

Customer Service: 1-877-275-1374
Web Site: <https://www.hrblock.ca/advantagecard/>

The H&R Block Advantage Prepaid MasterCard® (“Card”) is issued by DCBank. The Card will allow you to access funds loaded on the virtual wallet (“Wallet”) which is associated with Cards issued under this Agreement. The following terms and conditions of this Agreement govern the use of the Card and the Wallet. **ANY FUNDS WHICH ARE LOADED ON THE WALLET: (I) ARE NOT ON DEPOSIT WITH DCBANK; (II) DO NOT ESTABLISH A SEPARATE INDIVIDUAL DEPOSIT ACCOUNT; (III) DO NOT EARN INTEREST; AND (IV) ARE NOT INSURED DEPOSITS UNDER THE CANADA DEPOSIT INSURANCE CORPORATION ACT. THE CARD IS A PREPAID CARD AND IS NOT A CREDIT CARD OR CHARGE CARD AND WILL NOT ENHANCE YOUR CREDIT RATING**

1. YOUR DCBANK CARDHOLDER AGREEMENT

- 1.1 In this Agreement, the words “you”, “your” and “yours” mean the Cardholder and any person who uses the Card to access the Wallet. “We”, “us”, “our” and “DCBank” means DCBank or its agents. A “transaction” means any transaction that is associated with a Wallet or Card including, but not limited to, any use of a Card for purchasing goods or services (where the Card is accepted) as well as obtaining cash at any applicable automated teller machine (“ATM”). The “Agreement” means this Agreement, which may be amended from time to time. The Agreement is between you and DCBank. You should keep a copy of this Agreement with your important records. The Agreement shall come into effect on the date that is the earlier of the date that we issue you a Card or when a Card is activated or its first use.
- 1.2 The process of adding or increasing the balance of funds that may be accessed on a Card is referred to as "loading" the Wallet. The Wallet may be associated with one or more Cards and includes the record of debits and credits with respect to transactions originated by a Cardholder and any other transactions.
- 1.3 You may only load the Wallet and use a Card up to the amounts described in the Wallet Load and Limits Table – Information Box (“Limits Table”) below. **The maximum daily limit for all transactions is the combined amount of the “POS Transaction Daily Limit” and “ATM Transaction Daily Limit”, as described in the Limits Table below.**

WALLET LOAD AND LIMITS - INFORMATION BOX	
Wallet Load Daily Amounts	A minimum of \$15.00 up to a maximum amount of \$10,000.00 per day may be loaded on the Wallet.
POS Transaction Daily Limit	Up to a maximum of \$7,500.00 per day is allowed for purchases of goods and services.
ATM Transaction Daily Limit	Up to a maximum of \$2,500.00 per day is allowed for cash withdrawals from ATMs.
Funds Available Limit	The maximum amount of Funds Available on the Wallet at any time is \$10,000.00 .

