



WE'RE MAKING SOME CHANGES TO THE ELECTRONIC COMMUNICATIONS AND DIGITAL SERVICES TERMS & CONDITIONS

Thank you for being a valued Rogers Bank client. We are writing to let you know about upcoming changes to our Electronic Communications and Digital Services Terms and Conditions ("**Terms and Conditions**"). If you signed up to use our online banking platform at rogersbank.com ("**Online Banking**") and/or our mobile banking app ("**Mobile App**"), the changes to the Terms and Conditions will apply on **April 1, 2024**. You can review the amended Terms and Conditions [here](#).

We updated the Terms and Conditions to align with updates to our services, to address new laws and regulations, and to make them easier to read. We have:

- Updated language to better reflect how our services work, including in relation to security, data input, cardholder communications and availability of services.
- Enhanced our electronic document consent and Alerts language to improve clarity.
- Consolidated our terms discussing your responsibility for loss to improve readability, and updated this section to add scenarios where you are responsible, including:
 - for certain issues relating to your use of our platforms (for example, such as issues you encounter caused by technical problems or reasons beyond our control, or if you enter or send us inaccurate information),
 - if you do not cooperate with a government investigation into any fraudulent or unauthorized use of our services, and
 - for any issues resulting if we are required to stop your access to our platforms in accordance with the Terms and Conditions.

By continuing to use Online Banking or our Mobile App after **April 1, 2024**, you accept the changes to the Terms and Conditions. If you do not agree to any of the changes, you must take the following steps:

1. Change your election to paper statements by calling the number on the back of your Card or through Online Banking,
2. Delete your Online Banking username on the Mobile App.
3. Stop using Online Banking and the Mobile App.

Please also note that many Alerts are managed through Online Banking and the Mobile App, so be sure to make any desired changes to your Alerts before you complete these steps.

If you have uninstalled the Mobile App, please note that if you reinstall and use it after February 1, 2024, you will be prompted to review and accept the amended Terms and Conditions.

Please see below for a detailed side-by-side of the changes to the Terms and Conditions. Capitalized terms used but not defined in this notice have the meanings set out in the Terms and Conditions.

Section	Current Terms	Revised Terms effective April 1, 2024
Scope	The Rogers Bank online banking website and / or mobile application (the "Platform") provides digital card management services for your Rogers Bank credit card (the "Services") subject to the following terms and conditions of use and	Scope. These Terms and Conditions apply to your use of and access to the Platform. Subject to Section 2 below, these Terms and Conditions replace all

	our Privacy Notice (collectively "Terms and Conditions"). PLEASE READ THESE TERMS AND CONDITIONS AND THE PRIVACY NOTICE CAREFULLY BEFORE USING THE PLATFORM. BY ACCESSING OR USING THE PLATFORM YOU AGREE TO BE BOUND BY ALL OF THESE TERMS AND CONDITIONS.	previous agreements between you and us relating to your use of the Platform
Other Agreements	The Terms and Conditions are to be read by you together with any terms, conditions or disclaimers provided in the pages of the Platform. If you do not agree to these Terms and Conditions, please do not use the Platform. Your continued access or use of the Platform will mean that you agree to these Terms and Conditions and any subsequent changes that may be posted to the Platform.	Other Agreements. These Terms and Conditions supplement any other agreements between you and us in relation to the Platform or the Services (the " Other Agreements "). The Other Agreements may include the Rogers Bank Credit Card Application Terms and Conditions.
Digital Services	Digital Services. We provide the Services on the Platform to give you digital access to your Rogers Bank credit card Account, Account history and other Account information. The Platform is established solely for accessing of your Account information as provided to you by Rogers Bank. If have any questions, complaints or concerns or about your Account, you can contact us 1- 855-775-2265 (or collect at 1-705-522-7412 if you are outside Canada and the U.S.).	None.
Definitions	"Account" means the credit card account that is opened and maintained by us in your name. "Account Agreement" means the agreement or agreements, as amended or replaced by us from time to time, that contain the terms and conditions which apply to the Account. "Alerts" means Statement and/or Documents sent to you via email and/or text message. "Authorized User" means a person to whom a Card has been issued under the Account at your request and authorization. "Card" means a physical or mobile version of a credit card or other device or technology issued under the Account by us to you or an Authorized User. "Document" means any document, disclosure, notice, confirmation, communication or other information which is provided by us to you, other than a Statement, and which may be included with a Statement, and which may include legal or regulatory notices about the Account or other communications provided by us to you. A	In these Terms and Conditions, the following terms have the following meanings: Account means any credit card account that you have with us. Alert has the meaning set out in Section 16. Card means a physical or mobile version of a credit card or other device or technology issued under an Account by us in accordance with the Rogers Bank Cardholder Agreement. Confidential Credentials means your Password, username and/or your personal verification questions and answers which you use to access the Platform. Electronic Device means any electronic device that you may use to access Online Banking or Mobile Banking, including a Mobile Device or computer.

