

APPLICATION

Last Name: First Name:

Date of Birth: DD / MM / YYYY SIN:

Address: Street Name: Unit:

City: Province: Postal code:

Bank Information:

Bank name: Account Number:

Balance of last date: Amount to be invested:

Term of the agreement:

.....
.....
.....

Name: Date: Signature:

Witness:

Name: Date: Relation:

General Terms and Conditions

These Terms and Conditions apply to transactions in course of normal banking practice. wise money reserves the right to credit payments to existing bank accounts in its books and to determine the execution of payments as per its own routing system. With reference to the Canadian law on credit transfers wise money stresses that it declines any strict liability and is liable only for its own negligence or willful misconduct. In case of simple negligence wise money limits its liability to the amount of the credit transfer that gave rise to the damage. Wise money accepts no liability for consequential damages, interest not being considered a consequential damage. Wise money accepts no liability for failures, negligence or willful misconduct of intermediary banks. These Terms and Conditions replace all previous ones, which shall no longer apply. Wise money reserves the right to make alterations without prior notice. In addition, Wise money's prevailing "General Business Conditions" shall apply in its Canadian version that you will find under the following link: <https://www.wisemoneyca.com>. Wise money will, in compliance with applicable rules for data processing and data protection, transmit to or make available to be called up electronically by its foreign wise moneyes and group companies data for the purpose of providing banking and financial services and advice. The location of the foreign wise moneyes and the information which companies belong to the Wise money group can be found under www.wisemoneyca.com or can be provided upon request. Wise money expressly points out the foreign authorities may access those data if they fall under their jurisdiction as a result of being transmitted or called up electronically by a foreign wise money or group company. Generally applicable arrangements

- Prices and amounts expressed in CAD are valid for the respective counter-values in any other currency.
- Out-of-pocket expenses and third-party charges not specified herein are for your account.
- Wise money reserves the right to charge other and/or increased fees for special services.
- For certain services Canadian VAT may be applied.
- Commissions and interests will be calculated on a 365/360 p.a. basis.
- Availability of services not mentioned herein and corresponding prices upon request.

- You may make deposits your payment at WISE MONEY office which accepts over-the-counter business deposits (each a "Office Location"). All deposits made at a Depository Location will be credited to one or more of your accounts (each a "Designated Account"). Your account for any deposits made at a Depository Location will continue to be the WISE MONEY which maintains the Designated Account to be credited with your deposits. Each deposit made at a Depository Location, through a teller processing for same day value, will be processed for credit to the related Designated Account as of the same business day. Deposits made through a teller not processed for same day value will be processed for credit as of the next business day. Saturdays, Sundays and holidays that WISE MONEY is closed are not business days for this purpose.
- In most cases, deposits and other transactions done at a wise money office after 6:00 p.m. local time, and any Telephone Banking and Online Banking transactions done after 6:00 p.m. Eastern Time will be processed the next business day.
- Monthly account, transaction and items deposited fees are calculated for the calendar month up to and including the final business day of the month. Such fees are dated the final calendar day of the month but are not posted until the second business day in the following month.
- All fees are subject to applicable taxes.
- Please note: In some instances, different charges, separately negotiated between WISE MONEY and the individual client, may apply. Other terms and conditions applicable to your account are set out in the account agreements or in the agreement respecting the particular service.
- This disclosure brochure outlines many of the charges for commonly used services. Charges for services not contained in this summary may be obtained from a WISE MONEY business advisor.
- Digital or electronic representations of cheques and other Instruments, or the relevant information from the cheque or Instrument, may be made or captured and used by financial institutions involved in the exchange and clearing of payments in Canada and elsewhere, in which case the original paper item may be destroyed and not returned to you. WISE MONEY is entitled to act upon such a representation or information for all purposes as if it were the original paper item. WISE MONEY and other financial institutions may reject any cheque or other Instrument that does not comply in all respects with all applicable by-laws, regulations, rules and standards of WISE MONEY and the Canadian Payments Association.