CARD FEES AND CHARGES - INFORMATION BOX

Type of Fee	Transaction Fee Amount	Details of Fee Charged																
ATM Withdrawal Fee (Non-DCBank ATMs)	\$2.95 / \$3.95	Canadian / U.S., International (per withdrawal)																
INTERAC® Email Money Transfer Fee (from Card to a bank account)	\$3.95	We will charge you this fee in each instance where you initiate an INTERAC e-Transfer from your Card to a bank account.																
Monthly Fee	\$2.99	We will charge this fee 30 days after activation of the Card and each month thereafter.																
Reload Fee	\$3.00	We will charge this fee each time you reload your Card at participating Canada Post locations.																
Foreign Currency Administration Fee	3.50%	For foreign currency transactions, we will charge you in Canadian currency if you use the Card to make transactions in a foreign currency. We will convert the transaction amount directly to Canadian dollars at the exchange rate in effect at the time we post the transaction to the Card. When the transaction is posted to the Card, in addition to the exchange rate, you will be charged the amount of this fee based on the amount of the transaction for each foreign currency transaction.																
<p>We will not charge you any fee for the following Transactions:</p> <table border="0"> <tr> <td>(1) POS (Purchase) Transactions (CDN, US, International)</td> <td>(7) Phone Balance Inquiries (through Interactive Voice Response)</td> </tr> <tr> <td>(2) Online Bill Payments</td> <td>(8) Transaction / Balance Notifications (SMS or Email)</td> </tr> <tr> <td>(3) Live Telephone Customer Service</td> <td>(9) Overdrafts</td> </tr> <tr> <td>(4) Refund Load</td> <td>(10) Charge Backs</td> </tr> <tr> <td>(5) Activation (First time)</td> <td>(11) Traces</td> </tr> <tr> <td>(6) Declines</td> <td>(12) Replacement Cards</td> </tr> <tr> <td></td> <td>(13) ATM Withdrawals from DCBank ATMs</td> </tr> <tr> <td></td> <td>(14) INTERAC® Email Money Transfers (onto a Card)</td> </tr> </table>			(1) POS (Purchase) Transactions (CDN, US, International)	(7) Phone Balance Inquiries (through Interactive Voice Response)	(2) Online Bill Payments	(8) Transaction / Balance Notifications (SMS or Email)	(3) Live Telephone Customer Service	(9) Overdrafts	(4) Refund Load	(10) Charge Backs	(5) Activation (First time)	(11) Traces	(6) Declines	(12) Replacement Cards		(13) ATM Withdrawals from DCBank ATMs		(14) INTERAC® Email Money Transfers (onto a Card)
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1. ACCEPTANCE AND AGREEMENT TO TERMS AND CONDITIONS

1.1 You will receive a Card issued by DCBank. You must immediately, and before using the Card, sign the back of the Card. By purchasing, accepting, signing, activating or using the Card you consent and are bound by the terms and conditions of this Agreement.

1.2 You may receive a temporary "instant issue" Card issued by DCBank. Subsequently you may receive (to the address you provided) a permanent Card with your name on it. Once you receive and activate the Card, your temporary Card will no longer be active. You may also have more than one permanent Card from time to time. In this Agreement the term "Card" refers to a temporary Card and any permanent Card(s), as applicable.

1.3 The Card may also provide you with access to certain products and services including, among other things, certain credit or other lending services and loyalty programs offered by a third party other than DCBank ("Bundled Services"). Other fees may be associated with such Bundled Services. **YOU ARE NOT OBLIGATED TO OBTAIN ANY SUCH BUNDLED SERVICES IN ORDER TO OBTAIN A CARD UNDER THIS AGREEMENT NOR ARE YOU OBLIGATED TO TAKE THE CARD FOR SUCH BUNDLED SERVICES.**

1.4 **DCBANK IS NOT RESPONSIBLE FOR ANY MATTERS PERTAINING TO ANY BUNDLED SERVICES. THIS AGREEMENT ONLY RELATES TO THE CARD, THE FEES PAYABLE OR DEDUCTIBLE AS A RESULT OF THE USE OF THE CARD, AND ANY OTHER MATTERS EXPRESSLY DESCRIBED IN THIS AGREEMENT.**

2. OWNERSHIP OF THE CARD

2.1 The Card belongs to us and you cannot transfer it or the Wallet to anyone else without our consent. The Card is for your use alone and you must comply with the terms and conditions of this Agreement. You must return the Card immediately when we request it.

2.2 You are responsible for all transactions initiated by use of the Card and for all losses as set out in Section 5. If you permit someone else to use the Card, you agree that we may refuse to authorize any transactions initiated by such person with the Card. However, if we authorize transactions by another person, we may treat such person as authorized by you to use the Card and you authorize us to debit the amount of such transactions from any funds that have been loaded on the Wallet.

3. USING THE CARD

3.1 The Card is a prepaid card, which means the Wallet must be loaded or preloaded with a certain amount of funds prior to use of the Card.