	Document may also include an Account opening application or information of a marketing or promotional nature. “Platform” means the Website and/or our mobile application. “Primary Cardholder” means the person who applied for the Card and in whose name the Account has been opened by us. “Statement” means a monthly statement of account issued by us to you in accordance with the Account Agreement. “Terms and Conditions” means these Electronic Delivery of Statements and Documents Terms and Conditions. “You” or “your” means the Primary Cardholder. “We”, “our” or “us” means Rogers Bank. “Website” means rogersbank.com or any other website operated by us.	Electronic Document has the meaning set out in Section 14(b). including or include means including but not limited to. Losses means any loss (including loss of profits, revenue, business opportunities, goodwill, or any other foreseeable or unforeseeable loss), expense, damages, delay, inconvenience, claims, fines, penalties, deficiencies, liabilities, costs and/or fees. Mobile Banking means the Services as accessed through the Rogers Bank app (or any replacement app) for use on a Mobile Device. Mobile Device means an internet-enabled smart phone, tablet or other wireless handheld mobile computing device that can access Mobile Banking. Online Banking means the Services as accessed through the Website. Other Agreements has the meaning set out in Section 2. Password means each set of: (i) secret and confidential combination of numbers, symbols and/or letters; and/or (ii) biometric data such as fingerprints or facial features, which you selected and set up for the purpose of accessing our Services via the Platform and your Card. Platform means the banking platform we make available to you via the internet to electronically access the Services, and includes Online Banking and/or Mobile Banking, as applicable. Services means banking and Card management services we make available to you after you open an Account including to access your Account information, manage your Account and/or conduct transactions. Terms and Conditions means these Electronic Communications and Digital Services Terms and Conditions, as amended, supplemented, modified or replaced from time to time.
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Supplementary Cards/Authorized User Accounts	All Account information, including transaction information regarding purchases made with Primary and Authorized User credit cards for the same Account, will be made available by Rogers Bank ONLY to the primary cardholder that registers for the Platform.	None.
Password / Confidential Credentials	Password. You are solely responsible for maintaining the security of your Site identification, password and personal verification questions information (collectively, the "Password"). You agree not to disclose your Site Password to any other person and keep confidential. Rogers Bank is not responsible for the unauthorized use of the Services by any other person with your Site Password. Rogers Bank is under no obligation to confirm the actual identity or authority of anyone using your Site Password. If you enabled biometric information either, faceID or fingerprint recognition, as your Password to sign in to online or mobile bank account or any other biometrics information stored on your device will be able to access your online or mobile bank account. You are responsible to remove any other person's biometric information from your device prior to registering for online or mobile banking	Confidential Credentials. You are responsible for the security of the information you use to access the Platform. You agree to keep your Confidential Credentials safe by not sharing them with any other person and not letting anyone else use them. You should memorize your Confidential Credentials so that you do not have a written record of them. You must keep any records of your Confidential Credentials safe and in a secure location(s). You must ensure no one finds out what your Confidential Credentials are, including while you enter them to access the Platform. You must select your Confidential Credentials so that they cannot be easily guessed or used by anyone else. For instance, you should not use your name, date of birth, telephone numbers, email address, mailing address or government issued identification numbers. You should not store another person's biometric data such as fingerprints or facial recognition information on the Electronic Device you use to access the Platform. We are not responsible for the unauthorized use of your Platform by any other person. We are not responsible for confirming the actual identity or authority of anyone using the Platform to access your Services.
Compromised Password	Compromised Password. If you suspect your Password or biometric ID is comprised (i) notify us immediately; (ii) replace your Password and (iii) delete all biometric information from your device. You are responsible for any losses that result from your own use of your Passwords. You are also responsible for any losses that	Compromised Password. If you suspect or find out your Confidential Credentials are lost or stolen, or believe that someone else knows or can use any of your Confidential Credentials, you must immediately notify us and change all of your Confidential Credentials. You can

