

Plus Credit Cardholder Agreement

Effective: **January 1, 2026**

This Cardholder Agreement (the “**Agreement**”) applies to your Plus Credit Mastercard[®] issued by Zum Rails Inc. (“**Zum Rails**”) as may be updated from time to time. By activating or using your Card or allowing anyone else to use your Card, you are agreeing to the terms and conditions in this Agreement. Please keep a copy of this Agreement for your records.

1) DEFINITIONS

The following terms apply to this Agreement:

“**Applicable Law**” means, in relation to any person, property, transaction, or event, all applicable provisions of: (a) statutes, laws (including the common law), rules, regulations, decrees, ordinances, codes, proclamations, treaties, declarations or orders of any Governmental Authority; (b) any consents or approvals of any Governmental Authority; (c) any orders, decisions, advisory or interpretative opinions, injunctions, judgments, awards, decrees of, or agreements with, any Governmental Authority; and (d) any bylaw, operating rule, or regulation of Mastercard, in each case applicable to or binding upon such person, property, transaction or event.

“**ATM**” means automated teller machine;

“**Card**” means a digital, virtual or physical Plus Credit Mastercard card issued by Zum Rails and any additional or replacement cards which may be issued from time to time under this Agreement, and that is linked to your Card Account;

“**Cardholder**” means the person who applied for the Card on the Plus Credit App and in whose name the Card Account has been opened;

“**Card Account**” means the Plus Credit account opened for and in the name of the Cardholder and that is linked to your Card;

“**Compatible Device**” means any device, including but not limited to computers, mobile phones, digital tablets, wearables, virtual headsets and devices, televisions, refrigerators, thermostats and cars, that is supported by a Wallet provider to process Transactions;

“**Funds Available**” means the amount of funds in your Card Account that may be accessed by your Card up to the Funds Available Limit (as described in the Limits Table), less the total amount of: (i) minimum balance; (ii) all purchases (including any amounts relating to pending or preauthorized transactions); (iii) any holds placed on funds that have been loaded; (iv) any cash withdrawals; (v) any fees and other amounts that may be charged to your Card under the Agreement;

“**Funds Available Limit**” means the maximum balance and the maximum amount of funds that can be loaded per month in your Card Account as described in the Limits Table.

“Governmental Authority” means the government of Canada or of any other nation, or of any political subdivision thereof, whether state, provincial, territorial or local, and any agency, authority, instrumentality, regulatory body, court, central bank or other entity exercising executive, legislative, judicial, taxing, regulatory or administrative powers or functions of or pertaining to government, including any supra-national bodies, a Minister of the Crown, the Office the Superintendent of Financial Institutions, or other comparable authority or agency;

“Loading” is the process of adding funds or increasing the balance of funds in your Card Account that may be accessed with your Card;

“Mastercard” means Mastercard International Inc.;

“PIN” means a personal identification number which is provided by Plus Credit or selected by a Cardholder, and which authenticates a Cardholder when the Card is used at POS terminals, ATMs or other devices that require a PIN;

“Plus Credit” means Plus Credit Ltd., a financial services technology company in Alberta, Canada;

“Plus Credit App” means the online or mobile digital platform belonging to Plus Credit (app.pluscredit.ca) on which you created a Plus Credit account and applied for a Card;

“POS Transaction” means a point of sale transaction where you can use your Card to purchase goods and services;

“Transaction” means any transaction that is associated with your Card including but not limited to, any POS Transaction, online transaction, Wallet transaction, as well as withdrawal of cash at an ATM;

“Wallet” means a digital service provided by a third party that facilitates payments and transfer of funds through a Compatible Device and into which your Card may be enrolled or added by you;

“we”, “our”, and “us” refers to Zum Rails;

“you” and “your” means the Cardholder.

2) HOW TO USE YOUR CARD

- (a) **Using Your Card:** The Card is a prepaid card, not a credit card. This means your Card Account must have funds prior to use of the Card. The Card may not be loaded with funds in excess of the Funds Available Limit. We will only honour transactions up to the limit of the amount of Funds Available. You must ensure that there are sufficient Funds Available to cover the full amount of transactions made with the Card. Your transaction may be declined if the amount of your purchase or cash withdrawal is more than the Funds Available. You can use your Card anywhere that Mastercard is accepted to make purchases or ATM withdrawals. When you use your Card, your Funds Available will decrease.

