

# Terms and conditions

## ONLINE BANKING SERVICES CONTRACT

### 1. Our online banking services

Our online banking services are those available on our transactional website or through our mobile application. If you use them, you are deemed to have read and accepted this contract

#### A. Access to our online services

##### 1. Use a device compatible with our services

By device, we imply any device you use to access our online banking services.

Your device must be able to:

- receive wireless text messaging services and
- access the Internet.

The device may, for example, be:

- a smart phone
- a tablet
- a computer

##### 2. Install an application

To access our online services, you must connect to our platform or install our application on your device and accept the terms and conditions of use. You are responsible for downloading, installing and updating the application. We have no obligation to assist you, or to offer you training or maintenance services.

This contract does not govern application providers, such as Google Inc. or Apple Inc., with regard to an application downloaded from their respective app store. These providers are not liable to you for the distribution of our application, or its use or performance. They have no obligation to offer you support or maintenance services and are not responsible for handling your complaints or any claims of a third party pursuant to which your use of an application violates intellectual property rights.

#### B. Available services

##### 1. Paying bills online

This service lets you pay your bills online. Make sure that the amount of the bill and the other information are accurate as we are not responsible for validating them before the transaction is completed.

##### 2. Transferring funds

This service lets you transfer funds between your banking accounts with us. You can also transfer funds to another bank customer's account by using such customer's banking information.

- Make sure that you have enough funds in your account. Otherwise, you may have fees to pay.
- Make sure you provide correct information as your transfer cannot be cancelled once completed.

### **3. Interac® e-transfers**

This service lets you send funds using an e-mail address, a telephone number or an account number. You are responsible for checking your account payment history to determine the status of your transfer.

- Maximum transfer amount: we may impose a maximum amount for transfers. This maximum may be modified without notice.
- Maximum number of transfers: we may impose a maximum number of transfers. This maximum may be modified without notice.
- Information to be checked before confirming the transfer: make sure that the recipient's e-mail address or telephone number are correct. If you make a mistake, you will have to contact the recipient.
- Withdrawal from your account: as soon as you confirm the transfer, we will withdraw the funds from your account. A notice is then sent to the recipient via e-mail or text message. This notice identifies you as the sender and contains your e-mail address, the amount sent, and the recipient's name. We will retain the funds until the recipient has accepted the transfer or until the transfer is cancelled.
- Cancellation of transfer:
  - If you cancel the transfer before the recipient has accepted it.
  - If the recipient refuses the transfer.
  - If the recipient does not accept the transfer within 30 days.
- No interest on withdrawn funds: if you have an interest account, no interest is payable on the withdrawn funds while waiting for the transfer to be completed or for the funds to be returned if the transfer is cancelled. This service also lets you make a payment at the request of another person or company.
- If you accept the request: you must confirm the information received (payment due date, invoice number, etc) and agree to send the requested funds.
- If you refuse the request: you can send the recipient the reason for your refusal. We are not responsible for following up with the recipient on your behalf.

### **4. Paying for purchases from a merchant via a mobile device (mobile payment)**

This service lets you pay for your purchases by approaching your device to the merchant's terminal. For example, by approaching your cell phone to the contactless terminal. You must enter the information from your payment card into your device.

Make sure that the contract associated with your payment card lets you use a mobile payment service.

This service must be activated on your device and is available only at merchants offering this service.

- Maximum payment amount: we impose a mobile payment limit (for further information, see our site at [nbc.ca](http://nbc.ca)). If the limit is exceeded, you must use your payment card to complete the transaction or follow any other instructions for use.
- Security: the data used for payment is protected by a unique code or by an anonymous encrypted token system. Participating merchants do not have access to such data.
- Deactivation possible at any time: you may deactivate mobile payment at any time and delete all your payment card information.
- Payment card withdrawal: we can refuse a payment card without prior notice.

## **5. Depositing cheques with a mobile device (digital deposit)**

This service lets you take a photo of the front and back of your cheque and deposit it into your account.

