

CanaCash Financial Services PRIZM Prepaid VISA® Card Agreement

1. The Prepaid VISA® Card Agreement constitutes a binding agreement between CanaCash Financial Services Ltd (“CanaCash”) and You (the “Customer”) with respect to the terms of use of the prepaid VISA® that You receive from an authorized distributor (“Distributor”) of CanaCash. When You accept Your Card from the Distributor (the location that you purchased the card from), You agree to accept these terms and conditions. In this Agreement, the words “You”, “Your” and “Yours” means the Customer and any person who uses the Card. You should keep a copy of this Agreement with Your important records.

2. The Distributor will provide You with a temporary prepaid PRIZM VISA® Card (“Instant Issue Card”) issued by CanaCash. You will automatically be issued, by mail to the address You provided, a permanent prepaid VISA® with Your name on it (“Permanent Card”). In this Agreement, the word “Card” will mean both the Instant Issue Card and the Permanent Card. The Instant Issue PRIZM Card will operate as a Card until the earlier of thirty (30) days from the date of purchase or the date You activate the Permanent Card. You must sign the back of the Cards immediately upon receipt and before making any use of the Cards. Your signature and the use of the card is evidence of Your consent to be bound by the terms and conditions of this Agreement.

OWNERSHIP

3. The Card is owned by All Trans Financial Services Credit Union Ltd.(All Trans) and will remain the property of All Trans. The Card is provided to You to use so long as You continue to follow the terms and conditions set out in this Agreement as amended from time to time. You agree to return the Card to CanaCash as CanaCash directs immediately upon request by CanaCash. The Card is provided to You, the Customer, only. You may not sell, assign or transfer the Card to a third party.

USE

4. You agree to use the Card only for legal purposes. You may utilize any balance available on the Card to purchase goods and services at any merchant that accepts VISA®. (“POS Transactions”). The Card includes a Personal Identification Number (“PIN”) and can be used to access Your available balance on the Card to obtain cash at ATM’s displaying the “PLUS” acceptance mark (ATM owners may implement minimum withdrawals). When You use the Card, the amount of the purchase and/or transaction plus any applicable fees for the transaction will be deducted from the available balance associated with the Card. It may also be used for other services offered by CanaCash to the Customer from time to time. The Instant Issue and Personalized PRIZM Card can only be used to obtain cash at ATM’s displaying the “PLUS” acceptance mark .

5. The Card will be valid and usable when loaded with funds (please see sections 12 and 13 of this document for additional information). The card may be valid and useable when loaded for up to 60 months. Cardholders must be 16 years of age or older and are restricted to one Card per person. To obtain, create and maintain a balance on the Card, You will provide funds either directly to the Distributor (the location that you purchased the card from) or online by Interac. This hereafter shall be referred to as “loading” the Card.

Subject to applicable Card fees, funds loaded to the Card will be available immediately after the load is confirmed by CanaCash. The maximum balance that You have on the Instant Issue or Permanent Card at

any time may not exceed \$5000.00. The maximum single load amount may not exceed \$2,500.00 whether done at the Distributor (the location that you purchased the card from) or online from a bank account using Interac. You may not load your card more than two (2) times per day (24 hour period). Additional fees will apply when loading online by Interac. At no time will a load be processed if it would make you exceed the \$5000 maximum card balance.

The minimum load is \$10.00. Higher limits may be enforced dependant on the load method. You may not load Your Card more than two times per day. The maximum amount allowable for purchases of goods and services is \$5000.00 per day and the maximum amount allowable for cash withdrawals from ATMs is \$1,000.00 per day (combined ATM, over-the-counter and POS Transaction daily limit is \$5000.00). The card may not be used to obtain funds (Cash Back) at Point of Sale. Cash may only be obtained at ATMs or over-the-counter at most banks. The minimum purchase amount that will be processed at point of sale is \$1.00. YOU ARE NOT ALLOWED TO EXCEED THE BALANCE AVAILABLE ON YOUR CARD FOR ANY POS TRANSACTION OR ANY ATM TRANSACTION. IF YOU ATTEMPT TO PURCHASE OR WITHDRAW AN AMOUNT GREATER THAN THE EXISTING AVAILABLE BALANCE FROM THE CARD EITHER AT POINT OF SALE OR AT AN ATM, THE TRANSACTION WILL BE DECLINED. From time to time, CanaCash may change the maximum Card limits, the maximum and minimum load limits and the maximum POS Transaction and ATM transaction limits. These changes will be posted on our website at www.canacash.ca

6. You may obtain information about the remaining balance on the Card or obtain statement details by visiting our website at www.canacash.ca (the "Website") and logging in to the cardholder section or by calling our customer service line toll free 24 hours a day, seven days a week at 1- 855-741-2262.

