

Nuvei Technologies Corp. ("Nuvei")
 1100 René-Lévesque Boulevard West, Suite 900
 Montreal, QC H3B 4N4

Fax back to:
E-Mail back to:

Agent Office / Inside Sales Rep Name: _____ Sales Rep Telephone #: _____ Ext. _____ Source: _____

BANK DISCLOSURE AND ACKNOWLEDGEMENT

Merchant Services Provider: Nuvei Technologies Corp., 1100 René-Lévesque Boulevard West, Suite 900, Montréal, QC H3B 2N4 Canada, (866) 687-3722.

DEFINITIONS:

"Bank" means Wells Fargo Bank, N.A., Canadian Branch Merchant Services
 Address: 22 Adelaide Street West, Suite 2200, Toronto, ON M5H 4E3, Canada
 Phone: (844) 284-6834

"Merchant" means the entity completing this Merchant Application and approved for processing by Bank and Nuvei under a Merchant Agreement.

"Merchant Agreement" means this Merchant Application once approved and accepted by Bank, together with the Terms of Service.

"Merchant Application" or "Application" means this Merchant Application between Bank, Nuvei Technologies Corp. ("Nuvei") and Merchant.

"Terms of Service" means the terms of the Merchant Agreement located at <https://document.nuvei.com/wftangocontract062021>.

Important Bank Responsibilities:

1. Bank is the only entity approved to extend acceptance of Visa and Mastercard products directly to a merchant.
2. Bank is responsible for educating Merchant on pertinent Visa and Mastercard operating regulations with which Merchant must comply, but this information may be provided by Nuvei.
3. Bank, not Nuvei must hold, administer and control all reserve funds derived from settlement.
4. Bank, not Nuvei must hold, administer and control settlement funds for the Merchant.
5. Bank must be a principal (signer) to the Merchant Agreement.
6. Nuvei Technologies Corp. is a Registered MSP/ISO of Bank.

Important Merchant Responsibilities:

1. Complying with cardholder data security and storage requirements.
2. Maintaining fraud and chargebacks below established thresholds.
3. Reviewing and understanding the Terms of Service located on above website.
4. Complying with Visa, Mastercard, Interac, operating regulations.
5. Retaining a signed copy of this disclosure page.

Merchant Resources: Download "Visa Regulations" at https://www.visa.ca/en_CA/support/consumer/visa-rules.html Download "Mastercard Rules" at <https://www.mastercard.ca/en-ca/merchants.html>

The responsibilities listed above do not supersede terms of the Terms of Service but are provided to ensure the Merchant understands some important obligations of each party and that the Visa/Mastercard and Interac member (i.e. the Bank) is the ultimate authority should the Merchant have any problems.

Merchant acknowledges having read and understood this Application and the above-referenced Terms of Service and agrees to all statements made herein and therein.

I agree to the terms outlined above.

Merchant Signature: _____ Merchant Name: _____ Title: _____ Date: _____

TERM

Duration of Term: 3 years

Automatic Renewals: Following expiry of the initial term, this Merchant Agreement shall automatically renew for six-month terms until terminated pursuant to the Terms of Service or until Merchant provides Nuvei with a notice of non-renewal no less than ninety (90) days prior to end of then-current term.

MERCHANT BUSINESS INFORMATION

Legal Name (Ownership Entity):				DBA:							
Legal Address:				Location Address (No P.O. Box #):							
City:		Prov:		Postal Code:		City:		Prov:		Postal Code:	
Telephone # (Landline):		<input type="checkbox"/> GST Exempt		GST Tax ID:				Telephone # (Landline):		Fax #:	
URL:				Product or Service Being Offered:							
How Long in Present Business?		Years:		Months:		Authorized Contact:					
Email (Customer Service):						Email (Statement):					
Merchant Customer Service # (if MOTO/Ecomm):				Previous Processor?		<input type="checkbox"/> Yes <input type="checkbox"/> No		Name of Previous Processor:			
Have you ever been subject of a Visa/Mastercard Risk Program?				<input type="checkbox"/> Yes <input type="checkbox"/> No		If yes, which one _____, when _____					

