

Cardholder Agreement

We Financial™ Visa Prepaid Card

Welcome to We Financial! Please make sure that you read this Agreement and keep it for your records. This Card is subject to fees as set out in the *Schedule of Fees and Limits*, which may change from time to time.

The terms and conditions contained in this Agreement govern the We Financial Visa® Prepaid Card (the "Card") issued by The Bank of Nova Scotia. In this Agreement, "you" and "your" refer to any person who has accepted or used your Card and is authorized to use it as provided in this Agreement. "We", "us", or "our" means either The Bank of Nova Scotia or We Financial; "Scotiabank" and "Bank" means The Bank of Nova Scotia; and "We Financial" means The North West Company LP. By accepting or using your Card, you agree to be bound by the terms and conditions contained in this Agreement. You also agree to the terms of the Scotiabank Group Privacy Agreement and We Financial's Privacy Policy, which sets out how Scotiabank and We Financial can each use your personal information, a copy of which has been provided to you. You can also get a copy of Scotiabank's Group Privacy Agreement at www.scotiabank.com and a copy of We Financial's Privacy Policy at www.northwest.ca or www.wefinancial.ca. You also agree that the Card is for your use only, and that the Card will not be used by or on behalf of a third party.

The Card is a Visa Prepaid Card that is limited in use to the funds prepaid or loaded on your Card for you. You may only access the balance on your Card in accordance with the terms and conditions of this Agreement. You may not make any deposit, withdrawal or conduct any other transaction with the balance on your Card except for the Card transactions described in this Agreement. We may assign any of our rights and obligations under this Agreement to any other person or business, without notice to you, subject to such party assuming our obligations under this Agreement. If we do so, we may disclose information about you and your Card balance to anyone to whom we assign our rights.

1. Definitions

The following definitions will apply to the following terms used in this document:

- a) "Activate" and "Activation" means the activation of the "Temporary" or "Personalized" Card to enable you to use your Card;
- b) "Agreement" means this Cardholder Agreement;
- c) "ATM" and "ABM" mean an automated teller machine and automated bank machine respectively;
- d) "Balance" means the record maintained by us of the balance of available funds on your Card;
- e) "Card" means the We Financial Visa Prepaid Card (Temporary or Personalized) loaded with Canadian currency, including all replacements thereof which may be issued from time to time in accordance with this Agreement, and references to it include the security details;
- f) "Card Carrier" means the case and packaging in which your Card is presented, which displays important information relating to your Card, including but not limited to fees relating to your specific Card within the context of its Card program;
- g) "Card Services" means any services provided by us in connection with your Card;
- h) "Direct Deposit Account Number" is the number that will be given to you by We Financial Services to allow you to register for direct deposit from participating Government agencies or payroll direct deposit. It is not the 16 digit number embossed on the front of your card.
- i) "Government" refers to Federal, Provincial, or Municipal agencies that provide some form of payments.
- j) "North West" means The North West Company LP;
- k) "Personalized Card" means the We Financial Visa Prepaid Card with your name on it. A "Temporary Card" means the We Financial Visa Prepaid Card issued to you at a We Financial location that you can use until you receive your Personalized Card;
- l) Instant Issuance Replacement is a service provided only to existing cardholders in emergency situations when there is a need for an immediate replacement card. Upon request, a Temporary Card

attached to your existing card account is issued at any We Financial location. A Personalized Card will follow by mail.

- m) "Personal Information" is the information that we collect when we provide you with Card Services, including the transactions on your Balance and personal information we collect in or through any application form, correspondence, e-mails, telephone calls and the internet; and
- n) "We Financial Location" means any Northern, NorthMart, or Giant Tiger store or any other store owned by The North West Company LP.

2. Issuance of the Card

- a) Your Card is the property of the Bank and must be returned to the Bank upon request.
- b) Your Card, the credit balance on your Card and any record relating to your Card are not related to or connected in any way with any bank account or other deposit held by the Bank, nor does it constitute evidence of indebtedness or liability of the Bank to you, except to honour transactions initiated with your Card as provided in this Agreement.
- c) The balance on your Card is not held in a separate deposit account for you, does not earn interest and is not an insured deposit under the Canada Deposit Insurance Corporation Act.
- d) The "Temporary" Card will be activated and ready to use at the time that you load funds. The "Personalized" Card will be activated and ready to use, once you call the Call Centre or sign on to www.wefinancial.ca to request activation of the card.

