ROGERS bank

Rogers Bank Business Cardholder Agreement

Mailing Address:
Rogers Bank
PO Box 57130
RPO Jackson Square
Hamilton, ON
L8P 4W9

Customer Care: 1 833 366-7404

Lost/Stolen/Fraud: 1 855 775-2265

The following information is effective **April 2026** and is subject to change. For current information, please call Customer Care at 1 855 775-2265.

1. INTRODUCTION

This Agreement is among you, the Business and us. It applies to your Account and to every Card. This Agreement replaces any previous agreements for your Account. However, any promises you made or consents you gave in your application for your Account continue to apply.

If you do any of the following, you are acknowledging you have received, understood and agreed to this Agreement:

- sign your Card
- use your Card
- have a Balance
- activate a Card
- access or make a payment on the Account.

Your Disclosure Summary is part of this Agreement. Additional terms and conditions regarding your Account or its use may be included in your application, your Welcome Kit, and any additional documents that we may provide to you from time to time. The Electronic Communications and Digital Services Terms and Conditions applies to your use of Rogers Bank online or mobile banking, including alerts. If you use a mobile payment app, our terms of use for that app also apply. If there is a conflict between those additional terms and conditions and this Agreement, this Agreement will govern to the extent necessary to resolve the conflict.

2. USE OF THE ACCOUNT

You may use your Account in accordance with the terms of this Agreement for those purposes that we agree to, including making Transactions.

When any Cardholder makes a Transaction, we are lending that amount to the Primary Cardholder and the Business. The Primary Cardholder and the Business authorize us to charge that amount to your Account and promise to pay us for all Transactions made with your Account. The Primary Cardholder and the Business: (i) are jointly and individually (solidarily in Quebec) responsible for and must repay us the Balance owing on your Account; (ii) must ensure that all Authorized Users understand and comply with all of the terms and conditions of this Agreement and the Rogers Privacy Notice; and (iii) must ensure that Cards are only used by the Cardholder to whom they have been issued.

The Primary Cardholder and the Business are responsible for all Transactions on the Account, including those of Authorized Users, plus any applicable Fees, insurance or other premiums or interest.

The Primary Cardholder and the Business provide their consent for us to communicate by any means, including electronically with any Authorized User regarding all details and matters related to the Account. This means that we are permitted, but not required, to provide any Authorized User online access to your Account.

We may decline an authorization request or block any Transaction at any time for any reason and without notice to you. We may also request additional information at any time to evaluate a Transaction request.

You are authorizing a Transaction if you show you agree to it by any means acceptable to us.

The Primary Cardholder and the Business agree to pay all debts incurred on the Account, whether or not Transaction alerts have been provided to a Cardholder with respect to the Transactions and even if those debts are incurred: (i) prior to the activation of the Account; (ii) after the expiry of any Card; (iii)

after the cancellation or suspension of Account access; (iv) after the closure of the Account; or (v) after the termination of this Agreement.

Your Account may only be used for business purposes. You may not use your Account for any illegal or unlawful purpose.

All Cards are our property and must be returned to us if requested.

3. YOUR PIN AND SECURITY

You must select a PIN which cannot be easily guessed, and which is not related to your name, address, telephone number, date of birth, social insurance number, or other personal information about you. You must not keep an electronic or written record of your PIN.

You agree to keep your PIN and any security codes that you create for the purposes of online Transactions or accessing information about the Account online confidential. You must take all reasonable precautions to ensure that no one finds out what your PIN or other security codes are, including while you key-in your PIN at an ATM or any other device. You must not share your PIN or any other security codes with anyone else.

4. LOST/STOLEN CARDS AND UNAUTHORIZED USE OF YOUR ACCOUNT

Subject to applicable law, you agree that we will consider that all Transactions on your Account to have been authorized by you until you inform us otherwise.

You must call us immediately about any actual or suspected loss, theft or unauthorized use of any Card, PIN, other security codes or Account information for your Account. Even if you lock or cancel your Card, you must still tell us about unauthorized Transactions right away. We may take whatever steps that we consider necessary to recover any affected Card and, may report the loss, theft or unauthorized use to the appropriate authorities.

In order for us to consider reimbursing you for any losses, you must fully cooperate with any investigation regarding a loss or unauthorized use (or risk thereof) of your Account that you report to us. Your required cooperation may include filing a police report.