BUSINESS PROFILE

- Type of Ownership:
- Sole Proprietorship
 - Partnership
 - Publicly-Traded
 - Corporation
 - Limited Liability
 - Government
 - Non-Profit

SALES PROFILE

- Merchant Type:
- Retail
 - MO/TO
 - Restaurant
 - Internet
 - Lodging
 - Home-Based
 - Service
 - Other

OWNERS, OFFICERS, AND MANAGEMENT (NO P.O. BOX #)							
All beneficial owners (i.e. those with equity ownership equal to or greater than 25% and an individual who has significant managerial control in the entity) are required. <input type="checkbox"/> There are no other additional beneficial owners. (If not selected, an addendum will be provided to fill out up to 3 more boxes.)							
Title:	Email Address:	Percent Ownership: %	<input type="checkbox"/> Has significant managerial control				
First Name:	Last Name:	Driver's Lic #:	Prov:				
Home Address:	City:	Prov:	Postal Code:				
Mobile #:	SIN:	Date of Birth (mm/dd/yyyy):					
Title:	Email Address:	Percent Ownership: %	<input type="checkbox"/> Has significant managerial control				
First Name:	Last Name:	Driver's Lic #:	Prov:				
Home Address:	City:	Prov:	Postal Code:				
Mobile #:	SIN:	Date of Birth (mm/dd/yyyy):					
ELECTRONIC DEBIT / CREDIT AUTHORIZATION							
Please provide a pre-printed void business check or bank letter confirming your business account Transit # (ABA Routing) and Account # (DDA). By providing this information, you are authorizing the Acquirer to initiate EFT debit and credit transactions to said account in accordance with section 5.10 of the Terms of Service.							
VISA / MASTERCARD / INTERAC SALES PROFILE (be as accurate as possible)							
Card Swipe/Chip: %		<input type="checkbox"/> Visa	<input type="checkbox"/> Mastercard	<input type="checkbox"/> Interac			
EComm: %	Monthly Volume: \$	\$	\$	\$			
MOTO/Keyed %	Average Ticket: \$	\$	\$	\$			
High Ticket: \$	\$	\$	\$				
Total: 100%	Seasonal? If <input type="checkbox"/> Yes: <input type="checkbox"/> Jan <input type="checkbox"/> Feb <input type="checkbox"/> Mar <input type="checkbox"/> Apr <input type="checkbox"/> May <input type="checkbox"/> Jun <input type="checkbox"/> Jul <input type="checkbox"/> Aug <input type="checkbox"/> Sep <input type="checkbox"/> Oct <input type="checkbox"/> Nov <input type="checkbox"/> Dec						
EQUIPMENT SCHEDULE							
EQUIPMENT PURCHASE				EQUIPMENT RENTAL			
<input type="checkbox"/> Terminal Purchase Deposit _____ + _____ months of \$ _____				<input type="checkbox"/> Terminal Rental \$ _____ deposit per terminal, for a total of \$ _____			
Quantity	Unit Price	Total	Description	Quantity	Monthly	Total	Description
	\$	\$			\$	\$	
	\$	\$			\$	\$	
	\$	\$			\$	\$	
Payment by: <input type="checkbox"/> Credit Card* <input type="checkbox"/> Pre-authorized Debit *If paid by credit card, please complete the credit card purchase form.				I confirm that I have read and understood and agreed to all services subscribed and their associated rates and fees, as well as the Equipment Rental Agreement found at www.nuvei.com/rental .			
CONFIGURATION SCHEDULE							
Tip Function <input type="checkbox"/> Yes <input type="checkbox"/> No	Allow Interac Cash Back <input type="checkbox"/> Yes <input type="checkbox"/> No Amount: \$ _____						
Terminal Auto Settle <input type="checkbox"/> Yes <input type="checkbox"/> No If Yes, what time? _____	Interac Surcharge (QC not accepted) <input type="checkbox"/> Yes <input type="checkbox"/> No Amount: \$ _____						
Password Protect Refunds <input type="checkbox"/> Yes <input type="checkbox"/> No	Semi-integrated <input type="checkbox"/> Retail/QSR <input type="checkbox"/> N/A						
Countertop Terminal Communication Type: <input type="checkbox"/> Dial <input type="checkbox"/> IP <input type="checkbox"/> WIFI <input type="checkbox"/> Bluetooth <input type="checkbox"/> Cellular				Cellular carrier for wireless terminal: <input type="checkbox"/> Bell <input type="checkbox"/> Rogers			
DYNAMIC CURRENCY CONVERSION							
<input type="checkbox"/> Dynamic Currency Conversion			*As described in the Terms of Service and additional training materials that may be provided from time-to-time. DCC is offered to foreign Visa and Mastercard cardholders in supported currencies.				
I confirm that I have read and understood all services subscribed and their associated rates and fees, as well as the Terms of Service and Equipment Rental Agreement referenced in this Merchant Application.							Merchant Initials:

