

End User Terms of Use

1. Customer agrees that it will:

- (a) use this Service in a manner that complies with applicable laws, including Canadian federal and provincial laws;
- (b) prior to sharing Consumer's personal information with Trulioo and this Data Provider, obtain consent from such Consumer to disclose their personal information to a third-party service provider for the purposes of verifying their identity in accordance with applicable laws;
- (c) keep a record of the consent obtained pursuant to paragraph (b) above;
- (d) keep all information, data and documentation relating to Customer's use of this Service, including any account codes and passwords used to access this Service secure and confidential;
- (e) securely destroy or delete information received as a result this Service when it no longer has a need to keep it;
- (f) provide Trulioo with a prompt notice of any updates to the information provided in the End User Information Form;
- (g) not assert any intellectual property right claim or other interest in this Service;

not assign or otherwise transfer any of its rights to use this Service, unless otherwise agreed to by the parties in writing; and
- (h) comply with any changes made to these Terms of Use from time to time by this Data Partner to the extent required by a change in applicable laws.

2. Customer acknowledges that:

- (a) this Service is not guaranteed to be error-free or uninterrupted;
- (b) these End User Terms of Use may be updated from time to time by this Data Provider to the extent required by a change in applicable laws;
- (c) this Data Provider will retain Consumer Information submitted to this Data Provider for a period of 12 months from the date of receipt ("Retained Data") solely for the purpose of responding to credit inquiries made by Customer's Consumers that this Data Provider is legally required to respond to. For clarity, unless required to conduct an audit or investigation as required by applicable privacy or consumer reporting laws or regulations, this Data Provider will not actively use or access Retained Data other than as set out above and will not supplement their database with Retained Data; and
- (d) this Service will access the applicable Consumer's credit file. This Data Provider will create an inquiry record consisting of a notation that Customer (via Trulioo) accessed such Consumer's credit file as directed by Consumer; the date of such access; and Customer's contact information (as provided in the End User Information Form) for responding to Consumer questions and disputes (each an "Inquiry Record") for each transaction. This Data

Provider will retain such Inquiry Records for a period of no longer than 3 years (unless required otherwise by applicable laws) for the purpose of responding to Consumer questions or disputes, each in accordance with applicable consumer reporting legislation and subject to 2(c) above. Customer must, upon request from a Consumer, inform the Consumer of the reason for accessing such Consumer's credit file through this Service.

3. Customer consents to this Data Provider and Trulioo sharing information about the Customer's use of this Service with the other as required to: (i) provide this Service; or (ii) ensure compliance with these End User Terms of Use or applicable laws.