

MASTERCARD® CARD CARDHOLDER AGREEMENT

Please read this Agreement carefully and retain a copy for your records.

The following terms and conditions apply to your use of the Prepaid Mastercard managed by North Lane Technologies, Inc.

Contact information, including our Website, our telephone number, our address and our email address are provided in the Supplemental Terms, which should be read in conjunction with the Fee List and this Card Agreement for important information about the use and features of your Card.

By signing and/or using the Card, you are agreeing to these terms and conditions and fees outlined below.

INFORMATION DISCLOSURE SUMMARY (detailed terms and conditions will follow):

Card issuer: This card is issued by Peoples Trust Company under licence by Mastercard International Incorporated.

Card information and balance: To obtain the expiry date of the Card, if you have questions regarding the Card Balance, or to log a complaint, you may call customer service at the number on the back of your card or visit www.login.northlane.com at no fee.

Card restrictions:

- Cardholders are restricted to one Card per person.
- Use of the Card in certain countries may be restricted by law.
- The Card is not returnable.
- The Card is not refundable.
- Only the Program Sponsor may add funds to the Card.
- The Card cannot be used for pay-at-the-pump transactions.
- You do not have the right to stop the payment of any transaction you conduct with the Card.
- The Card may not be cancelled by you unless otherwise directed in this Agreement or by Applicable Law. The Card is subject to certain limits, as set out below. Peoples Trust Company may change these limits at any time subject to Applicable Law.
- This means that we may add or increase fees at any time. We will post notice on www.login.northlane.com at least sixty (60) days in advance of the date such change is to come into effect if the change would result in: (i) increased fees you would be required to pay, or (ii) increased liability for you.
- Advance notice may not be given, however, if we need to make the change immediately in order to maintain or restore the security of your Card or any related payment system. If any such change becomes permanent and disclosure to you of the change would not jeopardize the security of the Card Account or any related payment system, we will provide notice to you within twenty-one (21) days after making the change. The change will take effect on the date indicated in the notice.

Please also note: The Card may be deactivated at any time if fraud, related to the Card or use of the Card, is suspected.

Card Expiry: There is an expiration date printed on the front of your Card. You may not use your Card after the expiration date. The Supplemental Terms provide information about what happens after the Card expiration date.

Lost or stolen Card or PIN:

You must take all reasonable steps to protect the Card and/or PIN against loss, theft, or unauthorized use. You should not maintain a written record of, or disclose the PIN to a third party, including family members and friends. **If you lose the Card and/or PIN or you become aware that the PIN may have become known to someone else, you must call customer service immediately at the number on the back of your card.** Avoid PIN combinations that may be easily guessed by others. All transactions carried out on the Card before you notify us will be considered to have been made by you. If you forget the PIN, you can obtain a reminder by calling customer service at the **number on the back of your card**. The PIN may be disabled if an incorrect

PIN is entered three (3) times. If the PIN is disabled, please call customer service for assistance.

Split Tender Transactions:

If the Balance on the Card is insufficient to cover the full Transaction Amount, you may request the merchant to conduct a split tender transaction, which is where you use the Card as partial payment of the Transaction Amount and then pay the remainder of the amount with another form of payment (e.g. cash, cheque, credit or debit). If you fail to inform the merchant that you would like to complete a split tender transaction prior to swiping the Card, the Card may be declined. Some merchants may require payment for the remaining Balance in cash. Merchants do not have to and may not agree to accept split tender transactions.

Personal Information:

By accepting or using the Card, you consent to the collection, use, disclosure and retention of your personal information by Peoples Trust Company and its service providers as described below. The collection of that information is necessary for the entering into and performance of this Agreement. Therefore, if you do not consent to the collection, use, disclosure and retention of your personal information, you may not accept or use a Card.

Key Cardholder Responsibilities under this Agreement:

- You must take all reasonable steps to protect the Card (and PIN, if applicable) against loss, theft, or unauthorized use. If you lose the Card (or PIN), you must call customer service immediately.
- You must sign the Card as instructed upon receipt of the Card.
- You must surrender the Card to us immediately upon request by us.
- You must ensure that there is a sufficient Balance on the Card to cover the full amount of transactions made with the Card.
- If your information associated with the Card changes, you must notify us of the change(s).
- If you become aware that your information associated with the Card is incorrect, you must notify us of the correct information.
- If you find an error in any transaction record, you must communicate the error to the merchant with whom you made the transaction.
- If you wish to dispute a transaction on your Card, you must notify us in writing of your dispute within sixty (60) days of the transaction date.
- You must only use our online resources as set out in 'Website and Availability', below.