3.2 We may, in our sole discretion and at any time, change your use permissions for the Card in an ATM, purchase, or any other type of transaction.

3.3 You agree to comply with all laws and not to use the Card for any illegal transactions, including purchase of goods or services forbidden or not available to minors.

4. FUNDS AVAILABLE ON THE WALLET

4.1 The amount of funds that will be available on a Card is limited to the amount of funds associated with an individual Wallet at any given time. The amount of funds you will be able to access on a Card from the Wallet (the "**Funds Available**") will be the amount of funds that have been successfully loaded on the Wallet up to the "Funds Available Limit" (as described in the Limits Table above), less the total amount of: (i) all purchases (including any amounts relating to pending or preauthorized transactions); (ii) any holds placed on funds that have been loaded; (ii) any cash withdrawals; (ii) any fees and other amounts that may be charged to a Card under the Agreement. **We will only honour transactions up to the amount of the Funds Available.**

4.2 Funds Available may be used to purchase goods and services wherever the Card is accepted by a merchant ("**POS Transaction**"). The Card includes a Personal Identification Number ("**PIN**") and can be used to access any Funds Available to obtain cash at ATMs displaying the Network Logo or Acceptance Marks that are on the Card. When you use the Card for any transaction, the amount of the purchase plus any applicable fees and taxes for the transaction will be deducted from the amount of Funds Available in the Wallet.

4.3 To avoid problems when using the Card, we recommend that you do not use the Card in the following situations:

- a. Where a hold could be placed on the Funds Available. This may happen when you rent a car, reserve a hotel room or pay for gas at the pump. In these situations, you can still use the Card to pay for the services when you complete the transaction. For example, you can use the Card when you return the rental car, when you check out of your hotel room, or when purchasing gas.
- b. If the amount of Funds Available is not sufficient to complete a transaction or purchase and pay any associated fees and taxes. In this case, the transaction will most likely be declined. You can ask the merchant if they will accept a split tender transaction. This will enable you to use the amount up to the Funds Available and cover the difference with another form of payment. Merchants are not obliged to accept split tender transactions.

4.4 The time before funds become available may vary.

4.5 The Funds Available will decrease each time the Card is used for a transaction. We will also deduct the amount of any applicable fees as set out above in the Card Fees and Charges - Information Box on Page 1 of the Agreement (the "**Information Box**").

4.6 The Card will be valid and usable until the Funds Available are depleted or until the expiry date associated with the Card. Notwithstanding the expiry date associated with the Card, your right to use the Funds Available that are loaded in the Wallet will not expire. When the Card expires, you can obtain another Card by calling a Customer Support Representative or visiting one of our authorized distributor locations. In order to load the Wallet, you may visit the merchant where you received the Card (if applicable), any other authorized merchant that offers the Card on our behalf, or you may otherwise visit the website at the address listed on the top of Page 1 of the Agreement ("**Website**") for additional options.

4.7 **YOU ARE NOT ALLOWED TO EXCEED THE AMOUNT OF FUNDS AVAILABLE.** If you try to make a transaction that exceeds the Funds Available, you agree that this means that you are asking us to allow you to go over the Funds Available and such transaction will likely be declined. In the event you are able to exceed the amount of Funds Available due to timing or any other reason, you acknowledge and agree that you are required to immediately repay us the amount that exceeds the Funds Available, regardless of how it was incurred, plus any applicable fees. If you do exceed the Funds Available and do not repay us the amount due plus any applicable fees within **30 days**, you agree that we can share information about you and your use of the Card with consumer reporting agencies.

4.8 If you do not have any Funds Available, or the amount is insufficient, and you attempt three transactions with a Card, we will disable the Card to prevent any further transactions until you have a positive balance of Funds Available.