	result from any use by a third party of your Passwords, including , without limitation, use by a service provider that provides an online account aggregation service, which retrieves, consolidates and presents your Accounts for the sole purpose of allowing you to view your Accounts in one place, your Passwords.	contact us at the number on the back of your Card.
One-Time Verification Code	None.	One-Time Verification Code. If we send you a one-time verification code in relation to use of the Platform, you must not share it with anyone.
Instructions	None.	Instructions. You agree that we may rely on the information and instructions you provide to us in relation to your access to or use of the Platform as final. Your information or instructions may be electronic or by phone. You agree that we may make and keep a record of such information and instructions in any format. We may rely on such records in the event of a dispute. You agree that our records are accurate unless you provide proof that they are false or incomplete.
Declining Instructions	None.	Declining Instructions. When using the Platform, you agree that we may decline to act on your instructions or decline to rely on the information you provide if we believe that: (i) such information or instructions are inaccurate, unclear, not authorized by you; or (ii) were provided in relation to any illegal, fraudulent or improper purpose. We are not liable to you for any Losses if we decline to act on your instructions or rely on the information you provide.
Privacy	Privacy. During your use of the Platform, you may voluntarily submit personal information and by using the Services to request your Account information you are asking Rogers Bank to provide you with your Account information. We are committed to ensuring responsible practices in our collection, use and disclosure of your personal information in accordance with applicable law and our Privacy Notice. The terms and conditions of our Privacy Notice, as may be amended from time to time, are hereby incorporated by reference into and form a binding part of these Terms and Conditions.	Privacy. You agree that we may collect, use and disclose your personal information from time to time as described in our Privacy Notice and the Rogers Mobile Application Privacy Policy, as applicable.
Modification or Termination of Service /	Modification or Termination of Service. Rogers Bank reserves the right, in its sole discretion, to change, modify, restrict, suspend	Termination and Change of Use. We may add, change or remove any part or feature of the Platform and the Services at

Termination and Change of Use	or terminate your access to all or any part of the Platform and/or the Services at any time for any reason without prior notice to you and without any liability to you for doing so	any time, without giving notice to you. We may withdraw or change your access to the Platform or terminate these Terms and Conditions with you at any time without notice. If we withdraw your access to the Platform, your past use of the Platform will continue to be governed by these Terms and Conditions.
Availability	None.	Availability. Some aspects of the Services, including Mobile Banking and certain Alerts, may not be available for all Card types.
Information Accuracy / No Warranties	Information Accuracy. The Platform, including the facts, data, information and other contents contained in it, is provided as a convenience only and is not intended to be an official or conclusive statement of your Account. You agree to rely solely on the official Account statements delivered in the agreed format as the conclusive statements of your Account. Rogers Bank has no obligation to update or correct information on the Platform, provided that we deliver official Account statements to you pursuant to the terms of your Cardholder Agreement with Rogers Bank.	No Warranties. Unless we explicitly tell you otherwise, you acknowledge that: (i) the Platform may not meet your requirements; (ii) the Platform and/or any communication from us may not be error free; (iii) your access to the Platform may be interrupted, delayed or defective from time to time; (iv) we may not be able to find or correct all inaccurate information, defects or deficiencies in or on the Platform; and (v) your transmissions on the Platform may be misdirected or intercepted.
Responsibility for Loss (Equivalent provisions set out for current Terms and Conditions)	Alerts. [...] Receipt of alerts may be delayed or prevented, and Rogers Bank will not be liable to you for damages (including special, indirect or consequential damages) that may result if, for any reason, you are unable to receive an alert, or if the content of that alert is inaccurate. Review of Electronic Statements and Documents; Alerts. [...] We are not responsible to you in any way for any losses, damages, liabilities, costs or expenses of any kind, including legal expenses, if we are delayed or prevented from providing any Statement or Document electronically to you for any reason, including due to an Internet failure, an inability to communicate with you electronically, or your Alert being lost, delayed, intercepted or altered, or if for any reason you fail to access or view any Statement or Document or you fail to pay any amounts (including any interest) owing on the Account. Technical Requirements and Data Use. [...] We do not own or operate, and are not responsible for, any software used by you.	Responsibility for Loss. We are not liable to you for any Losses that result from or relate to: a. your use of your Confidential Credentials and the Platform; b. your failure, delay or inability to access or use the Platform; c. a third party's use of or access to your Confidential Credentials or your Services via the Platform; d. your failure to keep your Confidential Credentials safe, confidential and accessible for your use; e. your failure to use the Platform in a safe and secure manner, including failing to use security measures on the Electronic Device you use to access the Platform such as up to date anti-virus software, anti-spyware software or firewalls; f. any entry error that you make when using the Platform, or any inaccurate information that you present to us while using the Platform; g. your failure to cooperate fully in

