

WESTERN UNION MONEY TRANSFER® SERVICES (“SERVICES”) ARE PROVIDED BY WESTERN UNION FINANCIAL SERVICES (CANADA), INC. (“WESTERN UNION”) AND ARE SUBJECT TO THESE TERMS AND CONDITIONS (“AGREEMENT”) AND APPLICABLE LAW. Additional information regarding the Services may be obtained at www.westernunion.ca, or by asking your Western Union Agent (“Agent”). Service availability depends on certain transaction conditions including the Service selected (including the special terms applicable to each Service, as set forth below), amount sent, destination country, currency availability, regulatory issues, identification requirements and location hours (collectively, “Restrictions”). The designated recipient (“Receiver”) may generally receive funds sent by a Western Union consumer (“You”) at Agent locations in the Destination/Expected Payout Location. For transactions sent within Canada or to any country other than the U.S., the Expected Payout Location generally means any Agent location in the destination country You identify. For transactions sent to the U.S., the Expected Payout Location generally means any Agent location in the destination state You identify, or an adjacent state. The Receiver will normally receive funds sent by You in cash, cheque, or a combination thereof; with some Services, funds may be credited to a bank, prepaid card, mWallet, or similar account. Under some circumstances, the Receiver may be able to elect a payout method that differs from the payout method You specify; You authorize Western Union to honor the Receiver's election of payout method. Receivers who receive funds through a payout method other than cash may incur additional fees to access funds. Certain countries and/or jurisdictions may impose a tax, fee and/or tariff on the Receiver's receipt of, or access to, transferred funds.

Transactions: (i) which exceed certain amounts; (ii) to certain destinations; (iii) that implicate certain regulatory issues; or (iv) sent through delayed options may take longer, be subject to dollar limits or be subject to additional Restrictions. Transactions may be reported to applicable authorities. In some destinations the Receiver may be required to provide identification, a test question answer or both to receive funds. With qualifying Services, Telephone Notification, Messenger Delivery And Supplemental Messages may be included for an additional fee, plus a 5% GST, 7.5% QST or 13% HST.

ADMINISTRATION CHARGE: Transactions not picked up or canceled by You within one year of the send date will be assessed a non-refundable administration charge of up to fifty cents (CAD) per month from the send date, not to exceed forty-two dollars (CAD), which will be deducted from the amount sent. All administration charges include 5% GST, 7.5% QST or 13% HST as applicable, depending on the province from where the money transfer originated.

REFUNDS: PRINCIPAL REFUNDS and cancellation of the money transfer will be made if payment has not been made when Western Union processes Your written request. If Receiver rejects Your funds or You request a refund, Western Union may charge You a fee to refund the principal amount back to You.

TRANSFER FEE REFUNDS may be made if funds are not available within the specified timeframe. Qualifying refunds will be made within 45 days of receipt of Your valid written request.

RESOLUTION OF DISPUTES: Except for transactions originating from Quebec, or where otherwise prohibited by applicable law, unless You opt out as set forth below, any dispute arising from or relating to this transaction shall be resolved by final and binding arbitration. The arbitrator shall also decide what

is subject to arbitration. The arbitration will be administered by National Arbitration and Mediation (“NAM”) under its Comprehensive Dispute Resolution Rules and Procedures, which are available at www.namadr.com/downloads.cfm or at 1-800-358-2550 and explain how to initiate arbitration. You will be responsible for up to \$125 CAD of the administration fees. Western Union may reduce this amount if you demonstrate hardship. Any arbitration shall take place on an individual basis; class actions or arbitrations are not permitted. If any part of this paragraph is deemed invalid, it shall not invalidate the other parts. If NAM is unavailable, the parties or a court will select another arbitrator. You may opt out of arbitration within 30 days after initiating a transaction by calling 1-800-325-6000. IF YOU DO NOT OPT OUT, YOU WILL WAIVE ANY RIGHT TO A TRIAL BY JURY OR JUDGE IN COURT AND ANY RIGHT TO PARTICIPATE IN A CLASS ACTION.

