

PNC TREASURY MANAGEMENT SERVICES AGREEMENT

CANADA BRANCH RIDER

1. Agreement for Accounts and Services

1.1 Parties. This Canada Branch Rider (“Rider”) to the PNC Treasury Management Services Agreement (“**Agreement**”), which is hereby made part of the Agreement, contains the additional terms and conditions under which **PNC Bank Canada Branch (“PNC,” “we,” “our,” or “us”)** will provide certain Treasury Management Services (each a “**Service**” and collectively, the “**Services**”) to you.

1.2 Definitions. As used in this Rider, the terms “**you**”, “**your**” and “**yours**” refer collectively to the Customer(s). Any references in the Agreement or in this Rider to a “check” or “checks” shall include the terms “cheque” or “cheques,” as applicable. Capitalized terms used herein and not otherwise defined shall have the meanings given to them in the Agreement.

1.3 General. The parties agree and acknowledge that neither the Agreement nor this Rider constitutes a contract of adhesion, or similar, which would otherwise limit the ability of either party to negotiate the terms thereof. In using and performing the Services, you agree that you will abide by all applicable laws respecting the proceeds of crime (money laundering), terrorist financing, economic sanctions and embargoes, including those relating to specifically designated nationals or terrorists, terrorist organizations and other sanctioned or embargoed persons, entities or countries. You represent that that neither you nor any person directly or indirectly owning or controlling you is a person or entity identified on any list created under any Canadian federal statutes and regulations administered by, *inter alia*, Global Affairs Canada and the Department of Public Safety Canada (the “Departments”) or on any list created under similar U.S. laws and, to the extent that compliance would not breach any applicable law, you do not engage in transactions with, or provide services to, Blocked Persons or engage in transactions in or with foreign countries and territories subject to Canadian sanctions administered by the Departments or subject to similar U.S. sanctions. “Blocked Person” means any individual person, group, regime, entity or thing listed or otherwise recognized as a specially designated, prohibited, sanctioned or debarred person, group, regime, entity or thing, or subject to any limitations or prohibitions (including but not limited to the blocking of property or rejection of transactions), under any applicable law.

1.4 CPA Rules. To the extent applicable, Services provided hereunder shall be governed by Payments Canada, the Canadian Payments Act, and all related by-laws, rules, and standards that are in force from time to time, including CPA Rules F1 and H1 (“CPA Rules”). You understand and agree to be bound by, and comply with, all relevant provisions of all CPA Rules. You agree to indemnify us for any and all losses incurred as a result of your non-compliance with the provisions of any CPA Rule. In addition to those described in the Services Schedules, Services provided under this Agreement and Rider include those further described in Exhibit A, (“Additional Services”), attached hereto and incorporated herein.

1.5 Use of Services. You will not use or operate Services for the purpose of, or otherwise in connection with, a restricted business as determined by us from time to time in our sole reasonable discretion. Restricted businesses currently include the following: (a) any money-service business; (b) any businesses that operates an Internet gambling or commercial online gambling website as their primary business that is not licensed or otherwise legally authorized to carry on such business in full compliance with the applicable laws and regulations in the jurisdictions where the Services under this Agreement and Rider are provided; (c) any bank that does not have any physical presence, does not have any economic substance, and is either not regulated by a central bank or other recognized regulatory authority in any other jurisdiction or is not owned and controlled by a bank or other financial institution that is regulated by a central bank or other recognized regulatory

authority, which are often referred to as “shell banks”; (d) businesses that are primarily devoted to commercially trading and dealing in “virtual currency,” as defined in the Proceeds of Crime (Money Laundering) and Terrorist Financing Act (the PCMLTF Act, S.C. 2000, c.17) (including crypto-currency and digital asset), including the exchanges or other cryptographic systems that operate, facilitate and enable such “virtual currency exchange transactions,” as also defined in the PCMLTF Act; (e) businesses that are involved in the growth, distribution and sales of marijuana in Canada that are unlicensed or otherwise do not operate in accordance with applicable law, including those businesses who accept their principal revenues from businesses located in the United States that are involved in the growth, distribution and sales of marijuana; and (f) business entities that issue Bearer shares.

1.6 Fees. We will charge you our standard depository fees for the Services unless we otherwise agree with you in writing. Our standard depository fee schedule can also be found under [Important Legal Disclosures & Information](#) on our website at www.pnc.com/canada.