- Maximum deposit amount: we impose a maximum amount for digital deposits (for further information, see our site at [nbc.ca](http://nbc.ca)). If this limit is exceeded, we may refuse the deposit.
- Maximum number of deposits: we may refuse the digital deposit if the number of deposits exceeds the maximum limit (for further information, see our site at [nbc.ca](http://nbc.ca)).
- Keep your cheque for 15 days, then destroy it: as we need a few days to deposit the funds into your account, we ask that you keep the cheque for 15 days. You should then destroy it so that it cannot be reused.
- Dishonoured cheque: we can refuse the deposited cheque, regardless of the reason. We can also ask you to repeat the digital deposit or remit the original cheque to us.
- Image of cheque created on our behalf: you agree to create an image on our behalf and to comply with Payments Canada standards for cheque imaging available at [payments.ca](http://payments.ca).

## **6. Online receipt of statements, other banking information and notifications**

- Your consent: to receive your statements, notices, bank messages, or other documents online, you can access our online services and agree to receive electronic communications.
- Notification of document availability: through electronic communication, we can notify you that a document or message is available, for example, by sending you an e-mail notification or text message. While these notifications keep you informed, they do not replace the information in our records. You are still responsible for checking your account activities. Important notices and documents are sometimes published on our site at [nbc.ca](http://nbc.ca).
- Amendment of notifications by the Bank: we can modify notifications without prior notice.
- Fees: your Internet or mobility service provider may charge fees for the receipt of such notifications.
- Security: as notifications are sent by text message or e-mail, the data is not encrypted. They may be intercepted and viewed by unauthorized persons.

## **7. Receiving remote assistance to use the online services**

To assist you in using the online banking services, or if you are experiencing an issue with the online services, our call center staff may offer to remotely access your customer portal on our online services. They may also allow our computer experts to remotely access your customer portal on our online services, if necessary, so that they can find a resolution to your problem. If you consent to it, our call center staff or our computer experts will then have access to your profile and your information.

## **C. Time limit to complete transactions**

### **1. Online payment of bills: three days**

We need three business days to process an online bill payment.

Make sure you pay your bill at least three business days before the invoice due date, as we are not responsible for interest or penalties charged by your supplier in the event of late payment.

## **2. Interac e-transfer: variable payment period**

We cannot provide for the exact time frame required to complete an Interac e-transfer. This time frame depends on the processes used by the recipient's financial institution. We are not responsible for interest charges or penalties in the event of late payment.

### **D. No cancellation for completed transactions**

- Online bill payment: you cannot cancel the payment of your bill once the payment is completed. You will have to contact the supplier to correct the situation.
- Bank transfer: the bank transfer is instant. Once the online transfer is confirmed, you cannot cancel it and the recipient cannot refuse it.
- Interac e-transfer: the Interac e-transfer cannot be cancelled once accepted by the recipient:
  - The recipient has 30 days to claim the funds. If the recipient refuses to accept the funds or exceeds the 30-day time limit, the transfer is automatically cancelled.
  - If the transfer is cancelled, we will return the funds to your account. This operation can take some time, but will be quicker if you notify us that the transfer was cancelled and that you wish to recover the funds.

## **2. Your commitments**

### **A. Comply with all contracts that apply to you**

- This online banking services contract, including the schedule.
- If you have a deposit or investment account, the contract governing personal deposit and investment accounts.
- Any other contract that might apply to our online services depending on your device.
- Licences to use the bank's or other providers' applications (for example, an application downloaded from Google Inc. or Apple Inc). These licences authorize you to use the applications solely in connection with our online services. The licence is non-transferrable and non-exclusive.
- The statement on cookies available on the homepage of our website at: [www.nbc.ca](http://www.nbc.ca)

### **B. Follow our security advice and security instructions**

Security advice is published on our website (ABCs of security). Instructions for use may also be published. You agree to read them. If you continue to use our services, we will consider that you agree to comply with these advices and instructions.