4.9 You may obtain information about the Funds Available and any other balance inquiries by calling a Customer Service Representative at the number listed on the top of Page 1 of this Agreement 24 hours a day, 7 days a week, by accessing the Website, or by signing up for email and web-based text alerts to your cell phone. For details on the transactions made on the Card or to obtain a copy of the Agreement you can access the Website. You may be asked to provide certain online authentication which includes, among other things, your user ID and password. Additional security measures may be taken to authenticate your identity.

4.10 You should receive a paper record of each POS Transaction or ATM transaction for which you use the Card. It is your responsibility to obtain such record and ensure that it is accurate. DCBank is not responsible for providing you with any transaction record or periodic statement. If you identify an error in any transaction record, you must address such error with the applicable merchant or ATM operator. Furthermore, you must notify a Customer Service Representative by contacting the number listed on the top of Page 1 of this Agreement within **30 days** after the receipt is issued on which the problem or error appeared, failing which DCBank will not have any responsibility to assist you to rectify the situation.

4.11 If you mistakenly receive cash or credit that belongs to DCBank, a merchant or other party, you agree to reimburse DCBank for any such error or allow DCBank to correct such error by adjusting the amount of the Funds Available.

5. YOUR RESPONSIBILITY FOR LOST, STOLEN OR MISUSED CARDS

5.1 You must take reasonable care to safeguard the Card and your PIN against loss, theft or misuse. You must not allow any person other than a Cardholder to use the Card. If you authorize or permit someone else to use the Card and/or PIN, you will be liable for all resulting transactions and any fees and losses incurred, even if the other person was a minor or did not comply with any limitations you placed on their use of the Card. You will be liable for all charges incurred in connection with the unauthorized use of the Card.

5.2 If you lose a Card, someone might be able to use the Funds Available. A Card may be used without a PIN to make purchases. You are solely responsible for the care and control of the Card and for maintaining the confidentiality of your PIN. You can safeguard your PIN by:

- a. Not voluntarily disclosing it to anyone, including friends or family members;
- b. Keeping your PIN separate from the Card; and
- c. Not choosing a PIN selected from easily accessible information such as your name, date of birth, telephone numbers, address or social insurance number.

5.3 You must notify a Customer Service Representative by telephone **within 24 hours** if you learn of the loss, theft or misuse of the Card, or if you know or suspect that someone else knows your PIN.

5.4 If someone uses the Card without your authorization, you will not be held responsible if:

- a. You did not contribute to the unauthorized use
- b. You used reasonable care to safeguard the Card and your PIN, and
- c. You notified Customer Service Representative by telephone **within 24 hours** after you learned of the loss, theft or misuse of the Card, or after you suspected that someone else knows your PIN.

If you do not meet the above conditions, you will be responsible for all the charges incurred in connection with the unauthorized use.

5.5 You agree to cooperate and help with any investigation that we conduct regarding the unauthorized use you reported before we will consider reimbursing you for any losses. This cooperation may include filing a report with law enforcement authorities.

5.6 The toll-free number to call to notify a Customer Service Representative is listed on the top of Page 1 of the Agreement. If you give a Customer Service Representative your name on the Card and the Card number, DCBank will refund any remaining Funds Available after we process all transactions that were completed before we had an opportunity to act on your information. You will be required to answer an identifying question drawn from your personal information. A replacement Card with any remaining Funds Available will be issued within **21 days** after you report the Card lost or stolen.

6. FEES WE CHARGE

6.1 As of the date of this Agreement, the Card fees are set out in the Information Box and will also posted on the Website. You are aware that when using the Card, ATM operators and merchants may charge separate additional fees for their services.

6.2 Any fees payable to, or deductible by, DCBank in connection with access to a Card may be charged against the amount of Funds Available.

6.3 In Quebec, the only fees from the Information Box that are payable to, or deductible by, DCBank, are the ATM Withdrawal fees, the INTERAC® e-Transfer Fee (from card to bank account), the Monthly Fee, the Foreign Currency Administration Fee, and the Reload Fee.