	Password. [...] Rogers Bank is not responsible for the unauthorized use of the Services by any other person with your Site Password. Compromised Password. [...] You are responsible for any losses that result from your own use of your Passwords. You are also responsible for any losses that result from any use by a third party of your Passwords, including, without limitation, use by a service provider that provides an online account aggregation service, which retrieves, consolidates and presents your Accounts for the sole purpose of allowing you to view your Accounts in one place, your Passwords.	the event we or any government authority needs to investigate any alleged fraudulent or unauthorized use of your Platform; h. mistakes, errors, omissions or inaccuracies in information presented to you on the Platform or in a communication we send to you; i. any delay, error, interruption or failure by us to perform or fulfill any of our obligations to you due to any cause beyond our control, or any Platform technical failures or malfunctions; j. your failure to receive or view a document on the Platform; k. your failure to receive or view an Alert; and l. suspension or termination of your access to the Platform by us in accordance with these Terms and Conditions.
Consent to Electronic Documents	Electronic Statements. Upon registering for the Platform, we will automatically enroll you into electronic statements (also referred to as “paperless” or “e-statements”) that can be accessed through the Platform. We will also send you an email notification each month when your monthly statements of Account has been posted. While you can retrieve electronic statements for up to 24 months on the Platform, you are responsible for retaining a copy of your electronic statement, if you require it. You are responsible for retaining a copy of your electronic statements. Consent to Receive Statements and Documents Electronically. Upon registering for the Platform, we will automatically enroll you into electronic Statements (also referred to as “paperless” or “e-statements”) that can be accessed on the Platform. You consent to receive Statements and Documents from us in electronic form on the Platform rather than in paper form. Your consent to receive Statements and Documents from us in electronic form takes effect on the date you registered for the Platform to receive Statements and Documents from us. However, you may still receive one or more paper Statements in the mail if a Statement is being processed at the time your consent is given to us. If you have chosen to receive Statements	a. Application. This Section 14 applies to personal credit cards only. b. Consent. You agree that we may deliver documents and information electronically to you (“Electronic Documents”) including: (i) Account statements; (ii) notices of changes to your Account or your Card; (iii) notices of changes to your interest rate, fees, premiums or charges; (iv) amendments to these Terms and Conditions, the Other Agreements, or any other agreement between us and you; (v) product and customer service communications; and (vi) any other documents we are required by law to provide in writing. c. Effectiveness of Consent. Your consent for receipt of Electronic Documents takes effect immediately, but you may continue to receive paper documents for some time after. Your consent to Electronic Documents will replace all of your previous preferences, settings and agreements relating to our

