

CLEARING SETTLEMENT AND PAYMENT

We may present and deliver instruments for payment, clearing, collection, and acceptance or otherwise through any bank or other party as we deem appropriate. The bank or other party shall be considered to be your agent and we will not, in any circumstances, be responsible or liable to you for your acts or omissions of this bank or other parties, however caused, in the performance of this service. We are also not liable for the loss, theft, destruction or delayed delivery of any instrument while in transit to or from, or in the possession of any bank or other party. If DC Bank or our agents presents an Instrument to another financial institution for payment on your behalf and the other financial institution refuses to recognize or provide payment on that Instrument for whatever reason, you will remain responsible for the amount of that Instrument deposited with us.

HOW TO RESOLVE YOUR COMPLAINTS

We want to handle your complaint in the most efficient and professional manner possible. Here's a quick and easy step-by-step reference to ensure your concerns receives the attention it deserves.

STEP 1: Start at the source

If a problem occurs, it is generally easier to check the facts and come to a resolution at the point where the problem originated. This may simply entail a quick telephone call or a visit to the agent location or office in question. Our call center is available for you 24 hours a day at 1-888-466-4043.

If you are not satisfied with the response you get where the problem originated, ask to speak with the manager, team leader or senior officer present. They will have the authority to solve most problems immediately.

STEP 2: Escalate the complaint

If your problem is not resolved to your satisfaction with your first contact, we encourage you to escalate your complaint by telephone, mail, fax or email to the Customer Service Manager.

DC Bank

Bay #6, 1420 28th Street NE
Calgary, Alberta T2A 7W6

Attention: Customer Service Manager
Fax: 403.451.3015 Phone: 403.387.2115
Email: complaints@directcashbank.com

Once we receive your complaint, we will do our best to resolve the issue quickly, typically within five business days. If it takes longer, we will contact you and follow up accordingly.

When contacting us, please include a telephone number where you can be reached.

STEP 3: Refer to the DC Bank Ombudsman

If the issue is not resolved after consulting the Customer Service Manager, you are encouraged to write to the Ombudsman. The Ombudsman has been appointed to undertake an impartial review of all unresolved customer complaints. Please explain in your letter why the problem has not been adequately resolved to your satisfaction.

DC Bank

Bay #6, 1420 28th Street NE
Calgary, Alberta T2A 7W6

Attention: DCB Ombudsman
Email: ombudsman@directcashbank.com

STEP 4: Additional resources

DC Bank uses ADR Chambers Banking Ombudsman's office ("ADR Chambers") as an independent arbiter of complaints. ADR Chambers is completely independent from DC Bank. Please contact ADR Chambers for further review of your complaint if you are still unsatisfied.

ADR Chambers Banking Ombudsman's Office

112 Adelaide Street East
Toronto, Ontario M5C 1K9

Phone: 1.800.941.3655 Toll-Free Fax: 1.877.307.0014
www.bankingombuds.ca

CONTACTING THE FINANCIAL CONSUMER AGENCY OF CANADA ("FCAC")

The FCAC supervises all federally regulated financial institutions to ensure that they comply with federal consumer protection provisions. It also educates consumers and monitors industry codes of conduct and public commitments designed to protect consumer interests.

These consumer protection provisions cover a variety of operating practices that directly affect clients. For example, financial institutions are required by law to provide consumers with information about their fees and complaint handling procedures.

Specific complaints made in writing will be assessed by the FCAC on a case-by-case basis to determine whether a federal consumer protection issue exists, and if so, what necessary action should be taken.

Regulatory complaints should be submitted in writing:

Financial Consumer Agency of Canada

6th Floor, Enterprise Building
427 Laurier Avenue West
Ottawa, Ontario K1R 1B9

Phone: 1.866.461.3222
Website: www.fcac-acfc.gc.ca

The FCAC's web site provides a complete listing of federal consumer protection laws

CDIC INSURANCE

DC Bank is a member of Canada Deposit Insurance Corporation (CDIC). CDIC insures eligible deposits you make with its members subject to maximum coverage limitations. For more information on deposit insurance refer to the CDIC brochure "Protecting Your Deposits" or call CDIC at 1-800-461-2342 or visit the CDIC website at www.cdic.ca.

