



Last Updated: November 22nd 2021

PLASTK SENTINEL SERVICE TERMS AND CONDITIONS

These Plastk Sentinel Terms and Conditions (collectively, this “Agreement”) are a legally binding agreement between Plastk Financial & Rewards Inc. (“Plastk”, “we”, “our” or “us”) and you (“you,” “your” or “yours”), and describe the terms under which you agree to use Plastk’s optional subscription service for the monitoring of your Equifax® Canada Co. (“Equifax”) credit bureau for inquiries (“**Plastk Sentinel**” or “**Plastk Sentinel Services**”), accessible through the Plastk Account at www.Plastk.ca (the “Plastk Website”) and Plastk’s mobile app (the “Plastk App”) as owned and operated by Plastk and its subsidiaries and/or affiliates.

Both our Privacy Policy and Plastk Account Terms and Conditions, are available [here](#), and are incorporated by reference into this Agreement. Notwithstanding anything stated otherwise in this Agreement, any personal information you provide to us in connection with the Plastk Sentinel Services will be dealt with as described in our Privacy Policy.

Acceptance of Agreement

You may not use the Plastk Sentinel Services and you may not accept this Agreement if you are not legally authorized to accept and be bound by these terms or are not at least the age of majority in your province of residence and, in any event, of a legal age to form a binding contract with Plastk.

IF YOU DO NOT AGREE TO THIS AGREEMENT, YOU MUST NOT SUBSCRIBE FOR THE PLASTK SENTINEL SERVICES OR OTHERWISE USE THE PLASTK SENTINEL SERVICES.

YOUR USE OF THE PLASTK SENTINEL SERVICES CONSTITUTES YOUR ACCEPTANCE OF THIS AGREEMENT. WE MAY CHANGE, UPDATE, ADD OR REMOVE PROVISIONS OF THIS AGREEMENT AT ANY TIME BY POSTING THOSE CHANGES ON THE PLASTK WEBSITE. YOUR CONTINUED USE OF THE PLASTK SENTINEL SERVICES AFTER SUCH POSTING WILL CONSTITUTE YOUR ACCEPTANCE OF SUCH CHANGES TO THIS AGREEMENT. IF YOU DO NOT AGREE WITH ANY OF THE CHANGES TO THIS AGREEMENT YOU MUST STOP USING THE PLASTK SENTINEL SERVICES.

Before you continue, you should print or save a local copy of this Agreement for your records.



1. **Description of Plastk Sentinel Services**

Plastk Sentinel is a subscription-based product in the Plastk Account that helps you protect yourself against identity fraud by monitoring your Equifax¹ for inquiries. If you select a monthly subscription, then Plastk will immediately charge \$15.99 (plus applicable tax) to your Plastk Secure Credit Card or other payment method you've provided and will continue to do so on a monthly basis until you cancel your Plastk Sentinel subscription. If you select an annual subscription, then Plastk will immediately charge \$191.88.00 (plus applicable tax) to your Plastk Secure Credit Card or other payment method you've provided and will continue to do so on an annual basis until you cancel your Plastk Sentinel Subscription. To cancel, log in to your Plastk Account using the Plastk Website, go to Account Settings and Click Plastk Sentinel "Unsubscribe" and complete the unsubscribing process. If you cancel Plastk Sentinel, you will remain subscribed until the end of your current monthly or annual billing cycle.

There are no refunds or credits for partial months or years. For more clarity once the subscription has been activated for any length of time, no refund or credit for partial months or years is available.

In some circumstances, Plastk may be unable to subscribe you to Plastk Sentinel due to an issue with your Equifax¹. In the event that Plastk is unable to subscribe you to Plastk Sentinel as a result of an issue caused by Equifax, you will be required to contact Equifax¹ directly. If Equifax¹ is unable to resolve this issue, then you will not receive Plastk Sentinel Service. There are no discounts or credits available if you are unable to use Plastk Sentinel as a result of an issue with Equifax¹.