7. You should request a paper record of each POS transaction or ATM transaction for which You use the Card. It is Your responsibility to obtain such record and ensure that it is accurate. CanaCash is not responsible to provide You with any transaction record other than a periodic statement. Statements are available when you log into the cardholder section at www.canacash.ca. If You identify an error in any transaction record, You must address such error to the applicable merchant or ATM operator. Furthermore, You must notify CanaCash by going online at www.canacash.ca or by calling customer service at 1-855-741-2262 within (30) days after the receipt on which the problem or error appeared was issued.

8. In the event that You receive cash or credit in excess of what has been paid by You through error or mistake of CanaCash or otherwise, CanaCash may correct such error when discovered and adjust the balance available on the Card. You agree to reimburse CanaCash for any excess cash or credit received forthwith upon demand.

9. If the available balance on the Card is not sufficient to complete the transaction or purchase, the transaction will be denied. You can ask the merchant if they will accept a Split Tender Transaction. This will enable You to use the available balance on Your Card and cover the difference with another form of payment. Merchants are not obliged to accept Split Tender Transactions.

10. A merchant may not process a credit to Your Card unless CanaCash is able to verify a previous debit transaction by that merchant for an amount equal to or greater than the amount of the credit. Refunds can take up to 10 days depending on the settlement procedures of the merchant.

11. The funds provided by You either to the Distributor or any other approved manner, to pay for the balance loaded on the Card is not a deposit and does not establish a separate individual deposit account. You will not receive interest on the balance on the Card. The balance on the Card is not insured by the Canada Deposit Insurance Corporation.

12. If Your Card has a zero or negative balance for sixty (60) consecutive days and there have been no transactions within this period, CanaCash will put the Card into a suspended state so that no other transaction can be processed. You can call Customer Service to have Your Card reactivated. A fee applies to this service.

13. If Your Card has a zero or negative balance and there have been no loads to the card for 60 days after suspension, CanaCash can close Your Card account.

LOST OR STOLEN CARD OR PIN

14. If You lose the Card, someone might be able to use the balance on the Card. It 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 the PIN. The PIN is provided solely for Your use and security when withdrawing cash from ATMs. You should not maintain a written record of or disclose the PIN to a third party, including family members and friends. Avoid PIN combinations that may be easily determined by others. You may change your PIN number by going online to www.canacash.ca or calling our customer line at 1-855-741-2262. There will be no charge to use the IVR (automated) customer service line, however a fee of \$2.99 will apply if you choose to speak to a live agent. A fee of 25 cents will apply to a PIN number change. With the VISA® Zero Dollar Fraud Liability Policy, You will not be liable for any unauthorized POS Transactions made with Your lost or stolen Card unless You have been grossly negligent or have engaged in fraud. Verification of a zero liability claim can take up to sixty (60) days and may require a police investigation. The VISA® Zero Dollar Fraud Liability Policy does not apply to ATM transactions where the PIN is used. You are responsible for all uses of the Card with the PIN at an ATM, whether initiated by you or anyone else using the Card and PIN.

15. If You lose Your Card or PIN or You believe that Your PIN may have become known or used by someone else, You should immediately call our customer service department toll free at 1- 855-741-2262. Once You provide us with your account number and personal information, CanaCash will transfer any remaining balance to a new replacement card, less our processing fee after CanaCash processes all transactions completed before CanaCash has had an opportunity to act on Your information. CanaCash 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 recording. You will be required to answer an identifying question from Your personal information. The replacement card with any remaining balance from your cancelled card, minus our fees for card replacement, will be mailed to you within 60 days after you report the card to us as being lost or stolen. You must exercise reasonable care in safeguarding the Card from risk of loss or theft. The reason for the delay in mailing your card is to ensure that all transactions made prior to reporting your card as being lost or stolen have been properly processed.

16. You should treat Your Instant Issue Card like cash as no replacement Card can be issued if it is lost or stolen.

PERSONAL INFORMATION CONSENT

17. So that CanaCash may issue the Card to You through the Distributor, an authorized Distributor may load or reload the Card, and CanaCash and the Distributor may provide the Card services described in this Agreement to You, CanaCash will collect and use Your personal information, including, but not limited to Your name, address, telephone number, date of birth, government issued photo I.D. and the last four-digits of Your Social Insurance Number, and may access details of the use of the Card.