INFORMATION SUMMARY			
DATE OF CONTRACTS	Effective Date: _____ Term: <u>three (3) years</u>		
ACQUIRER	<table border="0"> <tr> <td>Nuvei Technologies Corp. ("Nuvei") 1100 René-Lévesque Boulevard West, Suite 900 Montreal, QC H3B 4N4</td> <td>Nuvei Technologies Corp. is a registered ISO of Wells Fargo Bank, N.A., Canadian Branch, Toronto, ON, Canada. Services Provided: Credit and Debit Processing and Acquiring</td> </tr> </table>	Nuvei Technologies Corp. ("Nuvei") 1100 René-Lévesque Boulevard West, Suite 900 Montreal, QC H3B 4N4	Nuvei Technologies Corp. is a registered ISO of Wells Fargo Bank, N.A., Canadian Branch, Toronto, ON, Canada. Services Provided: Credit and Debit Processing and Acquiring
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CANCELLATION OF CONTRACTS AND APPLICABLE PENALTIES	<p>The Merchant Agreement, and Non-Cancellable Third-Party Equipment Lease Agreement (if any) can be cancelled without penalty within 90 days of receiving notice of a fee adjustment or the introduction of a new fee. Merchant may cancel the Merchant Agreement without penalty in the event a reduction in applicable interchange rates is not fully passed through. There is a fee to cancel the Merchant Agreement for any other reason. Please refer to the Terms of Service of the Merchant Agreement under the heading Early Termination.</p> <p>EXPIRY & RENEWAL OF THE MERCHANT AGREEMENT</p> <p>The merchant agreement with the acquirer will continue for three (3) years with automatic six-months renewals thereafter until Merchant provides written notice of non-renewal not less than 90 days before the end of the then current term. Please refer to Article 4 of the Terms of Service for further information, including termination procedures.</p> <p>OTHER</p> <p>Separate terms, conditions and fees apply for point-of-sale terminal equipment. They are listed in the "Information About Payment Terminal" section below.</p> <p>If Merchant accepts American Express cards, the additional terms, conditions and fees described in the American Express Merchant Card Acceptance Application and Agreement shall apply. If said agreement is cancelled, Merchant must notify Nuvei to avoid further charges associated with acceptance of American Express cards.</p> <p>EARLY TERMINATION</p> <p>If the Merchant Agreement is terminated before completion of the initial term or any renewal term, Merchants may be liable to Servicer for damages between \$300 and \$650, depending on Merchant's Average Processing Volume, as further described in the Terms of Service referenced in this Merchant Application. Moreover, if e-commerce accounts for 50% or more of Merchant's Transactions, then, in consideration of the resulting risk, effort and expense incurred by Nuvei to provide services to Merchant given its sales profile, the greater of the Card Processing Minimum fees and the Monthly Minimum Discount Fee shall continue to apply for the balance of the then-current term in the event of this Merchant Agreement's early termination for any reason other than a material uncured breach by Nuvei.</p>		
COMPLAINT HANDLING PROCEDURES	For inquiries, please contact Client Care at 1 866 687-3722 or visit http://www.nuvei.com/content/code-of-conduct-resolution .		
