain countries in which our products may be licensed may not protect our proprietary rights to the same extent as the laws of Canada or the United States. In addition, third parties may seek to challenge, invalidate or circumvent our intellectual property, or applications for same. There can be no assurance that our competitors will not independently develop technologies that are substantially equivalent or superior to our technology or design around our proprietary rights. In each case, our ability to compete could be significantly impaired. To prevent substantial unauthorized use of our intellectual property rights, it may be necessary to prosecute actions for infringement and/or misappropriation of our proprietary rights against third parties. Any such action could result in significant costs and diversion of our resources and management's attention, and there can be no assurance we will be successful in such action. Furthermore, many of our current and potential competitors have the ability to dedicate substantially greater resources to enforce their intellectual property rights than we do. Accordingly, despite our efforts, we may not be able to prevent third parties from infringing upon or misappropriating our intellectual property.

Claims by others that we infringe their intellectual property rights could harm our business.
Our industry is characterized by vigorous protection and pursuit of intellectual property rights, which has resulted in protracted and expensive litigation for many companies. Third parties may in the future assert claims of infringement of intellectual property rights against us or against our customers for which we may be liable. As the number of service providers and competitors in our market increases and overlaps occur, infringement claims may increase.

Intellectual property claims against us, and any resulting lawsuits, may result in our incurring significant expenses and could subject us to significant liability for damages and invalidate what we currently believe are our proprietary rights.
Our involvement in any patent dispute or other intellectual property dispute or action to protect trade secrets and know-how could have a material adverse effect on our business. Adverse determinations in any litigation could subject us to significant liabilities to third parties, require us to seek licenses from third parties and prevent us from developing and selling our products. Any of these situations could have a material adverse effect on our business. These claims, regardless of their merits or outcome, would likely be time consuming and expensive to resolve and could divert management's time and attention.

We are generally obligated to indemnify our end-customers for certain expenses and liabilities resulting from intellectual property infringement claims regarding our software products, which could force us to incur substantial costs.
We have agreed, and expect to continue to agree, to indemnify our end-customers for certain intellectual property infringement claims regarding our software products. As a result, in the case of infringement claims against these end-customers, we could be required to indemnify them for losses resulting from such claims or to refund amounts they have paid to us. Our end-customers in the future may seek indemnification from us in connection with infringement claims brought against them. We will evaluate each such request on a case-by-case basis and we may not succeed in refuting all such claims. If an end-customer elects to invest resources in enforcing a claim for indemnification against us, we could incur significant costs disputing it. If we do not succeed in disputing it, we could face substantial liability.

Risks Related to Our Stock

The market price of our shares may fluctuate significantly.
The market price and liquidity of the market for shares may be significantly affected by numerous factors, some of which are beyond our control and may not be directly related to our operating performance. Some of the factors that could negatively affect the market price of our shares include:

- our actual or projected operating results, financial condition, cash flows and liquidity, or changes in business strategy or prospects;
- equity issuances by us, or share resales by our stockholders, or the perception that such issuances or resales may occur;
- loss of a major funding source;
- actual or anticipated accounting problems;
- changes in market valuations of similar companies;
- adverse market reaction to any indebtedness we incur in the future;
- speculation in the press or investment community;
- price and volume fluctuations in the overall stock market from time to time;
- general market and economic conditions, and trends including inflationary concerns, the current state of the credit and capital markets;
- significant volatility in the market price and trading volume of securities of companies in our sector, which are not necessarily related to the operating performance of these companies;
- changes in law, regulatory policies or tax guidelines, or interpretations thereof;
- operating performance of companies comparable to us; and
- short-selling pressure with respect to shares of our shares generally.

As noted above, market factors unrelated to our performance could also negatively impact the market price of our shares. One of the factors that investors may consider in deciding whether to buy or sell our shares is our distribution rate as a percentage of our share price relative to market interest rates. If market interest rates increase, prospective investors may demand a higher distribution rate or seek alternative investments paying higher dividends or interest. As a result, interest rate fluctuations and conditions in the capital markets can affect the market value of our shares. For instance, if interest rates rise, it is likely that the market price of our shares will decrease as market rates on interest-bearing securities increase.

If we have to raise capital by selling securities in the future, your rights and the value of your investment in the Company could be reduced.
If we issue debt securities, the lenders would have a claim to our assets that would be superior to the stockholder rights. Interest on the debt would increase costs and negatively impact operating results. If we issue more common stock or any preferred stock, your percentage ownership will decrease and your stock may experience additional dilution, and the holders of preferred stock (called preference securities in Canada) may have rights, preferences and privileges which are superior to (more favorable) the rights of holders of the common stock. It is likely the Company will sell securities in the future. The terms of such future transactions presently are not determinable.