1.7 Foreign Currency Exchange Risk. You acknowledge that there is foreign currency exchange risk and you accept such risk. You acknowledge that the value of non-Canadian dollar balances will fluctuate from time to time and may not bear the same exchange rate at any time after their initial deposit as they bore at the time of initial deposit. If all or any portion of the balances in the Accounts are subsequently converted, a gain or loss on the exchange may result due to fluctuating currency markets or other factors beyond our control.

1.8 No Conflict. In the event of any conflict between the terms of this Rider and the Agreement, the terms of this Rider shall control.

1.9 Notices. Communications required or permitted under this Agreement or Rider must be in writing and will be effective upon receipt. Communications may be given in any manner to which you and we may separately agree, including electronic mail. Without limiting the foregoing, first-class mail, facsimile transmission and commercial courier service are hereby agreed to as acceptable methods for giving Communications. All such Communications shall be delivered to us at:

PNC Bank Canada Branch
International Sales Support
1900 E. 9th Street
B7-YB13-07-5
Cleveland, OH 44114

With a copy to:
PNC Bank, National Association
Legal Department
1600 Market Street, 8th Floor
Philadelphia, PA 19103
ATTN: Treasury Management Counsel

or to you at the address set forth in Section 8 below to such address shall be effective Notice to you, including to all affiliated companies. Either you or we may change addresses by Notice to the other given in accordance with this Section. If you should have a complaint, please send your complaint in writing to Canada.Complaints@pnc.com.

1.10 Governing Law and Venue. For those Services subject the laws of Canada the parties agree to the exclusive jurisdiction of the courts of the Province of Ontario for disputes arising in connection with this Rider.

You hereby irrevocably consent and agree that any action, suit or proceeding resulting from, arising out of or related to this Rider shall be instituted in the courts of the Province of Ontario and hereby waive any objection which you may now or hereafter have to the laying of the venue of any such action, suit or proceeding in any such jurisdiction, on the basis of a more convenient forum or otherwise.

1.11 Customer Information. The following address will be used by PNC for giving Customer notices under the Agreement or Rider. Please type if feasible.

Customer's Legal Name:		
Street Address:		
City:	State:	Zip:
Mailing Address:		
City:	State:	Zip:
Telephone: ()	Email:	

IN WITNESS WHEREOF, intending to be legally bound, Customer has caused its duly authorized representative to execute this Rider on its behalf, as of the ____ day of _____, 20__.

[CUSTOMER NAME]

By: _____

Print Name/Title: _____

Address: _____

Email: _____

Phone: _____

EXHIBIT A – ADDITIONAL SERVICES

Defined Terms:

“Banking Day” means a day, other than a Saturday, a Sunday, or other day on which banks are authorized or required to close in Toronto, Ontario.

“Deposit Slip” means RBC’s National Direct Depository Service deposit slips that have a unique MICR pre-encoded client number with a maximum of twelve digits.

“Depository Bags” means RBC’s standard Depository service bags.

“Instrument” means a bill of exchange (including a cheque), promissory note, security, chattel paper, other order (written or electronic) for the payment of money, clearing item or other value item that is negotiated, paid or processed for you or on your behalf or accepted for deposit, or for discount, collection or acceptance, or as collateral security or otherwise, and any such item will be considered an Instrument whether or not you are a party to it and whether it is in Canadian or another currency.

“RBC” means the Royal Bank of Canada.

2. PNC Bank Canada Branch – Account Services

Deposits with PNC are not insured by the Canada Deposit Insurance Corporation or by the United States Federal Deposit Insurance Corporation.

1.1 Deposit Balances. You shall maintain deposit balances in each Account denominated in Canadian or U.S. dollars, or such other currencies as approved by us in our sole discretion. These deposit balances are payable only at our Canadian branch offices located in Canada. You acknowledge and agree that this Agreement and Rider shall apply to all such Accounts maintained by you at any time now or in the future.

1.2 Interest. We may pay interest on deposit balances in our sole discretion. Whether interest will be paid, the rate thereof, balance requirements and balance restrictions shall be determined by us and disclosed to you at Account opening. We use the daily balance method to calculate the interest on your Account. This method applies a daily periodic rate to the principal in the Account each day. Tiered-rate accounts earn interest on the entire account balance each day at the interest rate and annual percentage yield in effect for that day’s balance. At our discretion, we may change the interest rate and annual percentage yield any time without notice to you. Upon notice, we may stop the payment of interest or change the manner in which interest is calculated and/or credited to you. If you desire current interest rate and annual yield information, please contact your PNC representative or review the interest rate information shown on your statement. We must report interest on Accounts to the appropriate governmental agencies. It is your responsibility to give us your correct tax identification number and to make certain written certifications to us as required by law.