INFORMATION ABOUT PAYMENT TERMINALS	<table border="0"> <tr> <td>Service Provided: Point-of-Sale terminal is: <input type="checkbox"/> Purchased <input type="checkbox"/> Leased <input type="checkbox"/> Rented (additional terms apply, and can be found at www.nuvei.com/rental)</td> <td>If leased, leasing agent is: First Data Global Leasing ("FDGL") 2630 Skymark Ave, Suite 500 Mississauga, ON L4W5A4 Tel: 1 866-228-6184</td> </tr> </table> <p>EXPIRY & RENEWAL OF NON-CANCELLABLE THIRD-PARTY EQUIPMENT LEASE AGREEMENT</p> <p>The Non-Cancellable Third-Party Equipment Lease Agreement between Merchant and FDGL expires _____ months from date thereof.</p> <p>Lease rates and other service charges related to leased terminals are found in the Non-Cancellable Third-Party Lease Agreement, including the additional terms referenced therein and available at https://document.nuvei.com/FDGL. Early termination fees include a monthly fee for the remaining months until the expiry of the term: \$ _____ X number of months left under the contract.</p> <p>Merchant has the option of returning leased equipment to FDGL or purchasing it after the contract expires. In the event of a fee increase or the introduction of a new fee, merchants will be allowed to opt out of their contracts, without facing any form of penalty, within 90 days of receiving notice of the fee increase or the introduction of a new fee. For additional information, please refer to the Non-Cancellable Third-Party Equipment Lease Agreement.</p>	Service Provided: Point-of-Sale terminal is: <input type="checkbox"/> Purchased <input type="checkbox"/> Leased <input type="checkbox"/> Rented (additional terms apply, and can be found at www.nuvei.com/rental)	If leased, leasing agent is: First Data Global Leasing ("FDGL") 2630 Skymark Ave, Suite 500 Mississauga, ON L4W5A4 Tel: 1 866-228-6184
Service Provided: Point-of-Sale terminal is: <input type="checkbox"/> Purchased <input type="checkbox"/> Leased <input type="checkbox"/> Rented (additional terms apply, and can be found at www.nuvei.com/rental)	If leased, leasing agent is: First Data Global Leasing ("FDGL") 2630 Skymark Ave, Suite 500 Mississauga, ON L4W5A4 Tel: 1 866-228-6184		
CONTACTLESS PAYMENT ACCEPTANCE	Contactless payments have been enabled at the point of sale for the following networks: Visa payWave, Mastercard PayPass, Interac Flash.		
TRANSACTION RETURN POLICY	The rate and fees for regular debit and credit transactions processed (qualified % rate and/or per item fee) are applicable to transaction returns.		
INDEPENDENT SALES ORGANIZATION (ISO) OR REFERRAL AGENT	<table border="0"> <tr> <td><input type="checkbox"/> N/A ISO or referral agent contact information: Name: _____ Address: _____ Telephone: _____</td> <td>_____ (ISO) acts as a third party and it is not an affiliate, subsidiary, or a member of Nuvei Technologies. ISO becomes the merchant's agent for the delivery of transactions to Nuvei Technologies via the applicable processing network.</td> </tr> </table>	<input type="checkbox"/> N/A ISO or referral agent contact information: Name: _____ Address: _____ Telephone: _____	_____ (ISO) acts as a third party and it is not an affiliate, subsidiary, or a member of Nuvei Technologies. ISO becomes the merchant's agent for the delivery of transactions to Nuvei Technologies via the applicable processing network.
<input type="checkbox"/> N/A ISO or referral agent contact information: Name: _____ Address: _____ Telephone: _____	_____ (ISO) acts as a third party and it is not an affiliate, subsidiary, or a member of Nuvei Technologies. ISO becomes the merchant's agent for the delivery of transactions to Nuvei Technologies via the applicable processing network.		
CODE OF CONDUCT	The Code of Conduct can be accessed through the following link: http://www.fcac-acfc.gc.ca/Eng/forIndustry/publications/lawsReg/Pages/CodeofCo-Codedeco.aspx		
STATEMENTS	Accessible online at merchant.nuvei.com		