	and Documents from us electronically, any documents sent by us to you electronically will be deemed, for legal purposes, to have been provided “in writing” and signed and delivered by us. To obtain Statements and Documents electronically, you must sign into the account management section of the Platform. Also, you must keep your email address up-to-date with us in order to receive Statements and Documents. The electronic delivery by us to you of Statements and Documents will begin on the next Statement date following the date you registered on the Platform to receive Statements and Documents from us. You may receive one more Statements in paper form if a Statement is presently being processed. If we decide to, or if we are required to do so for any reason, we may provide you with paper Statements or Documents by mail at the last mailing address for you appearing on our records in addition to or instead of providing them to you electronically.	delivery of documents to you. Your consent to Electronic Documents applies to any other product you may have with us in the future. d. Revoking Consent. You may choose to receive all documents in paper at any time by contacting us at the number on the back of your Card. You may receive Electronic Documents for some time before your revocation is effective.
Delivery and Receipt of Electronic Documents	Availability of Statements and Documents. You will be able to view any Statement or Document posted on the Platform for 2 years from the posted date for that Statement or Document. You may also call us to receive information about any of your Statements or Documents generated in the 7-year period immediately preceding that 2-year period. After that time, those Statements and Documents will be automatically deleted. We will also send you an email notification each month when your Statements and Documents have been posted on the Platform. While you can retrieve Statements and Documents for up to 24 months on the Platform, you are responsible for retaining a copy of your Statements and Documents if you require them. You are also responsible for retaining a copy of your electronic Statements. Upon your request, we will provide you with a paper copy of any Statement or a Document included with the Statement (except for marketing and promotional materials) delivered by us to you electronically in the past 7 years, subject to you paying any applicable fee to us. All Statements and Documents made available by us to you on the Platform can be printed or saved by you at any time while they are still	a. Delivery Method. We may deliver your Electronic Documents by making them available on the Platform, on the Website, by notifications on your Electronic Device, by email or by text message. b. Paper Delivery. From time to time we will deliver paper documents to you at the mailing address you gave us. This may occur if any of the Electronic Documents are not available for electronic delivery or if we consider it appropriate for any reason. c. Receipt. You are deemed to have received an Electronic Document as of its time of delivery to you. For example, you are deemed to have received an Electronic Document when it is posted on the Platform, even if you do not access the Platform. You agree to access the Platform at least monthly to review any Electronic Documents delivered to you. We are not responsible for any Losses you may suffer if we do

