

CHANGES TO THE DEBIT CARD SERVICES AGREEMENT

Some of the terms and conditions within the Debit Card section of the *Personal Member Application & Personal Account Contract Terms and Conditions* and the *Debit Card Services Agreement* and are now in effect for all Member Card holders.

- Removal of the wording “Interac Flash” on section **Contactless Debit Payments** of the Terms & Conditions. With issuance of co-badged* debit cards, the contactless functionality no longer means Interac debit only.
- Expanded section **Liability for Losses** to align with Section 5 of the Canadian Code of Practice for Consumer Debit Card Services (<https://www.canada.ca/en/financial-consumer-agency/services/industry/laws-regulations/debit-card-code-conduct.html>).
- Change on section **Service Fees** aims to help cardholders understand that other financial institutions may apply service charges when they use their debit card to avail other FI services or use their devices.
- Provided clarity on the definition of eCommerce in section **Interpretation and Definitions**.
- The rest of the changes are cosmetic in nature.

For a copy of the revised *Personal Member Application and Personal Account Contract Terms and Conditions* or *Debit Card Services Agreement* please ask a Branch Representative or view them on the Legal Page of our website www.interiorsavings.com.



*A co-badged debit card includes the logo of another payment brand such as Visa Debit or Debit Mastercard. Interior Savings does not issue co-badged debit cards at this time.