7. CHANGES TO THIS AGREEMENT

7.1 A current copy of the Agreement can be obtained on the Website at any time. We may propose to change any of the terms of this Agreement, either permanently or temporarily (including any fee(s) or amounts to be paid by you or Card features) or replace this Agreement with another agreement, at any time. **If we make a change to the Agreement, we will let you know by sending a notice to the most recent address we have for you at least 35 days in advance or by posting a notice on the Website at least 60 days in advance of the change.** The notice will set out the new clause (or fees) only or the amended clause (or fees) and the clause (or fees) as it read formerly. **If we make any changes to the fees payable with respect to the Agreement, we will also post a notice on the DCBank website at www.dcbank.ca.**

7.2 We may make any other change to the Agreement in order to comply with any governmental, provincial, or federal laws or regulations governing the Card or for any other reasons we may see fit by posting a notice on the Website.

7.3 Any changes will become effective on the date shown on the notice.

7.4 You may refuse the amendment by terminating the Agreement in the manner provided in Section 10.4 without cost, penalty or cancellation fees by notifying us within **30 days** of the effective date of the change.

7.5 If you do not agree to any change of this Agreement, you agree to immediately stop using the Card, return the Card to and notify DCBank that you are terminating this Agreement.

7.6 You may update your contact information by calling the Customer Service Representative **toll-free at the number listed on the top of Page 1 of this Agreement**. By use of the Card after the effective date of the new or increased fees, you agree to the new schedule of service, fees, and terms.

8. FOREIGN CURRENCY TRANSACTIONS

8.1 The Card is in Canadian currency. **Unless otherwise specified, all references to dollar amounts in the Agreement (without further description) mean Canadian dollars.**

8.2 We convert transactions made in a foreign currency to Canadian dollars. If you make a purchase with the Card in a currency other than Canadian currency, you authorize us to convert the amount of such transaction to Canadian currency based on the rate charged by the card network (Visa or MasterCard) on the day we process the transaction, plus the Foreign Currency Administration Fee, as described in the Information Box.

8.3 We will also convert credits (e.g. refunds or returns) in a foreign currency to Canadian currency based on the rate charged by the network (Visa, MasterCard, Cirrus or Plus) on the day we process the credit, and charge the Foreign Currency Administration Fee, as described in the Information Box

8.4 Our refund exchange rate may not be the same as the rate that was in effect on the date the transaction was refunded. The difference between our purchase exchange rate and our refund exchange rate means that the amount credited to the Card for a

refund of a foreign currency transaction will in most cases be less than the original amount charged to the Card for the transaction.

9. CANCELLATION

9.1 In provinces other than Quebec, we may at any time, without notice, do any of the following:

- a. cancel any Card on the account
- b. cancel your rights and privileges related to the Card
- c. require you to immediately return all the Cards to us

9.2 In Quebec, even if you are not in default under this Agreement, we may terminate the Agreement at any time, upon **60 days** written notice to you.

9.3 If we cancel the Card, withdraw your rights and privileges:

- a. We may seize the Card;
- b. You may not use the Card;
- c. You must destroy the Card;
- d. You must immediately repay any amount that exceeds the Funds Available and any applicable fees;
- e. You may pay the legal fees and expenses we incur to recover the amounts you owe us.

9.4 You may at any time terminate this Agreement and any Card by returning such Card(s) to DCBank or other authorized agent. Despite any termination of this Agreement, you must fulfill all of your obligations under this Agreement, and you remain responsible for any use of the Card even after the Card is terminated or expires.

10. ABOUT YOUR PERSONAL INFORMATION

10.1 Personal information is information that identifies you as an individual. It includes not only your name and address, age and gender, but also your personal financial records, identification numbers, including your social insurance number, personal references and employment records.

10.2 In the course of providing the Card, we will collect and use your personal information to confirm your identity, obtain a credit report, provide Card services to you, provide notifications, and communicate with you by telephone or writing. We may also use your personal information to report to any governmental body or agency, a credit bureau or to a third-party collection agency, and to collect any amounts you owe us.

