ROGERS BANK CREDIT CARD SELECTOR SERVICE TERMS AND CONDITIONS

These Rogers Bank Credit Card Selector Service Terms and Conditions ("**Agreement**") form a legal agreement between you, the user ("**you**" and "**your**") and Rogers Bank ("**we**", "**our**" and "**us**") and govern your use of the Rogers Bank Credit Card Selector Service ("**Service**"). Please read this Agreement carefully. You will find important information about the Service in this Agreement.

1. Completing and Submitting Your Request:

By completing the online submission form for the Service and submitting your request to us to obtain an indication from us about which Rogers Bank credit card(s) you are qualified and can be approved for upon application ("**Indication**"), you are certifying to us that all personal information which you have provided to us in the online submission form is true, accurate and complete. You are also certifying to us that you have read, understand and agree to this Agreement, as amended or replaced from time to time.

2. The Service:

Through the Service, currently free of cost to you, you may obtain an Indication, based on the personal information that you have provided to us in the online submission form and the personal information about you, in the form of credit information, that we obtain from a credit bureau or credit reporting agency. Our credit bureau or reporting agency inquiry (known a "soft hit") will only be visible to you and does not affect your credit rating or credit score. You may use the Service for your sole personal use and no other purpose.

You have a right to access and request the rectification of credit reports or recommendations concerning you, which are held by credit bureaus, reporting agencies or other third parties. If necessary, you may access and request the rectification of credit reports or recommendations held by the following credit bureaus by contacting them directly at:

TransUnion
P.O. Box 338, LCD 1
Hamilton, ON L8L 7W2
Tel: 1-800-663-9980
www.transunion.ca

Equifax Canada
Box 190 Jean Talon Station
Montreal, Quebec H1S 2Z2
Tel: 1-800-465-7166
www.equifax.ca

3. Provisos:

If the personal information, which you have provided to us in the online submission form for the Service, doesn't match you with a valid, open credit file we have obtained from a credit bureau or credit reporting agency or we are otherwise unable to retrieve your credit or other information for any reason, we will not be able to provide you with an Indication.

Please also remember that to obtain the Service and be approved for a Rogers Bank Mastercard:

(a) you must be a Canadian resident and of the age of majority in your province or territory of residence;

(b) you must not have an existing Rogers Bank credit card;

(c) you must not have a pending application for a Rogers Bank credit card;

(d) you must not have had a Rogers Bank credit card that was not in good standing within the last year; and

(e) you must not have declared bankruptcy for which you have not received an unconditional discharge; and

(f) there has been no change to the personal information that you provided to us or that we have retrieved from your credit file between the time of your use of the Service and your credit application.

Please note that we may not be able to open a Rogers Bank Mastercard account for you even though we have approved your application. This can happen if we are unable to verify your identity, you don't provide us with the required security funds if you have been approved for a Chatr Secured Mastercard, or for any other reason (including fraud prevention, fraud investigation and suppression of fraud).

4. Service Limitations:

The Service and any Indication which we may provide to you through the Service are made available to you solely on an informational basis and do not, in any circumstances, constitute the provision of financial, credit or other advice from us to you. The methodology and factors that we may use to determine an Indication for you are proprietary to us and we will apply them as we see fit, in our sole and absolute discretion, in determining an Indication for you. Also, the Service doesn't constitute an offer of credit from us to you. Please also remember that, even if we provide an Indication to you through the Service, your application for a Rogers Bank credit card included in the Indication may not be approved by us due to your failure to meet our eligibility criteria set out in Section 1., above, our inability to verify your identity, or for any other reason (including fraud prevention, fraud investigation and suppression of fraud).

5. Your Express Consent:

By completing the online submission form for the Service and submitting your request to us to obtain an Indication through the Service, you understand, acknowledge and expressly consent that we and any of our agents, service providers, and representatives may use the personal information you provided to us in the online submission form for the Service to obtain information about you, including a credit report, from any credit bureaus, reporting agencies or, where required or permitted by law, other third parties, and we may exchange information about you on an ongoing basis with any such parties. You also understand that any such use or exchange is for the purpose of determining your eligibility to enjoy the Service, to manage our risks and operations, to comply with valid requests for information about you from regulators, government agencies, public bodies or other entities who have a right to issue such requests, and for the prevention, investigation or suppression of fraud.

6. Rogers Bank Privacy Notice:

By completing the online submission form for the Service and submitting your request to us to obtain an Indication through the Service, you consent to the collection, use and disclosure of your personal information in accordance with the Rogers Bank Privacy Notice, as may be amended from time to time. A copy of the Rogers Bank Privacy Notice may be obtained online at RogersBank.com or by calling Rogers Bank Customer Care at 1-855-775-2265.

7. Service and Other Restrictions:

You acknowledge and agree that the Service and the methodology and factors that we may use to determine an Indication for you are proprietary to us and are our sole and exclusive property. We can revoke your ability to use the Service at any time, for any reason, and without notice to you. We also reserve the right to establish restrictions or limits on your use of the Service at any time and to disable, change, suspend or discontinue any aspect of the Service or any of its associated features, functionalities or content at any time. Any use of the Service by you is solely at your own risk and under no circumstances will we (or any of our officers, directors, employees, agents, representatives, successors or assigns) be liable to you for any damages suffered or incurred by you.

8. Changes to This Agreement:

We may add, change or remove portions of this Agreement when we feel that it is appropriate to do so by posting the modified Agreement on this webpage. Any modifications to this Agreement will take effect as of the date the modified Agreement is posted to this webpage. You may determine when this Agreement was last modified by referring to the "Version" date displayed at the end of this Agreement.

9. Questions, etc.:

If you need help with the Service or have any questions or concerns about the Service, you may contact Rogers Bank Customer Care at 1-855-775-2265.

10. Language:

It is the express wish of the parties that this Agreement and all related documents be drawn up in English. C'est la volonté expresse des parties que la présente convention ainsi que les documents qui s'y rattachent soient rédigés en anglais.