- (b) **Funds Available and Card Expiry:** You can check your Funds Available by logging into the Plus Credit App. Your Card will be re-issued automatically prior to the expiry date. If you do not receive a card after the expiry date, simply contact Plus Credit at 1-855-542-6078 or log into app.pluscredit.ca for instructions on how to receive a replacement Card.
- (c) **Fees and Limits:** Certain fees and limits will apply to the use of your Card – see the Card Fees and Limits section in this Agreement. By applying for and using your Card, you agree that you have been advised of the Fees and you agree to pay all Fees charged under this Agreement. Fees will be automatically debited from your Card Account.
- (d) **Changes to this Agreement:** The fees and limits are subject to change. We may update this Agreement with at least 30 days' advance written notice to you via email or via a message on the Plus Credit App. The notice will be clear and legible and will set out the new section(s) only or the amended section(s) and the section(s) as formerly written and the effective date of the changes. If the changes increase or reduce your obligations, you may refuse the changes, cancel the Agreement and request to close your Card Account, without additional cost, penalty or cancellation indemnity by notifying Plus Credit no later than 30 days' after the changes come into effect. You are required to keep your contact information associated with your Card up to date so that we can contact you. Unless you contact us to refuse the changes, continued use of the Card or maintaining a balance on your Card after your notice period ends means you have accepted the changes to this Agreement. For the most up-to-date Agreement, or to notify us of the cancellation, log into the Plus Credit App.
- (e) **Card Restrictions:** Cardholders must be of the age of majority in the province or territory where they reside and are restricted to one Card per person. You may not use your Card to commit or facilitate any illegal or prohibited activity. We reserve the right to prevent your Card from being used for certain types of transactions. Certain transactions may be restricted by Mastercard. We may suspend or deactivate your Card and/or decline a transaction at any time if we suspect illegal activity or fraud. Use of your Card in certain countries may be restricted by applicable law and the terms of Card use as determined by us from time to time. We are not required to tell you why certain transactions were declined. You do not have the right to stop the payment of any transaction you conduct with the Card. Your Card may not work at unattended terminals (such as parking or pay at the fuel pump stations). You must not allow another person to use your Card. If you do authorize another person to use your Card you agree that you will be liable for all transactions arising from that person's use of the Card.
- (f) **Protection of Card and PIN:** You must take all reasonable steps to protect your Card and Card PIN against loss, theft or unauthorized use. You should not maintain a written record of, or disclose the Card PIN to a third party, including family members and friends. Avoid Card PIN combinations that may be easily guessed by others.
- (g) **Lost or Stolen Cards or PIN:** If you lose your Card and/or Card PIN or you become aware that your Card PIN may have become known to someone else, or if you have reason to believe that someone has made an unauthorized transaction with your Card, or may attempt to use your Card without your permission, you must IMMEDIATELY lock your Card by contacting Plus Credit at 1-855-542-6078 or by using the self-serve option by logging into app.pluscredit.ca. If

you do not notify Plus Credit IMMEDIATELY then all transactions carried out on your Card before you notify Plus Credit will be considered to have been made by you.

- (h) **Merchant Pre-Authorizations:** For some transactions, we or the merchant (for example, gas stations, restaurants, hotels or car rental companies) may pre-authorize up to 20% (or more) above the purchase amount to ensure there are sufficient funds available on your Card to cover any tips or incidental expenses. In such cases, your transaction will be declined if your Funds Available will not cover the transaction amount plus the additional amount. A pre-authorization places a 'hold' on an amount of your available Card funds until we release it, which in some cases we will not do until the merchant sends us the final payment amount of your purchase. The hold is typically removed between 5-15 business days for most transactions. During the hold period, you will not have access to the pre-authorized amount.
- (i) **Cash withdrawal at POS Transactions:** Cash withdrawals (also known as cashback) is not permitted at POS. Merchants are not permitted to increase your purchase amount and give you cash.
- (j) **Loading and Allocating Funds on Your Card:** You can add funds in Canadian dollar currency to your Card Account by logging into app.pluscredit.ca and transferring money from your financial institution. The time before funds become available may vary between load methods, but generally funds loaded to your Card will be available immediately after the load is confirmed by us. Funds loaded onto your Card Account is not a deposit and is not maintained in a separate individual deposit account. Your funds are not protected by the Canada Deposit Insurance Corporation and you will not receive interest on your Card balance.
- (k) **Foreign Currencies Transactions:** If you make a purchase using your Card in a currency other than in Canadian dollars, the amount deducted from the Funds Available on your Card will be converted by Mastercard into Canadian dollars. The applicable exchange rate will be determined by Mastercard from the range of rates available in wholesale currency markets for the applicable processing date, which may vary from the rate Mastercard itself receives. The exchange rate used for the conversion on the processing date may be different than the rate that was in effect on the date you performed the transaction and may include a margin, which is the difference between the exchange rate Mastercard is able to obtain for the foreign currency and the actual foreign exchange rate Mastercard uses for the conversion into Canadian dollars and may be an indirect cost to you. Plus Credit may apply additional Foreign Exchange Transaction Fees on top of what Mastercard uses for currency conversion stated in the "Card Fees and Limits" section. If a foreign currency transaction is refunded to your Card, the exchange rate determined by Mastercard will be used to convert your refund to Canadian dollars and the rate in effect on the day that the refund is processed may differ from the rate in effect on the transaction date or posting date. This means that the amount that is credited to your Card for a refund of a foreign currency transaction will, in most cases, be different than the amount that was originally deducted from your Available Funds for that transaction.
- (l) **Protection Against Loss, Theft, or Unauthorized Use:** You may be eligible for Mastercard Zero Liability Protection if you used reasonable care in protecting your Card from loss or theft

