

DIGITAL SERVICES TERMS AND CONDITIONS

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The Rogers Bank online banking website and / or mobile application (the "Platform") provides digital card management services for your Rogers Bank credit card (the "Services") subject to the following terms and conditions of use and our Privacy Policy (collectively "Terms and Conditions"). **PLEASE READ THESE TERMS AND CONDITIONS AND THE PRIVACY POLICY CAREFULLY BEFORE USING THE PLATFORM. BY ACCESSING OR USING THE PLATFORM YOU AGREE TO BE BOUND BY ALL OF THESE TERMS AND CONDITIONS.**

The Terms and Conditions are to be read by you together with any terms, conditions or disclaimers provided in the pages of the Platform. If you do not agree to these Terms and Conditions, please do not use the Platform. Your continued access or use of the Platform will mean that you agree to these Terms and Conditions and any subsequent changes that may be posted to the Platform.

1. **Digital Services.** We provide the Services on the Platform to give you digital access to your Rogers Bank credit card (each an "Account"), Account history and other Account information. The Platform is established solely for accessing of your Account information as provided to you by Rogers Bank. If you have any questions, complaints or concerns or about your Account, you can contact us 1-855-775-2265 (or collect at 1-705-522-7412 if you are outside Canada and the U.S.).
2. **Information Accuracy.** The Platform, including the facts, data, information and other contents contained in it, is provided as a convenience only and is not intended to be an official or conclusive statement of your Account. You agree to rely solely on the official Account statements delivered in the agreed format as the conclusive statements of your Account. Rogers Bank has no obligation to update or correct information on the Platform, provided that we deliver official Account statements to you pursuant to the terms of your Cardholder Agreement with Rogers Bank.
3. **Alerts.** Rogers Bank Alerts allow you to request and receive messages about your credit card account(s). You may receive alerts via email or text message. You understand that the text and email messages are not encrypted and may contain information about you and your credit card

transactions. You are solely responsible for your mobile phone, including where you leave it, and for accessibility to your emails. Alerts are provided to you as a supplement, and not as a replacement to your monthly statement. Receipt of alerts may be delayed or prevented, and Rogers Bank will not be liable to you for damages (including special, indirect or consequential damages) that may result if, for any reason, you are unable to receive an alert, or if the content of that alert is inaccurate. You must continue to review your monthly statement and to contact Rogers Bank if you think there is an error. Standard text message rates will apply to all text messages sent to your mobile phone. Depending on the text message service plan you have selected with your carrier, you may incur additional charges on your mobile bill. We may change Rogers Bank alerts and alert terms and conditions, in whole or in part, at any time without notice. Alert changes may include, but are not limited to, changes in content, frequency or timing.

4. **Supplementary Cards/Authorized User Accounts.** All Account information, including transaction information regarding purchases made with Primary and Authorized User credit cards for the same Account, will be made available by Rogers Bank ONLY to the primary cardholder that registers for the Platform.
5. **Electronic Statements.** Upon registering for the Platform, we will automatically enroll you into electronic statements (also referred to as “paperless” or “e-statements”) that can be accessed through the Platform. We will also send you an email notification each month when your monthly statements of Account has been posted. While you can retrieve electronic statements for up to 12 months on the Platform, you are responsible for retaining a copy of your electronic statement, if you require it. You are responsible for retaining a copy of your electronic statements.
6. **Restrictions on Use.** The Platform and all content provided on the Platform is protected by copyright, trademark, and other applicable intellectual property and proprietary rights laws, and is owned, controlled, and/or licensed by Rogers Bank and/or its affiliates and related companies. Nothing contained on the Platform should be considered as granting, by implication, estoppel, or otherwise, any license or right to use any trade-marks, logos, or other names, including, but not limited to, those identifying Rogers Bank and/or its affiliates and related companies or their respective products and services displayed on the Platform, without the expressed written consent of Rogers Bank or such third party that may own such trade- marks, logos and other names displayed on the Platform. You may view, print and save a copy of the pages on the Platform for your own personal use but may not modify, publish, transmit, transfer, sell, license, display, reproduce, create derivative works from or otherwise use or exploit any part of the Platform in any manner, including electronically reproducing the Platform by "uploading", "downloading" or "accessing" this Site onto the Internet or any other local or international computer system, without the prior written consent of Rogers Bank.
7. **Password.** You are solely responsible for maintaining the security of your Site identification, password and personal verification questions information (collectively, the “Password”). You agree not to disclose your Site Password to any other person and keep confidential. Rogers Bank is not responsible for the unauthorized use of the Services by any other person with your Site Password. Rogers Bank is under no obligation to confirm the actual identity or authority of anyone using your Site Password. If you enabled biometric information either, faceID or fingerprint recognition, as your Password to sign in to online or mobile bank account or any other biometrics information stored on your device will be able to access your online or mobile bank account. You are responsible to remove any other person’s biometric information from your device prior to registering for online or mobile banking.

8. **Compromised Password.** If you suspect your Password or biometric ID is comprised (i) notify us immediately; (ii) replace your Password and (iii) delete all biometric information from your device. You are responsible for any losses that result from your own use of your Passwords. You are also responsible for any losses that result from any use by a third party of your Passwords, including , without limitation, use by a service provider that provides an online account aggregation service, which retrieves, consolidates and presents your Accounts for the sole purpose of allowing you to view your Accounts in one place, your Passwords.
9. **Privacy.** During your use of the Platform, you may voluntarily submit personal information and by using the Services to request your Account information you are asking Rogers Bank to provide you with your Account information. We are committed to ensuring responsible practices in our collection, use and disclosure of your personal information in accordance with applicable law and our Privacy Policy. The terms and conditions of our Privacy Policy, as may be amended from time to time, are hereby incorporated by reference into and form a binding part of these Terms and Conditions.
10. **Indemnification.** To the maximum extent permitted by applicable law, you will defend, indemnify and hold harmless Rogers Bank, its affiliates and related companies, and each of their respective directors, officers, employees, consultants and agents from and against all claims, liability, and expenses, including all legal fees and costs, arising out of your use of the Platform.
11. **Modification or Termination of Service.** Rogers Bank reserves the right, in its sole discretion, to change, modify, restrict, suspend or terminate your access to all or any part of the Platform and/or the Services at any time for any reason without prior notice to you and without any liability to you for doing so.
12. **Changes to these Terms and Conditions.** Rogers Bank reserves the right, at any time, to modify, alter, or update these Terms and Conditions including the Privacy Policy incorporated by reference therein, and you agree to be bound by such modifications, alterations, or updates. Such changes, modifications, additions or deletions shall be effective immediately upon notice thereof, which may be given by any means including, but not limited to, posting on the Platform or by electronic or conventional mail. You agree to regularly review these Terms and Conditions and to inform yourself of such revisions. Your use of the Platform following any such change constitutes your agreement to follow and be bound by the terms as changed. If at any time these Terms and Conditions are no longer acceptable to you, please immediately cease all use of the Platform.
13. **Governing Law.** These Terms and Conditions and your use of the Platform will be governed and interpreted in accordance with the laws of the province or territory in Canada in which you reside and the laws of Canada, as applicable. In the event of a dispute, you agree that the courts in the province or territory where you reside will have exclusive jurisdiction over any dispute arising in connection with your Account, your use of Site or these Terms and Conditions.

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