



Customer Service: 1-877-275-1374

Web Site: <https://www.hrblock.ca/file-in-an-office/advantagecard/>

DCB Customer Service: 1-844-836-6040

 DEPOSIT ONLY ACCOUNT AGREEMENT (Refer to DCBank Terms and Conditions – Section 2.1)				
First Name:	Middle Name:	Last Name:	Phone Number (Home):	Phone Number (Work or Other):
Street Address:		City:	Province:	Postal Code:
Occupation:	Birthdate (MM/DD/YYYY)	Cell Phone Number:	Email Address:	
Cardholder's Signature: X	Authorization (text/SMS notification): I wish to receive transaction & balance information via text/SMS Yes <input type="checkbox"/> No <input type="checkbox"/>		Authorization (email notification): I wish to receive transaction & balance information via email Yes <input type="checkbox"/> No <input type="checkbox"/>	
Will the bank account be used by or on behalf of a third party? If yes, describe: Yes <input type="checkbox"/> No <input type="checkbox"/>				
DEPOSIT ONLY ACCOUNT OPTIONS*				
Link to External Account <input type="checkbox"/> (see clauses 7 & 8 of the Account Agreement)			Link to a H&R Block Advantage Prepaid Mastercard® <input type="checkbox"/> (see clause 8 of the Account Agreement)	
Yearly Account Fee (payable after first deposit)	\$9.95	Transfer to H&R Block Advantage Prepaid Mastercard®		Free
Monthly Dormant Fees (monthly if applicable)	\$5.00	Transfer to External Account via INTERAC e-Transfer®		Free

 CARDHOLDER AGREEMENT (Refer to Agreement for DCBank Prepaid Card Below)				
First Name:	Middle Name:	Last Name:	Phone Number (Home):	Phone Number (Work or Other):
Street Address:		City:	Province:	Postal Code:
Occupation:	Birthdate (MM/DD/YYYY)	Cell Phone Number:	Email Address:	
Cardholder's Signature: X	Authorization (text/SMS notification): I wish to receive transaction & balance information via text/SMS Yes <input type="checkbox"/> No <input type="checkbox"/>		Authorization (email notification): I wish to receive transaction & balance information via email Yes <input type="checkbox"/> No <input type="checkbox"/>	

AGREEMENT FOR DCBANK PREPAID CARD

CARD FEES 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.

Customer Service: 1-877-275-1374

Web Site: <https://www.hrblock.ca/file-in-an-office/advantagecard/>

DCB Customer Service: 1-844-836-6040



AGREEMENT FOR DCBANK PREPAID CARD

CARD FEES INFORMATION BOX		
Cheque Fee	\$15.00	We will charge this fee in each instance where you request a cheque for funds to be returned to you from the Card or Wallet.
Stop Cheque Fee	\$10.00	We will charge this fee in each instance where you request to have a cheque cancelled before it is processed.
Card Replacement Fee	\$4.99	We will charge this fee in each instance you request a replacement card.
We will not charge you any fee for the following		
Transactions:		
(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		(13) ATM Withdrawals from DCBank ATMs
		(14) INTERAC® Email Money Transfers (onto a Card)

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 .

1. DEFINITIONS

The terms below have the following meanings when used in this Agreement:

Agreement: this Cardholder Agreement for a prepaid card between DCBank and the Cardholder, the Privacy Code, and any amendments, replacements or updates we may provide from time to time.

ATM: an automated teller machine.

Card: a H&R Block Advantage Prepaid MasterCard® card issued by DCBank, or any replacement card, which allows you to access funds loaded on the Wallet and which may also provide you with access to certain products and services including, among other things, Third Party Services. The term “Card” also includes the temporary instant issue card that may be provided to you until you receive a permanent Card.

Cardholder: you, the person to whom Card is issued by DCBank .

Customer Service Representative: a customer service representative, available to you through the Customer Service number listed on the first page of the Agreement.

DCBank: Digital Commerce Bank.

Funds Available: the amount of funds that have been successfully loaded on the Wallet, up to the Funds Available Limit (as described in the Limits Table), 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; (iii) any cash withdrawals; (iv) any fees and other amounts that may be charged to a Card under the Agreement

Loading: “loading” the Wallet is the process of adding funds or increasing the balance of funds that may be accessed on a Card.

Head of an International Organization: (sometimes referred to as an 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. 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: a PEP (sometimes referred to as a Domestic PEP) in/from/related to Canada.

Politically Exposed Foreign Person: a PEP (sometimes referred to as a PEFP) in/from/related to a country outside of Canada.

Politically Exposed Person: (sometimes referred to as a PEP) is (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 of 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).

PIN: Personal Identification Number.

POS Transaction: a transaction where you access any Funds Available to purchase goods and services wherever the Card is accepted by a merchant or business.

Privacy Code: the DCBank privacy code, which may be updated from time to time.