and you promptly reported loss or theft to Plus Credit. Verification of a Zero Liability claim can take up to 120 calendar days to process after all documentation has been received by us, and may require a police investigation. A replacement Card with any remaining balance (less any applicable fees as stated in the “Card Fees and Limits” section) will be issued to you after you report the Card lost or stolen and consent to a card re-issue.

- (m) **Ownership of the Card:** The Card is issued, owned by and will remain the property of Zum Rails Inc. We may refuse to issue a Card to you or allow you to use your Card to make a purchase at any time and for any reason. We will mail the physical Card to the address you provide. You must return or destroy the Card upon our request. You will be solely and completely responsible for the possession, use and control of the Card.
- (n) **Who Holds the Balance in your Card:** The Plus Credit Mastercard is offered and administered by Zum Rails Inc., a money services business registered with FINTRAC, and as a payment processor registered with the Bank of Canada. The balance in your Card is held in a pooled account at a financial institution under agreement with Zum Rails Inc. Zum Rails does not hold the balance in your Card Account. The Card enables you to access the balance in your Card Account as long as you act in accordance with this Agreement.
- (o) **Other services:** Plus Credit may also offer and provide services to Cardholders and those services are subject to separate terms and conditions, if any, between you and Plus Credit. Zum Rails does not provide those Plus Credit services and is not responsible for them, or any loss, harm, or damage of any kinds you may suffer as a result of using Plus Credit services.

3) ADDITIONAL CARD FEATURES AND OPTIONS

Cashback Rewards

Cashback Rewards are earned at a rate of 0.25% on all eligible purchases up to a Cashback Reward maximum of \$50 per month. Cashback Rewards are not earned on bill payments and cash withdrawals. The Cashback Reward, if any, will be automatically credited to the Card Account 7 days after the end of each calendar month. There is no cash value for the Cashback Reward. If you close your Card Account, you are not entitled to any Cashback Rewards that may have been earned while your Card Account was open.

4) CARD FEES AND LIMITS

Card Fees: The following fees will apply to the use or inactivity of your Card.

Fee Type	Fee and Fee Description
Account Set Up and Activation Fee	\$20 (one-time)
Subscription Fee	None at this time.

Inactivity Fee	\$50 to reactivate if your Card has not been used for 6 or more months.
Foreign conversion fees*	Purchases in foreign currencies other than CAD: Mastercard wholesale exchange rate plus 2.5%
ATM withdrawal within Canada**	\$2.50
ATM withdrawal outside of Canada**	\$2.50
Replacement Card Fee	\$25 prior to the expiry date, such as replacing a lost or stolen card \$45 for express delivery

*This is Zum Rails' foreign conversion fee. We will convert Transactions or credits for returns in a foreign currency to Canadian dollars at the rate of exchange charged to Zum Rails plus the foreign conversion fee. Currency conversion may not happen on the day of the Transaction. For credit transactions made in respect of a prior related purchase, the converted amount credited to your balance may be less than the converted amount that was originally debited due to exchange rate fluctuations.

You may be charged a fee by any retailer or financial institution involved in your transaction. This includes any purchases made at a POS terminal or online, including Apple Pay, Samsung Pay, Google Pay, and tap.