	available for viewing on the Platform. Please remember that it is your responsibility to retain a copy of each Statement and Document by saving or printing a copy while it is still available for viewing on the Platform. Review of Electronic Statements and Documents; Alerts. It is your responsibility to review the Statements and Documents posted on the Platform on a regular basis, at least monthly, to determine if any Statement or Document has been provided to you. You agree that it is your responsibility to access all Statements and Documents posted on the Platform. All Statements and Documents that we provide to you will be deemed to have been received by you on the day that we post those Statements and Documents on the Platform, even if you do not view or access any Statement or Document for any reason. We are not responsible to you in any way for any losses, damages, liabilities, costs or expenses of any kind, including legal expenses, if we are delayed or prevented from providing any Statement or Document electronically to you for any reason, including due to an Internet failure, an inability to communicate with you electronically, or your Alert being lost, delayed, intercepted or altered, or if for any reason you fail to access or view any Statement or Document or you fail to pay any amounts (including any interest) owing on the Account. Changing Your Delivery Option to Paper. You may request to receive paper Statements in addition to receiving an email notification each month. To change how Statements are delivered to you, you must sign in to online banking on the Website to turn paper on and thereby receive future Statements in the mail. For Documents, you may print out a copy of those Documents by using the 'print' function of your software or you may request that we mail you a copy, for a fee, by contacting us at 1- 855-775-2265 (or collect at 1-705-522-7412 if you are outside Canada and the U.S.). Your paper Statements will be mailed to the last mailing address for you appearing in our records. You may be provided with one more electronic notifications that your Statement is ready to review on the Platform if your request to change your delivery method occurs after the Statement processing date. You can subsequently change your delivery option to	not deliver or are delayed in delivering any Electronic Document to you for any reason, including due to an internet failure, a failure related to your email or telephone provider, our inability to communicate with you, or your inability to access or use the Platform. d. Records. You must save copies of any Electronic Documents for your records. You will be able to access Electronic Documents on the Platform for up to two (2) years from their posted date. You may also contact us to obtain Electronic Documents that are no longer posted on the Platform for up to seven (7) years from the date of delivery on the Platform. Applicable fees are set out in your disclosure summary. e. Contact Information. To ensure that you receive your documents, you are responsible for keeping our record of your email address, telephone number, mailing address or other information delivery address up to date. Standard rates may apply to text messages.
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	turn off paper statements by signing into the Website. Providing Paper Statements and Documents; Your Mailing Address. We reserve the right to provide you with a paper copy of your Statements and Documents by mail instead of or in addition to, providing them electronically for any reason, including if we determine it necessary to do so for any reason or if we are unable to deliver the Statements or Documents electronically to you for any reason. You agree to continue to notify us of any change to your mailing address as you are required to do by your Account Agreement. You agree that it is your responsibility to access all Statements and Documents.	
Alerts	Alerts. Rogers Bank Alerts allow you to request and receive messages about your credit card account(s). You may receive alerts via email or text message. You understand that the text and email messages are not encrypted and may contain information about you and your credit card transactions. You are solely responsible for your mobile phone, including where you leave it, and for accessibility to your emails. Alerts are provided to you as a supplement, and not as a replacement to your monthly statement. Receipt of alerts may be delayed or prevented, and Rogers Bank will not be liable to you for damages (including special, indirect or consequential damages) that may result if, for any reason, you are unable to receive an alert, or if the content of that alert is inaccurate. You must continue to review your monthly statement and to contact Rogers Bank if you think there is an error. Standard text message rates will apply to all text messages sent to your mobile phone. Depending on the text message service plan you have selected with your carrier, you may incur additional charges on your mobile bill. We may change Rogers Bank alerts and alert terms and conditions, in whole or in part, at any time without notice. Alert changes may include, but are not limited to, changes in content, frequency or timing.	Alerts. You agree that we may send you communications by email, text message, push notification, messages on the Platform, or by any other electronic, telephone or other delivery method that we may use from time to time in relation to your use of the Platform, the Services and your Card (an “Alert”). You will be auto-enrolled into certain Alerts and must update your Alert preferences to receive others. You can manage your Alert preferences through the Platform or by calling us at the number on the back of your Card. You acknowledge that Alerts may be delayed, not delivered, inaccurate, and that Alerts not delivered through the Platform (such as by email, telephone, text message, notification on your Electronic Device or another non-secure method) may be lost, intercepted, viewed or changed by others. We will not be liable to you for any Losses relating to your use or inability to use the Alerts, the accuracy of the Alerts, and the delivery or non-delivery of the Alerts. At any time and without notice to you, we may stop delivering Alerts to you, or we may change the type, content and/or timing of the Alerts we deliver to you.
Technical Requirements and Data Use	Technical Requirements and Data Use. Statements and Documents delivered electronically may be presented to you as PDF files and may require you to have the necessary software installed on your computer. We do not	None.