10.3 Except as required by law or for the purposes of this Agreement, we will protect the confidentiality of your personal information and will not disclose your personal information without your consent. You may withdraw your consent to such use at any time by notifying us in writing. In the event you refuse to consent to our use of your information, and that as a consequence, we may no longer serve you, you must return the Card to DCBank. The Card will be cancelled and the balance of any Funds Available will be returned to you subject to the requirements of this Agreement.

10.4 We may monitor and/or record your telephone calls for quality purposes.

10.5 We are committed to respecting the privacy of your information and we will not collect, use or disclose your information in a manner that is inconsistent with the DCBank Privacy Code (which may be updated from time to time), available at www.dcbank.ca.

11. POLITICALLY EXPOSED PERSON

11.1 By signing this Agreement, you certify to DCBank that you are not a "Politically Exposed Foreign Person", or "Politically Exposed Canadian Person" or "Head of an International Organization" and that you are applying for a Card on your own behalf and not on behalf of any other person.

11.2 "Politically Exposed Person" ("PEP") means (A) any person who holds or has ever held one of the following offices or positions in or on behalf of a country: (1) a head of state or government, (2) a member of the executive council of government or member of a legislature, (3) a deputy minister (or equivalent), (4) an ambassador or an ambassador's attaché or counsellor, (5) a military general (or higher rank), (6) a president of a state owned company or bank, (7) a head of a government agency, (8) a judge, or (9) a leader or president of a political party in a legislature; or (B) any of the following family members of an

individual described in (A)(1)-(9): (i) mother, (ii) father, (iii) spouse, (iv) common law partner, (v) spouse's or common law partner's mother or father, (vi) brother, (vii) sister, (viii) half-brother, or (ix) half-sister, (in all cases regardless of citizenship, residence status, or birth place). A "head of an international organization" (or HIO) is a person who is either (i) the head of an international organization established by the governments of states; or (ii) the head of an institution established by an international organization. Refers to primary person who leads that organization (e.g. president, CEO).

11.3 An international organization is an organization set up by the governments of more than one country. If an organization was established by means of a formally signed agreement between the governments of more than one country, then the head of that organization is a HIO. The existence of these organizations is recognized by law in their member countries, but the organizations are not seen to be resident organizations of any one-member country. "Politically Exposed Canadian Person" or "Domestic PEP" means a PEP in/from/related to Canada. A "Politically Exposed Foreign Person" ("PEFP") means a PEP in/from/related to a country outside of Canada.

12. ELECTRONIC COMMUNICATIONS AND MOBILE APPLICATION TERMS & CONDITIONS

12.1 If your consent is required by applicable law and you provide us with your consent, we may provide any information relating to the Card electronically, including over the internet, through online or mobile banking or to any email address that you have provided for this purpose. In connection with your use of any DCBank website or mobile application to access your Card, you agree to DCBank's Electronic Access Terms and Conditions available at <https://www.dcbank.ca/terms-and-conditions/>, as such terms and conditions may be amended by DCBank from time to time in accordance with the terms thereof.

12.2 If you have provided us with an email address or cellular phone number capable of receiving text/SMS messages, it means that you agree that we can send you messages by text/SMS messages. Information sent via text/SMS messages may contain personal information and that it is your responsibility to ensure that the numbers you provided are secure and under your control. If you would like to discontinue Email or text/SMS messaging, you may do so by contacting us. If the email addresses or cellular numbers you provided are invalid, cease to be active, or bounce back messages indicating the applicable email or phone account is not able to receive messages, we will have no obligation to try to contact you through other means to obtain a valid and operating email address or cellular number. Any cost incurred by you as a result of receiving email messages or text/SMS messages are your responsibility.

12.3 For legal purposes, documents that you have received electronically will be considered to be "in writing" and to have been signed and/or delivered by DCBank. We may rely upon and treat as duly executed and binding on you any electronically authenticated document that we receive from you or which appears to have been sent by you.