ATM (Automated Bank Machine) Withdrawals:

You may use your Prepaid Card to withdraw cash at ATMs that accept Mastercard cards. ATMs may impose charges for your transaction that are in addition to the ATM Fees listed in the Fee List included in the Supplemental Terms. If your Program Sponsor has authorized you to make Personal Identification Number (PIN) ATM withdrawals (a "PIN Transaction"), you will obtain a PIN which will allow you to do so. Prepaid Cards which allow PIN Transactions will arrive with a sticker on them prompting you to call a toll-free number to select a PIN. The Interactive Voice Response system ("IVR") will match your phone number or postal code with the information we have on file and then allow you to choose a 4 digit PIN by using the keypad on your phone. You will make use of your Prepaid Card at the participating ATMs for PIN Transactions in conformity with the rules and instructions as described in this Agreement. We may, without prior notice, cancel the use of your Prepaid Card at participating ATMs for PIN Transactions if you contravene your obligations as provided for in this Agreement, or reduce the advantages related thereto.

DETAILED TERMS AND CONDITIONS:

DEFINITIONS:

'**Agreement**' means this Prepaid Mastercard Cardholder Agreement between Peoples Trust Company and the Cardholder and all documents that are expressly referred to herein, which govern your use of the Prepaid Mastercard.

'**Amendment**' refers to any change to a term or condition of this Agreement or to the addition of a new term or condition, including increasing or adding new fees.

'Applicable Law' means the Trust and Loan Companies Act (Canada), the Personal Information Protection and Electronic Documents Act (Canada), the Act Respecting the Protection of Personal Information in the Private Sector (Québec), the Consumer Protection Act (Québec), the Proceeds of Crime (Money Laundering) and Terrorist Financing Act (PCMLTFA), Canada's Anti-Spam Legislation (CASL), PCI DSS or any other statute, regulation or operating rule of any Governmental Authority or any other regulatory authority that Peoples Trust Company and the Program Sponsor are subject to, or any bylaw, operating rule or regulation of Mastercard.

'Balance' means the amount of the funds that are loaded onto the Card.

'Canada's Anti-Spam Legislation (CASL)' means An Act to promote the efficiency and adaptability of the Canadian economy by regulating certain activities that discourage reliance on electronic means of carrying out commercial activities, and to amend the Canadian Radio-television and Telecommunications Commission Act, the Competition Act, the Personal Information Protection and Electronic Documents Act and the Telecommunications Act (Canada), and its regulations, as may be amended from time to time.

'Card' and **'Prepaid Card'** each mean the Prepaid Mastercard signed or used by the Cardholder.

'Cardholder' means you or any other individual who has received, signed or used the Card.

'Foreign exchange charge' means the foreign exchange service charge disclosed on the "Fee List" in the Supplemental Terms.

'Governmental Authority' means any federal, provincial, territorial, regional, municipal or local governmental authority, quasi-governmental authority (including the Office of the Superintendent of Financial Institutions), government organization, court, commission, board, professional agency, tribunal, organization, or any regulatory, administrative or other agency, or any political or other subdivision, department, or branch of any of the foregoing, in each case to the extent it has jurisdiction over Peoples Trust Company and/or the Program Sponsor or any Person, property, transaction, activity, event or other matter related to this Agreement. The above definition is deemed to include any interim or permanent transferee or successor of a Government Authority's underlying mandate, function or activity.

'Mastercard' means Mastercard Incorporated, and its successors and assigns.

'Mastercard Conversion Rate' means the rate that we pay to Mastercard to convert foreign currency to Canadian currency plus the Foreign exchange charge.

'PCI DSS' means a multifaceted security standard defined by Payment Card Industry Security Standards Council and includes requirements for security management, policies, procedures, network architecture, software design and other critical protective measures.