Once subscribed, you will get a push notification on your mobile device and/or an email (collectively, the "Notifications") whenever a company makes an inquiry into your Equifax¹, which happens when your name is submitted to open a new account or complete an application for credit. Subject to Section 3, Plastk will provide Notifications within 24-48 hours of the inquiry being reported. You will not receive notifications for inquiries that are reported within 24-48 hours of you subscribing to Plastk Sentinel. If you notice an unexpected inquiry into your Equifax¹ that you did not authorize, follow the steps provided in your Plastk Account. As your privacy and security is important to us, we have read-only access to inquiries on your Equifax¹ and cannot view or access these inquiries.

To ensure receipt of the Notifications, make sure that 'Notifications' for the Plastk App are turned to "ON" in your mobile device settings and your email is up-to-date in your Plastk Account settings.

NO ONE CAN PREVENT ALL IDENTITY FRAUD AND PLASTK DOES NOT MONITOR ALL TRANSACTIONS AT ALL BUSINESSES. CURRENTLY, PLASTK ONLY MONITORS "HARD" INQUIRIES INTO THE EQUIFAX¹, BEING THOSE INQUIRIES WHICH AFFECT YOUR EQUIFAX CREDIT SCORE¹². PLASTK DOES NOT MONITOR "SOFT" INQUIRIES INTO YOUR EQUIFAX¹ EQUIFAX CREDIT SCORE¹², BEING THOSE INQUIRIES WHICH



DO NOT AFFECT YOUR EQUIFAX CREDIT SCORE^{1,2}. PLASTK CHECKS YOUR EQUIFAX¹ FOR NEW INQUIRIES ONCE A DAY, 7 DAYS PER WEEK.

2. **Subscription, Payment and Cancellation**

To subscribe to Plastk Sentinel, log in to your Plastk Account via your website and follow the instructions under the Credit Insights sections - > Click on Upgrade to Plastk Sentinel and follow the instructions. Plastk Sentinel may not be offered, applicable or available to you based on eligibility criteria or factors. Plastk Sentinel may also not be available to you due to an error with Equifax¹ - contact Equifax¹ at 1-866-828-5961 to see if you can resolve the issue.

Plastk will immediately charge \$15.99 (Plus applicable tax) for monthly subscriptions or \$191.88 (plus applicable tax) for annual subscription (collectively, the "Subscription Fee") to your Plastk Secure Credit Card or other payment method you've provided and will continue to do so on a monthly or annual basis, as the case may be, until you cancel your Plastk Sentinel subscription. Plastk may change the Subscription Fee from time to time and will communicate any Subscription Fee changes to you in advance and, if applicable, how to accept those changes. Subscription Fee changes will take effect at the start of the next applicable billing cycle following the date of the Subscription Fee change. As permitted by applicable law, you accept the new Subscription Fee by continuing to use Plastk Sentinel after the Subscription Fee change takes effect. If you do not agree with the Subscription Fee change, you have the right to reject the change by cancelling your Plastk Sentinel subscription prior to the Subscription Fee change going into effect. Please, therefore, make sure you read any such notification of a Subscription Fee change carefully.

Plastk Sentinel is offered pursuant to a subscription that automatically renews on a monthly or annual basis (as the case may be) indefinitely without further action by you, and the applicable Subscription Fee is charged to your provided payment method on the same day of each subsequent monthly or annual renewal term. So long as the Plastk Sentinel subscription remains active, you will be entitled to all of the features, benefits, and privileges associated with Plastk Sentinel until the subscription is cancelled by you or otherwise terminates or expires. In the event Plastk is unable to process a payment for your monthly or annual Plastk Sentinel Services from the payment method you've provided, your account will remain active for 90 days, however your account will not be updated for any unpaid portion of your subscription. Plastk will within that 90-day period, continue to try to debit your selected payment method option, if unsuccessful within the 90-day period, your Plastk Sentinel Services will be terminated, however you will still be liable for any outstanding balances.

YOU MAY CANCEL YOUR PLASTK SENTINEL SUBSCRIPTION AT ANY TIME BY LOGGING IN TO YOUR PLASTK ACCOUNT USING THE PLASTK WEBSITE ACCOUNT, GOING TO ACCOUNT SETTINGS, CLICK "UNSUBSCRIBE" AND COMPLETE THE PROCESS. IF YOU CANCEL PLASTK SENTINEL, YOU WILL REMAIN SUBSCRIBED UNTIL THE END OF YOUR CURRENT BILLING CYCLE AND YOUR PLASTK



SENTINIEL SUBSCRIPTION WILL BE CANCELLED AT THE END OF YOUR CURRENT BILLING CYCLE. THERE ARE NO REFUNDS OR CREDITS FOR PARTIAL MONTHS OR YEARS.