13. INTERAC E-TRANSFER TERMS & CONDITIONS

13.1 The terms and conditions of this Section 14 apply only when you use the service known as "INTERAC e-Transfer" or an "E-Transfer" as a sender and are in addition to the general terms and conditions in this Agreement. If there is a conflict between this Section and the general terms and conditions in this Agreement, this Section will apply to the extent necessary to resolve the conflict.

13.2 After you initiate an E-Transfer, DCBank will withdraw the E-Transfer amount from the Funds Available and send an email to the recipient at the email address that you provide. The email will identify you as the sender, the E-Transfer amount, the name of the recipient, and that you are using the E-Transfer service. DCBank will hold the value of the E-Transfer until DCBank receives notice that (i) the recipient has correctly responded to the E-Transfer question and answer, and claimed the E-Transfer or (ii) you cancel and reclaim the E-Transfer. In order to initiate an E-Transfer, you must have the necessary Funds Available to send the E-Transfer. If the Funds Available are insufficient for the E-Transfer, DCBank will not complete the E-Transfer or any future E-Transfer but may resume once the required funds are loaded into the Wallet.

13.3 DCBank will not pay interest on the E-Transfer amount to any sender or recipient, including on an E-Transfer amount sent by you for the period the E-Transfer amount was not in the recipient account.

13.4 A recipient has 30 days from the time an E-Transfer is sent through the E-Transfer service to claim the E-Transfer amount, after which the E-Transfer will automatically expire. An E-Transfer sent from another financial institution will also expire after a certain period of time.

13.5 If you send an E-Transfer that is declined, cancelled or that automatically expired, DCBank may attempt to redeposit the value of such E-Transfer into the Wallet or, at our sole discretion, either deposit the value of such E-Transfer into another Wallet held by you at DCBank, if applicable, or hold the funds in another account at DCBank.

13.6 DCBank, other financial institutions participating in E-Transfer services and INTERAC are entitled to pay an E-Transfer to anyone who, using online banking, mobile banking, the online or mobile banking service of another financial institution, or the INTERAC website, claims the E-Transfer and correctly responds to the E-Transfer question and answer, whether or not the sender intended that person to receive the E-Transfer. You will comply with your security obligations under this Agreement and other agreements between you and DCBank and will not use email or any optional message that may accompany the E-Transfer to send the recipient of the E-Transfer a message or other notice containing the security question or the answer to such question.

13.7 If a recipient claims an E-Transfer from a sender using the INTERAC payment service but provides information for INTERAC which is insufficient or incorrect, INTERAC may (i) request additional or corrected information from the recipient, (ii) deposit the money directly into an account provided by the recipient to INTERAC, or (iii) send a cheque for the E-Transfer amount to the recipient at the street address provided by the recipient to INTERAC. If the recipient fails to cash a cheque sent by INTERAC within a time limit set by INTERAC may return the E-Transfer to DCBank. DCBank will return the E- Transfer, less any fees charged by INTERAC, to the sender.

13.8 If you send an E-Transfer using the E-Transfer service, you are responsible for providing a correct and operational email address of the recipient and for notifying DCBank promptly of any change to the email address of the recipient.

13.9 You are responsible for reviewing the status of any E-Transfer you send using the E-Transfer service by checking your payment history using online banking.

14. IF YOU HAVE A PROBLEM WITH A CARD

14.1 You agree that we will not be liable to you for any loss, damages or expenses whatsoever due to:

- a. any of your instructions not being sufficiently clear;
- b. any failure by you to provide correct information;
- c. any failure due to events outside our reasonable control, including the failure, error, malfunction or technical problems related to systems or equipment;
- d. any system failure or industrial dispute;
- e. any ATM refusing to, or being unable to, accept the Card;
- f. any problem you have with a merchant, including a merchant's refusal; to accept our Card or to provide a good or a product;
- g. any problem, failure, or any other matter relating to any Bundled Services;
- h. the lack of suitability or quality of any goods or services purchased from retailers through the use of the Card;
- i. an ATM's failure to dispense cash;
- j. our taking of any action required by any government under federal or provincial law or court order;
- k. anything specifically excluded or limited elsewhere in this Agreement; or
- l. any breach or violation of this Agreement by you.