'POS' means point of sale, where you can use the Card to purchase goods or services from a merchant.

'Program Sponsor' means the business or organization that requested that we issue your Card to you and that may load the Card for your use.

'Transaction Amount' is the amount that is debited from the Balance in connection with the Cardholder's use of the Card to purchase goods or services, which includes the amount of the Balance to be transferred, the Card service charges and the taxes imposed to complete the transaction.

'we', 'us', and 'our' mean Peoples Trust Company, and our successors, subsidiaries, affiliates or assignees.

'Website' means www.login.northlane.com.

'you', 'your', and 'yours' each mean the Cardholder.

Acceptance: This Agreement constitutes a binding agreement between you and us with respect to the terms of use of the Card.

The Prepaid Mastercard Card: The Card is a prepaid Mastercard that can be used anywhere that Mastercard is accepted, including mail order, online, telephone and point of sale retail merchants, subject to the terms of this Agreement.

Signing the Card: **The Card cannot be used for any purpose until it has been signed by you on the back of the Card where indicated. You must sign the back of the Card.**

Ownership and Use of the Card: The Card can be used to pay the full amount of the purchase and applicable taxes, so long as the Balance remaining on the Card is sufficient. The Card is, and will remain, our property. The Card is not a credit card, charge card, or debit card and its usage will not enhance nor improve your credit rating. No interest dividends or other earnings or returns will be paid on the Card. Neither the Card nor the Balance is a deposit account. You have no right to write cheques on, or demand repayment of, the outstanding Balance on the Card, but are strictly limited to the right to use the Card, in accordance with this Agreement, as payment for goods and services from merchants who accept Mastercard.

When you use the Card to make a purchase, the amount of the purchase, plus any applicable fees and taxes, will be deducted from the available Balance associated with the Card. If you use the Card for card-not-present transactions (such as online, mail or telephone purchases), the legal effect is the same as if you used the physical Card.

You will be solely and completely responsible for the possession, use and control of the Card. You must surrender the Card to us immediately upon request by us. The Card is provided to you, the Cardholder, only. You may not sell or assign the Card to a third party. If you authorize another person to use the Card you agree, to the extent permitted by law, that you will be liable for all transactions arising from use of the Card by such person.

You agree that we are not required to verify the signature on any sales draft prepared in connection with a transaction on the Card, and we may authorize and process a transaction even if the signature on the sales draft is different than the signature on the Card. You do not have the right to stop the payment of any transaction you conduct with the Card. We are not liable to you for declining authorization for any particular transaction, regardless of our reason. We may, in our sole discretion, cancel or suspend this Agreement or any features or services of the Card at any time and for any reason.

We will provide you any notice to the extent required by Applicable Law. Some merchants (including, but not limited to, fuel stations, restaurants, hotels, cruise lines, or car rental companies) may pre-authorize the Transaction Amount for the purchase amount plus up to 20% (or more) above the purchase amount to ensure there are sufficient funds available on the Card to cover any tips or incidental expenses. In such cases, your transaction will be declined if the Card Balance will not cover the Transaction Amount plus the additional amount.

A pre-authorization will place a 'hold' on an amount of your available Card funds until the merchant sends us the final payment amount of your purchase. Once the final payment amount is received, the pre-authorization amount on hold in excess of that final payment amount will be released. The time it takes for a pre-authorization hold to be removed may vary depending on the type of merchant. A hold may take up to thirty (30) days and in some less typical cases a pre-authorization may result in a hold of 90 days. During the hold period, you will not have access to the pre-authorized amount.

Information About Balance:

It is your responsibility to ensure that there is a sufficient Balance on the Card to cover transactions plus any pre-authorized amounts. To obtain the current Balance amount, or the transaction history, you may call customer service toll-free at the number on the back of your card or visit the Website. The Card Balance will reflect all transactions that have been posted to our system. You are not allowed to exceed the Balance available on your Card for any transaction.

If you attempt to use the Card when there is insufficient Balance available to cover the full Transaction Amount, the transaction in most instances will be declined. However, if due to a systems malfunction or for any reason whatsoever, a transaction occurs despite insufficient Balance on the Card, creating a negative amount, you agree to reimburse us, upon request, for the amount of the Transaction Amount in excess of the Balance.