This personal information will be used by CanaCash to confirm Your identity, provide Card services to You, provide notifications, communicate with You by telephone or writing, report to any governmental body or agency that CanaCash may be required to report to, report to a credit bureau or to a third party collection agency, and to collect any amounts owed by You to CanaCash. Please visit www.canacash.ca to provide CanaCash permission to send you notice by email, SMS or by phone of any news updates, product or bonus offers or product and service updates. Except as required by law or as stated herein, CanaCash will maintain Your personal information in confidence and will not disclose Your personal information to persons (other than each other for the purposes of this Agreement) and CanaCash's service providers without Your consent. You agree that CanaCash may add to or modify the uses of Your personal information by posting such additions or modifications on the Website and by providing notice to You by email to Your email address provided by You or by post to Your address provided by You. You may withdraw Your consent to such use, whether added or modified, at any time by notifying CanaCash in writing. In the event consent is withdrawn, You must return Your Card to CanaCash and it will be cancelled and any balance, less applicable fees will be returned to You by CanaCash.

SECONDARY CARD HOLDER

18.1 You may get up to one additional card, which has the same functionality as your primary card, except that it cannot be used to load money to the card. The primary cardholder may order a secondary card by visiting our website at www.canacash.ca and log in to "My Card Space" to request a secondary card.

18.2 Bound by all instructions. The primary cardholder and any secondary cardholders each agree to be bound by all instructions and requests made or purported to be made by any of them jointly and severally.

18.3 Cancellation by primary card holder. A secondary cardholder's card may be terminated at the request of the primary cardholder at any time provided that we are given a reasonable opportunity in a reasonable time period as determined by us to act on such request.

18.4 Responsibilities for secondary cardholder transactions. The primary cardholder shall be responsible for the card usage, including any fees and charges, by any secondary cardholder, or any person authorized by any secondary cardholder as will the secondary cardholder, jointly and severally.

18.5 Liabilities not affected by disputes of cardholders. All obligations of the primary cardholder and secondary cardholder under this agreement to us shall not be affected by any dispute or counterclaim or right of set up, which the primary or secondary cardholder may have against each other.

FEES

19. Card Fees will be disclosed to You at the time of issuance of the Instant Issue Card or registration for a Permanent Card or posted in the Distributor's location. A fee schedule is also available at

www.canacash.ca. You acknowledge being advised of the fees and agree to pay applicable fees in effect for the services available under this Agreement. On international POS while processing is no charge there is an out of country expense added by Visa of 1% plus FOREX of 2.5%.

Activity	Retail
Card Purchase	\$19.95
Personalization	FREE
Direct Deposit Interac Online	\$2.99
Cash Load	\$2.99
POS Transaction	FREE
Bill Pay	\$1.49
SMS Email Alerts	\$0.25
On line Statement	FREE
Monthly Service Fee	\$3.49
Automated Customer Care	FREE
Live Customer Support	\$2.99
ATM Fees or Cash Advance at Bank*	\$1.89
ATM Balance Inquiry	\$0.50
ATM or Cash Advance Decline	\$0.50
International ATM	\$3.99
Int'l ATM Balance Inquiry	\$0.50
International ATM Decline	\$0.50
Card to Card Transfer	\$3.99
Reactivation Fee	\$3.99
Forex Exchange	2.50%
Secondary Card	\$9.95
Card Replacement	\$15.00
PIN Change	\$0.25
Address Change	FREE
Charge Dispute Fee (unsuccessful)	\$10.00
Temporary Card Status Change	\$1.00
Refund (Close Account)	\$10.00

Card Limits

Maximum on card	\$5,000.00
Maximum Load	\$2,500.00
Maximum ATM	\$1,000.00
Maximum Cash Advance at Bank	\$1,500.00
Maximum POS	\$5,000.00
Minimum Load	\$10.00
Minimum POS Purchase	\$1.00

*Bank and ATM owners may add additional fees

20. Without limitation, fees may be charged by CanaCash for Card Issuance, Card loading and reloading, monthly maintenance, ATM and Cash Advance fees, ATM Decline Fees, Card replacement, de-activation, Card statements and any other fees published as described herein. Fees may be changed by CanaCash from time to time by posting notice on the Website and new fees will become effective (10) days after publication thereon ("Effective Date"), whether or not You have actually received such notice. By use of Your Card after the Effective Date, You agree to the new schedule of service and fees. You are aware that when using the Card, ATM operators, merchants and cell phone operators (SMS) may charge separate additional fees for their services. The monthly maintenance fee will be charged while the card is "Suspended" as well as in "Active" status.