3. Additional Cardholders

You can ask us to issue additional Personalized Cards in the name of the person(s) you identify. You will be charged a fee for each additional card as set out in the *Schedule of Fees and Limits*, which will be deducted from your card balance. We may ask for information about the person to whom you want us to issue an additional Personalized Card for security and compliance purposes and reserve the right to not approve your request for an additional Personalized Card. Up to 5 Personalized Cards may be linked to the same account. All additional Personalized Cards will share the same card balance. Any value loaded to any linked Personalized Card may be accessed by any other linked Personalized Cards. Card balance and activity information can be viewed by all linked cardholders. All additional Personalized Cards and cardholders are governed by this Agreement, and all reloads and transactions on additional Personalized Cards will be considered together for purposes of the transaction and reload limits. All persons to whom we issue additional Personalized Cards are responsible jointly and severally for all obligations under the Agreement for all cards issued, and will be jointly and severally liable for any and all fees, losses or negative balances. We will only honour instructions from the primary cardholder (the original applicant) and any notices regarding additional Personalized Cards given to the primary cardholder shall be considered to be notice to all Cardholders.

4. Card Safety and Keeping Your PIN Confidential

You must ensure you keep your Card safe by:

- a) Sign the signature panel immediately;
- b) Your Personalized Card contains EMV technology, also known as "Chip and PIN". This allows you to use the Card in a Chip reader terminal in addition to the common magnetic swipe terminal.
- c) When choosing or changing a PIN, avoid obvious choices such as your date of birth;
- d) Use a different PIN to any other cards you may own;
- e) Memorize the PIN – never write it down;
- f) Do not tell anybody your PIN;
- g) Never allowing anyone else to use your Card;
- h) Not giving the Card number to any unauthorized person; and
- i) Keep your PIN separate from your Card at all times.
- j) No one but you is permitted to know or use your PIN or any other security codes such as passwords, access codes and account numbers that may be used or required for Internet or other transactions. You must keep these security codes confidential and separate as well.

Should your PIN be entered incorrectly three times at any terminal, in Canada or abroad, your PIN will become blocked and unusable. To maintain the security of the Card, you can only unblock or change your PIN by calling Customer service at 1-855-887-3946, visiting www.wefinancial.ca or at any We Financial location.

If you do not keep your PIN confidential or if you keep your Card and PIN in a way that would enable someone else to use them together, you will be liable for all transactions arising from their unauthorized use.

5. Using the Card

You may use your Card only in the manner and for the purposes described below, subject to the Limits in the *Schedule of Fees and Limits*:

- a) **Purchases:** You may use your Card in accordance with this Agreement as payment for goods and services at designated merchants who accept Visa Cards.
- b) **Withdrawal:** You can obtain cash withdrawals up to the available balance at designated ABMs/ATMs that have the Visa/PLUS logo. You may not draw on the available balance of your Card through the use of cheques.
- c) **Receipts:** When you present your Card at a merchant, the merchant will provide you with a sales draft. You may be requested to enter your PIN or sign the sales draft. Similarly, you will receive a transaction receipt when you perform a successful transaction at ABM/ATM. You should keep each draft and transaction receipt until the transaction appears on your transaction history. Your transaction history is available at www.wefinancial.ca by entering the User Name and Password you create on the site.
- d) **Online Transactions:** You may use your Card for online transactions at merchant websites and at unattended terminals displaying the Visa/PLUS logo, however, due to certain security features, we cannot guarantee your Card will be accepted on every website or unattended terminal.
- e) **Online Gambling:** Only transactions conducted at gaming sites owned and operated by Provincial/Territorial Governments/agencies can be authorized. All others will be declined.
- f) **Balance:** Your Card can only be used for a transaction if your available positive balance (after any holds placed on your Card balance) is sufficient to cover the full transaction amount including any additional amounts (such as gratuities) which a merchant asks us to authorize. For each transaction, the amount of the transaction and any fees will be debited immediately from the balance and will reduce such available balance. If a negative balance is created in error on your Card following any transaction initiated or authorized by you, you agree to repay the amount of the negative balance on your Card to us within ten (10) days of such transaction.
- g) **Partial Payment:** If your available positive balance is not sufficient to cover the full transaction amount, some merchants may also permit you to use your card to make a partial payment for your purchase and you will be required to pay for the rest of the transaction amount by other means.
- h) **Exclusive Use:** Your Card is for your use alone. You may not sell your Card and you may not assign or transfer your Card to any third party.
- i) **Authorization:** Each transaction will usually require authorization before completion. You acknowledge that once a transaction is authorized, whether or not you have received the goods or services at the time of authorization, your available balance will decrease by the amount of such authorization.
- j) **Cash Back:** Cash back transactions with your Card are not permitted.
- k) **Stop Payment:** You do not have the right to stop the payment of any transaction you conduct using your Card.
- l) **Loads & Reloads:**
 - **At a We Financial Location:** You may load funds onto your Card (add funds to the balance of the Card) at a We Financial location. You can use cash or other payment methods acceptable to We Financial to load your Card.
 - **Card to Card Transfer:** You are responsible for ensuring that the recipient We Financial Visa Prepaid Card number that you provide to us is correct. While we may, at our discretion, obtain certain other details of the Recipient from you like name, address or other information, we will not be responsible for verifying or authenticating the information obtained from you. We will process the transfer instructions based on the information provided by you. If the information you provide is incorrect, the funds could be transferred to an incorrect We Financial Visa Prepaid Card. In the event you provide erroneous information, we are not responsible for reversing the transaction or recovering the funds transferred as a result of that transaction.

