

**COMPETITION TRIBUNAL**

**IN THE MATTER OF** the *Competition Act*, R.S.C. 1985, c. C-34, as amended;

**IN THE MATTER OF** an application by B-Filer Inc, B. Filer Inc. doing business as GPAY GuaranteedPayment and NPay Inc. for an order pursuant to section 103.1 granting leave to make application under sections 75 and 77 of the *Competition Act*;

**AND IN THE MATTER OF** an application by B-Filer Inc., B-Filer Inc. doing business as GPAY GuaranteedPayment and NPay Inc. for an interim order pursuant to section 104 of the **Competition Act**.

BETWEEN:

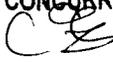
**B-FILER INC., B-FILER INC. doing business as  
GPAY GUARANTEEDPAYMENT and NPAY INC.**

Applicants

- and -

**THE BANK OF NOVA SCOTIA**

Respondent

COMPETITION TRIBUNAL TRIBUNAL DE LA CONCURRENCE	
 JUL 18 2005	P R O D U C T
REGISTRAR - REGISTRAIRE	
OTTAWA, ON	0007A

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**RESPONDENT'S APPLICATION RECORD**  
**PURSUANT TO SECTION 103.1 OF THE *COMPETITION ACT***  
*Volume 1 of 2*

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Solicitors for the Respondent  
The Bank of Nova Scotia

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**AND IN THE MATTER OF** an application by B-Filer Inc., B-Filer Inc. doing business as GPAY GuaranteedPayment and NPay Inc. for an interim order pursuant to section 104 of the *Competition Act*.

BETWEEN:

**B-FILER INC., B-FILER INC. doing business as  
GPAY GUARANTEEDPAYMENT and NPAY INC.**

Applicants

- and -

**THE BANK OF NOVA SCOTIA**

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**RESPONDENT'S APPLICATION RECORD  
PURSUANT TO SECTION 103.1 OF THE *COMPETITION ACT***

**I N D E X**

**VOLUME 1**

- 1. Affidavit of Robert Rosatella, sworn July 12, 2005**  
**Exhibits to the Affidavit of Robert Rosatella, sworn July 12, 2005:**
  - A. Banking Application signed by Mr. Grace dated August 6, 1999
  - B. Excerpt from NPay Inc.'s website showing the relationship between NPay, GPay, and UseMyBank
  - C. Excerpt from UseMyBank's website identifying Mr. Raymond Grace as the CFO of UseMyBank
  - D. Copy of the Google search results identifying the 69,100 hits and printing the first 548 of those results

- E. Separate brief containing website pages from a selection of Internet gambling websites affiliated with UseMyBank
- F. Article prepared by Michael D. Lipton, Q.C. "*Internet Gambling: A Look at Online Gambling in Canada*"
- G. CRS Report for Congress – Terrorist Financing: the 9/11 Commission Recommendations
- H. Frontier Times Article
- I. Terms and Conditions of Use from the UseMyBank website
- J. *Canadian Code of Practise for Consumer Debit Card Services*
- K. "Security" section from UseMyBank's Website
- L. Expired Security Certificate for UseMyBank
- M. Transcript from call by Raymond Grace to Scotiabank
- N. July 6, 2005 *Globe and Mail* article: Hunting Season for Computer Attackers
- O. Cardholder Agreement
- P. Terms and Conditions Governing Small Business Accounts
- Q. Excerpts from the Canadian Payments Association website
- R. Excerpt from the CPA's website "New CPA Rule for On-line Payments"
- S. Rule E2 of the CPA Rules
- T. Business Banking Services Agreement.

## **VOLUME 2**

- U. Letters dated May 11, 2005 with respect to B-Filer, GPay and NPay directed to Mr. Raymond Grace
- V. Scotiabank Electronic Bill Payment Service Terms of Understanding
- W. Scotiabank Electronic Bill Payment Service Agreement
- X. Excerpts from Interac's website
- Y. Excerpts from Interac's website for e-mail money transfers.