If the market for our common stock is illiquid in the future, you could encounter difficulty if you try to sell your stock.
Our stock trades on the OTC "Pink" Marketplace but it is not actively traded. If there is no active trading market, you may not be able to resell your shares at any price, if at all. It is possible that the trading market in the future will continue to be "thin" or "illiquid," which could result in increased price volatility. Prices may be influenced by investors' perceptions of us and general economic conditions, as well as the market for energy generally. Until our financial performance indicates substantial success in executing our business plan, it is unlikely that there will be coverage by stock market analysts will be extended. Without such coverage, institutional investors are not likely to buy the stock. Until such time, if ever, as such coverage by analysts and wider market interest develops, the market may have a limited capacity to absorb significant amounts of trading. As the stock is a "penny stock," there are additional constraints on the development of an active trading market – see the next risk factor.

The penny stock rule operates to limit the range of customers to whom broker-dealers may sell our stock in the market.
In general, "penny stock" (as defined in the SEC's rule 3a51-1 under the Securities Exchange Act of 1934) includes securities of companies which are not listed on the principal stock exchanges, or the Nasdaq National Market or the Nasdaq Capital Market, and which have a bid price in the market of less than US$5.00; and companies with net tangible assets of less than $2 million ($5 million if the issuer has been in continuous operation for less than three years), or which has recorded revenues of less than $6 million in the last three years. As a "penny stock" our stock therefore is subject to the SEC's rule 15g-9, which imposes additional sales practice requirements on broker-dealers which sell such securities to persons other than established customers and "accredited investors" (generally, individuals with net worth in excess of US$1 million or annual incomes exceeding US$200,000, or US$300,000 together with their spouses, or individuals who are the officers or directors of the issuer of the securities). For transactions covered by rule 15g-9, a broker-dealer must make a special suitability determination for the purchaser and have received the purchaser's written consent to the transaction prior to sale. This rule may adversely affect the ability of broker-dealers to sell our stock, and therefore may adversely affect our stockholders' ability to sell the stock in the public market.

If you are a United States investor, your legal recourse could be limited.
The Company is incorporated under the laws of British Columbia. Most of the assets now are located in Canada. Our directors and officers and the audit firm are residents of Canada. As a result, if any of our shareholders were to bring a lawsuit in the United States against the officers, directors or experts in the United States, it may be difficult to effect service of legal process on those people who reside in Canada, based on civil liability under the Securities Act of 1933 or the Securities Exchange Act of 1934. In addition, we have been advised that a judgment of a United States court based solely upon civil liability under these laws would probably be enforceable in Canada, but only if the U.S. court in which the judgment were obtained had a basis for jurisdiction in the matter. We also have been advised that there is substantial doubt whether an action could be brought successfully in Canada in the first instance on the basis of liability predicated solely upon the United

States’ securities laws.

Approval
The Board of Directors of Digatrade Financial Corporation has approved the disclosures in this MD&A.

Additional Information

Additional information relating to the Company is available on SEDAR at www.sedar.com or EDGAR at www.sec.gov

EX-99.3 4 digaf_ex993.htm CERTIFICATION

EXHIBIR 99.3

Form 52-109FV2
Certification of Interim Filings
Venture Issuer Basic Certificate

I, Brad J. Moynes**, C**hief Executive Officer of Digatrade Financial Corp., certify the following:

1. ***Review:*** I have reviewed the interim financial report and interim MD&A (together, the “interim filings”) of Digatrade Financial Corp. (the “issuer”) for the interim period ended June 30, 2021

2. ***No misrepresentations:*** Based on my knowledge, having exercised reasonable diligence, the interim filings do not contain any untrue statement of a material fact or omit to state a material fact required to be stated or that is necessary to make a statement not misleading in light of the circumstances under which it was made, with respect to the period covered by the interim filings.

3. ***Fair presentation:*** Based on my knowledge, having exercised reasonable diligence, the interim financial report together with the other financial information included in the interim filings fairly present in all material respects the financial condition, financial performance and cash flows of the issuer, as of the date of and for the periods presented in the interim filings.