1.3 Inactive Accounts. If an Account denominated in Canadian dollars is inactive, or you have not otherwise communicated with us about such Account for a period of ten (10) years, we will be required to transfer the balance in the Account as dormant property to the Bank of Canada. If your Account is inactive for a period of two (2) years or more, we reserve the right to impose a dormancy charge. If an Account denominated in U.S. Dollars is inactive, or you have not otherwise communicated with us about your Account for the period provided by law, we may be required to transfer the balance in the Account as

abandoned property to the appropriate United States authority. If your Account is inactive two (2) years or more, we reserve the right to impose a dormancy charge.

- 1.4 Account Ownership. You will provide customer identification data as we may reasonably request prior to the opening of an Account and hereby attest that all information provided to us regarding ownership, control and structure is true, complete and accurate in all respects. You will provide such other information as we may reasonably request from time to time in connection with any Account or Services rendered thereunder. For each Account, you will provide us with the appropriate authorizations and specimen signatures in form acceptable to us and you covenant that the Services will only be used by persons properly authorized by you for such purpose. You should notify us immediately of any change in the officers of your business or signing authority for your Account. We may ask you to execute and deliver to us new account resolutions and signature cards before the change is made effective. You should also notify us immediately in writing of any change to your address or other contact information. Your Account is not assignable or transferable except on our records. We must approve any pledge of your Account as security for a debt, and any pledge remains subject to our security interest and right of set off, unless we otherwise agree in writing.
- 1.5 Deposits to your Account. You may make deposits in any amount to your Account in different ways as permitted for each type of Account or Services employed by you. You shall be responsible for the verification of the authenticity and validity of all Instruments deposited to any Account and will have duly authorized the deposit of such Instrument to the Account. If you receive a credit to your Account through the Automatic Clearing Settlement System, ("ACSS") or any other Funds Transfer, we may notify you of the credit on your next regular Account statement. In addition to the limitations of liability set forth in the Agreement or Rider, in no event will we be liable for any loss or damage suffered by you that is caused by any missing, incomplete or fraudulent endorsement of any Instrument, except to the extent directly caused by our negligence. In addition to, and without limitation of or derogation from above, in no event will we be liable for any loss or damage suffered by you that is caused by a forged or unauthorized signature or a material alteration on any Instrument except to the extent directly caused by our negligence. In all such instances of fraud as described herein, you shall immediately notify PNC Treasury Management Client Care at 833-612-0544 with a complete description concerning the fraud event in order for us to comply with regulatory reporting requirements. The law allows us to supply a missing endorsement to a deposited cheque, draft, or any other Instrument. However, we reserve the right to refuse to accept for deposit any item which does not bear a proper endorsement, which is payable to someone other than you or, in our sole discretion, under any other circumstances. If your endorsement is illegible because you have endorsed a cheque in the wrong location, you will be liable for any resulting losses. All deposits accepted by us are subject to verification. You should retain your copy of any receipt or other document that evidences your deposit. If you claim that a deposit was not properly credited to your Account, we may ask you to show us your receipt or other document which evidences your deposit. You should not mail cash deposits. We will not be liable for any deposit that we do not receive. We reserve the right to make adjustments to your Account upon verification of your deposit or for computation or other errors related to your Account.
- 1.6 Withdrawals from your Account. Money may be withdrawn from your Account in different ways, as permitted for each type of Account or Services employed by you. All Instruments drawn on an Account will be made on forms supplied or approved by us. We strongly suggest that you date cheques with a current date. WE WILL NOT BE LIABLE TO YOU FOR PAYING CHEQUES WHICH ARE POST-DATED, STALE DATED (OLDER THAN SIX MONTHS) OR DO NOT BEAR A DATE. If you receive a debit to your Account through the ACSS or any other Funds Transfer, we may notify you of the debit on your next regular Account statement. We may establish one or more limits (dollar amounts or otherwise) for the