- Z. Statement of Claim
- AA. Notice of Motion seeking injunctive relief
- 2. Affidavit of David Metcalfe, sworn July 12, 2005**
- A Screen-print of the screen "Ways You Can Help"
- B Screen-print of the "Ways of Giving" page
- C Screen-print of the "One-Time Donation Form" page from the PMH website
- D Screen-print of the UseMyBank website page
- E Screen-print of the Sign-On page from the UseMyBank website
- F Screen-print of the "Get Account Confirm" screen from the UseMyBank website
- G Screen-print of the "Make Payment" screen
- H Server logs

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BETWEEN :

**B-FILER INC., B-FILER INC. doing business as  
GPAY GUARANTEEDPAYMENT and NPAY INC.**

Applicants

- and -

**THE BANK OF NOVA SCOTIA**

Respondent

**AFFIDAVIT OF ROBERT ROSATELLI  
(SWORN JULY 12, 2005)**

I, **ROBERT ROSATELLI**, of the City of Toronto, **MAKE OATH AND SAY:**

1. I am the Vice-President of Self Service Banking at The Bank of Nova Scotia ("Scotiabank"). I have been employed by Scotiabank since 1995. I assumed my most recent position as Vice-President of Self Service Banking in December 2000. My responsibilities include Channel Management accountability for Scotiabank ABM, Telephone Banking, Wireless Banking, Interac Direct Payment, ScotiaCard, and Consumer Payment Programs. As the individual responsible for Scotiabank's ScotiaCard program, I am responsible for ensuring the

integrity of transactions processed using the debit card, the security of customer information when using the debit card, and our compliance with various regulations.

2. I have reviewed the Notices of Application pursuant to sections 75 and 77, pursuant to section 103.1, and pursuant to section 104 of the *Competition Act* in this matter. I have also reviewed the Affidavit of Raymond F. Grace affirmed June 14, 2005.

3. I have knowledge of the matters to which I hereinafter depose, or, where such knowledge is on the basis of information and belief, I have so stated.

1. **INTRODUCTION - THE BANK OF NOVA SCOTIA**

4. Scotiabank is one of Canada's major Schedule I Chartered Banks in Canada.

5. Scotiabank began serving customers in the Halifax area in 1832. Since that time, Scotiabank has grown to one of the largest Schedule I Banks in Canada, with branches and offices in 50 countries and 48,000 employees worldwide.

6. As one of Canada's Schedule I Banks, Scotiabank is regulated by the *Bank Act*. Schedule I Banks, including Scotiabank, must meet strict regulatory requirements. Strict governmental regulation has resulted in a Canadian banking system which is a model to the world.

7. Scotiabank's principal regulators in Canada are the Office of the Superintendent of Financial Institutions, the Financial Consumer Agency of Canada, and the Canadian Deposit Insurance Corporation. Scotiabank is also subject to many laws of general applicability within Canada, including but not limited to: the *Canadian Payments Act*, the *Competition Act*, the

*Criminal Code, the Personal Information Protection and Electronic Document Act, and the Proceeds of Crime (Money Laundering) and Terrorist Financing Act.*

8. Because Scotiabank's securities trade on Canadian and U.S. securities exchanges, it is also subject to a wide variety of securities legislation, exchange legislation and other Acts governing listed companies, including in the U.S. Applicable U.S. statutes include the *Patriot Act* and the *Sarbanes Oxley Act*.

9. Scotiabank must also abide by the regulations of the self-regulatory Associations of which it is a member. These include the Canadian Payments Association Rules and Standards and the Debit Card Code of Practice.

10. One of Scotiabank's most important responsibilities is to keep customers' financial and personal information secure. Banking customers' co-operation in this endeavour is paramount. It is extremely important for Scotiabank customers keep their electronic signature (i.e. PIN and online banking password) safe and secure. Scotiabank customers are advised that their electronic password is confidential, and must never be shared with any other person or company. Confidentiality of the customers' electronic signature is one of the cornerstones to protecting the electronic banking system from fraud and to maintaining customer confidence in the system as a whole.

## 2. **INTRODUCTION – THE APPLICANTS**

11. As will be described more fully elsewhere in this affidavit, Raymond Grace is the President of NPay Inc. and B-Filer Inc. B-Filer carries on business as GPay. NPay and GPay work in conjunction with "UseMyBank". As a result, NPay, GPay and UseMyBank are

operating as a single business enterprise. Indeed, the Applicants describe UseMyBank as its joint venture partner in paragraph 3 in the Application pursuant to s. 103.1 of the *Competition Act*.