**Additional fees for ATM withdrawals may be charged by the ATM operator, over which we have no control.

Inactivity Fee: If your Card is inactive for 6 months or more, Plus Credit may charge a fee as disclosed in this Agreement. If 2 or more years have passed since you have logged into your Card Account or used your Card, Plus Credit will make reasonable efforts to contact you to transfer your balance to you; however, if we are unable to do so, we reserve the right to request the financial institution that holds your funds to have your funds sent to the Bank of Canada in accordance with applicable laws.

Card Transaction Limits: Your Card is subject to the following minimum balance and transaction limits.

Limit Type	Limit Description
Card Minimum balance	\$100
Funds Available Limit	\$5,000
Minimum Loading in a single transaction	\$100
Maximum Loading in a single transaction	\$2,500
Maximum Loading per month	\$5,000
Transactions	Daily: \$1,000 per transaction

	Daily: 10 transactions
POS tap transaction	\$250 per transaction (or as determined by merchant)
ATM Withdrawal	One-time: \$300 Daily: \$400 Weekly: \$1,000 Monthly: \$2,000 Maximum of 2 ATM withdrawals a day

These limits are determined based upon Zum Rails’s risk management and compliance policies and may change from time to time. Zum Rails uses a 30-day rolling window to enforce these limits. This information is representative and reflects the limits at the time of publication of this Agreement. Current limits and a full copy of this Agreement are always available at pluscredit.ca/legal. You should regularly check these limits to ensure you have current information and monitor your Plus Credit App for notifications and changes.

5) OTHER TERMS

(a) **Consent to Electronic Signatures, Communications, Notifications, and Document**

Delivery: You understand and acknowledge that if you proceed to agree to this document electronically, this document will be valid and enforced in the same manner as a hand-signed document that exists in physical form and that a record of your signature may not be denied legal effect or enforceability under law solely because it is in electronic form. You agree that Plus Credit may communicate with you electronically, telephone call (including by pre-recorded or artificial voice messages and automatic telephone dialing systems), instant messaging, regarding your Card and related matters, regardless of whether you incur any long distance or usage charges as a result. You may be instructed by us to follow security measures to prevent unauthorized access to your information. You consent to the electronic delivery of this Agreement and any other documents relating to your Plus Credit Mastercard through the Plus Credit App, SMS/text message or push notification, or to the email address that you provide us for this purpose. We treat any electronically authenticated document that we receive from you, or which appears to have been sent by you, as authorized and binding on you. For legal purposes, documents exchanged electronically between us will be considered “in writing” and to have been signed and/or delivered by you or us, depending on who is the sender. We, Plus Credit, and our providers of services related to your Card, may monitor and record our communications and correspondence with you (including emails, online chats and telephone calls) for quality assurance, staff training and legal compliance purposes.

(b) **Monthly Statement:** A monthly statement showing all Transactions that took place during that calendar month will be made available to you on the Plus Credit App. A statement will not be provided if there has been no activity on the Card Account or if you have been notified that your Card Account has been suspended or cancelled. You must review each statement and notify us if you notice any errors or omissions by following the dispute resolution instructions below (“**Disputes**”).