Why such advices and instructions?

- To explain how to use our online services, certain features or certain applications.
- To protect you and your device as well as your password.

### **C. Take security measures**

#### **1. Use a secure password and other protection measures**

The following are a few security measures you must take to protect your transactions:

#### Select a secure password

- We are not responsible for verifying that your password complies with recognized security standards.
- A secure password is impersonal, has no particular meaning and is difficult to guess.
- The following are examples of passwords that are not secure:
  - your name, date of birth, telephone number, civic address or social insurance number
  - a password that you already use for another online service
  - a sequence of letters or numbers that is easy to detect, such as a series of non-random characters (ex. 123456)

#### Keep your password secret

- Do not give it to anyone: friends, family, our representatives, our agents or any other person.
- Memorize it, change it regularly and do not write it down.
- Change it if it is no longer secret.

If you choose to disclose your login credentials, including your password, to a third-party account aggregation service, you must check that the service provider is genuine and can be trusted. You must review the terms and conditions of use as well as the privacy and security policies or other instructions of such third-party service. You must clearly understand your obligations and your liability with regard to such third-party provider. You must change your credentials as soon as you stop using this third-party service.

#### Protect your device

- Use a device that has a legitimate, unaltered operating system.
- Activate the locking or blocking features.
- Do not leave it unsupervised and do not allow anyone else to use it.
- Regularly install and update an anti-virus or anti-spyware program, a firewall or other protection programs to prevent any computer virus or worms from intercepting or altering your communications electronically.
- Only use authorized or official applications from known providers.
- Take reasonable measures to secure the operating systems and browser applications, including by deleting temporary storage links (cookies).
- Take reasonable measures to prevent others from seeing the information you enter on your technological device at a merchant location.
- Log out and close the browser once you have finished.

Block access to your device if you lose it If you lose your device:

- Use an application to block access and delete all personal information.
- Change the password.

Delete the mobile payment application if you get rid of the device If you get rid of your device:

- Delete the mobile payment application and any payment card-related information to prevent a person from using your banking information.
- As long as the mobile payment application has not been deactivated, you will be responsible for transactions carried out using that application.

Keep your contact information up-to-date Keep your contact information up to date and notify us of any change.

For further information For further information, refer to our ABCs of security, our privacy policy and our online services statement (cookies) available at our branches and on our website at nbc.ca.

## **2. Contact us if someone uses your account without your authorization or if you believe your device is no longer secure**

If someone uses your password and your account without authorization, you must notify us immediately. You are responsible for transactions carried out on your account as long as we have not been informed of the situation.

If you have reason to believe that your device is no longer secure, you must stop using it immediately and take measures to ensure that it is once again secure.

## **3. Do not use our services in an illegal manner or in a way that might cause damage to us or to other persons**

You must not use our online services or allow them to be used in a manner that:

- is illegal, fraudulent, abusive or malicious, for example by impersonating another person or entity
- undermines the security, integrity, performance or any other features of our services
- is likely to engage our responsibility or that of our partners, suppliers or affiliates
- involves unauthorized or automated access to our services
- involves reverse engineering of the source code of an application or other technology

## **D. Do not use our intellectual property for commercial purposes (Logos, trade-marks, applications, software and web content)**

We or our partners hold all intellectual property rights (including copyright) to:

- each page on our website
- the screens accessible through our online services
- the logos and trade-marks
- the texts, images, illustrations, sound and visual clips that appear when you use our online services
- the software, applications and codes

You are not entitled to use them for commercial purposes without our written consent. You cannot reproduce, publish, download, display, distribute or modify them.

## **E. Respect the intellectual property rights of application and other technologies' providers**

Third parties may hold intellectual property rights to applications or other technologies used in connection with our online services. You are not authorized to copy these applications and technologies or disclose them or make them accessible to third parties.