LANGUAGE

When choosing to open a DC Bank Personal Deposit Account, you have expressly requested that this document and all other documents related to your account be written in English. Vous avez expressément demandé que ce document et tout autre document concernant votre compte soient rédigés en anglais.

PRIVACY PRINCIPLES

We are committed to keeping your personal information accurate, confidential, secure and private. The DC Bank Privacy Code reflects that commitment. The Privacy Code is based on the Personal Information Protection and Electronic Documents Act (PIPEDA), the Canadian Bankers Association (CBA) Model Privacy Code and on the Canadian Standards Association (CSA) Model code for the Protection of Personal Information (CAN/CSA-Q830-96).

PRIVACY PRINCIPLES CONT...

A copy of the DC Bank Privacy Code will be made available to you when you open an account. The DC Bank Privacy Code is also available on our website at www.dcbank.ca or by calling us at 1-888-466-4043. By applying to open an account with us, you consent to the collection, use and disclosure of your personal information in accordance with the Privacy Code. You also agree that in order to establish your identification and to protect both you and DC Bank from fraud, we may collect and use your personal information that has been obtained from credit bureaus, credit reporting agencies, and credit issuers.

COERCIVE TIED SELLING

Section 459.1 of the Bank Act prohibits banks from practicing coercive tied selling. More specifically, it is against the law for a bank to impose undue pressure on, or coerce a person to obtain a product or service from a particular person, including the bank and any of its affiliates, as a condition for obtaining another product or service from the bank. You cannot be pressured to buy a product, or service that you don't want, from a bank or one of its affiliates, to obtain another bank product or service.

Example:

DC Bank cannot tell you that you need to open a bank account in order to obtain a prepaid credit product.

Or

DC Bank cannot force you to open a DC Bank account in order to receive their products.

However, banks (and their affiliates) are allowed to offer consumers, in conjunction with one of their products, another product or service on more favorable terms than they normally would provide. This is similar to a company's offering a deal or discount to its customers if they purchase more than one item from the company.

CLOSING OF ACCOUNTS

You can close your account with us at any time. We also have the right to close your Account for any reason, and pay you the balance. Upon receipt of the proper legal documents following your death, we will transfer the balance of your funds to your legal representative and close your account. If any joint Account holder dies who is a resident of any province or territory within Canada outside of Quebec, any positive balance may be withdrawn or made payable to the surviving joint Account holder. For Quebec residents only, any positive balance shall be settled in accordance with the estate of the deceased joint Account holder.

DORMANT (INACTIVE) ACCOUNTS

An account with a zero balance for 12 months will be closed.

This is only a summary of DC Bank's deposit only personal accounts and prepaid cards. Please see the DC Bank *Deposit Account Agreement* and the DC Bank *Prepaid Cardholder Agreement* for applicable terms and conditions.

DC Bank



Opening a Deposit Only Personal Account

DC Bank

OPENING A DEPOSIT ONLY PERSONAL ACCOUNT

A DC Bank Deposit Only Personal Bank Account accepts deposits by electronic funds transfer and has a facility to auto-transfer the funds into another account or to a Prepaid Card.

There are no holds on direct deposits, no minimum balances required, and no credit checks to acquire an account.

DC Bank is a simple and convenient choice to safely deposit your funds electronically.