Taxes: You acknowledge and agree that we are not obligated to determine whether any federal, provincial or local tax applies to any Transaction involving your Prepaid Card and are not responsible for collecting, remitting, or reporting any sales, use, income or other taxes arising from any such Transaction.

Transactions Made in Foreign Currencies:

We convert transactions, made in a foreign currency, to Canadian dollars using the Mastercard Conversion Rate in effect on the day the transaction is posted to the Card.

The Mastercard Conversion Rate in effect on the posting date may differ from the rate in effect on the date of the transaction.

However, if a foreign currency transaction is refunded to the Card, the Mastercard Conversion Rate used to convert your refund to Canadian dollars for the Card is the rate that we pay to Mastercard minus the Foreign exchange charge. Additionally, the rate that we pay to Mastercard may not be the same as the rate that existed on the date the transaction was refunded. For these reasons, the amount that is credited to the Card for a refund of a foreign currency transaction will, in most cases, be less than the amount that was originally charged to the Card for that transaction.

Protection Against Loss, Theft, or Unauthorized Use:

If the Card is lost or stolen, you will be asked to provide us with the name on the Card and the Card number, and to answer an identifying question drawn from your personal information. If you lose the Card, someone might be able to use the Balance on the Card. The Card can be used without a PIN to make purchases online.

We will refund any remaining Balance (less the plastic replacement fee as detailed in the "Fee List") after we have processed all transactions completed before we had an opportunity to act on your information. We will have a customer service representative or automated voice response service available seven (7) days a week, twenty-four (24) hours a day that will allow immediate cancellation of the Card upon your request. We recommend that you write down the Card number and the customer service number in case the Card is lost or stolen. A replacement Card with any remaining Balance (less our fees as stated in the "Fee List") will be issued to you. You agree, to the extent permitted by Applicable Law, to cooperate with us in our attempts to recover from unauthorized users and to assist in their prosecution.

The Mastercard Zero Liability Policy applies to purchases made in-store, via telephone, online, or from a mobile device. As a cardholder, you will not be held responsible for unauthorized transactions if:

(i) you have exercised reasonable care in protecting the Card and PIN (Personal Identification Number) from loss or theft, and

(ii) you promptly reported the loss or theft of the Card or PIN to us. If these conditions are not met you will be liable for all unauthorized transactions completed before you reported the loss or theft of the Card or PIN to us. Verification of a Zero Liability claim can take up to one hundred and twenty (120) days once all the required forms and/or documents have been received and confirmed by us, and may require a police investigation.

Unauthorized Disclosure Or Use Of PIN:

You agree to notify customer service AT ONCE in the event you suspect a loss, theft or an unauthorized disclosure or use of your PIN.

Notification and Changes to Terms:

Subject to the limitations of Applicable Law, we may from time to time amend any term or condition of this Agreement or add a new term or condition, including increasing or adding new fees. As required by Applicable Law, notice of any Amendments will be sent to you at the most recent mailing or email address that we have on record for you. We must, at least thirty (30) days before the Amendment comes into force, send you a written notice drawn up clearly and legibly, setting out the new clause(s) only, or the amended clause(s) and the clause(s) as it (they) read formerly, the date of the coming into force of the Amendment and your rights set forth below.

You may refuse the Amendment and rescind this Agreement without cost, penalty or cancellation indemnity by sending us a notice to that effect no later than thirty (30) days after the Amendment comes into force, if the Amendment entails an increase in your obligations or a reduction in our obligations. If you choose to rescind this Agreement, the Cancellation section of this Agreement will apply. Notification of any Amendment will also be posted on the Website at least sixty (60) days in advance of the effective date of the Amendment, unless otherwise required by Applicable Law. The change will take effect on the date indicated in the notice. You are responsible for (i) informing us of any change in your mailing or email address, by contacting customer service at the number on the back of your card, and (ii) for checking the Website for such notifications. Notice will be deemed to be received by you five (5) days after mailing, or the next business day after electronic mail.

You may notify us by delivering notice to the Program Sponsor or sending notice to us at the Website (other than notification of a lost or stolen Card, which may only be done by telephone as set out above). Notice will be deemed to be received on the date of delivery of notice to us or the Program Sponsor, as applicable, and the next business day after electronic mail.

