

Cash Management and Depository Service Agreement

General Terms and Conditions for Deposits

Following the implementation of the new partnership between National Bank and GardaWorld, you will find the various addresses of the new processing centers below

Centers	Address
QUEBEC CITY	1160 Rue Valet, Québec, QC, Canada, G2E 5Y9
CHICOUTIMI	1117 Boul Royaume Ouest, Chicoutimi, QC, Canada, G7H 5B1
OTTAWA/GATINEAU	25 Rue de Villebois, Gatineau, QC, Canada J8T 8J7
MONTREAL	1390 Barre St, Montreal, QC, Canada, H3C 1N4
VANCOUVER	2743 Skeena St, Vancouver, BC, Canada, V5M 4T1
VICTORIA	744 Fairview Road, Victoria, BC, Canada, V9A 5T9
REGINA	1810 MacKay St, Regina, SK, Canada, S4N 6R4
HALIFAX	170 Joseph Zatman, Halifax, NS, Canada, B3B 1L9
WINNIPEG	994 Wall Street, Winnipeg, MB, Canada, R3G 2V3
CALGARY	5040 Skyline Way NE, Calgary, AB, Canada, T2E 6V1
MISSISSAUGA/TORONTO	2345 Stanfield Road, Mississauga, ON, Canada, L4Y 3Y3

Your deposits must be received **Monday to Friday between 8 a.m. and 5 p.m.** Any deposit made after 5:00 p.m. will be processed the next business day. Bags and tags required for your deposits are at your expense.

If you change carrier, you must inform your account manager / treasury manager, in writing, as soon as possible and at least seven days before the date of the first deposit by the new carrier. In addition, we remind you that currencies other than Canadian and American are not accepted as part of the service. Cash and bills must be deposited in an account denominated in the same currency. In the event of a discrepancy between the content of a deposit and the amount written on the label, we will first credit the account for the amount indicated on the label and then apply the correction (debit or credit as the case may be).

Unless there is a specific agreement between the Bank and the client, the service charges are payable according to the Bank's rates.

General Terms and Conditions for Remote change orders

Following the implementation of the partnership between National Bank (the "Bank") and GardaWorld, we are pleased to present to you the terms of use of the new platform for Remote change orders.

By submitting your cash orders through the GardaWorld Cash Management web portal, you authorize the Bank to debit your account designated for this purpose with the sums thus confirmed via the portal and remitted to your carrier. The account will be debited within 24 working hours of the order being prepared.

The change order service is subject to the following terms and conditions:

- a) Your orders must be received at least 48 (business) hours before the funds are withdrawn by your carrier
- b) Orders are to be collected, from Monday to Friday between 8 a.m. and 5 p.m., from the Bank's processing center assigned by your carrier
- c) If you change carrier, you must inform your account manager / treasury manager, in writing, as soon as possible and no later than three weeks before the date of dispatch of the first order of funds to be withdrawn by the new carrier
- d) A unique access code and a password allowing access to the Cash Management web portal will be communicated to you. You will then have the possibility, under your full responsibility, to i) create additional accesses (from this same unique access code), ii) define and assign the authorizations to the various users (orders, deposits, reading, delivery) and iii) manage daily order limits.
- e) Upon receipt of a delivery, you will have to make the count and check the contents. If a discrepancy is found or if counterfeit banknotes / coins are part of the delivery, you should immediately contact the Garda World customer service department dedicated to the BNC by email at BNCsupport@garda.com or by phone at 1-833 -652-1406.
- f) Transactions on your account remain subject to the general terms and conditions for maintaining the Bank's account already accepted by you (part A of the Agreement on accounts and banking services – Businesses- <https://www.bnc.ca/entreprises/convention- service-accounts.html>).

The Cash Management web portal is offered and powered by a third-party provider and the National Bank has no responsibility or obligation with respect to its operation. The only obligation of the Bank is to ensure the preparation of your cash orders and their delivery to your carrier. As a customer, you are solely responsible for managing access and orders placed via the Cash Management web portal and the Bank assumes no responsibility for any damage or loss that may result from:

- the inaccessibility or failure of the Cash Management web portal or your difficulties in accessing or using the portal due, in particular, to a service interruption, network failure, malfunction any computer component or any software, a faulty, incomplete or incomprehensible transmission, whether or not we are aware of it;
- any unauthorized access to your Cash Management web portal account using the access code and password assigned to you before your first connection;
- the terms of transport (collection and delivery) agreed between you by your carrier
- any cause beyond the control of the Bank, including any fortuitous event and force majeure.

Unless there is a specific agreement between the Bank and the client, the service charges are payable according to the Bank's rates.