SCHEDULE A - FEE DISCLOSURE BOX

Payment Card Type	Processing Method		Payment Card Type	Processing Method	
These are the most common types of domestically issued cards and their processing methods. They do not represent all the possible fees and variations that are charged to merchants.	Card/Device Present Means that the card/device was electronically read (contact or contactless interface or mag-stripe)	Card/Device Not Present Means the card/device was not electronically read. Generally, the card information is manually key-entered (e.g., mail/telephone order, online, recurring payment)	These are the most common types of domestically issued cards and their processing methods. They do not represent all the possible fees and variations that are charged to merchants.	Card/Device Present Means that the card/device was electronically read (contact or contactless interface or mag-stripe)	Card/Device Not Present Means the card/device was not electronically read. Generally, the card information is manually key-entered (e.g., mail/telephone order, online, recurring payment)
American Express cards	\$ / %	\$ / %	Union Pay credit cards	\$ / %	\$ / %
American Express prepaid	\$ / %	\$ / %	Visa business cards	\$ / %	\$ / %
Interac debit cards	\$ / %	\$ / %	Visa business premium cards	\$ / %	\$ / %
Interac debit cards – contactless	\$ / %	\$ / %	Visa corporate cards	\$ / %	\$ / %
Mastercard business cards	\$ / %	\$ / %	Visa corporate premium cards	\$ / %	\$ / %
Mastercard core cards	\$ / %	\$ / %	Visa debit cards	\$ / %	\$ / %
Mastercard corporate cards	\$ / %	\$ / %	Visa infinite cards	\$ / %	\$ / %
Mastercard debit cards	\$ / %	\$ / %	Visa infinite privilege cards	\$ / %	\$ / %
Mastercard prepaid cards	\$ / %	\$ / %	Visa prepaid cards	\$ / %	\$ / %
Mastercard world cards	\$ / %	\$ / %	Visa standard credit cards	\$ / %	\$ / %
Mastercard world elite cards	\$ / %	\$ / %			

VISA/MASTERCARD PRICING STRUCTURE					AMERICAN EXPRESS	
<input type="checkbox"/> Tiered Pricing	<input type="checkbox"/> Visa	<input type="checkbox"/> Visa Debit	<input type="checkbox"/> Mastercard	<input type="checkbox"/> Mastercard Debit	<input type="checkbox"/> AMEX	Auth Fee: \$
<input type="checkbox"/> Interchange Differential	Credit Card Processing Minimum: \$ / Month				SE # (10 digits):	AMEX Connectivity Fee: \$ / Month
Qualified Rates	%	%	%	%	INTERAC	
**Non-Qualified Surcharge	+ %	+ %	+ %	+ %	Interac Card Processing Minimum: \$ / Month	
<input type="checkbox"/> Cost Plus Pricing	+ %	+ %	+ %	+ %	Transaction Fee: \$ / Transaction	Interac Assessment Fee: \$ Tran
<input type="checkbox"/> I agree to accept Visa Debit in a Card Not Present environment.					A passthrough interchange fee of \$ 0.02 or \$ 0.035 per transaction will be added for Interac Flash Transactions and determined by the different tiers as defined by the Interac Association.	
<input type="checkbox"/> I agree to accept Mastercard Debit in a Card Not Present environment.						

*The difference between baseline rate and actual interchange will be applied in addition to the Non-Qualified Surcharge. **Non-Qualified rates are assessed on top of the qualified rate when applicable. Quoted Merchant Rates may be subject to International Assessments on foreign issued cards. For further details about your billing plan, fees and rates, please visit: www.nuvei.com/UnderstandingMerchantPricing

