

SUMMARY OF KEY TERMS OF CREDIT AGREEMENT

Privacy Notice: I authorize WEX Canada, Ltd. as the card issuer (“Issuer”) to collect, use and disclose the information I have provided on this application, as well my credit bureau reports, as necessary to: (1) verify my identity; (2) evaluate my current and ongoing creditworthiness and consider this application for credit ; (3) administer, review or collect on the account; and (4) detect and prevent fraud and other unlawful activity, fulfil legal, regulatory and self-regulatory requirements and for other purposes as permitted or required by law. If I voluntarily provide my Social Insurance Number, I acknowledge that I am doing so to ensure the credit bureau information accurately refers to me. I agree that I may be contacted at the contact information that I have provided for the purposes of processing this Application, or if approved for an Account to discuss matters related to my Account. In the event that the account is not paid as agreed, Issuer may report my liability (personally and, for Corporate Accounts) to credit bureaus or others that may lawfully receive such information. The file containing my personal information will be maintained on the Issuer’s servers and will be accessible by authorized employees, representatives and agents. To request access to, or correction of, my personal information, or to ask any questions (including with respect to the Issuer’s use of service providers located outside of Canada) I may contact the Chief Compliance Officer for Issuer at (800)-842-0075.

I understand that I will be provided with the full terms associated with my Account which are provided with the cards. Use of any card issued pursuant to this application confirms my agreement to said terms and conditions.

Federal Compliance: Issuer complies with Federal Law which requires all financial institutions to obtain, verify and record information that identifies each company or person who opens an account. What this means for you: when you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver’s license and other identifying documents.

Individual Program Disclosure Statement for Canada (except the Province of Quebec)

This Disclosure Statement is effective as of the following date: April 1, 2018

The following is a summary of certain terms of the WEX Canada Fleet Charge Card Agreement (the “Agreement”) that apply to the charge card account opened for me by WEX Canada. The disclosures set out below form part of the terms of the Agreement and are subject to change in accordance with the Agreement. Capitalized terms used by not defined below have the meanings given to them in the Agreement.

- **Aggregate Credit Limit:** Once approved for an Account, WEX Canada will provide the Account Holder with an Aggregate Credit Limit. This limit is disclosed to Account Holders as part of their approval notice and in addition, is provided on the Account Holders’ billing statement. In addition, Account Holders may use the online product provided by WEX Canada to view their current Aggregate Credit Limit on their Account.
- **Interest Calculation:** As set forth in the Agreement, Interest will apply on the first day following the date a payment is due and is not posted to the Account. Interest will be calculated by determining the total balance due on the date the Account becomes delinquent. The total balance due includes any additional charges and credits posted to the Account since the last billing cycle through the date the past due payment is applied or the close of the next business cycle, whichever happens first, and then subtracting any payments and/or credits entered during that period for Account Holder reported disputes or otherwise. The total balance due will be multiplied by the Periodic Rate to determine the interest charge. If a payment is not received by the payment due date and the balance due is less than ten dollars (\$10), interest will not apply and the balance will carry forward to the following billing cycle. If additional charges are posted to the account, including other fees, and the new balance exceeds ten dollars (\$10), interest will be assessed on the new balance upon payment default.
- Occasionally, WEX Canada may offer additional optional products or services that may be charged against your Account. Any applicable fees for these optional services will be provided in advance at the time of your enrollment for such service. These are optional services and you are not required to use them to use your Account.

- All Account Holders will be provided with a monthly statement for their Account.
- If the borrower is required to pay the outstanding balance on each statement of account in full upon receiving the statement, the borrower may view the following terms in their credit agreement:
 - a statement to that effect,
 - the period within which the borrower must pay the outstanding balance to avoid being in default, and
 - the annual interest rate that applies to any amount that is not paid when due;
- As set forth in the Agreement, Accounts may be paid in full (prior to the payment due date) at any time without any prepayment charge or penalty
- As set forth in the Agreement, in the event an Account Holder has questions regarding their account, they may call 1-800-267-0156, which is a toll free number to make inquiries about their account.
- Liability for unauthorized use of the card if it is lost or stolen: In accordance with the Agreement, the following rules apply as it relates to a consumer's maximum liability should their card be lost or stolen (or otherwise compromised).
 - The Account Holder will not be responsible for any unauthorized transactions that occur after Issuer is notified that the card or Account information has been lost or stolen
 - Account Holder's maximum liability for any unauthorized transactions that occur before Issuer is notified that the card is lost or stolen and used in an unauthorized manner is \$50, except where the card is used together with the DID at an automated teller machine (ATM) for which Account Holder will be responsible for the full amount charged to the Account before Issuer is notified that the card has been lost or stolen.
 - For consumers in Manitoba and the Northwest Territories, for unauthorized Card and transactions with a DID, the Account Holder is not liable for:
 - any portion of the debt (i) from a single transaction that exceeds the maximum transaction withdrawal limit; (ii) from one or more transactions in a day that exceeds the maximum daily withdrawal limit; or (ii) from one or more transactions that exceeds the maximum liability under the credit agreement.
 - any debt incurred through the use of the card if the PIN is obtained through coercion, trickery, force or intimidation.
- Additional fees and charges that may apply to your Account are referenced in the Agreement and are highlighted below:
 - International Currency Conversion Fee- 2% of the total transaction value
 - Reproduced Reports- \$25.00 per request
 - Expedited Shipping Fees- Cost varies by selection made
 - Account Reactivation Fee- \$35.00 per instance