

## BC Premier Outbound Bank Payment Service Agreement

### Designating Payment Beneficiaries

You, the member, must designate the persons or entities (“Beneficiary” or “Beneficiaries”) that you want to pay through the Nvayo Limited’s (also referred to as “Our”, “We”, or “Us”) Payment service. The Beneficiary designation can include Us for payment to Us. It can also include You if You want to make payments to accounts in your name with other financial institutions. We have the right to refuse to allow You to designate any particular Beneficiary or class of Beneficiaries. You will have to give Us account numbers and other identifying information of your designated Beneficiary or other information we need so that your payments can be properly credited and the recipient of the payments can be identified. If any account number or identifying information changes, or if You want to add or delete Beneficiaries or other accounts with Us, You must provide us with such changes.

### Business Days

Our Payment Service is available 24 hours a day, 7 days a week. However, we only process transactions and update information on business days. Our business days are 9am until 5 pm, Monday through Friday, United Kingdom. Government, bank, and other state observed holidays are not business days.

### Payment Transaction

You or someone you have authorized by giving them your password(s) (giving your password(s) to anyone gives that person complete and full access authorization of your account and your authorization to use the account), can instruct Us to perform the following transactions:

- Make individual payments;
- Obtain information that we make available about qualifying accounts; or
- Obtain other services or perform other transactions that we authorize or allow.

We may introduce or offer new or additional services from time to time in connection with our Payment Service. By using these new services after they become available, you agree to be bound by all the terms and conditions that apply to those services which may differ from these terms and conditions. We encourage You to read all terms and conditions each time this service is utilized.

### Communications Link

It is your responsibility to obtain and maintain your Internet connection, whether by online, software, or telephone access, to our Payment service to ensure that your use of such communications link is in compliance with applicable requirements, including any requirements of telecommunications companies and authorities. You are responsible for obtaining, installing, maintaining, upgrading as necessary and operating all hardware, software and Internet access services necessary for obtaining our Payment service. We are not responsible for 3<sup>rd</sup> party internet, telephone and utility providers, nor for interruptions of such 3<sup>rd</sup> party’s services.

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### Limits on Payment Transactions

You must have enough available money in any account from which you instruct us to make a payment; we will not make payments or partial payments from accounts that do not have enough money to cover the entire transaction and any applicable fees. For security reasons, we may implement limits on amount or the number of transactions you can make using our Payment service. We reserve the right to limit the number of payments per day; and the transaction amount. We reserve the right to reject any Payment service requested. We also reserve the right to limit or suspend access to our Payment service as we deem necessary for security reasons or no reasons without prior notification to you. We may also limit access from any country, certain business and/or individuals. We take reasonable efforts to ensure that no funds are used to pay or are derived from any unlawful activity.

### When Payments Are Made

Requests made using Our Payment service are subject to authorisation and clearance timescales like other payment methods. Payments are not final at the time we receive your instructions, but we will begin to process them promptly according to the limitations set for herein. We will send payments electronically. We may change the method by which we will send a payment to a Beneficiary. Unless required by law, we will not provide you notice of such change. You should allow at least four (4) business days for Beneficiaries to receive your payments (at least two (2) days for expedited payments). This means that you should make the payment, or schedule it to be made, at least four (4) business days before the date the payment is actually due, not the late date and/or grace period date. Please remember Beneficiaries may not record a payment when the Beneficiary receives a payment from us. We are not responsible for late charges assessed against you for late payment or clerical errors by the Beneficiary. We may permit you to create a memo line for payments, and the character limit for the memo line will be provided within the Payment request, which we may change from time to time without giving notice of such a change. If we send the payment electronically or by some other means, we may store the memo line in the Payment record for you, but we will not send the memo line to the Beneficiary. You agree not to use any obscene, lewd, offensive or harassing language in any memo line. Each payment will be posted to the Payment funding account from which it is made, and to any other account with us that is involved in the transaction, on the date you have specified. Each payment you make on a non-business day, or after our Payment cut-off time on any business day, will be considered made on the following business day. Our Payment cut-off time is 13:00 UTC. To the extent the wire transfer network is used to facilitate your payments (typically, payments sent electronically), you agree to be bound by the wire transfer rules. Further, you agree no payment will violate or violates any U.S. Federal or State law; EU laws or regulations; UK laws or regulations or the laws of the country in which you or the Beneficiary are located. You warrant and guarantee that you are the person identified and represent yourself to be.

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### Notice of Incomplete Transactions

You agree to notify us promptly if you receive notice from a Beneficiary or other institution that a payment made through our Payment service has not been completed or remains unpaid.