12. UseMyBank facilitates money transfers using NPay and GPay. Customers who wish to use UseMyBank's services are required to disclose their bank card number and internet banking password to UseMyBank and its affiliates NPay and GPay. These companies are causing Scotiabank customers to breach their Cardholder Agreement which requires Scotiabank customers to keep their password information secure and confidential.

13. The overwhelming business of UseMyBank and its affiliates GPay and NPay appears to be the transfer of money from customers' accounts to off-shore internet gambling sites. Money is transferred in two ways:

- (a) For Scotiabank customers, UseMyBank requests and receives the Scotiabank customer's internet bank card and internet password. The Applicants enter onto the customer's Scotiabank internet banking site, **as if they were the customer**, and select the customer's account from which to transfer money to GPay as a bill payee from Scotiabank's bill payee list. After 8:30 p.m. each evening, all monies directed toward a particular bill payee, including GPay, are released from Scotiabank's suspension account. Because the Applicants claim to be doing "real-time" transfers, we suspect they are funding the recipient of the money, usually an internet casino, with funds from the Applicants' current accounts, and reimbursing themselves later once the bill payment funds are released to GPay after 8:30 p.m. each evening.
- (b) For banking customers that bank at other Banks, the Applicants obtain the bank card and the internet banking password. They enter onto the Bank customer's

internet banking site, and cause funds to be e-mailed from the customer's account at the customer's Bank to the Applicants' MoneyManager accounts at Scotiabank. Again, because the Applicants claim to be doing "real-time" transfers, the recipient of the money is likely being funded with monies from the Applicants' current accounts at Scotiabank, with reconciliation between the MoneyManager accounts and the current accounts likely occurring at a later date.

14. Many of the statements made by Raymond Grace in his Affidavit are materially misleading or simply false, and these will be discussed in more detail in this Affidavit. One reference bears noting at the outset. In paragraph 11 of his Affidavit, Mr. Grace swears that between August 6, 1999 and April 15, 2004, the Applicants "entered into a total of approximately 100 standard-form Financial Services Agreement with the Respondent". This is an inaccurate and misleading statement. In fact, Raymond Grace caused over a hundred accounts to be opened in the names of NPay, GPay and B-Filer **between April 2004 and March 2005**. Prior to April 2004, Raymond Grace had caused to be opened **only one** account with the Scotiabank for his business enterprise. This flurry of activity on the part of Mr. Grace has therefore occurred only in the immediately preceding months.

3. **TERMINATION OF SCOTIABANK'S RELATIONSHIP WITH THE APPLICANTS**

15. By letters dated May 11, 2004, Scotiabank exercised its contractual right to terminate the banking relationship with NPay, GPay and B-Filer on 30 days' notice. Scotiabank has substantial business reasons for terminating its banking relationship with GPay, NPay and B-Filer which are not motivated in any way by a desire to restrict competition in the electronic on-line purchase business. Rather, it is our need to adhere to Bank policy and the priority we place

on ensuring the security of customer accounts which form the basis of Scotiabank's decision to cease doing business with these companies.

16. Scotiabank vigorously opposes this Application. As will be detailed in this Affidavit, GPay, NPay and B-Filer cannot meet Scotiabank's "usual trade terms" that exist between Scotiabank and its small business customers. As mentioned above, Scotiabank has legitimate business reasons for terminating its banking relationship with GPay, NPay and B-Filer. In particular:

- (a) Scotiabank, like all other banks, is bound by the rules of the Canadian Payments Association (the "CPA"). The CPA was created by statute. The CPA makes rules which have the force of law with respect to payment items that are acceptable for exchange, clearing, and settlement within the Canadian banking system. Compliance with the CPA Rules is one of Scotiabank's "usual trade terms". CPA Rule E2 expressly prohibits Banks, including Scotiabank, from clearing items under that Rule in circumstances where the banking customer's authentication information such as user identification and password have been made available to the payee, in this case NPay and/or GPay, during the on-line payment transaction session.
- (b) Requiring banking customers to disclose their on-line banking password is in breach of the contract between the Bank and the banking customer. Banking customers may be exposed to fraud by disclosing their password. Moreover, in accordance with the terms of the Cardholder Agreement between the Bank and their customer, customers who have divulged their PIN number or on-line banking card password are responsible for fraud that occurs in relation to the card.
- (c) Raymond Grace has caused to be opened over 100 accounts in the name of GPay, NPay and B-Filer and over 20 ScotiaCards have been issued in favour of

these companies since April 1, 2004. Mr. Grace's circumvented branch policy by opening accounts through Scotiabank's telephone banking system. Small business customers are allowed only one ScotiaCard per signing officer.

