

 <b>DEPOSIT ONLY ACCOUNT AGREEMENT (Refer to DC Bank Terms and Conditions – Section 2.1)</b>				
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	
Customer Signature: <b>X</b>	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"/>	
Are you a "Politically Exposed Foreign Person" or "Politically Exposed Canadian Person"? Yes <input type="checkbox"/> No <input type="checkbox"/> If yes, describe:				
Will the bank account be used by or on behalf of a third party? Yes <input type="checkbox"/> No <input type="checkbox"/> If yes, describe:				
DEPOSIT ONLY ACCOUNT OPTIONS*				
Link to External Account <input type="checkbox"/> (see sections 7 & 8 in terms)		Link to a H&R Block Advantage VISA® Prepaid Card <input type="checkbox"/> (see section 8 in terms)		
Yearly Account Fee (payable after first deposit) –	\$9.95 <sup>(3)</sup>	Transfer to H&R Block Advantage VISA® Prepaid Card	Free	
Transfer to External Account via Direct Deposit	Free	Transfer to External Account via INTERAC e-Transfer®	Free	
Monthly Dormant Fees (monthly if applicable)	\$5.00			

 <b>PRE-AUTHORIZED DEBIT (PAD) AGREEMENT (Refer to DC Payments Terms and Conditions - Section 2.2)</b>	
AUTHORIZATION	
I, the Payor, authorize the Merchant, by its payment agent DC Bank to withdraw by way of Pre-Authorized Debit the sum of \$_____ plus \$10.00 (annual Program fee) from my Account, by way of one or more withdrawals as determined by DC Bank, each of which may occur upon the deposit of funds into my Account by the Receiver General for Canada	
1) DC Bank collects for Merchant. As between Merchant and you, payment by you pursuant to this Agreement shall constitute payment to Merchant. 2) You waive your right to receive 10 days' prior notice of the first PAD, and 10 days' prior notice of any subsequent PAD, and agree that the only notice you require regarding the first PAD and any subsequent PAD is the subsequent listing of the withdrawal in your Account statements which will be made available to you online. 3) DC Bank has appointed H&R Block to act as its agent in performing certain activities in connection with the administration of the Account, and has agreed to pay H&R Block an Agency Service fee of up to \$3.00 per Account for these services.	
PAYOR AGREEMENT	
The undersigned Payor acknowledges having read this entire Agreement and accepts the terms and conditions including those set out in the Terms and Conditions Booklet. Payor acknowledges that this Agreement is provided for the benefit of DC Bank (which Merchant has designated to receive payments for Merchant) and for the benefit of DirectCash Bank and is provided in consideration of DC Bank agreeing to process debits against Payor's Account in accordance with the rules of the Canadian Payments Association.	
Payor's Full Legal Name:	Payor's Signature: <b>X</b>
Date:	

 <b>CARDHOLDER AGREEMENT (Refer to DC Payments Terms and Conditions Section 2.3 and 2.4)</b>				
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	
Customer Signature: <b>X</b>	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"/>	
Are you a "Politically Exposed Foreign Person" or "Politically Exposed Canadian Person"? Yes <input type="checkbox"/> No <input type="checkbox"/>				
PREPAID CARD FEES*				
Activation Fee (first time)	Free	POS (Purchase) Transaction – CDN, US, International (per trans.)	Free	
Transaction/Balance Notifications (SMS or Email) (per trans.)	Free	Load Fee (Refund Load)	Free	
Phone Balance Inquiry (through Interactive Voice Response)	Free	Trace Fee	Free	
Overdraft Fee	Free	ChargeBack Fee	Free	
ATM Withdrawal – Canadian, U.S., International	\$2.95	Decline Fee	\$0.50	
Monthly Fee (30 days after activation)	\$1.49	Live Telephone Customer Service (CSR)	\$3.00	
Reload Fee (reload card at any participating Canada Post location)	\$3.00	Online Bill Payment Fee	\$0.95	
Percentage of Fee on all International Transactions	3.5%			

\* All fees except monthly/yearly fees, are per transaction

Terms and Conditions are also available at HRBlock.ca

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Phone Balance Inquiry (through Interactive Voice Response)	Free	Trace Fee	Free	
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