Your purchase date is the day of the month that Plastk Sentinel became effective. If you have surpassed that day in the current month, you will continue to have access to your monthly Plastk Sentinel subscription until that day the following month. If your purchase date is the 29th, 30th, or 31st of the month and the next month does not have one or more of these dates, you will continue to have access to your monthly Plastk Sentinel subscription until the last day of that month.

3. Notifications

Plastk will provide Notifications within 24-48 hours of the inquiry being reported. You may not receive notifications for inquiries that are reported within 24-48 hours of you subscribing to Plastk Sentinel. To ensure receipt of the Notifications, make sure that 'Notifications' for the Plastk App are turned to "ON" in your mobile device settings and your email is up-to-date in your Plastk Account settings. You should note that Notifications sent to you are not encrypted. You should take steps to protect your email and any devices through which you access or receive such Notifications to safeguard against unauthorized access.

Standard text messaging rates apply (including where applicable, roaming charges), so please contact your mobile phone provider for details and fees. You will be responsible for all text messaging and data plan fees charged by your mobile phone provider. While we endeavor to provide notifications within 24-48 hours of the inquiry being reported, we do not guarantee the actual, complete or timely delivery of any notifications. We are not responsible for, and expressly disclaim any and all liability related to, the failure of any notification to be actually, accurately, fully or timely delivered to you for any reason whatsoever, including those caused by a technical error or any other problem with our systems, those of your mobile service provider, a third-party company or issues related to your email account or mobile device.

4. Disclaimer of Warranties and Limitation of Liabilities

Plastk Sentinel contains features that may be of assistance to you in helping to prevent, detect and/or respond to incidents involving certain forms of theft or misuse of your personal information. In addition, you should also consider the availability of information, tools, and resources that may be available to you without charge in the event that you suspect that your identity has been stolen or compromised, or may be subject to, possible theft or misuse. Plastk Sentinel is an information-based product that delivers information to you to help you minimize the risk of identity fraud. For purposes of this Agreement, "identity theft" is when your name, address, social insurance number, debit card, credit card or certain other personally identifiable information is stolen or otherwise taken without your



knowledge or approval with the intent to commit crimes or other fraud and “identity fraud” is when someone actually uses that information to impersonate you to commit fraud and get advantage for themselves or someone else.

BY SUBSCRIBING FOR PLASTK SENTINEL, YOU ACKNOWLEDGE AND AGREE THAT NO PRODUCT IS CAPABLE OF PREVENTING OR DETECTING ALL FORMS OF IDENTITY THEFT OR IDENTITY FRAUD. YOU ALSO AGREE THAT YOU WILL TAKE REASONABLE PRECAUTIONS TO PROTECT AND SAFEGUARD YOUR PERSONAL AND FINANCIAL INFORMATION AND AVOID DISCLOSURES OF ANY SUCH INFORMATION TO ANY INDIVIDUAL OR ENTITY, KNOWN OR UNKNOWN, THAT COULD BE REASONABLY EXPECTED TO IMPROPERLY USE SUCH INFORMATION. PLASTK AND ITS DIRECTORS, OFFICERS, AGENTS, EMPLOYEES, SUPPLIERS, LICENSORS, AND/OR AFFILIATED COMPANIES EXPRESSLY DISCLAIM ALL WARRANTIES, EXPRESS OR IMPLIED, WITH RESPECT TO PLASTK SENTINEL AND WE DO NOT WARRANT THAT IT WILL MEET YOUR REQUIREMENTS OR THAT ITS OPERATION WILL BE UNINTERRUPTED OR ERROR FREE. PLASTK SENTINEL DOES NOT CONSTITUTE A POLICY OR CONTRACT OF INSURANCE AGAINST IDENTITY THEFT OR IDENTITY FRAUD AND/OR THE CONSEQUENCES OF IDENTITY THEFT AND IDENTITY FRAUD. TO THE FULLEST EXTENT PERMITTED BY APPLICABLE LAW, NONE OF PLASTK OR ANY OF ITS AFFILIATES, DIRECTORS, OFFICERS, EMPLOYEES, AGENTS, LICENSORS, SERVICE PROVIDERS AND REPRESENTATIVES, WILL BE LIABLE FOR ANY DAMAGES (INCLUDING, WITHOUT LIMITATION, DIRECT, SPECIAL, INDIRECT, INCIDENTAL, CONSEQUENTIAL OR PUNITIVE DAMAGES INCLUDING LOST PROFITS, LOSS OF DATA, LOSS OF GOODWILL, FAILURE TO REALIZE EXPECTED SAVINGS OR BUSINESS INTERRUPTION) ARISING FROM OR RELATING TO YOUR USE OR INABILITY TO USE OR ACCESS THE PLASTK SENTINEL SERVICES, OR ARISING OUT OF ANY ACTION TAKEN IN RESPONSE TO OR AS A RESULT OF ANY INFORMATION RELATING TO THE PLASTK SENTINEL

