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Currency Order and Direct Delivery Service Schedule

This is a Schedule to the Treasury Services Master Agreement (the "**Master Agreement**"). All capitalized terms not defined in this Schedule shall have the meaning given to them in the Master Agreement or in the applicable Schedule. In addition to the terms and conditions in the Master Agreement, the Customer agrees to the following:

1. Currency IVR Order Service

1.1. *Service Description*. The Currency IVR Order Service allows the Customer to place orders with BMO for

(a) Canadian notes and coins; and

(b) USD notes (collectively, the "**Currency**") through an interactive voice response system (IVR) in accordance with the requirements of any User Documentation (the "**Currency IVR Order Service**").

1.2. *Debit of Currency Order*. The Customer's account with BMO (the "**Account**") will be debited for all Currency orders prior to dispatch of the Currency ordered. If there are insufficient funds in the Account, the Currency order will be cancelled without prior notice and may be subject to a handling fee. It is the Customer's responsibility to ensure that there are sufficient funds in the Account for the Currency order.

1.3. *Currency IVR Identification Data*. The representatives the Customer designates will be assigned:

- a user identification and
- a user password (collectively called "**IVR Identification Data**").

1.4. *Binding Instructions*. All information, orders, entries and other instructions communicated to BMO through the IVR or otherwise in compliance with all procedures BMO requires, including IVR Identification Data, will be binding on the Customer as if authorized by the Customer in writing, regardless of the actual identity or authorization of the sender or any errors or mistakes.

1.5. *Confidentiality of IVR Identification Data*. The Customer acknowledges the critical importance of maintaining the strict confidentiality of IVR Identification Data and strictly adhering to security procedures and related information. The Customer will notify BMO immediately if any IVR Identification Data is lost, stolen or misused.

2. Currency Direct Delivery Service

2.1. *Service Description*. BMO will accept the receipt of Deposit Bags from Carrier (as those terms are defined below) and perform the counting, verification, deposit, reporting and other services relating to the Deposit Bags and their contents (the "**Currency Direct Delivery Service**"). In order to utilize the Currency Direct Delivery Service, the Customer shall:

(i) Deliver sealed tamper-evident deposit bags ("**Deposit Bags**") containing Customer deposits that will be delivered to BMO by a commercially licensed armored carrier that is hired by Customer and approved by BMO in writing ("**Carrier**") to transport Deposit Bags to location designated by BMO from time to time ("**Location**");

(ii) Ensure that each Deposit Bag is sealed prior to the Deposit Bag being given to Carrier and that it includes a completed and signed BMO form of preprinted Deposit Slip itemizing the Deposit Bag contents ("**Deposit Slip**"); and

(iii) The Customer may be subject to additional handling fees where it fails to provide a Deposit Slip or makes any error in filling out the Deposit Slip. It is the Customer's responsibility to ensure that the Deposit Slip is filled out correctly.

2.2. The Customer shall provide BMO with such information that BMO shall request in order to establish and maintain the Currency Direct Delivery Service including, without limitation, the Customer's legal name, each location of the Customer's operations, all Account numbers, the nature of the Customer's business and the name of any Carrier(s) (the "**Set-Up Information**"). The Customer shall keep the Set-Up information provided to BMO current and will notify BMO of any change to the Set-Up Information and hereby acknowledges, understands and agrees that BMO shall not have any obligation to accept any changes to the Set-Up Information and that the implementation of any change to the Set-Up Information may involve a disruption to the delivery of the Currency Direct Delivery Service.

2.3. *Acceptable Items.* Deposit Bags may include, but are not limited to (a) Canadian notes and coins; and (b) for all Customers other than a Cannabis Business (defined below), USD notes and negotiable instruments including, cheques, money orders, bank drafts and such other items as BMO shall advise from time to time in the User Documentation ("**Acceptable Items**"). Each Deposit Bag must be accompanied by a Deposit Slip that details the contents of each deposit placed in the Deposit Bag. Cash deposits and cheque deposits must be prepared under separate Deposit Slips and delivered in separate Deposit Bags. Customer must complete, sign and retain a copy of the Deposit Slip for each Deposit Bag given to Carrier.