- (c) **Transaction Detail:** All Transactions will be reflected in the Plus Credit App. If you notice an error or omission and wish to dispute it, please follow the dispute resolution instructions below (“**Disputes**”).
- (d) **Disputes:** If you believe a Transaction is incorrect or incorrectly recorded, you must notify Plus Credit of your dispute within 30 days of the transaction date. After 30 days, you will be deemed to have accepted Transactions as correct. If you identify an error in any transaction record, you must address such error with the applicable merchant or ATM operator. If there is any dispute regarding purchases you make using the Card, you agree to settle such disputes with the merchant from whom the purchase was made. Please ask the merchant for any return policy that may apply to purchases made with the Card. We are not responsible for any problems you may have with any goods or services that you purchase with your Card, whether regarding quality, safety, legality, or any other aspect of your purchase.
- (e) **Amendments:** We reserve the right, in our sole discretion, to modify, alter or otherwise update these terms and conditions at any time, including the eligibility criteria or any of the other terms and conditions. Plus Credit will give you advance notice of any changes where required by law and this Agreement will always reflect the most current terms and conditions. Changes will take effect on the date specified in any notice, or else on the date that an updated Agreement is posted on the Plus Credit App. You are responsible for informing Plus Credit of any change in your mailing or email address, by contacting Plus Credit Customer Support for such notifications or updates to this Agreement. If you use your Card after we have made a change to this Agreement and Plus Credit has given any required notice, you will be considered to have agreed to the change.
- (f) **Cancelling and Closing your Account:** You may cancel this Agreement and close your Card Account at any time by contacting Plus Credit Customer Support. We or Plus Credit may cancel this Agreement at any time, with or without cause. Upon cancellation by you or us or Plus Credit, you must immediately stop using your Card and destroy the Card. Once the Card is cancelled, you will not be able to access your Funds Available with the Card. You may access your Card Account balance through the Plus Credit App and transfer your funds to another financial institution via etransfer. You may also request a cheque in the amount of your Card Account balance from Plus Credit. Despite any termination of this Agreement, you must fulfil your obligations under this Agreement.
- (g) **Suspension and Termination:** We may suspend or limit usage on your Card, or terminate all or part of this Agreement at any time in our sole discretion. If this Agreement is terminated, you must follow the Card cancellation procedures set out above.
- (h) **Limitation of Liability:** This section is not applicable to Quebec consumers. To the fullest extent permitted by Applicable Law, Plus Credit and its service providers, including Zum Rails, will not under any circumstances be liable to you or any other person in any way in contract, tort (including negligence), civil liability or otherwise for any loss or damages (whether direct, indirect, special, economic, incidental, consequential, punitive or exemplary, including without limitation loss of revenue, data, anticipated profits or lost business) in respect of your access to, or lack of access to any Plus Credit product or service, or in respect of our provision of Plus

Credit products or services or our suspension or termination of a product or service. WE MAKE NO REPRESENTATIONS OR WARRANTIES OF ANY KIND TO YOU, WHETHER EXPRESS OR IMPLIED, REGARDING ANY SUBJECT MATTER OF THIS AGREEMENT, INCLUDING, WITHOUT LIMITATION, ANY IMPLIED WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE OR THOSE ARISING BY STATUTE OR OTHERWISE IN LAW OR FROM A COURSE OF DEALING OR USAGE OF TRADE.

- (i) **No Warranty of Availability or Uninterrupted Use:** From time to time, the may be inoperative, and when this happens, you may be unable to use your Plus Credit Mastercard, including making purchases, obtaining information about the balance on your Card or requesting an advance. Please notify Plus Credit Customer Support if you have any problems using your Card. You agree that we are not responsible for any interruption of service.
- (j) **Governing Law:** Unless you are a Quebec consumer, this Agreement is governed by the laws of Alberta and the federal laws of Canada applicable therein, excluding any conflict of laws which would lead to the application of any other laws. You hereby irrevocably submit and attorn to the courts of the province of Alberta for any disputes or matters arising from, connected with, or relating to this Agreement. For Quebec consumers only:
 - The parties attorn to the jurisdiction of the courts of the province of Quebec and these terms and conditions of use shall be governed by and interpreted in accordance with the laws of the province of Quebec and the federal laws of Canada applicable therein.
 - These terms and conditions of use and all related documents have been drafted in the English language at the express request of the parties. Le présent document ainsi que tous documents s'y rattachant ont été rédigés en langue anglaise à la demande expresse des parties.
- (k) **Complaints and Customer Support:** If you have a complaint or need customer support, please contact Plus Credit Customer Support at support@pluscredit.ca or by calling 1 (888) 215-6003.
- (l) **No Waiver:** No consent or waiver by either party to, or of any breach or default by, the other party in its performance of its obligations under this Agreement will be deemed or construed to be a consent to, or a waiver of, a continuing breach or default or any other breach or default of those or any other obligations of that party. No consent or waiver will be effective unless in writing.
- (m) **Severability:** If any provision of this Agreement is determined to be invalid or unenforceable under any rule, law, or regulation, the validity or enforceability of any other provision of this Agreement shall not be affected, and in lieu of such invalid or unenforceable provision there shall be added automatically, as part of this Agreement, a provision as similar in terms as may be valid and enforceable, if possible. Notwithstanding the foregoing, if a class action litigation or a class-wide arbitration is permitted for any reason, either party may require that the entire dispute be heard by a judge, sitting without a jury, under applicable court rules and procedures.

- (n) **Assignment:** You may not assign any of your rights or obligations under this Agreement. We may sell, assign, or transfer all or any of our rights and obligations under this Agreement at any time to a third party.
- (o) **Entire Agreement:** This Agreement constitutes the final and complete agreement between you and us relating to your Card and supersedes and may not be contradicted by evidence of any prior, contemporaneous, or subsequent oral credit agreement between you and us relating to your Card.