Third Party Services: certain services (which may include credit or other lending services and loyalty programs) which may be offered by a third party other than DCBank, pursuant to your agreement(s) with any such third party, and which the third party may associate with the Card or to which the third party may provide access through the Card.

Transaction: any transaction that is associated with a Wallet or Card including, but not limited to, any POS Transaction, as well as obtaining cash at any applicable ATM.

Wallet: the virtual wallet which is associated with Cards issued under this Agreement and includes the record of debits and credits with respect to transactions originated by a Cardholder and any other transactions.

We, us, our, and DCBank: DCBank or its agents.

Website: the Website which is listed on the first page of this Agreement, which you may access for details on the transactions you made on your Card or to obtain a copy of the Agreement.

You, your, yours, and Cardholder: the Cardholder and any other person who uses the Card.

2. ACCEPTANCE AND AGREEMENT TO TERMS AND CONDITIONS

2.1 The Agreement is between you and DCBank and governs the use of the Card. 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 (i) the date that we issue you a Card, (ii) the date that the Card is activated or (iii) the date of the Card's first use.

2.2 You will receive a Card issued by DCBank. You must immediately, and before using the Card, sign the back of the Card.

2.3 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.

TO AVOID PROBLEMS WHEN USING YOUR CARD, WE RECOMMEND THAT YOU DO NOT USE YOUR CARD IN THE SITUATIONS DESCRIBED IN SECTION 4.2 AND 4.3 OF THIS AGREEMENT.

The Card may allow you to access certain products and services provided by third parties other than DCBank, including, among other things, Third Party Services. **DCBANK DOES NOT PROVIDE ANY THIRD PARTY SERVICES INCLUDING, WITHOUT LIMITATION, ANY LENDING, AND DCBANK DOES NOT CHARGE FOR ANY LOANS PROVIDED BY ANY THIRD PARTY.** The terms and conditions applicable to the Third Party Services that are accessible through the Card are contained in the agreement(s) between you and the third party provider of such Third Party Services and DCBank is under no circumstances a party to any such agreement(s). 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.

3. OWNERSHIP OF THE CARD

3.1 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.

3.2 You are responsible for all transactions initiated by use of the Card and for all losses as set out in Section 6. 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 the Funds Available.

4. USING THE CARD

4.1 **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. **Your card is not a credit card and will not enhance your credit rating. We will only honour transactions up to the amount of the Funds Available.** You must always make sure you have sufficient Funds Available to cover the transaction.

4.2 Except as provided in Section 5.3 below, the transaction will likely be declined if the Funds Available on your Card are not sufficient to complete the transaction, including any associated fees and taxes. You can ask the merchant if they will accept a split tender transaction. This will enable you to use the amount up to the amount of Funds Available and cover the difference with another form of payment. Merchants are not obliged to accept split tender transactions.

4.3 Certain merchants may place a hold on the Funds Available by way of a pre-authorized charge. This may happen when you rent a car, reserve a hotel room or pay for gas at the pump. **You are able to use your Card in these situations, however, the amount of Funds Available will be reduced by the amount of the hold and, as a result, will not be available to you until the merchant releases the hold.** For this reason, we recommend that you do not use your Card in these situations. You can still use your Card to pay for these services when the transaction is completed. For example, you can use your Card when you return the rental car, when you check out of your hotel room, or when purchasing gas.

4.4 Any funds which are loaded in 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*.

4.5 You may access any Funds Available to complete POS Transactions. The Card includes a PIN and can be used to access any Funds Available to obtain cash at ATMs displaying one of the card network logos or other acceptance marks that are on the Card. When you use the Card, the amount of the purchase plus any applicable fees and taxes for the POS Transaction or ATM transaction will be deducted from the Funds Available.

4.6 We may, in our sole discretion and at any time, restrict your ability to conduct an ATM transaction or otherwise modify your use permissions in an ATM Transaction, which may include limiting the amount of funds that you can withdraw in such ATM transaction.

4.7 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. 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 for additional options.

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

5. FUNDS AVAILABLE ON THE WALLET

5.1 The Wallet may be associated with one or more Cards. You may only load the Wallet and use a Card up to the amounts described in the Limits Table above. **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 above. You acknowledge and agree that DCBank may from time to time and at any time, in its sole and absolute discretion, amend the maximum amounts and limits provided in the Limits Table for any given period, with or without notice to you.**

5.2 The time before funds become available may vary.

5.3 Your Card can only be used if the Funds Available on your Card are sufficient to cover your transaction, including any associated fees and taxes. Otherwise, the transaction will in most cases be declined. However, if an authorization should occur for any amount over the amount of Funds Available, due to an offline transaction or for 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. If you do exceed the Funds Available and don't 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.

5.4 The Funds Available will decrease each time you use your Card for a transaction, or any time one of the fees identified in Section 7 are deducted.

5.5 If you do not have any Funds Available and you attempt three transactions while the Card has insufficient Funds Available, we will disable the Card to prevent any further transactions until you have a positive balance of Funds Available.