HERE ARE SOME THINGS YOU WILL NEED TO KNOW WHEN OPENING AN ACCOUNT

- ▶ No minimum deposit is required
- ▶ Convenient for direct deposit of your pay-cheque or government payments
- ▶ You do not need to be employed, but we are required to ask about your occupation, if any
- ▶ Your credit history is not a consideration for opening an account
- ▶ We will need to know your full name
- ▶ We will need to know your home address, if any
- ▶ We will need your date of birth
- ▶ You must be a Canadian resident
- ▶ You may only open your deposit only personal account in Canadian currency
- ▶ Interest is not paid on any accounts
- ▶ Deposits can be made by Electronic Funds Transfer only
- ▶ Transaction information will be made available online at www.dcbank.ca
- ▶ DC Bank does not offer overdrafts

When you open your deposit only personal account, you will be required to present to us two (2) pieces of valid, original and not substantially defaced identification from among those set out in the primary and secondary lists below, at least one of which must be from the primary list.

We will record the particulars of any identification document you present to us.

If the name shown on one of the pieces of identification presented by you differs from the name shown on any other piece of identification presented by you, you are required to provide us with a certificate evidencing the change of name (or a certified copy of that certificate) or other document supporting the change.

In some instances, we may need to further investigate and verify the identification and/or information that you have provided prior to opening an account for you.

We can refuse your request to open a deposit only personal account for certain legal reasons but, if we do, we'll inform you about this in writing.

SCHEDULE OF ACCEPTABLE IDENTIFICATION

PRIMARY LIST — GOVERNMENT ISSUED IDENTIFICATION

- ▶ Driver's license, issued by a Province in Canada
- ▶ Canadian issued passport
- ▶ A document or card, with the individual's photo and signature issued by a Provincial Government

- British Columbia Identification Cards – BCID Cards
- British Columbia Services Card
- Alberta Identification Card
- Saskatchewan Identification Card
- Manitoba Identification Card
- Nova Scotia Identification Card
- Province of PEI Identification Card
- Service New Brunswick Identification Card – SNB ID Card
- Newfoundland and Labrador Photo ID Card
- Northwest Territories General ID Card – GIC
- Territory of Nunavut ID Card
- Ontario Photo Card
- Yukon General Identification Card

▶ Certificate of Canadian Citizenship Card or Certification of Naturalization in the form of a paper document or card but not a commemorative issue.

▶ Canadian Permanent Residence Card or Citizenship and Immigration Canada Form IMM 1000, IMM 1442 or IMM5292

▶ Secure Certificate of Indian Status (SCIS)

▶ Provincial Health Card for the following provinces:

- Alberta
- British Columbia
- New Brunswick
- Newfoundland & Labrador
- Northwest Territories
- Nunavut
- Quebec (this must be volunteered by the individual and cannot be specifically requested as a form of ID)
- Saskatchewan

A health card is NOT an acceptable form of ID if issued in the following provinces:

- Manitoba
- Ontario
- PEI
- Nova Scotia

▶ Canadian Social Insurance Card

▶ Canadian Birth Certificate

- The name must be the same as the name on the application. If there has been a name change, a marriage certificate or other documentation supporting the name change must be provided

▶ Canadian Old Age Security card

▶ Canadian Firearms License – FAC

▶ Possession and Acquisition License – PAL

▶ National Defense Canadian Forces Identification Card – NDI 20

SECONDARY LIST — SUPPLEMENTAL FORMS OF ID

(Used only to supplement ID from the primary list and cannot be used as standalone ID documentation)

- ▶ Correctional Service Canada identification card with the individual's name and photograph
- ▶ Bank client card or ABM card, issued by a member of the Canadian Payments Association in the name of, or bearing the name of, the individual and bearing the individual's signature.

▶ Credit card, issued by a member of the Canadian Payments Association in the name of, or bearing the name of, the individual and bearing the individual's signature.

▶ Canadian National Institute for the Blind (CNIB) client card with the individual's photo and signature.

▶ Government Security Policy issued Employee ID Cards – GSP

▶ BYID Card – Bring your ID, Ontario Liquor License

▶ Employee ID Card with your picture on it and issued by an employer that is well known in the community

▶ Current foreign passport

OR

Show one piece of ID from the primary list and have someone the bank knows confirm that you are who you say you are.