If you move and need to update your address you may do so at no charge by going online to www.canacash.ca and by logging in to the cardholder section. You may also call our customer service line at 1- 855-741-2262 to have your address changed; however a charge of \$2.99 will apply for live agent support. Please note that many of your inquiries can be handled without being charged a "Live Agent" fee by using the customer website cardholder section at www.canacash.ca.

NO LIABILITY

21. Neither CanaCash nor the Distributor will be liable in any way for any dispute arising out of the purchase of merchandise or services using the Card or the failure of any retailer to honour the Card or the failure of an ATM machine to dispense cash. CanaCash and the Distributors are not responsible for any failure to supply, lack of suitability or quality of any goods or services purchased from retailers through the use of the Card. Neither CanaCash nor the Distributor will be liable for any action or failure to act of a retailer or a refusal by a retailer to honour the Card whether or not such failure or refusal is as a result of any error or malfunction of equipment used to effect an authorization of the Card. CanaCash will not be liable for any damage, loss or inconvenience You may incur if You are unable to use the Card as a result of any failure, error, malfunction or technical problem with or at our Distributors or with our or our service providers' systems or equipment, or with an ATM.

If a transaction shows up on your monthly statement (available online) for a purchase that you are certain you did not make, you may "Dispute" the transaction by faxing all pertinent information regarding the disputed transaction to 1-954-377-0072. A fee of \$10.00 will be charged to your card to initiate the Dispute process. If your dispute is successful the \$10.00 fee will be refunded back to your card upon successful resolution. If the disputed transaction is found to be legitimate, the \$10.00 fee will not be refunded.

22. If You have a complaint or inquiry about any aspect of Your Card balance, please call our complaint officer at 1-855-741-2262. CanaCash will do our best to resolve Your complaint. If you feel that your complaint or inquiry was not handled to your satisfaction you may inquire to:

Financial Consumer Agency of Canada
427 Laurier Avenue West 6th Floor,
Ottawa, ON K1R 1B9
Tel # 1-866-461-3222

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 commence or participate in any class action either as a representative plaintiff or as a member of a plaintiff if the class action involved directly or indirectly any complaint or inquiry arising out of a related to this Agreement.

CANCELLATION

23. You may at any time terminate this Agreement by calling 1-855-741-2262. CanaCash will cancel the Card and a cheque will be mailed to You within thirty (30) business days. There will be a fee of \$10.00 to close the account and send a cheque for funds remaining on the card. CanaCash may terminate this Agreement at any time, at which time You will immediately return the Card to CanaCash or as CanaCash directs. CanaCash or its agent shall reimburse You by cheque any outstanding balance remaining on the Card less outstanding fees. In the event that there is not a sufficient balance on the Card to pay monthly maintenance fees, CanaCash may de-activate the Card without notice. Your card cannot go into a negative balance at any time. You may be required to pay a re-activation fee thereafter to use the Card. Despite any termination of this Agreement, You must fulfill all of Your obligations under this Agreement.

ENTIRE AGREEMENT

24. This sets out the entire agreement between the parties with respect to the use of the Card. This Agreement replaces all prior agreements and understandings between the parties with respect to the Card.

AMENDMENT

25. Subject to the provisions of clause 19 hereof, CanaCash may amend this Agreement by posting changes to this Agreement or a replacement form of Agreement on the Website or sending notice to You via email or postal mail. Any changes will be effective on the Effective Date of the amendment and You will be deemed to accept and be bound by the amendment upon use of the Card following the Effective Date. If You do not agree to any change of this Agreement, You agree to immediately stop using the Card and notify CanaCash that You are terminating this Agreement.

NOTICE

26. CanaCash may affect notice to You specifically by regular mail postage prepaid to the address provided by You or to Your last email address provided. CanaCash may affect notice to You as part of all of a class of Cardholders by posting notice on the Website. Notice will be deemed to be received by You five (5) days after mailing, or the next business day after electronic e-mail. You may notify CanaCash by sending notice to CanaCash at the Website, www.canacash.ca (other than notification of a lost or stolen Card, which may only be done -as set out above). Notice will be deemed to be received on the date of delivery of notice to CanaCash and the next business day after electronic mail.

GOVERNING LAWS

27. This Agreement will be governed by the laws of the province where You first obtain the Card. The parties submit to the exclusive jurisdiction of the courts of that province in relation to any dispute arising out of this Agreement.

SEVERABILITY

28. If any part of this Agreement is found to be invalid or unenforceable by any court or government agency of competent jurisdiction, that invalidity or unenforceable shall not affect the remainder of this Agreement, which shall survive and be constructed as if such invalid or unenforceable part had not been contained herein.