5. YOUR CREDIT LIMIT

Your initial credit limit is set out in your Disclosure Summary. Your current credit limit will also be set out on each Statement. Your credit limit is the maximum dollar amount of debt that can remain outstanding in your Account at any time. We will also set a Cash Limit on your Account. Your credit limit and Cash Limit apply to your Account, not individual Cards. We may change your credit limit and/or Cash Limit at any time without prior notice. We may approve credit limit increase requests by the Primary Cardholder at our discretion.

We may at our discretion allow you to exceed your credit limit. This does not mean that your credit limit has changed. The Primary Cardholder and the Business are fully responsible for the Account, including if your Balance goes over your credit limit. We are not required to allow you to exceed your credit limit, even if we have done so in the past. Applicable over limit fees that apply when you go over your credit limit are set out in your Disclosure Summary.

Your available credit may be reduced by Transactions that we have authorized but have not yet posted to your Account or by pre-authorization requests or "holds" for certain Transactions such as hotel or rental car reservations. If you exceed your credit limit solely as a result of holds, no over limit fee will apply.

6. MONTHLY STATEMENTS

We will only provide Statements to the Primary Cardholder. Your Statements are monthly. We may not send you a Statement every month. Subject to applicable law, we may provide Statements to you by email or in another electronic form.

You must review each Statement and check that it is accurate. If you disagree with any item shown on a Statement, you must contact us within 30 days of the last day of the Statement period for that Statement. Otherwise, each Statement and our records will be considered to be accurate, complete and binding on you and the Business. However, we may at any time remove any credits which have been posted to your Account in error.

7. PAYMENTS

We must receive at least the greater of the Required Payment or the minimum payment by the payment due date each month. You must ensure that the payment is received by this date, even if normal postal service or electronic communication is disrupted or not possible for any reason whatsoever. Payments are not credited to your Account until we have processed them and they have cleared. Payments that are sent to us by mail may take several days to reach us and can take a week or more to clear. Online payments may take several days to reach us and clear. All payments must be made in Canadian currency.

Your Disclosure Summary describes how your minimum payment and Required Payment are calculated.

Credits from a merchant, adjustment or cashback will not be treated as a payment made by you. Credits to your Account will not count towards your minimum payment due or towards payment in full of your Balance.

8. HOW WE APPLY YOUR PAYMENTS

When we receive a payment, we will apply the payment as set out below. If you accept a special offer that provides for a different way of applying your payments, the terms and conditions of that offer will apply instead.

8.1 **For residents outside Quebec.**

(a) First, we will apply your payments to your minimum payment, in the following order:
   (i) Equal Payment Plan payments (including interest),
   (ii) billed interest (excluding interest on Equal Payment Plans),
   (iii) billed Fees (including insurance or other premiums),
   (iv) billed Transactions, and
   (v) unbilled amounts.

(b) Second, if we receive more than your minimum payment, we will apply the rest of your payment to your remaining Amount Due as follows:
   (i) we will divide your remaining Amount Due into different buckets. All items within a bucket will have the same interest rate. For example, all items with a 21.99% interest rate will be put in one bucket and all items with a 22.99% interest rate will be put in a different bucket.
   (ii) we will allocate the rest of your payment among each bucket in the same proportion as each bucket makes up of the total remaining Amount Due. For example, if the remainder of your Amount Due is made up of 60% of items with a 21.99% interest

rate, we will allocate 60% of the rest of your payment to this bucket.

(c) Third, if you pay more than your Amount Due, we will apply it in the following order:

(i) to your unbilled Balance (except Equal Payment Plan payments that are not yet due), using a method consistent with (b), above,

(ii) to your Equal Payment Plan payments that are not yet due (if any), using a method consistent with (b), above, and

(iii) credit balances are applied to unbilled items in the order they are posted to your Account.

8.2 **For Quebec residents.**

(a) First, we will apply your payments to your minimum payment:

(i) **If you do not have any Equal Payment Plan:** We will apply your payment first to your balances with the highest interest rate, then to your balances with the next highest interest rate, and so on in descending order.

(ii) **If you have any Equal Payment Plans:** We will apply your payment to your minimum payment excluding any Equal Payment Plan payments due (including interest), as set out at (i) above. Then we will apply it to any Equal Payment Plan payments due (including interest), beginning with your balances with the highest interest rate, and so on in descending order.

(b) Second, if we receive more than your minimum payment, we will apply the rest of your payment to your remaining Amount Due. It will be applied beginning with your balances with the highest interest rate, and so on in descending order.