## **F. Compensate us and any other person who suffers or incurs damages**

You are liable for damages suffered or incurred by us or by any other person (provider, partner, etc) arising from:

- your use of our online services, including our account aggregation service
- the use of a third party's account aggregation service
- your breach of your commitments outlined above

In these situations, you undertake to protect and indemnify us.

If you use an application or technology in a manner that causes damages to another person or entity, you also assume the consequences thereof. We are not liable and have no obligation to assist you.

### **3. Our commitments**

#### **A. To offer you online services**

We make every effort to offer you quality online services. However:

- We cannot guarantee that our services will not be interrupted. They may be temporarily interrupted, unavailable or slow owing to system maintenance work or situations beyond our control.

For example:

- problems to access the Internet or other networks
  - technical difficulty
  - problems caused by other persons, entities or merchants, such as
  - problems with applications, with our platform or with the device you are using
- We cannot guarantee that our services will operate the same way on all devices. You must accept that a notice, document or link may not be available on one device in particular or may differ from one device to the next.

If our services are unavailable or do not work properly, we undertake to take reasonable measures to restore our online services to proper working order within a reasonable time period.

#### **B. To reimburse you in the event of fraud**

If you are the victim of fraud, we will reimburse you for the unauthorized withdrawal of funds from your account. To be entitled to reimbursement, the following conditions apply:

- You must notify us as soon as you discover the fraud.
- You must cooperate in our investigation of the fraud.
- You must have fulfilled your commitments.
- You must have followed our security advice (available on our nbc.ca site, under the ABC's of security).

### **4. Payable fees**

#### **A. Service fees (INTERAC e-transfers, etc)**

You agree that service fees will be automatically debited from your account each month. These fees are described in our fee guide:

- This guide is remitted to you when you open your account.
- It is available at any time in our branches, on our site at nbc.ca or by contacting our call center.

## **B. External provider service fees**

You must pay all fees imposed by service providers in connection with the use of our services:

- Access and wireless network fees
- Service fees associated with the use of a device
- Connection fees to access our online services
- Fees for certain services, for example, those related to certain Interac network features
- All other fees

## **5. Validity of banking instructions and electronic communications**

You are responsible for all your bank account transactions even if someone used your account or our services without your permission. You are also responsible for maintaining the security of your account at all times (see section 2.C).

However, in the event of fraud, you may be reimbursed subject to certain conditions (see section 3.B).

In all other cases, we assume that you have authorized all the instructions and communications we receive to carry out a banking transaction on your behalf (for example, a transfer request, cheque deposit, bill payment, etc)

We are not required to validate:

- the identity of the person using your device
- the fact that the biometrics are yours
- the fact that your password complies with recognized security standards.

We are not required to request additional personal information to authenticate your identity.

### **A. Instructions sent with your password (including your biometric data) are deemed valid**

Your password is your electronic signature and confirms any instructions you send us. For example, an Interac-transfer instruction.

Your password has the same legal effect as instructions written on paper and signed by you. We can rely on such instructions, even if such instructions are given by another person acting without your authorization. You are responsible for advising us in such a case.

Examples of passwords:

- PIN (personal identification number or a confidential code made up of a series of characters used to authenticate you)
- The initial temporary authenticator code that allows you to choose a PIN
- Biometric data, for example, a digital fingerprint activated by the Touch ID™ feature.
- Secret code

You can use our services with your biometric data without having to use a PIN (for example, recognition of your digital fingerprints with Apple's Touch ID or Samsung's Finger Scanner).

If you allow a person to save his or her biometric data into your device, he or she will be able to send us instructions and access your financial information.

### **B. Certain instructions sent without your password are deemed valid**



Certain transactions, such as mobile payment, do not require a password. You must nevertheless comply with our security instructions when paying at a merchant location.

### **C. Communications that come from you or appear to come from you are deemed reliable**

We can rely on any electronic communication that comes from you or appears to come from you and which we, in good faith, believe to be authentic. Electronic communication includes communication via Internet, e-mail, text message or Messenger.