6) COLLECTING AND USING YOUR PERSONAL INFORMATION

- a) **Personal Information Consent:** By applying for or using a Card, you consent to the collection, use, disclosure and retention of your personal information, including your full legal name, date of birth, address, email address and phone number, by us and our service providers for purposes relating to your application for a Card and your use of a Card (if issued to you) and as otherwise described below. If you do not consent to the collection, use, disclosure and retention of your personal information, you must not apply for or use a Card. You may withdraw your consent at any time by cancelling your Card and all related services from us by contacting Plus Credit Customer Support. The use of your personal information is governed by both Plus Credit's Privacy Policy found on the Plus Credit App and Zum Rails' Privacy Policy.
- b) **What We Collect:** We, as well as Plus Credit, will collect information about you (e.g. your name, address, telephone number, email address, and date of birth) when you apply for a Card and, if a Card is issued to you, we and Plus Credit will collect information about you and your use of the Card and related services, including information about your Card transactions (e.g. the date, amount and place of each transaction) (all collectively "**Cardholder Information**"). We and Plus Credit will collect your Cardholder Information directly from you and from other sources, including third party providers of identity verification, demographic and fraud prevention services, publicly available sources, such as internet sites, government agencies, and registries.
- c) **How We Use, Retain and Disclose Your Personal Information:** We will disclose your Cardholder Information to our providers of services related to your Card, including Plus Credit, to assist us to provide services to you and to provide related services to us. We and our providers of services related to your Card, including Plus Credit, will use, disclose and retain your Cardholder Information to process your application for a Card (including to verify your identity) and, if a Card is issued to you, to provide you with services relating to your Card (including to administer your Card and to process your Card transactions), to protect our systems and services from fraud and for legal compliance purposes, to perform and enforce this Agreement, to protect and enforce our legal rights and for other purposes required or permitted by applicable law. We and our providers of services related to your Card, including Plus Credit, may use and store your Cardholder Information at facilities in various countries (including Canada and the United States of America). As such, your Cardholder Information may be subject to foreign laws (which might be different from the laws of the jurisdiction in which you are located) and may be accessible to foreign courts, governments, law enforcement and regulatory agencies and security authorities without notice. We will use and

rely on your Cardholder Information to issue and administer your Card and provide related services. We and our providers of services related to your Card, including Plus Credit, will rely on you to ensure that your Cardholder Information is accurate, complete and up to date. You will promptly inform Plus Credit of any changes to your Cardholder Information or if you discover any errors in your Cardholder Information.

- d) **Safeguarding Your Personal Information:** We protect personal information in our possession or control from loss, theft, alteration and misuse. The safeguards employed by us to protect your personal information depend on the sensitivity, amount, distribution, format and storage of the personal information. Although technologies can make it easier for fraud to occur, we employ around the clock monitoring systems and controls to detect and prevent fraudulent activity. We also build fraud prevention measures into our due diligence processes and regularly update our fraud detection/prevention methods. While we take precautions to protect your personal information from loss, theft, alteration, or misuse, no system or security measure is completely secure. Any transmission of your personal data is at your own risk and we expect that you will use appropriate measures to protect your personal information as well.
- e) **Communication with the Cardholder:** We and our providers of services related to your Card, including Plus Credit, may use your Cardholder Information (including your phone number and your email address) to contact you, including by regular and electronic mail, telephone call (including by pre-recorded or artificial voice messages and automatic telephone dialing systems) and instant messaging, regarding your Card and related matters, regardless of whether you incur any long distance or usage charges as a result. We and our providers of services related to your Card, including Plus Credit, may monitor and record our communications and correspondence with you (including emails, online chats and telephone calls) for quality assurance, staff training and legal compliance purposes.
- f) **Use by other parties:** If you consent to any other third party collecting and using your personal information for their own purposes (not as our service provider), including to provide you products and services or to send marketing and promotional messages to you, then we will not have any control over, and will not be responsible or liable for, the collection, use, disclosure and retention of your personal information by such third party, the marketing or promotional messages that they send to you, or any other wrongful act or omission by such third party.

7) TRADEMARKS

The Card is issued by Zum Rails Inc., a licensed member of the Mastercard® network, and operated by Plus Credit Ltd. under a white-label agreement.

Mastercard® is a registered trademark of Mastercard International Incorporated, used under license.

All other trademarks or service marks belong to their respective owners.