

Corporate Purchaser Agreement

The following terms and conditions of this Agreement govern the purchase of the Citizens Bank Visa Prepaid Card issued by Citizens Bank of Canada. As such, this Agreement constitutes our agreement with you with respect to your Card Order. By signing the order form, you agree to be bound by the terms and conditions of this Agreement.

Advertisement of our product in promotional literature and other media must be approved by Citizens Bank.

Invoice

An invoice will be sent to the email address provided on the Purchaser Information section within 2 business days from the receipt of this order form.

Shipping

Citizens Bank of Canada - Prepaid Visa will ship your order to the address provided on the order form unless otherwise specified upon receipt of payment. Please **allow up to 7 business days from funds receipt by us for your order to be fulfilled**. Address cannot be a PO Box. Canadian business addresses only. **There must be someone to receive the cards upon delivery or they could be sent back to us and destroyed.**

Custom Message

For certain programs you have the option of placing a custom message using text on the bottom of the card. The first line of text allows up to 21 characters, including spaces (19 characters, including spaces for Jeans, Skyline, and Digital Cards); the second line of text allows up to 16 characters, including spaces (14 characters, including spaces for Jeans, Skyline, and Digital Cards), as the last 5 characters of this line must be used to indicate the dollar value of the card. For any custom messaging, please allow an additional 3 business days for your order to be fulfilled. An example of a custom message is shown below.



Payment

Citizens Bank of Canada - Prepaid Visa only accepts payment in Canadian Funds. Should a wire payment come from another country, a \$15-\$20 Foreign Funds Transfer Handling Charge may be deducted by the processing bank and the Purchaser will be responsible for covering the fee. **Orders will not be processed until full payment has been received.** Please note that company cheques, certified cheques and bank drafts may be subject to a holding period of 10 business days for funds to clear. Cheques should be made payable to Citizens Bank Prepaid Visa.

Important Cardholder Information

All cards issued with this order agreement are non-refundable. The cards are activated and ready for use at the time they are issued to the purchaser unless otherwise indicated.

The purchaser agrees to provide each card recipient with the Card Backer and Terms and Conditions (which are attached to the Card Backer).

The purchaser agrees to ensure that all card recipients are aware of and understand that the guidelines for use of the card are within the package they are receiving from the purchaser.

Card Features

- ◆ Card balance is not CDIC insured
- ◆ Card balance is not refundable
- ◆ Funds on card expire
- ◆ Card is not reloadable
- ◆ Cannot be used at ATM's, for cash withdrawal, or recurring payments
- ◆ Cannot be used for gambling
- ◆ This is a promotional product

Fees	Fees
Foreign currency conversion	2.5%
Balance on expiry	See note [†]

[†] If there is a Balance on your Card after the last day of the month of the Good Thru Date, we will charge a fee against your Balance in the amount of the remaining Balance on the Card. This fee will be charged immediately following the last day of the month of the Good Thru Date.