## **6. Your personal information**

### **A. Your personal information is treated in accordance with the practices described in the contract governing your account**

To know how we manage your personal information, refer first to:

- the practices described in your deposit and personal investment account contract or in a contract entered into with us with regard to another account to which you have access through our online services
- to our privacy policy and our online services statement (cookies) available in our branches and on our nbc.ca site.

### **B. Your personal information may be shared with service providers**

We may share your personal information with the providers we collaborate with to offer our services. For example, if you use mobile payment, we may disclose your personal information to the providers concerned or ask them to authenticate certain information they hold about you.

If a service provider is located in another country, it is bound by the laws of that jurisdiction which may require it to disclose personal information about you in accordance with those laws.

### **C. We may analyze your personal information to adapt our services and promotional communications to your needs**

We may use your personal information to better understand your financial needs, provide you with tailored services and, subject to your choices, provide you with offers and other promotional communications. The personal information we use includes information from your external accounts retrieved through our account aggregation service or any other functionality available on our online services.

To learn more about our personal information practices, including how to opt-out from receiving offers and other promotional communications from us and our affiliates, please consult our privacy policy and our online services statement (cookies).

### **D. We may produce statistics and reports based on your personal information**

We and our service providers may use anonymous or aggregate information derived from your use of our online services, including our account aggregation service, to produce statistics and generate reports primarily to improve and develop our respective services. We will not share your personal information with other persons or entities without your consent.

## **7. Limitation of liability**

### **A. Risks associated with your use of the services and technologies**

We take all reasonable measures to ensure the confidentiality of electronic data exchanges, the security of transactions made through our online services and the protection of your personal information.

Despite our vigilance and the security measures we implement, we cannot protect you against all the risks associated with the use of our online services and applications.

In particular, be advised that:

- We cannot guarantee that our sites and systems will not be targeted by cyber-threats or other misdeeds.
- We cannot guarantee that your personal information will be protected during an electronic communication.
- Our communications may be vulnerable to malware, viruses or computer worms and other unauthorized programs.
- Our messages sent on your device are not encrypted or encoded.
- Certain information may be masked, but other information may not be, for example, account balance. Any person having access to your device could therefore have access to the content of the messages and other information accessible through our online services.

You assume the risks and we are not responsible if you lose files, if your personal information is intercepted or if you suffer or incur other damages or losses.

## **B. Other liability and damage limitations**

Neither we nor our service providers are liable:

- for damages suffered or incurred by you and that result from:
  - an inaccurate or incomplete instruction or any other action, error, or omission on your part or on the part of another person or entity
  - a delay, error, interruption or omission on our part or any other event beyond our control
  - a deficiency, technical failure or unavailability, including of our systems or wireless networks
  - the fact that an application does not work or does not work well
  - your use of a third party's account aggregation service and access to our online services by such third party
  - your failure to comply with your commitments
  - our modification, suspension, refusal or blocking of a service
  - situations with regard to which this contract specifically excludes our liability
- for other damages suffered or incurred by you that are not caused by our negligence

Under no circumstances will we be liable for the indirect, incidental, consecutive, special or punitive damages suffered or incurred by you (in particular, losses of data or information, revenue, profits or of an economic nature or other similar losses) even in the event of negligence on our part and even if we were notified of the possibility of such damages.

## **8. Contract management**

### **A. Our right to modify, suspends refuse or block a service**

We may, at any time, without notice:

- modify an online service or one of its features.
- suspend, cancel or block an online service, at any time, for any reason whatsoever. For example, block your access to mobile payment or refuse to carry out your instructions if we suspect they do not come from you or if they are inaccurate, incorrect, inappropriate or illegal.
- block access to an account and to our online services in the event of a cyber-threat or misdeeds targeting our systems.

## **B. Your right to transfer this contract with our consent**

You must have our authorization before transferring or otherwise assigning this contract.

