

TERMS AND CONDITIONS

These Terms and Conditions form part of your application for an ATB Financial Business MasterCard. In these Terms and Conditions, and in the applications, the words "we", "our", "us", "ATB" or "ATB Financial" refer to Alberta Treasury Branches, operating as ATB Financial. The words "you" and "your" refer to you (the person submitting the application), and to the Business identified under Business Name, and each owner listed, in the personal details page of your application. If your application is approved: (a) the Business identified under Business name in the personal details page of the application will be the Business under the Cardholder Agreement; (b) each of you and any other owner that you identified on the personal details page of the application will be an Owner under the Cardholder Agreement; and (c) each authorized user identified will be a Cardholder under the Cardholder Agreement, but each authorized user is not liable to ATB for any Charges or any Debt incurred on the Card Account (as defined below). The term "Cardholder" in these Terms and Conditions refers to each Owner and each authorized user.

Personal Information Collection, Use and Disclosure - ATB will collect, use and disclose your personal information in accordance with ATB's Privacy Statement. ATB's commitment to protecting your privacy is set out in ATB's Privacy Code. You may obtain both documents from www.atb.com, from an ATB branch, or by calling 1-888-282-5678. Personal information is any information that identifies you as an individual. It includes information that you provide to ATB or that ATB collects from any third party. Personal Information that we collect, use and disclose to and or from other sources may include, but is not limited to, your name, address, date of birth, gender, personal references, employment records, unique identification numbers (including social insurance number) and personal financial records including credit history. If you have provided your Social Insurance Number to ATB, it will be used as an aid to identify you with credit reporting agencies and other financial institutions to ensure the accuracy of information collected and reported and for credit data matching purposes. Any personal information in the custody and control of a third party or agent acting on behalf of ATB in another province or country is subject to the laws of that jurisdiction and may be collected, used or disclosed without your knowledge or consent where required or permitted by law.

ATB uses service providers in the United States of America for the purpose of administering your Card Account, including certain rewards or other loyalty programs that we may offer in connection with your Card Account. If you have any questions about the collection, use or disclosure of your personal information, please contact ATB's privacy officer at (780) 408-7588. You may ask us not to use your personal information to promote ATB or third party products and services or not to give your personal information to third parties so they can promote additional products and services to you. You may make this request by completing the secure online opt-out form at www.atb.com/optout, or by calling our Customer Care Centre at 1-888-282-5678.

Card Account - By completing and submitting this application, you are requesting that ATB open an ATB Financial Business MasterCard card account (the "**Card Account**") in the name of the Business and to issue, renew and replace from time to time, a card (the "**Card**") to each Cardholder, which Cards can be used to access the Card Account. If this

application is approved, each Owner and the Business will be jointly and severally liable for all charges, indebtedness and liabilities of any kind whatsoever incurred on any Card or the Card Account, including all debt incurred by any Cardholder and including all interest, fees and charges due or owing to ATB under the Cardholder Agreement (as defined below). Cardholders that are not Owners are not liable for debt or charges incurred on the Card Account, cannot make changes on the Card Account, and may not, unless permitted by law or authorized by the Business or any Owner, access Card Account information.

Cardholder Agreement - If your application is approved, you agree to abide by the ATB Financial Business MasterCard Cardholder Agreement ("**Cardholder Agreement**") provided to each Cardholder when each Card is issued, and by the terms of the Disclosure Statement and Rate and Fee Schedule which forms part of and is provided to each Owner with the Cardholder Agreement, each as may be amended or replaced from time to time. The Card may be returned if a Cardholder does not wish to be bound by the Cardholder Agreement, but if a Cardholder signs, uses or accepts the Card or use the Card Account in any manner, it will mean that you accept and agree to the terms of the Cardholder Agreement and the Disclosure Statement and Rate and Fee Schedule. Please retain a copy of your completed application for your records.

Other Incentive Programs - We may from time to time offer reward or other incentive programs (the "**Program**") in connection with the Card Account. You understand that eligibility for rewards under the Program will be subject to the requirements of the Program and you agree to be bound by the terms of the Program (to be sent by ATB to you with the Card and as may be amended or replaced from time to time) and agree that any use of the Card or Card Account will signify acceptance with the terms and conditions of the Program. We reserve the right to cancel or amend the Program without notice.