(c) Third, if you pay more than your Amount Due, we will apply it in the following order:

(i) to your unbilled Balance (except Equal Payment Plan payments that are not yet due), beginning with your balances with the highest interest rate, and so on in descending order, and

(ii) to any Equal Payment Plan payments that are not yet due, beginning with your balances with the highest interest rate, and so on in descending order.

(d) Fourth, credit balances are applied to unbilled items in the order they are posted to your Account.

9. INTEREST RATES AND GRACE PERIODS

Your Disclosure Summary shows your initial interest rates. Your Statement shows your current interest rates. Different rates of interest may apply to different types of Transactions. If you have balances on the Account at different annual interest rates (such as Purchases, Cash Advances, Balance Transfers, or Purchases converted to an Equal Payment Plan), we will calculate interest in the manner set out below and in accordance with any other applicable terms and conditions that we may present to you. Interest is added to the Account at the end of each Statement period. Interest is charged on unpaid interest.

How we calculate interest (except Equal Payment Plans)

For each type of interest-bearing Transaction, the applicable "daily interest rate" is the annual rate of interest that applies to the Transaction divided by the number of days in the year (365 days, except in a leap year when it is 366 days). Your Statement will show the annual rate of interest and the daily interest rate for each type of Transaction made during the Statement period for that Statement. The "average daily balance" for each interest-bearing Transaction is the sum of all daily balances for the particular type of Transaction in the Statement period divided by the number of days in the Statement period. Interest is calculated at the end of each Statement period for each type of interest-bearing Transaction by multiplying together the average daily balance for the rates and the number of days in the Statement period. The interest for each type of Transaction is added together and added to the Account Balance at the end of the Statement period.

Interest on Equal Payment Plans

If you choose to convert an eligible Purchase into an Equal Payment Plan, interest will be charged on the outstanding balance of that Equal Payment Plan at the annual interest rate you agreed to in the special offer terms and conditions that apply to that Equal Payment Plan. Your Statement will show the monthly payment (which includes projected interest) for each Purchase that has been converted to an Equal Payment Plan. If your Equal Payment Plan is terminated for any reason, the outstanding balance of that Equal Payment Plan will then form part of the Purchase balance for the Account and the regular annual interest rate for Purchases on the Account will then apply to the outstanding balance of that Equal Payment Plan.

Interest free grace period on Purchases and Fees

The number of days between the last day of the Statement period and the payment due date shown on your Statement is the grace period. There is a minimum 21-day interest-free grace period on all new Purchases and Fees (including, for greater clarity, interest) appearing for the first time on the Statement. If your Amount Due is paid in full by the payment due date shown on your Statement, there will be no interest for the new Purchases and Fees (excluding any new Purchases converted to an Equal Payment Plan). If you do not pay your Amount Due in full by the payment due date, you must pay interest on the new Purchases and Fees (excluding any new Purchases converted to an Equal Payment Plan) retroactively from their Transaction date until we process your payment in full for those Purchases and Fees. Your next Statement will include interest accrued on those Purchases and Fees from their Transaction date.

Interest free grace period on Equal Payment Plans

Please refer to the Equal Payment Plan Terms and Conditions for more details.

Interest on Cash Advances

There is no interest-free grace period for Cash Advances (which includes Balance Transfers and Cash-like Transactions). Interest will always accrue on Cash Advances from the Transaction date shown on your Statement until the date the Amount Due is paid in full.

10. FEES

The Fees that apply to the Account are set out in your Disclosure Summary. The Primary Cardholder and the Business agree to pay the Fees set out in the Disclosure Summary and you authorize us to charge them to your Account.

11. PROBLEMS WITH PURCHASES

If you have a complaint or a problem regarding any products or services you purchased using your Account, you must resolve the problem directly with the merchant. After you have contacted the merchant, you can contact us for further assistance if you need it. In order to avoid interest and to maintain your Account in Good Standing, please continue

to make payments to your Account while you are resolving the problem directly with the merchant. If you are expecting a merchant to apply a credit to your Account, then please monitor your Account closely and if the credit does not appear within 30 days, then please call us.

A merchant credit may not be applied against the item for which you received the credit. If we have charged you any interest on a Purchase that was returned and for which a merchant credit was applied to the Account, we will not refund this interest to you.

Questions about whether any particular Transaction will be a Cash-like Transaction should be directed to the merchant.

12. REWARDS PROGRAMS AND OTHER CARD BENEFITS AND SERVICES

We may offer you special services or benefits with your Account. Some of these services and benefits are features of your Account and are described in your Welcome Kit and, in the case of insurance, in the insurance certificate. There may also be other optional services that you may enroll in or purchase separately. You agree to the additional terms and conditions that apply to card services and benefits, which may change from time to time. Additional services and benefits may be changed or cancelled at any time without notice. Some services and benefits may be supplied by third parties. We are not liable for any services or benefits that we do not directly supply, including third party loyalty programs. You must deal directly with the third party regarding any dispute.