OTHER FEE DISCLOSURE BOX

Transaction Fees		Annual Fees	
Authorization Fee (Visa/Mastercard)	\$ / Authorization	Anniversary Fee	\$ / Year
Authorization Fee (Visa Debit)	\$ / Authorization	Monthly Fees	
Transaction Fee (Visa/Mastercard)	\$ / Transaction	Statement/Service Fee	\$ / Month
Card Brand Assessment Fee on Visa	%	Online Reporting/Web Fee	\$ / Month
Card Brand Assessment Fee on Mastercard	%	PCI Non-Compliance Fee	\$ / Month
Mastercard Canada Cross Border Foreign Fee	%	Monthly Gateway Fee	\$ / Month
Mastercard Canada Cross Border Domestic Fee	%	Nuvei Mobile Monthly Fee	\$ / Month
Visa International Acquirer Service Fee Enhanced Purchase	%	Ecommerce/Virtual Terminal Auto Account	\$ / Month
Visa International Acquirer Service Fee Base Purchase	%	Monthly Minimum Discount Fee (signed volume)	
PCI Non-Compliance Assessment Fee	%	% Date:	\$ / Month
Batch Fee	\$ / Batch	One Time Fees	
Ecommerce/Virtual Terminal Account Updater (per card updated)	\$ / Transaction	Application Fee	\$ / Item
Tokenization (per card stored)	\$ / Transaction	Ecommerce/Virtual Terminal Application Fee	\$ / Item
Gateway Authorization Fee	\$ / Authorization	Wireless Setup Fee	\$ / Item
Other Variable Fees		Nuvei Mobile Application Fee	\$ / Item
Host Level and Other Account Changes	\$ / Occurrence	Terminal Fees	
Return Payment Fee	\$ / Occurrence	<input type="checkbox"/> Terminal Maintenance Program	\$ / Month
Retrieval Fee	\$ / Occurrence	<input type="checkbox"/> Terminal Maintenance Program + Paper	\$ / Month
Chargeback Fee	\$ / Occurrence	<input type="checkbox"/> Monthly Cellular Wireless Fee (400kb)	\$ / Month
Wireless Additional Data Fee	\$ / MB	Equipment Purchase / Rental	See Equipment Schedule
Quarterly Fees			
Data Security Fee (PCI)	\$ / Quarter		

I confirm that I have read and understood all services subscribed and their associated rates and fees, as well as the Terms of Service referenced in this Merchant Application.

Merchant Initials:	
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DATA SECURITY & PCI COMPLIANCE		
1. Do you store credit card numbers?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
2. Do you use a third-party application(s) that transmits or processes cardholder data?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
If yes, please list all: _____		
3. If credit card payment information is taken over the internet, is the payment channel encrypted by SSL or better?	<input type="checkbox"/> Yes	<input type="checkbox"/> No

ADDITIONAL CREDIT/SITE SURVEY INFORMATION (ALL MERCHANTS)	
Zone: <input type="checkbox"/> Business District <input type="checkbox"/> Industrial <input type="checkbox"/> Residential	Approx. Square Footage: <input type="checkbox"/> 0-250 <input type="checkbox"/> 251-500 <input type="checkbox"/> 501-2,000 <input type="checkbox"/> 2,001 plus
Location: <input type="checkbox"/> Mail <input type="checkbox"/> Office <input type="checkbox"/> Home <input type="checkbox"/> Shopping Area <input type="checkbox"/> Mixed <input type="checkbox"/> Apartment <input type="checkbox"/> Isolated	Are all your products/services delivered immediately? <input type="checkbox"/> Yes <input type="checkbox"/> No Agent Signature: <u>Kuplan</u> I attest to the accuracy of the information provided.

PERSONAL GUARANTOR
<p>The undersigned individually, absolutely and unconditionally guarantees to Nuvei Technologies Corp. ("Nuvei") the prompt payment of all amounts due under this Merchant Agreement (i.e., this Application and the Merchant Terms of Services found at https://document.nuvei.com/wftangocontract062021, as well as under the Equipment Rental Agreement available at www.nuvei.com/rental, if any, including all attorneys' fees and costs associated with enforcement of this personal guaranty. Nuvei shall not be required to first proceed against Merchant or enforce any other remedy before proceeding against the undersigned. This is a continuing guaranty and shall bind the undersigned's heirs, successors, and assigns. The undersigned consents to any extension or modification of this Merchant Agreement or the Equipment Rental Agreement, if any. The release or compromise of any obligation of Merchant or any other obligors/guarantors shall not release the undersigned from its obligations under this personal guaranty. The undersigned waives its discussion and division benefit in relation to this personal guarantee. This personal guarantee is governed by, and is to be construed and interpreted in accordance with, the laws of the Province of Quebec exclusively. Each of Nuvei and the undersigned agrees that all issues, claims and dispute arising from or related the Merchant Agreement (including with third parties who are not parties to this Merchant Agreement) or the Equipment Rental Agreement shall be referred to a competent court of the Province of Quebec, in the Montreal District.</p>
<p><input type="checkbox"/> I agree to all the terms outlined above, including without limitation the Terms of Service and, if applicable, the Equipment Rental Agreement</p>
<p>Principal #1 Print Name: _____ Title: _____ Principal #2 Print Name: _____ Title: _____</p> <p>Principal #1 Signature: _____ Date: _____ Principal #2 Signature: _____ Date: _____</p>