- (d) The type of accounts opened by Raymond Grace are only available to small businesses with total monthly deposit volumes of less than \$400,000, and total annual deposit volumes of \$5 million or less.
- (e) Raymond Grace has made misrepresentations to branch staff about the nature of the business he was conducting. He described the business of NPay Inc. and B-Filer Inc. as a "bill payment business" in the banking applications on behalf of his business enterprise. In fact, Raymond Grace is operating a Money Services Business. Beginning in 2003, as a matter of policy, Scotiabank does not knowingly accept Money Services Businesses as banking customers. If Scotiabank discovers that such businesses are banking with Scotiabank, Scotiabank begins the process of terminating services to them.
- (f) Raymond Grace also made misrepresentations when opening dozens accounts using Telephone Banking. In particular, the Money Laundering legislation requires individuals wishing to open an account to answer the question "will this account be used to conduct business by or on behalf of someone other than the named account holder(s)?" A review of the audio tapes that exist from the calls made by Mr. Grace to the Telephone Banking Centre indicates that he answered this question in the negative. Based on my understanding of the manner in which GPay and NPay conduct their business, including information available on the UseMyBank website, I verily believe that this answer is false, in that GPay and NPay are acting as if they were another customer and transferring money from that customers' accounts either to GPay as a bill payee on Scotiabank's bill payment list or by e-mailing money from the customer's bank account at a bank other than Scotiabank to Scotiabank's accounts held by GPay, NPay and B-Filer. Mr. Grace then transfers money from his Scotiabank

MoneyManager accounts into his current accounts at Scotiabank, and then transfers money from the current accounts to the internet casinos.

- (g) Contrary to the assertions made by Raymond Grace in his affidavit about the business of GPay and NPay, an internet search of "UseMyBank" discloses that the majority of the business transacted by UseMyBank involves the transfer of funds to internet offshore gambling sites. Gambling at internet offshore gambling sites is illegal in Canada. The involvement of Scotiabank's accounts in these transactions gives rise to concerns about Money Laundering and Terrorist Financing and imposes disclosure obligations on Scotiabank. In addition, Scotiabank does not want its brand associated directly or indirectly with companies which engage in illegal activities, such as off-shore internet gambling.
- (h) NPay, GPay and B-Filer cannot meet Scotiabank's usual trade terms including compliance with Rule E2 of the CPA Rules, number of accounts, number of ScotiaCards, number of transactions per month, total dollar value of transactions per month, the requirement that the accounts not be used for the benefit of a third party, and the requirement that customers' password information not be disclosed to GPay/NPay in breach of the Cardholder Agreement between Scotiabank and its customers.

17. For all of the foregoing reasons, all of which are developed in more detail in what follows, Scotiabank has sound business reasons for terminating its relationship with NPay, B-Filer Inc. and GPay.

4. **OPENING OF ACCOUNTS BY APPLICANTS IN BREACH OF SCOTIABANK POLICIES**

18. In August 1999, Raymond Grace approached the Scotiabank branch located in Sherwood Park, Alberta to establish a small business banking relationship with respect to his company B-Filer Inc. Attached hereto and marked as **Exhibit "A"** is a copy of the banking application signed by Mr. Grace dated August 6, 1999.

19. In the application for business banking services signed by Mr. Grace and dated August 6, 1999, he described B-Filer Inc. as a "financial collection" business. The annual sales revenue was identified to be \$240,000 per year with the company having three employees. Based on what I now know about the business of Raymond Grace's Companies, I verily believe that this information is false and misleading.

20. After opening the account in the name of B-Filer Inc. carrying on business as Guaranteed Payment GPay in August 1999, no further accounts were opened by Mr. Grace on behalf of any business enterprise until April 2004.

