

| Limits | | Standard | Exception³ |
|--|--------|-----------------|------------------------------|
| Maximum Card Account Balance | | \$20,000.00 | \$200,000.00 |
| Minimum Load Amount to a Card Account | | \$25.00 | \$25.00 |
| Maximum Total Daily Load Amount Card Account | Cash | \$2,500.00 | \$2,500.00 |
| | Cheque | \$10,000.00 | \$200,000.00 |
| Maximum Total Load Amounts to Card Account per Day | | \$10,000.00 | \$200,000.00 |
| Maximum Total Load Amounts to Card Account every 7 Days | | \$20,000.00 | \$200,000.00 |
| Maximum Card-to-Card Transfer Amount per Transaction | | \$10,000.00 | \$20,000.00 |
| Maximum Interac e-Transfer [®] Send Amount per Transaction per Day ⁸ | | \$500.00 | \$1,000.00 |
| Maximum Daily Spend Amount for Card Account at Point-of-Sale | | \$10,000.00 | \$25,000.00 |
| Maximum Daily Amount for ATM Withdrawal for Card Account | | \$1,500.00 | \$2,500.00 |
| Maximum Daily Combined Spend and Cash Withdrawal Amount for all Cards | | \$11,500.00 | \$27,500.00 |

³ We reserve the right to permit these limits in limited circumstances and on a case-by-case basis upon validation by We Financial of the source of deposit funds that are in excess of the standard limit. Additional conditions may apply.

Please also note: The Card may be deactivated at any time if fraud, related to the Card or use of the Card, is suspected.

Fees: The table below sets out the fees that may be imposed upon the Card. You acknowledge being advised of the fees and agree to pay all fees charged under this Agreement.

| Fee Table⁴ | | |
|--|--|---------|
| Initial Sign-up (New card) | | FREE |
| Card Maintenance Fee ⁵ (Deducted on the first day of every month) | | \$4.95 |
| Load funds | Direct Deposit | FREE |
| | Receive Interac e-Transfer [®] | FREE |
| | Value Reload (in-store) | \$3.00 |
| PayDirect [®] | Send Interac e-Transfer [®] ⁸ | \$1.50 |
| | Bill Payment ⁸ | \$3.00 |
| | Card to Card Transfers | \$1.50 |
| Card to Card Transfer (In-store) ⁶ | | \$3.00 |
| Foreign Exchange Charge | | 2.50% |
| Withdraw Funds (ATM ⁷) – Canada & International | | \$2.50 |
| Access Card Information | SMS / Email Alerts (Standard text messaging rates may apply) | FREE |
| | Website | FREE |
| | IVR | \$1.00 |
| | Live Agent (Per call) | \$2.50 |
| Replacement (Lost or stolen)/Additional Card | | \$20.00 |

⁴ Subject to change. See terms and conditions below for details.

⁵ Card Maintenance Fees will not be charged in the Provinces of Newfoundland and Labrador and Saskatchewan.

⁶ Fee will be paid by the recipient of the transfer.

⁷ Additional fees may be charged for use of ATMs by ATM operators, over which we have no control.

⁸ Effective September 1st, 2026.