2.4. *Verification of Deposit Bag Contents*. Risk of loss of the Deposit Bag and its contents does not pass to BMO until after we have received and signed to acknowledge receipt of the Deposit Bag at the Location. Once a Deposit Bag is delivered to BMO by the Carrier, Customer hereby authorizes BMO to open such Deposit Bag and verify its contents. The Acceptable Items will be counted in accordance with BMO's policies and procedures. If the contents of the Deposit Bag do not conform to the Deposit Slip, BMO will deposit such contents as they are found. If Deposit Bags contain non-conforming items, such items will be returned to Customer at the sole cost and expense of Customer. BMO records shall be final and binding, and shall be conclusive evidence of the contents of each Deposit Bag. The risk of any loss or shortage is expressly assumed by the Customer.

2.5. *Cut-Off Time and Account Credit*. All Acceptable Items received by BMO on or before not the Cut-Off Time stipulated by BMO in the User Documentation from time to time ("**Cut-Off Time**") on a business day (i.e., Monday through Friday, excluding statutory holidays) (each a "**Business Day**") shall be posted to the Account not later than 11:59 p.m. local time on the same Business Day. All Acceptable Items received by BMO after the Cut-Off Time shall be posted to the Account on the next following Business Day. Deposits will only be accepted for and posted to an Account.

3. Carrier

3.1. *Carrier*. In order to utilize the Currency Direct Delivery Service and Currency IVR Order Service, Customer must contract separately with a Carrier that is acceptable to BMO, in its sole and absolute discretion. Customer acknowledges, understands and agrees that the Carrier is an agent of the Customer and not an agent of BMO, and is using the Carrier it selects at the Customer's own risk. Customer further acknowledges that it shall maintain, and ensure that its Carrier maintains, adequate and appropriate insurance coverage at the sole cost and expense of the Customer and any such Carrier (as applicable). In the event that a Carrier is deemed to be unacceptable to BMO for any reason, BMO may, in its sole and absolute discretion, immediately and without prior notice to the Customer, deny the Carrier access to the Locations until such time as the reason for BMO's dissatisfaction with the Carrier is resolved to BMO's satisfaction.

4. Service Restrictions

4.1. *Prohibited Clients*. The Customer acknowledges, confirms and agrees that it shall not: (A) sell, transfer, deliver or otherwise directly or indirectly allow any of the Currency it receives from BMO pursuant to this Schedule to become available to any client of the Customer that is listed below; and (B) place into a Deposit Bag, any Currency, negotiable instrument or other item received from any client of the Customer that is listed below:

(i) An individual or entity established in a jurisdiction outside of Canada;

(ii) An individual or entity engaged in any activity that is illegal in Canada;

(iii) An individual or entity that BMO determines, in its sole and absolute discretion, is engaged in high risk activity which includes, without limitation, each of the following businesses and/or activities:

- Activities related to the provision of Internet / Online Gambling Operations: Any individual or entity engaged in the business of accepting, placing, receiving or otherwise knowingly transmitting a bet or wager by any means which involves the use, at least in part, of the Internet, and would include online businesses offering sports betting, online poker or other games of chance. This does not include Video Lottery Terminals (VLT).
- Virtual/Digital/ Crypto-Currency Exchanges/Exchangers: Any individual or entity engaged in the buying and selling of units of digital or cryptocurrency for use as an electronic or virtual medium of exchange, or engaged in the business of providing an exchange or other forum for facilitating such activity.
- Sanctions/Local Jurisdictional Restrictions: Any individual or entity to whom BMO is prohibited to provide financial services due to legislation/regulation(s) set forth by a governmental body that institutes economic and trade restrictions against targeted countries, terrorism-sponsoring organizations, international narcotics traffickers, those involved in activities related to weapons of mass destruction, and other threats to U.S. or Canadian national security, foreign policy, and the economy.