- **Bill Payment:** Some banks allow you to reload your card by making a bill payment to the account in your bank's online banking system. Note that funds loaded in this way will not be made available on your Card until we receive the funds, which may take 24 to 48 hours or longer. Transactions exceeding the load limit per transaction at the time of processing will be rejected.

- **Direct Deposit** to your We Financial Visa Prepaid Card

1. **Government Direct Deposit.** You may arrange to have funds deposited directly to your Card by the Government once we have successfully verified your personal information. To enroll, you will need to provide the Government with a Direct Deposit enrollment form with your Direct Deposit Account Number clearly indicated. The Direct Deposit Account Number can be obtained at any We Financial location or at www.wefinancial.ca. The enrollment forms can be obtained at any We Financial location. The store clerk can assist you by providing your Direct Deposit Account Number, assist you in calling Service Canada or help you complete the form that we will then forward to the Government on your behalf. However, please note that We Financial is unable to track your enrollment if you use any other registration methods. The first direct deposit may take up to three months after the receipt of your completed enrollment form by the Government.
2. **Payroll.** If your employer has a payroll program and you are interested in having your pay deposited directly to your We Financial Visa Prepaid Card, you must provide your employer with the necessary payroll form to register for the payroll direct deposit process. The Direct Deposit Account Number can be obtained at any We Financial location or at www.wefinancial.ca. The enrollment form can be obtained at any We Financial location.

Please note funds deposited electronically to your We Financial Visa Prepaid Card will generally be available within 24-48 hours of North West receiving the transfer from either the Government agencies or employer. In case of transmission error, or transfer irregularity, your ability to withdraw funds may be delayed. If this occurs, then funds will generally be available within five (5) business days after the transfer. We reserve the right to reject or limit transfers via direct deposit in our sole discretion, and may reject or suspend any direct deposit that has identifying information that does not match the identifying information that we have on file for you.

You may cancel the direct deposit authorization at any time by notifying your employer or Government service and providing them sufficient time to act upon the notice. Your employer or Government Service may terminate this method of payment, with or without cause, at any time.

You may not use your Card for any illegal purpose or transaction and any such transaction may be declined.

The Bank and We Financial are not liable to you for declining the authorization of any particular transaction, regardless of our reason.

6. Limits

We may, from time to time, set and change limits (dollar and otherwise) on the amount you may load onto your Card and the types of transactions which may be available or the companies which may accept your Card at point of sale in payment of their goods and services without prior notice to you. Current limits are set out in the *Schedule of Fees and Limits* and are also available on the website at www.wefinancial.ca. In addition, the cash amount you can withdraw each day from an ABM/ATM, and the available ABM/ATM services, may vary from time to time without notice. We are not liable for any loss or damages you may incur because of your use of an ABM/ATM or because of any failure to provide ABM/ATM services.

7. Pre-authorized Payments

You are responsible for providing a merchant with whom you have set up a pre-authorized payment plan with correct and up-to-date information. This includes a change in Card number or expire date on your Card.