Personal Information Consent:

By applying for a Card, you consent to the collection, use, disclosure and retention of your personal information by us and our service providers for purposes relating to your application for a Card and your use of a Card (if issued to you) and as otherwise described below. The collection of that information is necessary for the entering into and performance of this Agreement. Therefore, if you do not consent to the collection, use, disclosure and retention of your personal information, you may not apply for or use a Card. As explained below, you may withdraw your consent at any time by cancelling your Card and all related services from us. The restrictions and requirements described herein do not apply to information that is aggregated or otherwise de-personalized and does not identify you.

Collecting your Personal Information:

We and our service providers will collect information about you (e.g. your name, address, telephone number and date of birth) when you apply for a Card and, if a Card is issued to you, we and our service providers will collect information about you and your use of the Card and related services, including information about your Card transactions (e.g. the date, amount and place of each transaction) (all collectively "Cardholder Information"). We and our service providers will collect your Cardholder Information directly from you and from other sources, including the Program Sponsor and third party providers of identity verification, demographic and fraud prevention services.

Using Your Personal Information:

We and our service providers will use, disclose and retain your Cardholder Information to process your application for a Card (including to verify your identity) and, if a Card is issued to you, to provide you with services relating to your Card (including to administer your Card and to process your Card transactions), to protect against fraud and for legal compliance purposes, to perform and enforce this Agreement, to protect and enforce our legal rights and for other purposes required or permitted by Applicable Law. We will disclose your Cardholder Information to our service providers to assist us to provide services to you and to provide related services to us.

We maintain physical, electronic and procedural security measures that comply with Canadian regulations to safeguard Cardholder Information. We and our service providers may use and store your Cardholder Information at facilities in various countries (including Canada and the United States of America). The personal information protection laws of those countries might be different from the laws of the jurisdiction in which you are located, and might permit courts, government, law enforcement and regulatory agencies and security authorities to access your Cardholder Information without notice. The laws on data protection in other jurisdictions, to which we may transfer your information, may differ from those in your jurisdiction and any personal information transferred to another jurisdiction will be subject to law enforcement and national security authorities in that jurisdiction. Subject to these laws, we will use reasonable measures to maintain protections of your personal information that are equivalent to those that apply in your jurisdiction. You hereby give your consent to such cross-border transfers (including to the United States) of such personal information to third parties for the purpose set out above.

We will use and rely on your Cardholder Information to issue and administer your Card and provide related services. We and our service providers will rely on you to ensure that your Cardholder Information is accurate, complete and up to date. You will promptly inform us (by contacting customer service at the number on the back of your card) of any changes to your Cardholder Information or if you discover any errors in your Cardholder Information. You may communicate with us through our customer service number or the Website with regards to requests to access information related to you that we have obtained. If such information is obtained from providers of identity verification data and demographic information, we will inform you of your right of access and rectification in relation to the file held by the personal information agent and will indicate to you the manner in which and the place where you may have access to the reports or recommendations and cause them to be rectified, where necessary. We and our service providers may use your Cardholder Information (including your telephone and mobile phone numbers and your email addresses) to contact you, including by regular and electronic mail, telephone call (including by prerecorded or artificial voice messages and automatic telephone dialling systems) and instant messaging, regarding your Card and related matters, regardless of whether you incur any long distance or usage charges as a result.

We and our service providers may monitor and record their communications and correspondence with you (including emails, online chats and telephone calls) for quality assurance, staff training and legal compliance purposes.

Other Uses of Your Personal Information:

In addition to the foregoing, if you consent to a Program Sponsor or other third party collecting and using your personal information (including Cardholder Information) for their own purposes (not as our service provider), including to send marketing and promotional messages to you, then we will not have any control over, and will not be responsible or liable for, the collection, use, disclosure and retention of your personal information by the Program Sponsor or third party, the marketing or promotional messages that they send to you, or any other wrongful act or omission by the Program Sponsor or third party.

