

## Simplii Application - Terms and Conditions

By submitting my Simplii account application I acknowledge and agree that:

1. Simplii Financial™ may send me product information and documents by email to the email address I provided in this application.
2. The information I have provided, or will provide, related to this application is true and accurate.
3. I will receive the documents provided during my application, including the Simplii Financial Products and Services Agreement, in electronic format through the Simplii website or mobile application. I agree that I will print or save this consent to receive documents electronically before proceeding.
4. This is an application only and that I have not yet been approved for the account. In order to be approved, I must meet Simplii Financial's eligibility criteria, and the decision to approve or decline my application is at Simplii Financial's sole discretion.
5. If I do not have an existing Simplii Financial debit card, I request a new one and that all my new accounts be linked to that existing or new card.
6. I consent to Simplii Financial from time to time obtaining my credit, financial and related personal or business information, including a consumer or credit bureau report about me from, and disclosing this information to, any credit or consumer reporting agency or any third party that I have had or may have a financial relationship with. This information may be obtained or disclosed to: determine whether credit will be granted and my ongoing creditworthiness; qualify me (or, if applicable, the business or a third party whose debts I have agreed to guarantee) for products and services; verify my identity and protect against fraud; determine my access to funds; service my account; tell me about other products; or comply with law. My consent is effective immediately and is valid as long as I have the product or service and for a reasonable time thereafter. The name and address of the credit or consumer reporting agency can be provided upon request.
7. **For Lines of Credit:**
  - i) If my application is approved, I will be provided with the account I have applied for, and that this account will be subject to the terms and conditions in the Simplii Financial Products and Services Agreement which I received as part of this application, and any other terms and conditions that will be provided to me once my application has been approved.
8. **For No Fee Chequing Accounts (with or without Overdraft Protection) And High Interest Savings Account:**
  - i) I am bound by the Simplii Financial Products and Services Agreement, which includes information about all charges applicable to the account.