We will not be liable for any pre-authorized transactions that cannot be posted to your Card and you are still liable to the merchant for making payment. It is your responsibility to contact a merchant when you wish to cancel a pre-authorized transaction.

IMPORTANT: You should check your transaction history to ensure that cancelled transactions have been discontinued.

8. Pre-authorized Debits

A pre-authorized debit ("PAD") is an agreement between you and a biller, in which you give the biller permission to automatically withdraw a set amount from your account on a pre-determined date. You must provide the biller with certain card account information, including branch transit, institution, and account number.

You are responsible for ensuring that there are sufficient funds on your card when the pre-authorized debit is scheduled to be processed. It is important to remember by cancelling your PAD agreement you are simply indicating that you no longer wish to pay by pre-authorized debit. It does not cancel a contract for goods or services you may have with a biller, nor the amount you owe them. If you cancel a PAD agreement, you will need to make alternate arrangements with the biller to pay any amounts owing or to terminate your contract.

9. Responsibility for Goods or Services

You agree that we provide you with a method to make payment for goods or services with your Card, and are not in any way responsible for or otherwise concerned with the underlying transaction you or the person using the Card is engaged in. If a dispute arises about a transaction that you authorized, you must settle it directly with the merchant or business involved.

Refunds and returns are subject to the merchant's policies or applicable laws. In case of any other error on your Card's transaction history, you may call the Customer Service Number anytime 24 hours a day, 7 days a week at 1-855-887-3946.

If you are entitled to a refund for any reason relating to a Card transaction, you agree to accept the refund under the policy of the specific merchant from whom the original purchase was made. At the discretion of the merchant, refunds may be in the form of a credit to your Card, cash refund or in-store credit. Refunds in the form of a credit to your Card may take up to three (3) days from the date of the refund transaction to appear on your Card's transaction history.

We, our agents and service providers are not responsible for any failure or delay to supply goods or services purchased or otherwise obtained from merchants or others through the use of your Card or for the lack of suitability for any purpose or defective quality of any such goods and services.

10. Your Balance and Activity Information

- a) You will be responsible for keeping track of transactions on your Card and ensuring that transactions do not exceed your available balance. You can review your available balance and transaction history at website www.wefinancial.ca by entering the User Name and Password you create on the site. You may also call the Customer Service Number anytime 24 hours a day, 7 days a week at 1-855-887-3946. You can check your balance by using our automated system or by speaking directly with a live agent to check all transactions applied to your Card, subject to the fees outlined in the *Schedule of Fees and Limits*. You can also sign up for email or web-based SMS text alerts. There is no card fees associated with email or SMS text alerts, however text messaging rates and/or other charges may apply for each text message sent from and received by your cell phone as determined by your Wireless Service Provider and you are solely responsible for such charges. The charges will appear on your Wireless Service Provider bill. You should contact your Wireless Service Provider for complete details.
- b) Our transaction records shall be conclusive proof of use of your Card. Even though you may be provided with a transaction receipt, confirmation number or interim statement by or through an ABM/ATM or other machine, the following applies to all transactions:
 - ✓ Our count and verification of the balance available on your Card will be considered correct and binding unless there is an error which is proved to our reasonable satisfaction, and
 - ✓ Transactions through an ABM/ATM or other machine may be debited from the balance on the Card by us on a date determined by us. This date may be different than the date on which you used the ABM/ATM or other machine.
- c) We are not responsible for any loss or damages you may incur if a third party obtains access to your confidential information transmitted over the Internet or if you are temporarily unable to access your balance information on the website www.wefinancial.ca.
- d) You will not receive regular statements with respect to your Card.

11. Our Fees and Charges

You agree to pay our current fees for the Card services used by you, as outlined in the *Schedule of Fees and Limits*, including the monthly maintenance fee. You will also pay the fees of any other party that are imposed as a result of any electronic banking service of that party that you may use. We may debit such fees and charges against your available balance on your Card, but you are in any case responsible to pay the amount of such charges to us immediately upon demand. We may change these fees or introduce new fees from time to time. If we do so, we will give you notice in the manner as set out under the section called "Notices" below. We will charge the fees to your Card as outlined in the *Schedule of Fees and Limits*, as amended from time to time, except where prohibited or modified by applicable law. Current fees are also available at the website at www.wefinancial.ca.