## **C. Our right to transfer this contract without your consent**

We have the right to transfer or otherwise assign this contract to anyone without your consent.

## **D. Our right to amend this contract upon 30 days' written notice**

We can amend the terms and conditions of this contract by notifying you in writing at least 30 days before the effective date of the amendment. This notice will indicate:

- all new or amended clauses
- its previous version
- the effective date of the amendment.

The changes do not create a new contract and the unchanged terms and conditions remain in full force and effect.

If you use our online services after an amendment comes into effect, you are deemed to have read and accepted the amendment. You can refuse an amendment at any time by terminating this contract.

## **E. Your right to terminate this contract at any time**

You can terminate this contract at any time. You can also suspend or stop using our online services at any time.

## **F. Our right to terminate this contract upon 30 days' written notice**

We can terminate this contract upon prior written notice of 30 days:

- if you fail to pay the service fees, or
- if you do not comply with one of the conditions of this contract.

We can terminate this contract immediately and without notice if you use an account or our online services in an unusual, illegal or abusive manner.

## **G. Other persons bound by this contract**

This contract binds our successors and assigns as well as your heirs and legal representatives.

## **H. Applicable legislation**

This contract is governed by and construed in accordance with the laws in force in the province or territory where you reside. Only the courts of that province or territory have jurisdiction over this contract. If you reside outside Canada, the laws in force and the courts of competent jurisdiction are those of the Province of Quebec.

## **9. Our contact information**

You can reach us:

- by telephone: Montreal (514) 394-5555 or outside Montreal 1 (888) 835-6281
- by e-mail: [telnat@nbc.ca](mailto:telnat@nbc.ca)

Various mechanisms exist to settle issues or problem situations that you may encounter in your business dealings with us. For more information, please read our complaint settlement brochure, available in our branches and on our website at [nbc.ca](http://nbc.ca).

National Bank is a trademark of National Bank of Canada. Interac is a registered trademark of Interac Inc. Touch ID is a trademark of Apple Inc.

## **Schedule A**

The terms and conditions of this schedule apply when you use the specific services provided herein. These terms and conditions are in addition to the general terms and conditions set out above.

### **1. Our account aggregation service**

#### **A. Description**

Our account aggregation service accesses the data in your accounts with certain authorized providers, retrieves such data, and consolidates, organizes and displays this data with data related to your accounts with us.

Your data, including external account data, may be accessible to any third-party account aggregation service which you authorize to access your accounts with us.

#### **B. The information retrieved is limited**

Normally, we only have access to data related to your transactions and balance information from your external accounts. You must access the services of your external account providers for further information about your accounts or to consult other types of information, such as specific notices or communications about their products and services.

#### **C. Our access to your external accounts**

You must provide us with your login credentials with your external account providers so that we can access and retrieve data from these accounts and aggregate it with data from the accounts you have with us and your other external accounts.

You acknowledge and agree that when we access and retrieve data from your external accounts, we are acting on your behalf only.

Your password and other login credentials are kept encrypted. You must make sure they are accurate and up to date at all times.

#### **D. Your obligations before using the service**

Your external account providers may not be aware of the access you give us to your accounts and may even restrict your rights in this regard.

Before using our account aggregation service, you must confirm whether such external account providers permit us to use your login credentials, including your password, to access and retrieve your external account data. You must also make sure that you understand the implications of, and your liability, in connection with the sharing of your login credentials.

#### **E. Directions resulting from your use of the service**

By using our account aggregation service, you give us (and our service providers) authorization and direction to access the external accounts with the authorized providers you designate in order to retrieve, consolidate, organize and display your data. You confirm that you have the right to give us such authorization and direction.

You acknowledge and agree that we may periodically access such external accounts to update your data.

You further authorize and direct us to permit third-party account aggregation services (where you have authorized such third parties to access your accounts on our online services) to access all your data, including the data already aggregated from external accounts through our account aggregation service. Notwithstanding the foregoing, you understand that we are not responsible for the data which such third parties retrieve and that we have the right to prevent such third parties from accessing your accounts on our online services at any time.