Date: August 26, 2021

/s/ Brad J. Moynes
Brad Moynes
Chief Executive Officer

NOTE TO READER

In contrast to the certificate required for non-venture issuers under National Instrument 52-109 *Certification of Disclosure in Issuers’ Annual and Interim Filings* (NI 52-109), this Venture Issuer Basic Certificate does not include representations relating to the establishment and maintenance of disclosure controls and procedures (DC&P) and internal control over financial reporting (ICFR), as defined in NI 52-109. In particular, the certifying officers filing this certificate are not making any representations relating to the establishment and maintenance of

i) controls and other procedures designed to provide reasonable assurance that information required to be disclosed by the issuer in its annual filings, interim filings or other reports filed or submitted under securities legislation is recorded, processed, summarized and reported within the time periods specified in securities legislation; and

ii) a process to provide reasonable assurance regarding the reliability of financial reporting and the preparation of financial statements for external purposes in accordance with the issuer’s GAAP.

The issuer’s certifying officers are responsible for ensuring that processes are in place to provide them with sufficient knowledge to support the representations they are making in this certificate. Investors should be aware that inherent limitations on the ability of certifying officers of a venture issuer to design and implement on a cost effective basis DC&P and ICFR as defined in NI 52-109 may result in additional risks to the quality, reliability, transparency and timeliness of interim and annual filings and other reports provided under securities legislation.

EX-99.4 5 digaf_ex994.htm CERTIFICATION

EXHIBIT 99.4

Form 52-109FV2
Certification of Interim Filings
Venture Issuer Basic Certificate

I, Brad J. Moynes**, C**hief Financial Officer of Digatrade Financial Corp., certify the following:

1. ***Review:*** I have reviewed the interim financial report and interim MD&A (together, the “interim filings”) of Digatrade Financial Corp. (the “issuer”) for the interim period ended June 30, 2021

2. ***No misrepresentations:*** Based on my knowledge, having exercised reasonable diligence, the interim filings do not contain any untrue statement of a material fact or omit to state a material fact required to be stated or that is necessary to make a statement not misleading in light of the circumstances under which it was made, with respect to the period covered by the interim filings.

3. ***Fair presentation:*** Based on my knowledge, having exercised reasonable diligence, the interim financial report together with the other financial information included in the interim filings fairly present in all material respects the financial condition, financial performance and cash flows of the issuer, as of the date of and for the periods presented in the interim filings.

Date: August 26, 2021

/s/ Brad J. Moynes
Brad J. Moynes
Chief Financial Officer

NOTE TO READER

In contrast to the certificate required for non-venture issuers under National Instrument 52-109 *Certification of Disclosure in Issuers' Annual and Interim Filings* (NI 52-109), this Venture Issuer Basic Certificate does not include representations relating to the establishment and maintenance of disclosure controls and procedures (DC&P) and internal control over financial reporting (ICFR), as defined in NI 52-109. In particular, the certifying officers filing this certificate are not making any representations relating to the establishment and maintenance of

i) controls and other procedures designed to provide reasonable assurance that information required to be disclosed by the issuer in its annual filings, interim filings or other reports filed or submitted under securities legislation is recorded, processed, summarized and reported within the time periods specified in securities legislation; and

ii) a process to provide reasonable assurance regarding the reliability of financial reporting and the preparation of financial statements for external purposes in accordance with the issuer's GAAP.

The issuer's certifying officers are responsible for ensuring that processes are in place to provide them with sufficient knowledge to support the representations they are making in this certificate. Investors should be aware that inherent limitations on the ability of certifying officers of a venture issuer to design and implement on a cost effective basis DC&P and ICFR as defined in NI 52-109 may result in additional risks to the quality, reliability, transparency and timeliness of interim and annual filings and other reports provided under securities legislation.

EX-99.5 6 digaf_ex995.htm MATERIAL CHANGE REPORT

EXHIBIT 99.5

Form 51-102F3
Material Change Report

Item 1 Name and Address of Company

Digatrade Financial Corp.
1500 West Georgia Street, Suite 1300
Vancouver, BC V6G-2Z6

Item 2 Date of Material Change

August 26, 2021

Item 3 News Release

August 26, 2021
Dissemination via Sedar and under Form 6-K on Edgar

Item 4 Summary of Material Change

DIGATRADE FINANCIAL CORP FILES Q2.2021 FINANCIAL STATEMENTS

Item 5 Full Description of Material Change

5.1 Full Description of Material Change

Vancouver, British Columbia – August 26, 2021 **– DIGATRADE FINANCIAL CORP** (OTC.PK: DIGAF) a financial technology "Fintech" company today announced it has filed the Q2.2021 financial statements and MDA for period ended June 30, 2021 on Sedar and Edgar.

5.2 Disclosure for Restructuring Transactions

None

Item 6 Reliance on subsection 7.1(2) of National Instrument 51-102

None

Item 7 Omitted Information

None

Item 8 Executive Officer

Brad J. Moynes, CEO
+1(604) 200-0071

Item 9 Date of Report

August 26, 2021