12. Foreign Currency Transactions

- a) The balance on your Card is in Canadian currency.
- b) We will debit or credit, as the case may be, the balance on your Card in Canadian currency for debits or credits made in a foreign currency. Debit and credit vouchers or transactions issued in a foreign currency will be converted and posted to your account in Canadian currency at the exchange rate in effect, as determined by Visa Inc. on our behalf, on the date that the transaction is settled with Visa Inc. This exchange rate may be different from the rate in effect on the date the transaction was made. This rate includes an amount equal to 2.5% of the converted amount, in Canadian currency, applied to both debit and credit transactions.
- c) For any reversal of these transactions, the exchange rate will be determined in the same manner as of the date that the transaction is reversed.

13. Expiry Date

- a) You agree not to use your Card after the Card's expiry date. When your Card expires, you will not lose your right to access any balances on your Card, but will be required to either activate a replacement Card or request a cancellation of your Card as set out below.
- b) When your Card is within 90 days of expiry, a new personalized replacement Card will be sent to you at your last address on our files or delivered to your local Post Office for pick-up. The available positive balance will be automatically transferred to your new Card, which can be used once activated by you at any We Financial location at a Northern, NorthMart, or Giant Tiger store, or any other store owned by The North West Company LP.
- c) At any time before the expiry date, you may request a replacement Card with a new expiry date in any We Financial location as long as you still have funds on your Card. An amount equivalent to the available funds on your original Card, minus applicable fees, will be placed on your new Card.
- d) If you choose to cancel your Card at any time, any funds remaining on your Card, minus applicable fees will be returned to you by cheque, upon request.

14. Changing this Agreement or the Services We Offer

- a) We may change this Agreement or the services that are available, but we will give you 30-days notice in the manner set out below before we do so. If your Card is used for a transaction after this Agreement is changed, it will mean that you accept the changes we have made to this Agreement.
- b) We may change this Agreement in order to comply with any governmental, provincial or federal laws or regulations governing the Card or for any other reason as we may see fit.
- c) We do not have to give you notice if we change ABM/ATM services.

15. Notices

We consider that we have given you notice about anything under this Agreement (other than changes to your Card Fees) when we post the information on www.wefinancial.ca. Any changes we post on the website will apply 30 days after we post the notice. You shall be deemed to have received notice of any such amendments and accepted the changes as of the effective date set out in the notice whether or not you have actually received such notice, and any and all such amendments shall be binding upon you. You acknowledge your responsibility to review www.wefinancial.ca on a regular basis to obtain information regarding such changes and other matters pertaining to this Agreement.

For any changes to your Card fees, we will send you a notice to the most recent email or mailing address you have provided us, at least 30 days before the effective date of the change in fees. We will also post a notice on www.wefinancial.ca for a period of at least 60 days before the effective date of the change in Card fees.

16. Termination

We can cancel this Agreement or cancel or suspend use of your Card without a reason by giving you notice. We can also cancel this Agreement or cancel or suspend use of your Card immediately and without notice if we believe your Card has been or will be misused or any of these terms and conditions are breached or violated by you. You may cancel this Agreement at any time by returning your Card to a We Financial location.

Any termination of this Agreement will not affect any of our rights or your obligations under this Agreement prior to termination.

17. Your Liability for Unauthorized Use or Lost and Stolen Cards

- a) You are responsible for all authorized transactions initiated by the use of your Card and for all losses as set out in this Agreement.
- b) You will inform us immediately by telephone about any actual or suspected loss, theft or unauthorized use of your Card or if you believe your PIN may have become known to someone else or otherwise compromised. Our toll free number is 1-855-887-3946.
- c) You agree that we may assume you have authorized all transactions unless you tell us otherwise within 30 days of the transaction. If your Card is lost or stolen, you will not be liable for any unauthorized use once you advise us of its loss or theft as long as the unauthorized use does not involve use of your PIN. If your PIN is used in such a transaction, you will be liable for the full amount of the transaction. If you have previously authorized someone to use your Card, and have subsequently withdrawn your authorization, you will continue to be liable for all debits made using the Card until it has been surrendered to the Bank.
- d) We reserve the right to: conduct an investigation into the validity of any claim, including asking for verification of your identity. We may also require you to provide a written claim signed under oath. You will be charged the Card Replacement fee described in the *Schedule of Fees and Limits*. It may take up to 30 days to process your request.