13. PROMOTIONAL OFFERS

From time to time, we may make special offers available to you including granting you lower interest rates on portions of your Balance, the ability to skip payments or extend your payment due dates, or other promotional payment plans. A special offer may be for a limited period and will contain additional terms and conditions. We will explain the terms and conditions of these special offers at the time that we make these offers available to you. The terms and conditions of this Agreement will still apply to any promotional offer you choose to participate in, except to the extent modified by the terms and conditions of the special offer. Once the special offer expires, all of the terms and conditions of this Agreement will once again apply.

14. CREDIT BALANCES

We do not pay interest on any credit balances. You acknowledge that credit balances are not deposits and are therefore not insured under the Canada Deposit Insurance Corporation Act.

15. FOREIGN CURRENCY CONVERSION

Transactions on the Account will be billed in Canadian currency. Your Disclosure Summary describes how we convert a Transaction in a foreign currency. It applies to debits and credits to your Account. If you get a foreign currency debit to your Account, it will be converted at the exchange rate in effect when the credit is offered. This means that if you make a Purchase in a foreign currency (a debit) and then return the Purchase and the merchant credits your Account (a credit), the Canadian Dollar amount debited to the Account for the Purchase may be different (and could be higher) than the Canadian Dollar amount credited to the Account for the Purchase return. The foreign currency conversion fee is set out in the Disclosure Summary.

16. ACCOUNTS NOT IN GOOD STANDING

If your Account is not in Good Standing, it may impact your interest rate, credit limit or Cash Limit. If your Account is not in Good Standing or this Agreement or your Account have been terminated or suspended, we will suspend or cancel your ability to use the Account and we may seek any remedies available at law without prior notice. This may include requiring your Balance be repaid immediately and taking appropriate action to collect your Balance.

The following is a required clause under the Quebec Consumer Protection Act and only applies to Quebec residents that are consumers under that legislation:

"Before exercising our right to demand immediate payment of the Balance, we will forward you a notice in writing and unless we are exempted in accordance with section 69 of the General Regulation, we will forward you a statement of account.

Within 30 days following your receipt of the notice and, where necessary, the statement of account, you may: (a) either remedy the fact that you are in default; (b) or present an application to the court to have the terms and conditions of payment prescribed in this contract changed.

It is in your interest to refer to sections 104 to 110 of the Consumer Protection Act (chapter P-40.1) as well as to section 69 of the General Regulation made under that Act and, where necessary, to communicate with the Office de la protection du consommateur".

Actions to collect your Balance may include offsetting balances from any other account or facilities you or the Business have with us and using it to pay the amount that you owe us, all without notice to you.

Unless you are a consumer resident in Quebec, we may require you and/or the Business to pay all legal expenses (including the fees of our internal legal counsel) that we reasonably incur to collect or attempt to collect the amount that you owe to us.

Our failure to exercise any of our rights when your Account is not in Good Standing does not mean that we cannot or will not exercise those rights later or upon another default.

17. CHANGES TO THIS AGREEMENT

We may change, either permanently or temporarily, any of the terms of this Agreement, including any interest rate(s) and Fee(s), or replace this Agreement with another agreement at any time. We will give you written notice of a proposed change and any other information required by law, at least 30 days before the effective date of the change. We will notify you of changes by any method allowed by applicable law, including by sending you a written or electronic notice. We will send any mailed notices to the most recent address for the Primary Cardholder that you gave us. Any change to this Agreement may apply to your existing Balance. Except for changes to your annual interest rates or changes to the amount chargeable as membership or renewal fees or as replacement fees for a lost or stolen Card, you may refuse the change by terminating this Agreement pursuant to Section 19 below and closing your Account without cost, penalty or cancellation indemnity by notifying us prior to the effective date of the change. If you use or keep your Account after the effective date of the change, we will consider that you have accepted the change.

You authorize us to send you renewal or replacement Cards. You also agree that from time to time, at our discretion, we may send you a replacement Card that is governed by terms and conditions that differ from the terms and conditions set out in this Agreement. You must destroy any Cards that have expired or that we have replaced by cutting them through the magnetic stripe and, if the Card has a chip, by also cutting through the chip.