5.6 You may obtain information about the Funds Available by calling a Customer Service Representative at the number listed on the first page of this Agreement. For details on the transactions you made on your Card or to obtain a copy of the Agreement you can access the Website listed on the first page of this Agreement. To access the DCBank information you will need your user ID and password or other online authentication as allowed by DCBank from time to time.

5.7 It is your responsibility to obtain a paper record of each POS Transaction or ATM transaction for which you use the Card 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 first page 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.

5.8 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.

6. YOUR RESPONSIBILITY FOR LOST, STOLEN OR MISUSED CARDS

6.1 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.

6.2 If you lose a Card, someone might be able to use the Card to access 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.

6.3 You must notify a Customer Service Representative by telephone **within twenty-four (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.

- 6.4 If someone uses the Card without your authorization, you will not be held responsible if:
- You did not contribute to the unauthorized use
 - You used reasonable care to safeguard the Card and your PIN, and
 - You notified Customer Service Representative by telephone **within twenty-four (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.

6.5 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.

6.6 If you report to us an erroneous Card transaction and our investigation reveals that it was not the fault of the merchant or ATM operator, we apply the Charge Back Fee described in the Card Fees Information Box above to the amount of Funds Available.

6.7 The toll-free number to call to notify a Customer Service Representative is listed on the first page 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 to ensure that all transactions have been processed properly.

7. FEES WE CHARGE

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

7.2 Any fees payable to, or deductible by, DCBank in connection with access to a Card and as listed in the Card Fees Information Box may be charged against the amount of Funds Available.

7.3 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.

Other fees may be associated with Third Party Services. DCBank is under no obligation to disclose such fees in the Agreement or otherwise. **YOU ARE NOT OBLIGATED TO OBTAIN ANY SUCH THIRD PARTY SERVICES IN ORDER TO OBTAIN A CARD UNDER THIS AGREEMENT NOR ARE YOU OBLIGATED BY DCBANK TO OBTAIN THE CARD FOR SUCH THIRD PARTY SERVICES.** You agree that DCBank is not responsible for any matters pertaining to any Third Party 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.

8. CHANGES TO THIS AGREEMENT

8.1 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 and 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.**

8.2 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.

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

8.4 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 **thirty (30) days** of the effective date of the change.

8.5 Using your Card after the effective date of the change means that you agree to the changes, including any new or increased fees, schedules of service, or other terms. If you do not agree to any change of this Agreement, you agree to immediately stop using the Card, return the Card to us and notify us that you are terminating this Agreement. You may update your contact information by calling the Customer Service Representative **toll-free at the number listed on the first page of this Agreement**.

9. FOREIGN CURRENCY TRANSACTIONS

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

9.2 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 a Foreign Currency Administration Fee identified in the Card Fee Information Box above.

9.3 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 a Foreign Currency Administration Fee as identified in the Card Fee Information Box above.

9.4 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.

10. CANCELLATION

10.1 In provinces and territories 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; or
- c. require you to immediately return all the Cards to us.

10.2 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.

10.3 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; and
- e. You may pay the legal fees and expenses we incur to recover the amounts you owe us.

10.4 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.

11. ABOUT YOUR PERSONAL INFORMATION

11.1 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.

11.2 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.

11.3 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 returned to you subject to the requirements of this Agreement.

11.4 Calls to a Customer Service Representatives may be monitored and/or recorded for quality purposes.

11.5 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 Privacy Code available at www.dcbank.ca.

12. POLITICALLY EXPOSED PERSON

12.1 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.

13. ELECTRONIC COMMUNICATIONS

13.1 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.

13.2 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 through the number listed on the first page of this Agreement. 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.

13.3 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.

14. INTERAC E-TRANSFER TERMS & CONDITIONS

14.1 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.

14.2 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 you have the required Funds Available.

14.3 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.

14.4 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.

14.5 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.

14.6 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.

14.7 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.

14.8 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.

14.9 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.

15. IF YOU HAVE A PROBLEM WITH A CARD

15.1 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 Third Party 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.

15.2 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.

15.3 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 twelve (12) month period.

15.4 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. Furthermore, 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 complaint or inquiry arising out of or related to this Agreement. 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 thereunder, 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 such matter 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 such matter arising out of or related to this Agreement.

15.5 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.

16. 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 first page of this Agreement. You may also call a DCB customer service representative at the DCB Customer Service number listed on the first page of this Agreement.**

If you have a complaint, we encourage you to let us know and give us the opportunity to resolve the issue. A copy of DCBank's complaint and dispute resolution procedure is available on the DCBank website and can be directly accessed here: <https://www.dcbank.ca/legal/resolving-complaints/>. 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.**

17. OTHER TERMS

17.1 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.

17.2 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.

17.3 Assignments

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

17.4 Quebec – Use of English Language

17.5 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.*

17.6 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.

- End of Terms -