Services and Instructions drawn on the Accounts, and you will adhere to these limits. We may, in our discretion, change these limits from time to time and shall notify you within a reasonable time thereafter of such change. Notwithstanding any prior course of conduct, we will have no obligation to honor, and we may refuse to honor, any Instruction which might exceed any limits established by us. Instruments deposited into the Accounts will be available for withdrawal pursuant to our Funds Availability Policy, separately provided to you. We may assess your Account with an interest charge each day on amounts to which you have been provided availability prior to receipt by us of final settlement on such Instruments. We may take any steps or proceedings with respect to any Instrument deposited or discounted with us as we deem appropriate, either in our name or in your name. In the event that we take such steps or proceedings, you assign to us all of your claims against each party to any such Instrument. You agree that we will not monitor specifications requiring multiple signatures or dollar limitations on Instructions drawn on the Account and that any such specifications are for your internal purposes, only. We shall have no duty, responsibility or obligation to review, examine or confirm the beneficiary or payee name, endorsement, signature, amount or other information appearing on any such Instrument. You acknowledge and agree that digital images may be made or captured and used by us and other financial institutions in the exchange and clearing of payments in Canada or other jurisdictions. Original paper Instruments may be destroyed and not returned to you. We are entitled to act on any such images for all purposes as if they were an original Instrument. You acknowledge and agree that copies of images of Instruments may be provided to you before we have determined, in our sole discretion, whether the Instrument will be honored or accepted.

- 1.7 Presentment, Clearing, Settlement and Chargeback. Your Account may be debited on the day an item is presented by electronic or other means, or at an earlier time based on notification received by us that an item drawn on your Account has been deposited for collection in another financial institution. A determination of your Account balance for purposes of making a decision to pay or return an item or debit due to insufficiency of available funds may be made at any time between the receipt of such presentment or notice and the time of payment or return of the item or debit, and no more than one such determination need be made. If there are sufficient funds to cover some but not all of your withdrawal orders, we will exercise our discretion (i) in paying some but not all of the items, and (ii) to pay the items in any order. Our general practice is to post withdrawals from your Account according to the date and time we receive notice of the transaction. We receive notice of transactions at various times throughout the day, and not necessarily in the order in which they occur. If we do not have information that allows us to determine the exact time notice of a transaction was received, we may assign an approximated time to that transaction. Because processing times vary, the time we receive notice of a transaction may differ from the time shown on a receipt. The order in which we process these withdrawals may affect the total amount of overdraft interest and returned item fees charged to your Account. We will not be responsible for damages or wrongful dishonor if any item is not paid as a result of the order in which we process the withdrawals. In determining whether you have sufficient funds in your Account to pay cheque and other withdrawal items, we will consider both of the following: (1) the deposits and withdrawals posted to your Account, and (2) all pending electronic transactions for which we have received notice, even if those transactions have not yet posted to your Account. We may conclusively rely on notice of electronic transactions in determining whether you have sufficient funds in your Account to cover a withdrawal even if the notice incorrectly describes the transaction. This could result in an overdraft if sufficient funds are not available in your Account to pay all cheques and other withdrawal items. We will not be responsible for damages or wrongful dishonor if any item is not paid because of insufficient funds resulting from this method of determining whether you have sufficient funds to pay all cheques and other withdrawal items. You waive presentment for a payment, notice of dishonor, protest, and notice of protest of any Instrument. You will be liable to us on any Instrument as if it has been duly presented for payment and protested and notice of dishonor and protest given to all parties to it as provided by applicable law. We may present and deliver Instruments and Instructions

for payment, clearing, collection, acceptance or otherwise through any bank or other party and in any manner as we deem appropriate. We may also accept and deliver any form of settlement or payment for any Instrument or Instruction, as we deem appropriate. You agree that all items deposited and subsequently dishonored will be debited to the original Account of deposit or such other PNC account as designated by you. Errors in deposits will be adjusted by the appropriate debit or credit to the original Account of deposit. We will notify you of any returns or errors in deposits in a manner to be agreed upon. We may credit and debit any Account in the amount of every Instrument or Instruction that is payable by you or that is presented to us for payment from your Account. We may debit any Account that we have credited to the Account (or otherwise paid to you) and (i) which we have determined was credited to the Account, or otherwise paid to or on your behalf, as a result of an error or (ii) which is forged, fraudulent or unauthorized in any way, including as a result of material alteration or any forged, fraudulent, unauthorized, missing or incomplete signature or endorsement, or (iii) for which we do not receive irrevocable settlement or payment, together with all associated costs, charges and expenses incurred by us. Notwithstanding any prior course of conduct, we will have no obligation to honor, and we may at any time in our sole and absolute discretion refuse to honor any Instrument or Instruction in accordance with our policies and procedures or which is not otherwise in compliance with CPA Rules or, which, if honored, might overdraw your Account or increase an overdraft in your Account. You will pay us immediately the amount of any overdraft in an Account. Your Account will be assessed with an interest charge each day on the amount of the overdraft. The interest charge will be separately disclosed to you. Cheques drawn on financial institutions in Canadian or U.S. dollars, or such other currencies as approved by us in our sole discretion, shall be credited to the Account in the currency in which they are drawn.