SERVICES. THIS LIMITATION APPLIES WHETHER THE ALLEGED LIABILITY IS BASED ON WARRANTY, CONTRACT, TORT (INCLUDING NEGLIGENCE) OR ANY OTHER LEGAL THEORY, AND WHETHER OR NOT PLASTK IS ADVISED OF THE POSSIBILITY OF SUCH DAMAGES. TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW, YOU HEREBY WAIVE ANY AND ALL CLAIMS AGAINST PLASTK, AND ITS AFFILIATES, DIRECTORS, OFFICERS, EMPLOYEES, AGENTS, LICENSORS, SERVICE PROVIDERS AND REPRESENTATIVES IN RESPECT OF ALL MATTERS REFERRED TO IN THE PRECEDING PARAGRAPH. IF FOR ANY REASON OR IN ANY CIRCUMSTANCE PLASTK IS FOUND LIABLE TO YOU, THE MAXIMUM AGGREGATE LIABILITY TO YOU, FOR ANY AND ALL CLAIMS ARISING IN ANY WAY FROM OR RELATING TO THE USE (OR INABILITY TO USE), THE PLASTK SENTINEL SERVICES OR ARISING OUT OF ANY ACTION TAKEN IN RESPONSE TO OR AS A RESULT OF ANY INFORMATION RELATING TO THE PLASTK SERVICES OR OTHERWISE, WILL BE LIMITED TO CDN\$10.00.

If you cancel your Plastk Sentinel subscription, we will no longer be obligated to provide the Plastk Sentinel to you, regardless of whether or not a particular act of



real and/or suspected identity theft or identity fraud occurred while your Plastk Sentinel subscription was active.

5. Term and Termination

This Agreement will continue to apply to you until terminated by either you or us. Plastk may terminate this Agreement or suspend your access to the Plastk Sentinel Service at any time, including in the event of your actual or suspected non-compliance with this Agreement or the Terms of Use and Plastk Account Terms and Conditions. If you or Plastk terminates the Agreement, or if Plastk suspends your access to the Plastk Sentinel Services, you agree that Plastk will have no liability or responsibility to you and **Plastk will not refund any amounts that you have already paid, to the fullest extent permitted under applicable law.** This section will be enforced to the extent permissible by applicable law. You may terminate this Agreement at any time by cancelling your Plastk Sentinel subscription by logging in to your Plastk Account using the Plastk Website. Notwithstanding such termination, you will remain subscribed until the end of your current billing cycle and your Plastk Sentinel subscription will be cancelled at the end of your current billing cycle.

Disclosure Statements from Equifax

¹ Equifax Canada Co. ("Equifax") is a registered Canadian credit bureau that maintains your Canadian consumer credit file, which has been used by Plastk Financial & Rewards Inc as permitted by you, to provide you with your educational Equifax credit score. The Equifax credit score provided here is current as of the date indicated by "The date" Appearing on the report.

² The Equifax Risk Score [or Equifax credit score] is based on Equifax's proprietary model and may not be the same score used by third parties to assess your creditworthiness. The provision of this score to you is intended for your own educational use. Third parties will take into consideration other information in addition to a credit score when evaluating your creditworthiness.