Your Right to Access Your Personal Information:

You may obtain access to the Cardholder Information we hold about you at any time and review its content and accuracy, and have it amended as appropriate; however, access may be restricted as permitted or required by law. To request access to such information, to ask questions about our privacy policies or to withdraw your consent to the collection, use and disclosure of your Cardholder Information and to cancel your Card and all related services from us, contact customer service at the number on the back of your card. (If you withdraw your consent, we will continue to collect, use, disclose and retain your Cardholder Information for as long as may be reasonably required to perform services relating to the cancellation of your Card, to protect against fraud and for legal compliance purposes, to perform and enforce this Agreement, to protect and enforce our legal rights and for other purposes required or permitted by Applicable Law.

Peoples Trust Company's Privacy Policies:

Our general personal information practices are described in our privacy policy, as amended from time to time, available online at <http://www.peoplestrust.com/en/legal/privacy-security/privacy/>.

DISPUTES

Your Disputes with Merchants:

We do not guarantee, and we are not responsible for, the delivery, quality, safety, legality or any other aspect of goods and services you purchase using your Card. You agree to resolve any disputes with a merchant who honoured your Card directly, and not to involve us in that dispute. Please ask the merchant for any return policy that may apply to purchases made with the Card. If you are entitled to a refund for any reason for goods or services obtained with the Card, you agree to accept credits to the Balance on your Card in place of cash.

If you believe a transaction on your Card account is incorrect, you must notify us in writing of your dispute within sixty (60) days of the transaction date. Contact our customer service by calling or writing, or at our Website, as soon as you can, if you think an error has occurred on your Card. Tell us AT ONCE if you believe your Card or PIN has been lost or stolen. Telephoning is the best way of keeping your possible losses down. If you tell us orally, we may require that you send us your complaint or question in writing. You agree that any unauthorized use does not include use by a person to whom you have given authority to use your Card or PIN and that you will be liable for all such uses and funds transfers by such person(s).

When you notify us, you must provide your name, Card number and other identifying details, and describe the error or transaction that you are unsure about (if applicable). If required, we may cancel your Card, and if our records show that available funds remain on your Card, we may issue you a replacement Card loaded with the remaining value. There may be a fee associated with ordering a replacement Card (see "Fee List"). We reserve the right to decline to issue you a replacement Card in accordance with Applicable Law. You agree to assist us in determining the facts relating to any possible unauthorized use or error associated with your Card, and to comply with the procedures we may require for our investigation. Following our investigation, if we determine that unauthorized use or an error has occurred with your Card, we will credit your Card in the amount of the unauthorized use or error. It may take up to thirty (30) days to process a request for a replacement; however, we will endeavor to provide you with a replacement Card on as timely a basis as is reasonable under the circumstances.

Your Relationship With the Program Sponsor:

The terms of any payments from the Program Sponsor to you, and the correct amount, are matters between you and the Program Sponsor. We are not responsible for resolving any disputes between you and the Program Sponsor.

Language: By registering for or using the Prepaid Card, you confirm that you have expressly requested that this Agreement and any related document be drawn up in English. En souscrivant aux, acceptant ou utilisant la Carte, vous confirmez avoir demandé expressément que ce Contrat et tous les documents s'y rattachant soient rédigés en anglais.

Remedies: Without limiting other remedies, we may update inaccurate or incorrect information you provide to us, contact you by means other than electronically, place a hold on funds on your Prepaid Card, limit funding sources and payments, limit access to a Card and any or all of the Card's functions, limit Transactions, indefinitely suspend or close your Card and refuse to provide our services to you if: (a) you breach this Agreement or the documents it incorporates by reference; (b) we are unable to verify or authenticate any information you provide to us; (c) we believe that your account or activities pose a significant credit or fraud risk to us; or (d) we believe that your actions may cause financial loss or legal liability for you, us or others. In addition, we reserve the right to hold funds for Transactions we deem suspicious or for Cards conducting high transaction volumes, to ensure integrity of the funds. The rights described in this section are in addition to and apart from any other rights.

Arbitration: Subject to all other terms of this Agreement, and to the extent not prohibited by Applicable Law, you agree that any claim of any kind against us, the Program Manager, the Program Sponsor or Mastercard arising from or related to this Agreement or the use of the Card (i) shall be resolved by final and binding arbitration before a single arbitrator at Vancouver, British Columbia and (ii) shall not be brought through class or individual litigation proceedings. If such a claim is advanced by class proceeding by any other person on your behalf, you will opt out of, or not opt into, such proceedings as circumstances dictate.