18. CHANGING YOUR ADDRESS OR OTHER INFORMATION

You must provide us with notice right away of any change in the name, address, phone number or email address of any Cardholder. You must also promptly advise of any changes to the Business profile such as contact information or list of owners and directors. In cases where different terms and conditions (including Fees) apply to residents of different provinces or territories, we will rely on the information you provide to us in applying those terms and conditions of this Agreement. You represent that the address you have provided to us is your correct and current address.

19. CLOSING OR SUSPENDING YOUR ACCOUNT

The Primary Cardholder may terminate this Agreement at any time by contacting us and requesting that we close the Account. We may require that the Primary Cardholder provide us with written notice of such request. We will close the Account upon the receipt of such request and cancel all of the Cards issued on the Account, but the termination of this Agreement will only take effect once the Balance of the Account is repaid to us.

Unless otherwise required by applicable law, we may terminate this Agreement or cancel or suspend access to your Account at any time with or without a reason and without telling you in advance.

20. PRE-AUTHORIZED PAYMENTS

You may set up pre-authorized payments with a merchant and must provide the merchant with updated information if your Card number or Card expiry date changes. We are not liable if any pre-authorized payment Transactions cannot be posted to your Account. If you want to stop any pre-authorized payment Transactions, you must contact the merchant first and then verify that they have followed your instructions. After you have contacted the merchant to cancel your preauthorized payment arrangements, you can contact us for further assistance if you need it.

Some merchants may register with Mastercard Worldwide Inc. to receive automatic updates regarding your Account such as changes to your Account number, Card expiry date and the status of your Account. Unless you opt-out by calling us at 1 833 366-7404 (or collect at 1 705 522-7412 if you are outside Canada and the U.S.), those merchants will continue to receive those updates.

21. ELECTRONIC COMMUNICATIONS

We may provide documents to you electronically and they will be deemed to have been provided "in writing" and signed and delivered by us. We may also rely upon any instructions that we receive electronically which we believe have been provided by you (the Primary Cardholder) to us, such as electronic requests for changes to your credit limit.

22. GOVERNING LAW

This Agreement 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 between you and us, you agree that the courts in the province or territory where the Primary Cardholder resides (or of Ontario, if the Primary Cardholder resides outside Canada) will have exclusive jurisdiction over any dispute arising in connection with your Card, your Account or this Agreement.

23. LIMITATIONS ON OUR LIABILITY

We will not be liable to you for any damages (including special, indirect and consequential damages) that may arise in connection with your Card, your Account or this Agreement if, for any reason, your Card or your Account number is not accepted, or for any other reason you are unable to use your Account, even if we knew that damage was likely or that the damage was a result of our negligence or the negligence of our employees, agents or representatives.

We may use affiliates and service providers that are located outside of Canada to process applications, information, and transactions in connection with credit card accounts, including your Account. If an affiliate and/or a service provider cannot or will not process any Transaction in connection with your Account by reason that the affiliate or service provider may suffer legal and/or reputational risks or that the affiliate or service provider may, by doing so, violate any law, regulation, rule or internal policy applicable to it if it completes such Transaction, then we may be unable to complete the Transaction. In such event, neither we nor our affiliates or service providers will be liable in respect of any such incomplete Transaction.

24. ASSIGNMENT

We may sell, assign or transfer any or all of our rights or obligations under this Agreement without notice to you and we may disclose information about you and your Account to the person or entity to which we make any such sale, assignment or transfer. You may not assign any of your rights or obligations under this Agreement.

25. SEVERABILITY

If any provision of this Agreement is unenforceable in any jurisdiction, such provision will, as to such jurisdiction only, be ineffective only to the extent of such unenforceability, without invalidating the remaining provisions of this Agreement.

26. LANGUAGE CLAUSE

Résidents du Québec seulement/Quebec residents only:
La présent Entente a été rédigée en anglais à votre demande expresse, après avoir pris connaissance de la version française. Vous consentez à ce que tous les documents futurs liés à l'Entente, y compris les modifications, les relevés, et les communications relatives à l'Entente, pourront être rédigés en anglais. This Agreement has been drafted in English at your express request, after having examined a French version thereof. You agree that any future documents related to the Agreement, including amendments, statements, and communications relating to the Agreement, may be provided in English.