ACKNOWLEDGEMENT	
<p>Merchant certifies that (i) all information set forth in this Merchant Application is true and correct and (ii) that it has read and agreed to all terms hereof and of the Terms of Service accessible at https://document.nuvei.com/wftangocontract062021, which Terms of Service, including the data protection schedule included therein, are incorporated herein by reference, and (iii) that, if Merchant is renting Equipment from Nuvei, Merchant has read and agreed to all terms of the Equipment Rental Agreement accessible at www.nuvei.com/rental.</p> <p>If Merchant was unable to access the Terms of Service or, if applicable, the Equipment Rental Agreement, Merchant acknowledges having been provided a copy by Nuvei, and having read and agreed to same.</p> <p>Merchant acknowledges that this Merchant Application and the Terms of Service shall not take effect until Merchant has been approved by Nuvei and Bank as evidenced by the issuance of a merchant identification number.</p> <p>Merchant, its representative(s) and each person whose information is on this Merchant Application authorizes Nuvei, Bank and their agents prior to acceptance of this application and from time to time: (i) to investigate the individual and business history, creditworthiness and background of Merchant, each such representatives and any other officers, employees, partners or owners of Merchant (collectively "Merchant Principals"); (ii) to obtain credit reports, financial information or other background reports on each of the Merchant Principals; (iii) to use personal information provided in this Merchant Application to facilitate provision of services hereunder; (iv) to use and share such personal information with financial institutions, payment card issuers, credit agencies and similar agencies for reporting purposes and for investigating fraudulent or suspicious activities regarding Merchant's account.</p> <p>Merchant's Principals are executing this Merchant Application and Agreement in Merchant's name, as well as in their own personal names as Guarantors, and agree to all the terms outlined above. By signing below, Merchant's Principals represent that they have read and are duly authorized to sign and submit this Merchant Application on Merchant's behalf.</p>	
<p>MERCHANT:</p> <p>Principal #1 Signature X: _____</p> <p>Print Name: _____ Date: _____</p> <p>MERCHANT:</p> <p>Principal #2 Signature X: _____</p> <p>Print Name: _____ Date: _____</p>	<p>BANK:</p> <p>By: _____ Date: _____</p> <p>Name and Title: _____</p> <p>NUVEI TECHNOLOGIES CORP:</p> <p>By: _____ Date: _____</p> <p>Name and Title: _____</p>

ADDITIONAL MERCHANT INFORMATION FORM (REQUIRED TO BE FILLED OUT BY AGENT/SALES REP)