Complaints: If you have a complaint or inquiry about any aspect of your Card, you may first attempt to resolve the complaint or inquiry by calling our toll-free customer service number that can be found on the back of your card. If customer service is unable to resolve the complaint or inquiry to your satisfaction, you may call us at 1-855-694-6214 or submit your complaint or inquiry through the form found on the Website (<http://www.peoplestrust.com/en/about-us/contact/>). We will do our best to resolve your complaint or inquiry.

If for some reason we are unable to resolve the issue to your satisfaction, you may refer your inquiry or complaint to the Ombudsman for Banking Services and Investments at 1-888-451-4519 for resolution. If the Cardholder has a concern regarding a potential violation of a consumer protection law, a public commitment, or an industry code of conduct, the concern may be communicated at any time to the Financial Consumer Agency of Canada, either in person, by letter, by telephone, or through its website at:

Financial Consumer Agency of Canada
427 Laurier Avenue West, 6th Floor
Ottawa, ON, K1R 1B9
Telephone: 1-866-461-3222
www.fcac-acfc.gc.ca

Our complaints policy can be found online at:

<http://www.peoplestrust.com/en/about-us/resolving-your-concerns/>.

Cancellation: You may at any time terminate this Agreement by calling the number on the back of your card. We will cancel the Card and we or our Program Sponsor will reimburse any remaining Balance on your Card, less the Card Cancellation fee, within forty-five (45) Business Days. Alternatively, you may surrender the Card to the Program Sponsor and the Program Sponsor will reimburse you in cash any remaining Balance on your Card less any outstanding fees.

We may terminate this Agreement at any time, at which time you must immediately return the Card to us or as we direct, provided that if you are not in default of your obligations under this Agreement, we will notify you in writing at least sixty (60) days before the date of termination. We or our Program Sponsor will reimburse you any remaining Balance on the Card less outstanding fees. Despite any termination of this Agreement, you must fulfill all of your obligations under this Agreement.

No Warranty of Availability or Uninterrupted Use:

FROM TIME TO TIME CARD SERVICES MAY BE INOPERATIVE, AND WHEN THIS HAPPENS, YOU MAY BE UNABLE TO USE YOUR CARD OR OBTAIN INFORMATION ABOUT THE BALANCE ON YOUR CARD. PLEASE NOTIFY US IF YOU HAVE ANY PROBLEMS USING YOUR CARD. YOU AGREE THAT WE ARE NOT RESPONSIBLE FOR ANY INTERRUPTION OF SERVICE.

Third Party Claims:

In the event we reimburse you for a refund claim you have made, or if we otherwise provide you with a credit or payment with respect to any problem arising out of any transaction made with the Card, you are automatically deemed to assign and transfer to us any rights and claims (excluding tort claims) that you have, had or may have against any third party for an amount equal to the amount we have paid to you or credited to your Card. You agree that you will not pursue any claim against or reimbursement from such third party for the amount that we paid or credited to your Card, and that you will cooperate with us if we decide to pursue the third party for the amount paid or credited to you. If we do not exercise our rights under this section, we do not give up our rights to exercise them in the future.

Disclaimer of Warranties:

EXCEPT AS EXPRESSLY OTHERWISE PROVIDED IN THIS AGREEMENT AND EXCEPT FOR ANY APPLICABLE WARRANTIES SET OUT IN THE CONSUMER PROTECTION ACT (QUÉBEC), WE MAKE NO REPRESENTATIONS OR WARRANTIES OF ANY KIND TO YOU, WHETHER EXPRESS OR IMPLIED, REGARDING ANY SUBJECT MATTER OF THIS AGREEMENT, INCLUDING, WITHOUT LIMITATION, ANY IMPLIED WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE OR THOSE ARISING BY STATUTE OR OTHERWISE IN LAW OR FROM A COURSE OF DEALING OR USAGE OF TRADE.