CHOICE OF TRANSFERRING FUNDS TO AN EXTERNAL BANK ACCOUNT OR A DC BANK PREPAID CARD

You may link your deposit only account to an external bank account at another Canadian Financial Institution by providing us with the account number. We will automatically transfer the funds deposited to your account to your external account. However, if you have approved a pre-authorized debit from your account, this will be deducted from your available funds before a transfer is made. All account fees will be deducted before a transfer is completed.

OR

You may link your deposit account to a DC Bank Prepaid card by providing us with the card number. We will automatically transfer the funds deposited to your account to your DC Bank prepaid card. However, if you have approved a pre-authorized debit from your account, this will be deducted from your available funds before a transfer is made. All account fees will be deducted before a transfer is completed.

ADDITIONAL ID REQUIREMENTS

The Bank may require based on its risk assessment according to the Proceeds of Crime (Money Laundering) and Terrorist Financing Act ("PCMLATA") that you provide additional Identification.

CHANGES TO YOUR AGREEMENT FEES OR NEW FEES

Any change to your account agreement will be mailed to you at least 35 days before the effective date and we will post a notice of changes at least 60 days before the effective date at all of the authorized Agent branch locations and on the DC Bank web site (www.dcbank.ca). Let us know if you would like to receive notification via email or text.

DC Bank does not post notifications at any ATM co-branded with DC Bank.

STATEMENTS AND BALANCES

DC Bank offers statements and transactional history on the DC Bank web page, www.dcbank.ca. You will be required to register for online banking with an Associate of DC Bank.

You may access the balance on your account by using DC Bank's online banking at www.dcbank.ca or by calling our toll free number at 1-888-466-4043 and using our Interactive Voice Response ("IVR").

You may also use DC Bank's free mobile banking application. This is available to Windows, Apple, Android and BlackBerry Smartphone market places. Query "dcbank" (no spaces).

DEPOSIT AND WITHDRAWAL TRANSACTIONS

You can transact on your DC Bank account in any of the following ways:

1. **You may direct DC Bank to automate the transfer of funds** between your DC Bank Account and your **external linked account** at your other financial institution by electronic funds transfer.

Funds usually arrive in your DC Bank account or your external linked account within two or three business days after a request for an electronic funds transfer. However, we are unable to guarantee the date your funds will arrive in your DC Bank or external linked account.

2. **You may direct DC Bank to automate the transfer of funds** between your DC Bank Account and your **external linked DC Bank Prepaid Card**.

Funds will be available on your DC Bank Prepaid Card within 24 hours of receipt of any funds into your DC Bank account.

3. **Direct Deposit of Payroll or Government Payments.** You may directly deposit your pay from your Employer or Government Payments by requesting a Direct Deposit form from a DC Bank Associate, or you may obtain a copy of the form using DC Bank online web banking. Your account information is preprinted on the form.

4. We **will not** accept cash, cheques, money orders or traveler's cheques.

Deposits or withdrawals from your account may be reversed if the deposit or withdrawal request cannot be delivered to your other financial institution or is returned for any reason.

CONFIDENTIALITY AND ACCESSING YOUR ACCOUNT WITH YOUR WEB BANKING PASSWORD

You are responsible for and give us your authorization to carry out all instructions given verbally using your account numbers or electronically using your web banking password. We will not be liable to you for any loss or claim arising out of our relying on verbal verification of account number or electronic instructions provided to us using your web password. No DC Bank employee or agent will ever ask you verbally for your Online Banking Password that you are currently using. You are the only person who should know it.

You must notify us by telephone within 24 hours of learning of any of the following: (i) that your password was disclosed to, or obtained by, anyone else or may be known by anyone else, (ii) that unauthorized use of Electronic Banking Services may be occurring; or (iii) the loss, theft or misuse of a mobile device that you registered with us for Electronic Banking Services.

EVIDENCE REGARDING ELECTRONIC COMMUNICATION

A copy of any electronic communication will be admissible in any legal, administrative or other proceedings in the same manner as an original document in writing. You agree to waive any right to object to the introduction of any copy of electronic communications in evidence.