Agent Office / Sales Rep Name: _____

SERVICES QUESTIONNAIRE (Please complete the following questions that are relevant to your business type. Not all questions are applicable.)	
1.	What percentage of sales are: _____ % Business-to-Business + _____ % Business-to-Consumer (Must Total 100%)
2.	Method of Marketing (check all that apply): <input type="checkbox"/> Direct Mail/Brochure/Catalog <input type="checkbox"/> Newspaper/Magazine <input type="checkbox"/> Social Media <input type="checkbox"/> Television/Radio <input type="checkbox"/> Internet <input type="checkbox"/> Outbound Telemarketing <input type="checkbox"/> Phone Book/Yellow Pages <input type="checkbox"/> Trade Shows
3.	Ecommerce Merchants: % of Customer Base: US _____ % Canada _____ % Other _____ % Describe Other: _____ (Must Total 100%)
4.	Cards are charged on the: <input type="checkbox"/> Date of Order <input type="checkbox"/> Date of Shipment <input type="checkbox"/> Date of Delivery <input type="checkbox"/> Other (specify): _____
5.	If you have future delivery, do you require a deposit? <input type="checkbox"/> Yes <input type="checkbox"/> No If Yes, percent of sale required _____ % or flat fee \$ _____ Is final payment due before fulfillment? <input type="checkbox"/> Yes <input type="checkbox"/> No If Yes, number of days before final delivery: _____
6.	Does your billing strategy involve automatic, negative option billing? <input type="checkbox"/> Yes <input type="checkbox"/> No
7.	Does your business offer product guarantee or warranty? <input type="checkbox"/> Yes <input type="checkbox"/> No If Yes, is it a: <input type="checkbox"/> Replacement <input type="checkbox"/> Refund <input type="checkbox"/> Partial Refund
8.	Refund Policy - Within # of Days: <input type="checkbox"/> Up to 30 days <input type="checkbox"/> 31-90 days <input type="checkbox"/> Greater than 90 days <input type="checkbox"/> No Refunds
9.	Does your business offer recurring billing? <input type="checkbox"/> Yes <input type="checkbox"/> No If Yes, what is the frequency? <input type="checkbox"/> Weekly <input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly <input type="checkbox"/> Annually <input type="checkbox"/> Other: _____
10.	Does your business offer up-sells?* (<i>*additional product/service added to the initial purchase</i>) <input type="checkbox"/> Yes <input type="checkbox"/> No If Yes, please provide the company names associated with the up-sells: _____
11.	How is the card payment information entered into the payment system? <input type="checkbox"/> Merchant <input type="checkbox"/> Consumer <input type="checkbox"/> Other: _____
12.	Is card payment information entered via the internet? <input type="checkbox"/> Yes <input type="checkbox"/> No If Yes, is the payment channel encrypted by SSL or better? <input type="checkbox"/> Yes <input type="checkbox"/> No
13.	How long after payment is product delivered or service fulfilled? Immediately _____ % + 1-7 days _____ % + 8-14 days _____ % + 15-30 days _____ % + Over 30 days _____ % (Must Total 100%)
INVENTORY/SHIPPING <input type="checkbox"/> Not applicable for services, virtual or downloadable products	
14.	Do you own the product/inventory? <input type="checkbox"/> Yes <input type="checkbox"/> No If you do not own the product, who does? _____
15.	Where is the product stored/shipped from? <input type="checkbox"/> Business Location <input type="checkbox"/> Own Warehouse <input type="checkbox"/> Fulfillment Center (If Fulfillment Center, provide company and contact information below) Company Name: _____ Address: _____ City: _____ Prov: _____ Postal Code: _____ Contact Name: _____ Contact Phone: _____
16.	Method of delivery: <input type="checkbox"/> Regular Mail <input type="checkbox"/> FedEx <input type="checkbox"/> Local Delivery Service <input type="checkbox"/> Other (specify): _____
TRADE REFERENCE (if required)	
17.	Company Name: _____ Company Name: _____ Address: _____ Address: _____ City: _____ Prov: _____ Postal Code: _____ City: _____ Prov: _____ Postal Code: _____

ATTACH VOID CHECK HERE

This Check identifies the account from which Nuvei Technologies is authorized to initiate credit and debit entries as per the Pre-Authorized Debits (PAD) section in the Merchant Agreement.

***** SECTION BELOW TO BE COMPLETED ONLY IF THE COMPANY NAME IS NOT PRINTED ON THE VOID CHECK *****

MERCHANT INFORMATION AND AUTHORIZATION

I hereby authorize my bank (referenced above) to confirm to Nuvei Technologies that this check is linked to an active bank account.

Name of Business: _____

Owner or Officer: _____

Signature: _____

BANK CONFIRMATION (FOR BANK USE ONLY)

Attention: _____

Dear Sir/Madam, our mutual client has applied to Nuvei Technologies for merchant services. Kindly sign and stamp below (both are required) in order to confirm that the account above is active and valid. Once completed please return by fax to:

Bank Representative Name: _____

STAMP HERE

Phone #: _____

Signature: _____