LIMITATIONS OF LIABILITY: IN NO EVENT SHALL WESTERN UNION BE LIABLE FOR DAMAGES WHETHER CAUSED BY NEGLIGENCE ON THE PART OF ITS EMPLOYEES, SUPPLIERS OR AGENTS OR OTHERWISE, BEYOND THE SUM OF \$500 (CAD) (in addition to refunding the transaction amount and the transfer fees), UNLESS YOU HAVE OBTAINED A HIGHER LIABILITY LIMIT BY CALLING THE CUSTOMER SERVICE TELEPHONE NUMBER BELOW AND PAID AN ADDITIONAL FEE THEREFOR. IN NO EVENT SHALL WESTERN UNION OR ITS AGENTS BE LIABLE FOR ANY INDIRECT, SPECIAL, INCIDENTAL, CONSEQUENTIAL, EXEMPLARY OR PUNITIVE DAMAGES, OR THE LIKE.

CURRENCY EXCHANGE, INTERNATIONAL SERVICES

Payments will generally be in local currency (except that in certain countries payment may be in U.S. dollars or other alternate currency at participating locations). In addition to the Transfer Fees applicable to this transaction, a currency exchange rate will be applied to this transaction. Canadian currency is converted to foreign currency at an exchange rate set by Western Union. Any difference between the rate given to You and the rate received by Western Union will be kept by Western Union (and its Agents in some cases) in addition to the Transfer Fees. Please ask the clerk for information concerning the currency exchange rate applicable to your transaction. You may also find out the current foreign exchange rate provided by Western Union to its customers by calling toll-free to 1-800-235-0000. The Transfer Fees and the money Western Union (or its Agents) makes when it changes your dollars into foreign currency may vary based upon the payout currency that you select. Some Western Union Agents may offer receivers the choice to receive funds in a currency different from the one you selected. In such instances, Western Union (or its Agents) may make additional money when it changes your funds into the currency selected by the Receiver. If you choose a payout currency different from the national currency of the country to which you are sending money, the payout currency you choose may not be available at all Western Union Agent locations in that country, or may not be available in small enough denominations to pay all of your money transfer. In such cases, the paying Agent may pay all or part of your transfer in the national currency.

GENERAL: This Agreement, together with all items incorporated by reference, embodies the entire understanding among the parties. It supersedes all prior understandings and cannot be modified orally. Western Union has the right to assign this Agreement to any party, at any time without Your consent. This Agreement is governed by Ontario law without regard to conflicts of law rules; provided, however, if Your domicile or residence is in Quebec at the time of the transaction, the laws of Quebec shall

govern. If an Agreement provision is found invalid, remaining provisions shall be valid. Services are directed solely to persons 18 and over (or 19 and over in any jurisdiction where 18 is not the age of majority). The English language version controls if there is an inconsistency between English and non-English Agreement versions. You and Receiver represent that your use of Services does not violate: (a) any law, including, without limit, laws relating to money laundering, illegal gambling activities, support for terrorist activities or fraud; and/or (b) this Agreement. Information provided to Western Union shall be truthful and complete. You shall indemnify Western Union and its Agents for all losses of any kind (including lawyers' fees on a solicitor and client basis) arising out of any Agreement breach by You or Receiver. Western Union reserves the right to change Services without notice.