1.8 Stop Payments. You may stop payment on any cheque. Prior to submitting a stop payment request, you must verify your previous statements and/or review your outstanding records to ensure that the item in question has not already been processed through the Account. We must receive your stop payment order at a time and in a manner which gives us a reasonable opportunity to act on it. Stop payments requests received after cut-off times will not be processed until the following Banking Day. You must review your withdrawal activity after making the stop payment request to verify whether the item was debited against the Account. If a debit is identified, we must be notified immediately, and we will make reasonable attempts to reverse the item provided that we will have no liability to you in the event such reversal is denied. A stop payment order is effective for six (6) months from the date the order is received. If the item in question is post-dated, the stop payment request will be retained for one (1) year after the date of the item. You may place a stop payment order by calling Treasury Management Client Care 833-612-0544 no later than noon Eastern Time. We will request the following information about the cheque to be stopped:

- Account Number
- Amount of cheque (optional)
- Date of item
- Full payee name (optional)
- MICR-encoded serial number or serial number range
- Expiration Date (optional)
- Memo (optional)
- Reason (optional)

In the event we inadvertently pay an item over your valid stop payment order, we may refuse to recredit your Account if you owed the money to the payee. You will be required to provide evidence satisfactory to us of the amount of your loss. If we recredit your Account, you shall be deemed to have assigned to

us all of your rights against the payee, both on the item and on the underlying claim, and we may require you to sign an affidavit that you did not receive full value from the transaction for which the cheque was issued and otherwise cooperate in our recovery efforts.

2. Branch Deposits

- 2.1 Description. This Service allows you to make branch deposits denominated in either Canadian or U.S. dollars. For cheque deposits, only cheques drawn on Canadian financial institutions are permitted.

We have entered into an arrangement with Royal Bank of Canada (RBC®) who has agreed to make this Service available to our corporate clients. You agree that all inquiries regarding Canada Branch Deposit Services will be directed to us and not to RBC.

- 2.2 Deposits Using RBC (National Direct Deposit Service “NDDS”). You can make branch deposits at any RBC branch across Canada. You must use NDDS Deposit Slips that have a unique MICR pre-encoded client number with a maximum of twelve digits (the “Deposit Slip”). You agree that no deductions for cash may be made from the Instruments deposited. RBC staff will review, count cash, and scan items on deposit. We will credit the total to your Account. U.S. coins will not be accepted for deposit. Under certain circumstances, RBC reserves the right to redirect you to RBC’s Cash Operations Centre to make cash deposits. All Instruments using NDDS will be endorsed with the words, or words of similar effect: “Deposit to the credit to {Name of Account} and {Identification of Account Number}”. If any Instruments are dishonored, they should be returned to “*Canada Branch Operations, 111 First Ave., Pittsburgh, PA 15222*”.

Deposits Using Night and Day Depository Services (Depository Services)

- 2.3 Enrollment. The Service may be used by you provided we receive enrolment information in form and substance satisfactory to us. At the time of enrolment, we will advise you which deposit locations (“Depository” or “Depositories”) are available for use by you. You understand and agree that we will require eight (8) Banking Days to process your enrolment. Depository Services shall not be available during the enrolment period.
- 2.4 Depository Bags. You shall be required to use RBC’s standard Depository Bags (“Depository Bags”) when using Depository Bags.
- 2.5 Keys. Your Authorized Person, as appointed by you, will be provided a key (the “Key”) to the outside door of each Depository which may be used in connection with the Service. The key can be picked up at each Depository location specified by us upon presentment of proper identification. You will ensure each Key remains at all times our property and that no Key is duplicated. In the event of any suspected or actual loss or theft of a Key to a Depository, you will ensure that notice of this is immediately provided to us. You agree to pay us any losses arising in connection with the loss or theft of a Key, including the cost for replacing each lock, Key and all other Keys to the outside door of the Depository.