14.2 Except in Quebec, we will not be liable for any claims whatsoever, including claims for personal injury, death, damage to property or economic loss, howsoever caused, arising from the use of the Card, negligence on our part, breach of contract or any other tort or cause of action at common law, in equity or by statute.

14.3 You agree that our aggregate liability to you in respect of all causes of action arising under this Agreement or in connection with a Card shall be limited to the Card fees incurred in the previous 12-month period.

14.4 Except for any Cardholder residing and domiciled in the province of Quebec or any Agreement concluded in the province of Quebec, with respect to any action or claim related, directly or indirectly, to a complaint or inquiry, you agree that joinder or consolidation of any action with the action or actions of any other persons is not permitted and you will not request and will oppose any such joinder or consolidation. Any claim, dispute or controversy, present or future, however arising out of or relating to this Agreement, a product or service that you are provided with under this Agreement, or oral or written statements, or advertisements or promotions relating to this Agreement or to a product or service provided to you there under (each, a "**Claim**"), will be referred to and determined by private and confidential mediation before a single mediator chosen by the parties and at their joint cost. Should the parties after mediation in good faith fail to reach a settlement, the issue between us shall then be determined by private, confidential and binding arbitration in accordance with the rules of the Canadian Arbitration

Association, before a single arbitrator mutually appointed by the parties. The decision of the arbitrator shall be final and binding on the parties. By so agreeing, you waive any right you may have to commence or participate in any class action against us related to any Claim and you agree not to commence or participate in any class action either as a representative plaintiff or as a member of a plaintiff if the class action involves directly or indirectly any Claim arising out of or related to this Agreement.

14.5 Information sent over the Internet may not be completely secure and the Internet and related online systems may not function at all times. Accordingly, we are not responsible for any loss or damages that you may incur if a third party obtains access to your confidential information transmitted over the Internet or if you are temporarily unable to access your information pertaining to the Funds Available.

15. IF YOU HAVE A COMPLAINT

If you have a complaint or inquiry about any aspect of a Card, including loading the Wallet or the Funds Available, **please call a Customer Service Representative toll-free at the number listed on the top of Page 1 of this Agreement.** We will do their best to resolve your complaint or inquiry. If for some reason we are unable to do so to your satisfaction, you may refer your inquiry or concern to the ADR Chambers Banking Ombuds Office at 1-800-941-3655 for resolution.

You may also communicate the complaint or inquiry to: **Financial Consumer Agency of Canada, 427 Laurier Avenue West, 6th Floor, Ottawa, ON, K1R 1B9, Tel: 1-866-461-3222.**

16. OTHER TERMS

16.1 Entire Agreement

This sets out the entire agreement between the parties with respect to the services provided by DCBank for the use of the Card. This Agreement replaces all prior agreements and understandings between the parties with respect to the Card.

16.2 Severability

If any term of this Agreement is found by a court to be illegal or not enforceable, all other terms will still be in effect.

16.3 Assignments

The Card, the Wallet, and your obligations under this Agreement may not be assigned. We may transfer our rights under this Agreement.

16.4 Governing law

This Agreement will be governed by the laws of the province of Alberta and the applicable laws of Canada. The parties submit to the exclusive jurisdiction of the courts of Alberta in relation to any dispute arising out of this Agreement.

16.5 Quebec – Use of English Language

It is the express wish of the parties that this Agreement and any related documents be drawn up and executed in English. *Les parties conviennent que cette Entente et tous les documents s’y rattachant soient rédigés et signés en anglais.*

- End of Terms -