We may use, modify, display or create new data from the data we retrieve.

You confirm that you are the legitimate holder or an authorized user of the external accounts that you add to our account aggregation service.

#### **F. Service-related risks**

Your use of our account aggregation service is at your sole risk.

You understand and agree that the aggregated data and other content (including that of external account providers) is provided on an “as is” and “as available” basis. The information displayed or provided as part of our account aggregation service is for informational purposes only and may not reflect your most recent transactions or may not be accurate or complete and you should not rely on this data. We do not provide advice through this service and you cannot rely on the information for such purposes.

No warranty is given with respect to the service, the data accessible through the service or any information obtained through or by using the service.

#### **G. Limitation of liability**

You agree that neither we nor any of our affiliates or service providers will be held liable for any claims or losses whatsoever, including indirect, consecutive, special, or punitive losses, even if we have been advised of the possibility of such losses, resulting from:

- the use or the inability to use our account aggregation service
- the costs incurred to get substitute goods and services

- any products, data, information or services purchased or obtained, or messages received or transactions concluded through or from our account aggregation service
- unauthorized access to or alteration of your data
- statements or conduct by anyone on our account aggregation service
- your violation of the terms of use or other conditions imposed by your external account providers; and
- any other matter relating to the account aggregation service.

## **H. Your right to terminate the service**

You may revoke any authorization you gave us at any time and upon simple notice. Your revocation will be processed within a reasonable time period.

## **2. Our receipt filing service**

Organizing Receipts is a feature included in our app. It allows you to scan and archive receipts from your mobile device or from a personalized email address ([myaddress@myreceipts.nbc.ca](mailto:myaddress@myreceipts.nbc.ca)), which you create during your first use of the functionality.

### **A. Sensitive data**

If you use our receipt management service, you agree not to use the service to store sensitive data such as health data.

### **B. Confidentiality of your personal information**

Some cash register receipts may contain and display sensitive information (bank details, credit card numbers, personal address, etc.). The information contained in the digital representation of your receipts may also include this sensitive information.

It is your responsibility to verify that the credit and debit card information on your receipts are hidden before uploading them to Organizing Receipts.

By using Organizing Receipts, you acknowledge that the service only registers personal information already on your original paper receipt while being scanned.

### **C. Limited use of Organizing Receipts' personalized email address**

You understand that the personalized email address ([myaddress@myreceipts.nbc.ca](mailto:myaddress@myreceipts.nbc.ca)) is not an email accessible via an inbox and that you will not be able to use this address as an email other than for sending receipts, or to allow merchants to send electronic receipts.

Some emails sent to your personalized email address ([myaddress@myreceipts.nbc.ca](mailto:myaddress@myreceipts.nbc.ca)) may not be recognized as e-receipts and may be permanently deleted unless you take the necessary action within the time period specified by Organizing Receipts.

### **D. Limitation of responsibilities**

The digital version of the receipt may not be complete or entirely representative of the original version.

Although Organizing Receipts is a digital receipt manager and effort is made to ensure the accuracy of the information extracted from the original hard copy, some errors may occur, and some information may be missing.

Ensure that you verify and, if necessary, update the missing information on your digital receipt.

By using Organizing Receipts, you acknowledge that you fully assume the risks of missing information or errors in your digital receipt.

### **E. Returns with a digital receipt**

It is at the merchant's discretion to honor a receipt in Organizing Receipts for proof of purchase, return, or refund. We assume no responsibility in this regard.

### **F. Tax Authorities**

You acknowledge that, for documentary proof purposes, it is your responsibility to verify the validity of digital receipts exported from Organizing Receipts with the relevant tax authorities.

These tax authorities may ask you for the original receipts. We therefore recommend that you keep the original hard copies.

### **G. Termination of service**

If you no longer agree with Organizing Receipts' requirements, you must stop using the service and delete previously uploaded receipts.