	own or operate, and are not responsible for, any software used by you.	
Restrictions on Use	Restrictions on Use. The Platform and all content provided on the Platform is protected by copyright, trademark, and other applicable intellectual property and proprietary rights laws, and is owned, controlled, and/or licensed by Rogers Bank and/or its affiliates and related companies. Nothing contained on the Platform should be considered as granting, by implication, estoppel, or otherwise, any license or right to use any trade-marks, logos, or other names, including, but not limited to, those identifying Rogers Bank and/or its affiliates and related companies or their respective products and services displayed on the Platform, without the expressed written consent of Rogers Bank or such third party that may own such trade-marks, logos and other names displayed on the Platform. You may view, print and save a copy of the pages on the Platform for your own personal use but may not modify, publish, transmit, transfer, sell, license, display, reproduce, create derivative works from or otherwise use or exploit any part of the Platform in any manner, including electronically reproducing the Platform by "uploading", "downloading" or "accessing" this Site onto the Internet or any other local or international computer system, without the prior written consent of Rogers Bank.	Restrictions on Use. The Platform and its content are owned by us and protected by applicable intellectual property laws. You may view, print and save copies of pages on the Platform for your own personal use in relation to the Services. You may not alter, modify, adapt or translate any of part of or content on the Platform. You may not duplicate, copy, reverse engineer, disassemble, tamper with, publish, transmit, transfer, sell or otherwise use or exploit any part of the software components or content of the Platform. You may not access or try to access any confidential data of other users. You may not exploit or penetrate, or try to exploit or penetrate, the Platform's security measures. If you fail to comply with any of the requirements in this section, you will be liable for any related Losses that we may suffer.
Indemnification	Indemnification. To the maximum extent permitted by applicable law, you will defend, indemnify and hold harmless Rogers Bank, its affiliates and related companies, and each of their respective directors, officers, employees, consultants and agents from and against all claims, liability, and expenses, including all legal fees and costs, arising out of your use of the Platform.	Indemnification. You will indemnify and hold us (and our affiliates, employees, consultants, agents, and third-party service providers, if applicable) harmless from any and all Losses arising from your breach of these Terms and Conditions and/or your use of the Platform.
Changes	Changes to these Terms and Conditions. Rogers Bank reserves the right, at any time, to modify, alter, or update these Terms and Conditions including the Privacy Notice incorporated by reference therein, and you agree to be bound by such modifications, alterations, or updates. Such changes, modifications, additions or deletions shall be effective immediately upon notice thereof, which may be given by any means including, but not limited to, posting on the Platform or by electronic or conventional mail. You agree to regularly review these Terms and Conditions and to inform yourself of such revisions. Your	Changes. We may change these Terms and Conditions at any time by giving you notice. We will notify you of a change to these Terms and Conditions in one or more of the following ways: (i) posting a notice on the Platform or the Website; (ii) sending you a notice by electronic or physical mail; (iii) posting an updated version of these Terms and Conditions on the Platform; (iv) including a notice in your Account statement; or (v) such other method(s) as we may permit. Your use of the Platform after we change the Terms and Conditions means that you agree to

	use of the Platform following any such change constitutes your agreement to follow and be bound by the terms as changed. If at any time these Terms and Conditions are no longer acceptable to you, please immediately cease all use of the Platform.	and accept these Terms and Conditions as amended. If you do not agree to any change to these Terms and Conditions, you must immediately stop using the Platform.
Severability	None.	Severability. If any provision in these Terms and Conditions is illegal, invalid or unenforceable, the remaining provisions shall remain in full force and effect.
Résidents du Québec seulement / Quebec Residents Only	None.	Résidents du Québec seulement / Quebec Residents Only. Les présentes Modalités ont été rédigées en anglais à votre demande expresse, après avoir pris connaissance de la version française. Vous consentez à ce que tous les documents futurs liés aux présentes Modalités, y compris les modifications, les relevés, et les communications relatives aux présentes Modalités, pourront être rédigés en anglais. These Terms and Conditions have been drafted in English at your express request, after having examined a French version thereof. You agree that any future documents related to these Terms and Conditions, including amendments, statements, and communications relating to the Agreement, may be provided in English.
Governing Law	Governing Law. These Terms and Conditions and your use of the Platform will be governed and interpreted in accordance with the laws of the province or territory in Canada in which you reside and the laws of Canada, as applicable. In the event of a dispute, you agree that the courts in the province or territory where you reside will have exclusive jurisdiction over any dispute arising in connection with your Account, your use of Site or these Terms and Conditions.	Governing Law. These Terms and Conditions and your use of the Platform will be governed by and interpreted in accordance with the laws of the province or territory in Canada where you live and the laws of Canada, as applicable. In the event of a dispute, you agree that the courts in the province or territory where you live will have exclusive jurisdiction over any dispute relating to your use of the Platform or these Terms and Conditions. If you live outside of Canada, this Agreement will be governed by and interpreted in accordance with the laws of the province of Ontario and the laws of Canada, as applicable.

For full copies of your account documents, please visit rogersbank.com/legal.

®/™ Mastercard is a registered trademark and the circles design is a trademark of Mastercard International Incorporated. Used under license.