PRIVACY: Western Union and our Agents collect personal information about You and the Receiver from Your Service transactions and, where permitted or required by law, from other sources (the "Information"), as explained in the Western Union Financial Services (Canada), Inc. Privacy Statement ("Statement"). TO OBTAIN A COPY OF THE STATEMENT, ASK YOUR WESTERN UNION AGENT, CALL 1-800-562-2598 OR 1-800-235-0000 OR SEE WWW.WESTERNUNION.CA. Western Union and our Agents collect and use Information to: (i) authorize and process Service transactions, (ii) to manage our business, including the detection and prevention of fraud and other illegal activity, and (iii) for other purposes set forth in the Statement. Western Union may disclose the Information to: (i) the Receiver, (ii) our Agents and, (ii) if applicable, any Receiver bank and any intermediate banks or other financial institutions, as may be necessary to process and complete your Service transaction. Information may be disclosed to law enforcement and other governmental authorities to prevent, detect and investigate fraud or other illegal activity, as permitted or required by law, and as otherwise described in the Statement. We may use and disclose your contact information to our affiliates and third parties to allow us, and them, to offer products and services which may be of interest to you (for example, special offers or services from financial institutions and service companies, such as banks, credit card companies, insurance companies and brokerage houses; retailers, such as home furnishers, clothing stores and florists; catalogue companies; direct marketers; affiliated companies that offer financial services; and other non-affiliated companies with which Western Union has joint marketing agreements) (collectively, "Marketing Purposes". YOU MAY WITHDRAW YOUR CONSENT (OPT OUT FROM) THE USE AND DISCLOSURE OF INFORMATION FOR MARKETING PURPOSES BY CALLING 1-800-235-0000 or 1-800-562-2598. Upon completion of your Service transaction, the Information may be retained by our Agents and/or Agent's financial institutions. In addition, a file containing the Information may be established and maintained, for the purposes set forth above, at the offices of our affiliate, Western Union Financial Services, Inc., at PO Box 6036, Englewood, CO 80112. Western Union may transfer the Information to affiliates or service providers that perform services on our behalf. The Information may be collected, used, disclosed, stored or processed by these affiliates and service providers in locations outside of Canada for the purposes set forth above. Western Union takes reasonable measures to ensure that our affiliates and service providers use and/or disclose the Information as directed by us; however, legal requirements of the foreign countries applicable to affiliates, Agents and service providers, including legal requirements to disclose the Information to government authorities in those countries, may apply. Subject to certain exceptions provided by applicable law, you have a right to access your file and to request the correction of inaccurate information by writing to Western Union at the address set forth below.

CONSUMER FRAUD ALERT: PROTECT YOURSELF.

BE CAREFUL WHEN A STRANGER ASKS YOU TO SEND MONEY ESPECIALLY FOR INTERNET AUCTIONS, NEWSPAPER OR TELEPHONE OFFERS. Western Union does not guarantee delivery or suitability of goods or services paid for with Services. Western Union is not an escrow service provider. You and the Receiver agree not to use Services for escrow purposes. For customer inquiries or comments, please write to:

WESTERN UNION FINANCIAL SERVICES (CANADA), INC.
330 Bay Street, Suite 300
Toronto, Ontario M5H 4A6

FOR CUSTOMER SERVICE, PLEASE CALL 1-800-235-0000

Special Terms for the Direct To Bank Service

DIRECT TO BANK SERVICE: The Direct to Bank Service ("Service") allows You to credit the bank account of a designated recipient ("Receiver"). Direct to Bank Service availability also depends on certain transaction conditions including, bank participation, bank hours of operation and bank holidays, and bank rules concerning availability offunds (also, "Restrictions"). Services are available only to certain banks in certain countries. The funds may be transferred to intermediary banks or other financial institutions before reaching the destination bank (the bank to which You send funds), and those intermediary banks or other financial institutions are solely responsible for crediting the bank account You designate. Transfers will generally be credited at destination banks within 3 banking business days after the money is sent, subject to the Restrictions.

RELATIONSHIP BETWEEN WESTERN UNION AND BANKS: Western Union receives no compensation from destination or intermediary banks or other financial institutions for the Services. Western Union accepts no responsibility to nor to any account holder for any acts or omissions of the destination or intermediary banks, including the imposition of additional fees or charges. Neither Western Union nor its Agents endorse or recommend the services of any bank. Immediately contact Western Union at the address or telephone number listed below if the amount credited to the designated bank account is less than the amount to be paid designated on the transaction receipt.

TRACKING: Tracking of a Direct to Bank money transfer transaction once it has been sent by Western Union is generally not available through Western Union. You, or the Receiver, may make an inquiry directly to the destination bank, which may charge a fee for this inquiry.