18. Our Liability

You agree that the Bank and We Financial and their directors, officers, employees and agents will not be liable for any loss, costs, damages, expense, indirect, special punitive or consequential losses or damages or any other claims whatsoever or inconvenience suffered or incurred by you arising due to:

- a) If, through no fault of ours, you do not have enough money loaded on your Card to perform the transaction.
- b) Except as expressly provided in this Agreement, losses arising from any failure, error, or technical problem of our system or equipment.
- c) If we are prohibited by law from completing a transaction.
- d) If circumstances beyond our reasonable control prevent your Card transaction.
- e) For unauthorized transactions, until you have notified us that your Card has been misused, lost, or stolen, where the transaction requires a PIN, that the PIN has become known to an unauthorized person.
- f) If we decline to authorize a particular transaction, regardless of the reason.
- g) If you provide erroneous or false information for a recipient in a Card to Card transfer, we are not responsible for reversing the transaction or recovering the funds transferred as a result of that transaction.

19. Governing Law

This Agreement will be governed by and interpreted in accordance with the laws of the jurisdiction in which it is issued.

20. Complaint Resolution

Step One: Talk to our customer service representative. You may contact us by either:

- Telephone: toll free 1-855-887-3946 24 hours a day, 7 days a week; subject to fee as set out in the *Schedule of Fees and Limits*;

- Email: wefinancial@northwest.ca; or
- Mail: We Financial, 77 Main Street, Winnipeg, MB R3C 1A3

We will try to resolve any problems as quickly as possible and in accordance with our established complaints policy.

Step Two: (if required) Contact the Office of the President. If our customer service representative has been unable to resolve your complaint satisfactorily, a representative of the President will be pleased to assist you. The Office of the President can be reached by either:

- Telephone English: 1-877-700-0043 (in Toronto, 416-933-1700)/ French: 1-877-700-0044 (in Toronto, 416-933-1780);
- Fax: 1-877-700-0045 (in Toronto, 416-933-1777);
- Email: mail.president@scotiabank.com; or
- Mail: The President, Scotiabank 44 King Street West, Toronto, ON M5H 1H1.

Step Three: (if required) Contact Scotiabank's Ombudsman. Our Ombudsman, who reports directly to our Chief Executive Officer, has been appointed to undertake an impartial review of all unresolved customer complaints. If you have gone through the first two steps and remain dissatisfied, submit your complaint to the Ombudsman in writing by either:

- Mail: Scotiabank Ombudsman 44 King Street West, Toronto, ON M5H 1H1;
- Fax: 1-866-787-7061;
- Email: ombudsman@scotiabank.com; or
- Telephone: 1-800-785-8772 (in Toronto 416-933-3299).

Step Four: (if required) Still not satisfied? There is an Ombudsman for Banking Services and Investments (OBSI). An independent Ombudsman has been appointed to serve the interests of customers of Canadian banks and investment firms. If you are not satisfied with our Ombudsman's response, you can refer your complaint to the OBSI. While we would expect to resolve your complaint within 90 days, if our best efforts have been unable to provide a resolution in that time, you may refer your complaint to the OBSI by either:

- Mail: Ombudsman for Banking Services and Investments 410 Bay St. Suite 1505 P.O. Box 5 Toronto, ON M5H 2Y4;
- Fax: 1-888-422-2865;
- Email: ombudsman@obsi.ca; or
- Telephone: 1-888-451-4519.

You can also contact the Financial Consumer Agency of Canada (FCAC). The FCAC supervises federally regulated financial institutions to ensure they comply with federal consumer protection laws. If you have a complaint about such a regulatory matter, you can contact the FCAC in writing at:

- Financial Consumer Agency of Canada, 427 Laurier Avenue West, 6th Floor, Ottawa, Ontario, K1R 1B9 or through its website at www.fcac-acfc.gc.ca

21. Language

The parties have requested that this Agreement and all documents related to it be drawn up in English. Les parties conviennent et exigent expressément que ce contrat et tous documents émis en vertu de celui-ci soient rédigés en anglais.

22. Contact Us

All Card-related inquiries, including questions about these terms and conditions, should be directed to the Customer Service Number at 1-855-887-3946, which is also listed on the back of your Card 1-855-887-3946. Contact information is also available at www.wefinancial.ca. Customer Service will try to resolve any of your concerns as quickly as possible and in accordance with our established complaints policy.

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