- 2.6 Security. You will ensure each Depository Bag is securely sealed before being placed in a Depository, and that each outside door of a Depository is closed and locked immediately following each use of the Depository. If there is any suspected or actual unusual state of condition or defect in a Depository, you will ensure that notice of this is immediately provided to the manager of the branch at which the Depository is located.
- 2.7 Contents of Depository Bags. You agree that RBC is authorized to and shall open each Depository Bag placed in a Depository and remove and process the contents. We will credit the total to your Account. Neither we nor RBC is obligated to process any Property which is not considered to be in proper order. You will ensure that each Depository Bag contains an original itemized Deposit Slip, and two duplicates, visibly listing its contents. After each use of a Depository, you shall timely take delivery of any Property not credited by us to your Account.
- 2.8 Depository Bags deposited by 9:00 pm local time on a Banking Day will be picked up for processing for next Banking Day credit. Deposits made after 9:00 pm local time made on a Banking Day will be picked up on the following Banking Day for credit the Banking Day following the pickup date. Night Deposits are not cleared on holidays, Saturdays or Sundays. Night Deposits are only cleared once per Banking Day.
- 2.9 Our records as to whether or not any use of a Depository has been made and our count or determination of the contents of each Depository Bag placed in a Depository will be, in the absence of manifest error, deemed conclusively correct and irrevocably binding on you. It is also expressly understood and agreed by you that the relationship between us and you shall, relative to Property contained in any Depository Bag, only become one of debtor and creditor, respectively, after the time the contents of such Depository Bag have been removed, counted, verified, accepted, and entered by us in our records as a deposit.
- 2.10 Use at Your Risk. You agree that each use or attempted use of a Depository by you or any other person in connection with the Service is at your sole risk. This use is deemed to commence when Property is placed in the Depository and to terminate at the moment the Property is entered as a deposit or returned to you in accordance with these terms and conditions. During such use or attempted use, we shall have no responsibility or liability whatsoever (i) in respect of any Property (or any other property) placed or intended to be placed in such Depository, or (ii) for any losses suffered or incurred by you or any other person relative to the use or attempted use of a Depository or while you or other person is physically present on or in the premises for the purpose of using, or in connection with the use or attempted use of, that Depository.
- 2.11 Withdrawal of Depository. We reserve the right, exercisable by it at any time, without prior notice to you or any other person, to withdraw any Depository from the Service at any time, and we shall not be liable to you or any other person for any resulting losses.
- 2.12 Termination. If the Service is terminated, or if a Depository will no longer be used in connection with the Service, you will ensure all Keys for the Depository are immediately returned to us. If any Key is not so returned, you will pay to us, immediately, on demand, any resulting losses, including costs for replacing each lock, Key and all other Keys to the outside door of each such Depository.
- 2.13 Deposits Using RBC's Cash Operations Centre ("Cash Ops"). Where large amounts of cash are to be deposited within Ontario (except Northern Ontario), deposits must be made at RBC's Toronto Cash Operations Centre. RBC operational guidance, which will be provided to you, must be

followed for using Cash Ops Services. You must utilize an RBC approved armoured car courier. All coin must be rolled/boxed where quantities permit. RBC will accept bundled Canadian dollars and U.S. dollars cash and deposits. We will credit those deposits into the same currency Account. We reserve the right to make any adjusting entries to the designated Account to which the original deposit was made with respect to all shortages or counterfeit notes contained in the deposit.

3 Cheque Debit Block

At your request, we will provide you with Cheque Debit Blocking Services whereby we will automatically return as dishonored all cheques drawn on your Account. You represent, warrant, and covenant that you have not issued, and will not issue, cheques to be drawn against the applicable Account.


For greater certainty, except for cheques returned by us pursuant to your instruction, no other instrument or other debit drawn on the applicable Account will be returned by us.

4 Miscellaneous Provisions

- 4.1 Reconciliation. Deposits are available to view on PINACLE as soon as the deposit is credited to the Account. You are required to use a pre-encoded Deposit Slip. We will not accept temporary deposit slips. In the event you do not use a pre-encoded Deposit Slip, the location number on the Deposit Slip will not be reported.
- 4.2 Indemnity. Except to the extent such liability is caused or contributed by any act or omission that breaches our duties or Service obligations set out in the Agreement or Rider, you will indemnify and hold harmless us from any loss that we may suffer (whether directly or indirectly arising from claims for loss from any person, including without limitation the intended payee, drawers of the original paper instruments, or persons whose accounts may be wrongly or incorrectly charged) in connection with your use of Branch Deposit Services, including (for example only), in situations where RBC accepts a deposit from you without an associated Deposit Slip.

In Canada, PNC Bank Canada Branch, the Canadian branch of PNC Bank, provides bank deposit, treasury management, lending (including asset-based lending) and leasing products and services. Deposits with PNC Bank Canada Branch are **not** insured by The Canada Deposit Insurance Corporation or by the United States Federal Deposit Insurance Corporation.

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