REFUNDS: PRINCIPAL REFUNDS and cancellation of a Direct to Bank money transfer will generally be made if the Receiver's bank account has not been credited when Western Union processes Your written request for a refund. Principal refunds may be subject to additional fees imposed by the destination bank and/or currency exchange rates (if applicable) applied by the destination bank and/or Western

Union. PRINCIPAL REFUNDS MAY NOT BE AVAILABLE IF A BANK ACCOUNT OTHER THAN THE RECEIVER'S BANK ACCOUNT IS CREDITED DUE TO INCORRECT, INCOMPLETE OR ILLEGIBLE INFORMATION PROVIDED BY YOU. TRANSFER FEE REFUNDS are generally made if funds are not credited to the designated account within 3 banking business days, subject to Restrictions, and except to the extent caused by (i) conditions beyond the control of Western Union or its agents, such as telecommunications failure, or (ii) incorrect, incomplete or illegible information provided by You. Qualifying refunds will be made within 45 days of receipt of Your valid written request.

Special Terms for the Mobile Money Service

The Mobile Money Service allows You to send a money transfer to the mobile phone account or mWallet account of a designated recipient ("Receiver"). The Receiver must be enrolled in the mobile phone service provider's mobile phone account program in order to receive a money transfer. In limited circumstances the Receiver who is not enrolled may pick up a money transfer at a Western Union Agent location and may be subject to additional requirements Your money transfer will be considered complete when Western Union pays it to the Receiver's mWallet account provider, who will either credit it to the Receiver's mWallet account, or hold the funds until the Receiver enrolls in a mWallet account. The mobile phone service provider is responsible for crediting the mobile phone account designated by You. In the event of an inconsistency between the mobile phone number and name of the Receiver, the transfer will be credited to the mWallet account corresponding to the mobile phone number provided by You. Transfers will generally be credited at the destination mobile phone account within 2 banking days after the money is sent. The Receiver's agreement with its mobile phone service or mWallet account provider governs the mWallet account and Receivers must refer to that agreement to ascertain their rights, liability, applicable fees and account limitations. Some mWallet accounts limit the amount that may be transferred to or held in the account at one time. Western Union's fee is not refundable if your money transfer causes the Receiver to exceed any mWallet account limit. The mWallet account may also charge a fee to transfer cash out of the mWallet account.

RELATIONSHIP BETWEEN WESTERN UNION AND MOBILE PHONE SERVICE AND mWALLET ACCOUNT PROVIDER.

Western Union only has agreements with certain mobile phone service and mWallet account providers. Western Union accepts no responsibility to You nor to any Receiver for any acts or omissions of the mobile phone service or mWallet account provider, including the imposition of additional fees or charges. Immediately contact Western Union at the address or telephone number listed below if the amount credited to the mWallet account is less than the amount to be paid as designated on the transaction receipt.

REFUNDS: PRINCIPAL REFUNDS and cancellation of the money transfer will be made if payment to the Receiver's mobile phone account has not been credited and the Receiver has not received a cash payout at a Western Union Agent location, when permitted, at the time Western Union processes Your written request. Principal refunds may be subject to additional fees imposed by the mobile phone service or mWallet account provider. PRINCIPAL REFUNDS MAY NOT BE AVAILABLE IF A MOBILE PHONE ACCOUNT OTHER THAN THE RECEIVER'S MOBILE PHONE ACCOUNT IS CREDITED DUE TO INCORRECT, INCOMPLETE

OR ILLEGIBLE INFORMATION PROVIDED BY YOU. TRANSFER FEE REFUNDS are generally made if funds are not available to the Receiver within Western Union's specified timeframes, subject to Restrictions and except to the extent caused by (i) conditions beyond the control of Western Union, the mobile phone service or mWallet account provider or their agents, such as telecommunications failure, or (ii) incorrect, incomplete or illegible information provided by You. Qualifying refunds will be made within 45 days of receipt of your valid written request.