4.2. Restricted Clients. The Customer hereby acknowledges, confirms and agrees that it shall not, without the prior written consent of BMO: (A) sell, transfer, deliver or otherwise directly or indirectly allow any of the Currency to become available to any client of the Customer that is listed below; and (B) place into a Deposit Bag, any Currency, negotiable instrument or other item received from any client of the Customer that is listed below (each a "**Restricted Business**"):

(i) A Money Services Business – a Canadian individual or entity engaged in any of the following activities: (i) foreign exchange dealing; (ii) money transmitting; (iii) issuing, selling or redeeming of traveler's cheques, drafts, money orders or any other similar negotiable instruments; or (iv) any similar business as determined by BMO, in its sole and absolute discretion; or

(ii) A Financial Institution - which includes the following entities:

(a) A bank established by an act of the Parliament of Canada or of the legislature of any province in Canada ("**laws of Canada**")

(b) A corporation that is licensed or otherwise authorized under the laws of Canada to carry on in Canada the business of offering to the public its services as a trustee, which includes, without limitation, a body corporate to which the *Trust and Loan Companies Act applies*,

(c) A person whose principal business is as a trader or dealer in, or as a broker or salesperson of, financial instruments or money and includes, without limitation, an investment dealer, portfolio manager, investment advisor, stock and bond broker, securities trader, or an insurance agent or broker;

(d) A credit union which includes, without limitation, a cooperative credit society incorporated and regulated by or under the laws of Canada,

(e) An insurer or any other person whose principal business is providing insurance under insurance policies and includes, without limitation, an insurance company or a fraternal benefit society incorporated or formed under the *Insurance Companies Act*,

(f) A segregated fund of an insurer,

(g) The Canada Deposit Insurance Corporation,

(h) A person whose principal business is the lending of money or the purchasing of debt securities or a combination thereof and includes, without limitation, a finance company, acceptance company, factor, venture capitalist, or a loan, mortgage, or investment company,

(i) An investment plan, trust, loan or insurance corporation incorporated by or under the laws of Canada, and

(j) Any person or entity that BMO may, in its sole and absolute discretion, determine is a restricted business.

(iii) A Cannabis Dispensary, Producer, Grower and/or Cultivator: Any business involved in the manufacturing, distributing, dispensing, promoting or selling of marijuana, regardless of the purpose or whether such activity is considered legal or illegal under any Applicable law (each a "**Cannabis Business**").

Where BMO provides written consent for the Customer to provide services to a Restricted Business hereunder, the Customer shall deliver to BMO, at such times and at such frequency as BMO shall request, any information about the Restricted Business as BMO shall request including, without limitation, the name of the Restricted Business, Currency type transacted by the Restricted Business, amounts withdrawn from and/or deposited into BMO Accounts on behalf of, for the benefit of, or otherwise involving the Restricted Business and the specific denominations of same.

4.3. *Cannabis Business Restriction*. Each Customer that is a Cannabis Business hereby acknowledges, confirms and agrees that it shall not (a) under any circumstance utilize the Currency IVR Order Service and place orders for USD notes (b) attempt to deliver, or arrange for any Carrier to deliver, Deposit Bags to BMO that contain USD notes or otherwise attempt to utilize the Currency Direct Delivery Service in respect of USD notes.

4.4 *Clients of the Customer*. The Customer acknowledges, confirms and agrees that the Customer's clients are not customers of BMO and nothing in this Schedule or any other agreement between the Customer and BMO creates any customer relationship between BMO and any client of the Customer.

5. Security Requirements

5.1. *Security Requirements*. The Customer has reviewed and understands all security requirements and procedures related to the Currency IVR Order Service and Currency Direct Delivery Service as provided in the User Documentation or otherwise, and agree that they are commercially reasonable.