27. PRIVACY AND PERSONAL INFORMATION

Personal Information about you is collected, used and disclosed in accordance with the Rogers Privacy Notice and applicable privacy laws and regulations. As described in the Rogers Privacy Notice, Personal Information, including your credit and related financial information, may be shared with Rogers Communications Inc. and its affiliates, service providers, credit bureaus and reporting agencies, businesses and financial institutions with whom you have had or may have a financial relationship and other references you have provided to us for the purposes of obtaining a credit information report or related financial history about you, verifying your current and ongoing creditworthiness and other information you have given to us and providing credit information to potential creditors, credit bureaus, and credit reporting agencies.

We use service providers in the United States of America and other countries to provide and store personal information.

For that reason, disclosure of your Personal Information may be subject to disclosure under the laws of the United States of America and other jurisdictions, as applicable. If we suspect there is fraud on your Account, we may communicate with any Cardholder by telephone, mail, email, SMS text message or any other electronic communication method in respect of this suspected fraud.

28. CONTACTING US

You can contact us at:

Rogers Bank
PO Box 57130
RPO Jackson Square Hamilton, ON L8P 4W9
Attention: Customer Care
Tel: 1 833 366-7404 (or collect at 1 705 522-7412 if you are outside Canada and the U.S.)

29. COMPLAINT RESOLUTION

Please refer to our Complaint Resolution procedures that you received with your Card. You may also obtain a copy by:

(a) downloading a copy from our website, rogersbank.com/legal; or

(b) calling us or sending us a written request for a copy.

30. DEFINITIONS

Account means the credit card account that is opened and maintained by us in the name of the Primary Cardholder and the Business.

Agreement means this Rogers Bank Business Cardholder Agreement, together with your Disclosure Summary, as they may be amended, modified, supplemented or replaced from time to time by us.

Amount Due means the new Balance, as shown on your current Statement, which is owing and includes Equal Payment Plan payments which are due, but does not include Equal Payment Plan balances that are not yet due.

Authorized User means a person to whom a Card has been issued on the Account at the request and authorization of the Primary Cardholder.

Balance means the total amount of all Transactions, Fees, interest and any other amounts payable under this Agreement, less any payments or other credits that have been posted to your Account.

Balance Transfer means a Transaction in which you use your Account to pay an outstanding balance on another credit card and thereby transfer the outstanding balance owing on that credit card to the Account.

Business means the business that the Primary Cardholder authorized to enter this Agreement and request this Account, and which is bound by this Agreement.

Card means a physical or mobile version of a credit card or other device or technology that enables credit card transactional functionality issued by us to a Cardholder on the Account.

Cardholder means the Primary Cardholder or any Authorized User.

Cash Advance means using your Account to advance or withdraw money. It includes cash withdrawals (at a financial institution or ATM), Cash-like Transactions and Balance Transfers.

Cash Limit means the total amount of Cash Advances that may be outstanding on your Account, including interest accrued from Cash Advances.

Cash-like Transaction means a Transaction involving the purchase of items that are directly convertible to or similar to cash, including money orders, wire transfers, traveller's cheques, some online gift cards, prepaid cards, funding balances on digital wallets or payment platforms (including purchases made through such platforms), and gaming transactions (including betting, off-track betting, racetrack wagers, casino gaming chips and some lottery tickets). Cash-like Transactions are identified automatically for us by the merchant in accordance with the credit card network rules.

Disclosure Summary means the disclosure document we provide you that sets out the annual interest rates, fees and certain other information regarding your Account.

Equal Payment Plan means a payment plan under which you have agreed to make consecutive equal payments (including interest, where applicable) on an eligible Purchase or other eligible Transaction over a fixed period of time.

Fees refers to the fees and charges applicable to your Account.

Good Standing means all Cardholders and the Business are in compliance with this Agreement.

Personal Information means any personal information about you or that you provide to us that is subject to regulation by any Privacy Law and that is in our possession or control.

PIN means the personal identification number that you have selected which can be used together with your Card to make a Transaction.

Primary Cardholder means the Cardholder who opened your Account and authorized the Business to enter this Agreement.

Privacy Law means the federal Personal Information Protection and Electronic Documents Act (Canada) and any successor or replacement to that statute and any other legislation or regulation applicable to us concerning the protection of information about identifiable individuals.

Purchase means using your Account to buy goods or services. A Transaction that is a Cash Advance or Balance Transfer is not a Purchase.

Required Payment is defined in the Disclosure Summary.

Statement means a statement of account issued to you by us in accordance with this Agreement.

Transaction means any credit or debit on your Account.

We, **our** and **us** means Rogers Bank.

Welcome Kit means the digital or physical package that the Primary Cardholder will receive from us with the first Card that is issued to the Primary Cardholder.

You and **your** means each Cardholder and the Business.

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