Limitation of Liability:

EXCEPT IN QUÉBEC, OR AS EXPRESSLY REQUIRED BY THIS AGREEMENT OR APPLICABLE LAW, WE WILL NOT BE LIABLE TO YOU FOR PERFORMING OR FAILING TO PERFORM ANY OBLIGATION UNDER THIS AGREEMENT UNLESS WE HAVE ACTED IN BAD FAITH. WITHOUT LIMITING THE FOREGOING, WE WILL NOT BE LIABLE TO YOU FOR DELAYS OR MISTAKES RESULTING FROM ANY CIRCUMSTANCES BEYOND OUR CONTROL, INCLUDING, WITHOUT LIMITATION, ACTS OF GOVERNMENTAL AUTHORITIES, NATIONAL EMERGENCIES, INSURRECTION, WAR, RIOTS, FAILURE OF MERCHANTS TO PERFORM OR PROVIDE SERVICES, FAILURE OF COMMUNICATION SYSTEMS, OR FAILURES OF OR DIFFICULTIES WITH OUR EQUIPMENT OR SYSTEMS. ALSO WITHOUT LIMITING THE FOREGOING, WE WILL NOT BE LIABLE TO YOU FOR ANY DELAY, FAILURE OR MALFUNCTION ATTRIBUTABLE TO YOUR EQUIPMENT, ANY INTERNET SERVICE, ANY PAYMENT SYSTEM OR ANY CUSTOMER SERVICE FUNCTION. IN THE EVENT THAT WE ARE HELD LIABLE TO YOU, YOU WILL ONLY BE ENTITLED TO RECOVER YOUR ACTUAL AND DIRECT DAMAGES. IN NO EVENT WILL YOU BE ENTITLED TO RECOVER ANY INDIRECT, CONSEQUENTIAL, EXEMPLARY OR SPECIAL DAMAGES (WHETHER IN CONTRACT, TORT, OR OTHERWISE), EVEN IF YOU HAVE ADVISED US OF THE POSSIBILITY OF SUCH DAMAGES.

Website and Availability:

Although considerable effort is made to ensure that our Website and other operational and communications channels are available around the clock, we do not warrant these channels to be available and error free at all times. You agree that we will not be responsible for temporary interruptions in service due to maintenance, website changes, or failures, nor will we be liable for extended interruptions due to failures beyond our control, including but not limited to the failure of interconnecting and operating systems, computer viruses, forces of nature, labour disputes and armed conflicts. We will not bear any liability, whatsoever, for any damage or interruptions caused by any computer viruses that may affect your computer or other equipment. You agree to act responsibly with regard to the Website and its use. You will not violate any laws, interfere or disrupt computer networks, impersonate another person or entity, violate the rights of any third party, stalk, threaten or harass anyone, gain any unauthorized entry, or interfere with the Website's systems and integrity.

Assignment: At our sole discretion, we may assign our rights and responsibilities under this Agreement at any time and without notice to you. If we do make such an assignment, then this Agreement will remain binding on you and your respective executors, administrators, successors, representatives and permitted assigns.

Entire Agreement:

This Agreement sets forth the entire understanding and Agreement between you and us, whether written or oral, with respect to the subject matter hereof and supersedes any prior or contemporaneous understandings or Agreements with respect to such subject matter.

Governing Law: The parties agree that any claim or action brought pursuant to this Agreement will be brought in the exclusive jurisdiction of the courts of British Columbia and this Agreement will be construed in accordance with and governed by the laws of the Province of British Columbia and the laws of Canada applicable therein.

FOR RESIDENTS OF QUÉBEC ONLY:

The parties attorn to the jurisdiction of Québec and this Agreement will be construed in accordance with and governed by the laws of the province of Québec and the laws of Canada applicable therein.

Section Headings:

Section headings in this Agreement are for convenience of reference only, and will not govern the interpretation of any provision of this Agreement.

Business Days: For purposes of this Agreement, our business days are Monday through Friday, excluding Canadian and US holidays.

Severability: If any of the terms of this Agreement are invalid, changed by Applicable Law or declared invalid by order of court or regulatory authority, the remaining terms of this Agreement will not be affected, and this Agreement will be interpreted as if the invalid terms had not been included in this Agreement.

Contact Information:

If you have questions regarding the Card, or need to report a lost or stolen Card, you may call customer service at the number on the back of your card or write to:

Customer Service

P.O. Box 284, Conshohocken, PA 19428 USA