21. Astonishingly, in less than a year thereafter, between April 2004 and March 2005, Mr. Grace caused to be opened a total of 108 accounts for GPay, NPay and B-Filer as hereinafter detailed. Most of these accounts were opened through Scotiabank's Telephone Banking Centre. This state of affairs is most unusual. The number of accounts that were opened and the number of ScotiaCards obtained by Mr. Grace on behalf of these entities is in violation of Scotiabank policy.

**(a) Guaranteed Payment Accounts with Scotiabank**

22. Between April 2004 and March 2005, a total of 34 accounts were opened under the name Guaranteed Payment either at the branch or through telephone banking, and eight Scotiabank banking cards were issued to Guaranteed Payment at the request of Mr. Grace. In all charts that follow, part of the account number is removed for security reasons.

23. The following chart provides details as to the accounts opened and the dates and manner of opening:

DATE	BRANCH	CALL CENTRE	SCOTIA CARDS
August 6, 1999	90969 xxx 11		
April 15, 2004	90969 xxx 27		
April 15, 2004			6056 686 xxx 400
June 9, 2004			6056 686 xxx 601
June 11, 2004	90969 xxx 86 90969 xxx 81 90969 xxx 84 90969 xxx 24 90969 xxx 80 90969 xxx 23		6056 715 xxx 703 6056 715 xxx 802 6056 715 xxx 901 6056 715 xxx 008 6056 715 xxx 107 6056 715 xxx 206
March 8, 2005		81893 xxx 21 81893 xxx 29 81893 xxx 88 81893 xxx 23 81893 xxx 20 81893 xxx 28 81893 xxx 87 81893 xxx 22 81893 xxx 81 81893 xxx 20	
March 9, 2005		81893 xxx 28 81893 xxx 84 81893 xxx 23 81893 xxx 84 81893 xxx 23 81893 xxx 84	

DATE	BRANCH	CALL CENTRE	SCOTIA CARDS
		81893 xxx 81	
		81893 xxx 27	
		81893 xxx 21	
		81893 xxx 80	
		81893 xxx 88	
		81893 xxx 27	
		81893 xxx 21	
		81893 xxx 88	
		81893 xxx 82	
		81893 xxx 20	
		81893 xxx 84	

24. As demonstrated above, between April 2004 and March 2005, Raymond Grace caused to be opened a total of 34 Scotiabank accounts in the name of Guaranteed Payment. Of those accounts, only 8 were opened through the branch, while the other 27 were opened via telephone banking. As well, Mr. Raymond Grace, on behalf of Guaranteed Payment, caused 8 ScotiaCards to be issued in favour of Guaranteed Payment despite the fact that he had advised the bank in his banking applications that there are only three employees of the company.

**(b) NPay Inc. Accounts at Scotiabank**

25. Between November 2004 and March 2005, a space of only 3 ½ months, Raymond Grace caused 38 accounts to be opened in the name of NPay Inc. The following chart summarizes the dates on which those accounts were opened and whether they were opened through telephone banking. It also summarizes the number of Scotiabank cards issued to NPay at the request of Mr. Grace:

DATE	BRANCH	CALL CENTRE	SCOTIA CARDS
November 15, 2004	6056 xxx 907 90969 xxx 12 90969 xxx 19		

DATE	BRANCH	CALL CENTRE	SCOTIA CARDS
	90969 xxx 17 90969 xxx 83 90969 xxx 85 90969 xxx 28 90969 xxx 22 90969 xxx 85 90969 xxx 25 90969 xxx 22 90969 xxx 25 90969 xxx 20 90969 xxx 29 90969 xxx 26		
November 15, 2004			6056 774 xxx 909 6056 774 xxx 006 " " xxx 105 " " xxx 204 " " xxx 303 " " xxx 402 " " xxx 501 " " xxx 600 " " xxx 709 " " xxx 808
March 1, 2005		81893 xxx 87	
March 3, 2005		81893 xxx 88 81893 xxx 23 81893 xxx 20 81893 xxx 28 81893 xxx 29	
March 3, 2005		81893 xxx 27 81893 xxx 24 81893 xxx 83 81893 xxx 21 81893 xxx 80 81893 xxx 88 81893 xxx 26 81893 xxx 85 " " 28 " " 87 " " 89 " " 27 " " 86 " " 83 " " 25	

DATE	BRANCH	CALL CENTRE	SCOTIA CARDS
		" xxx 84 " " 22	

26. As is apparent from the above-noted chart, in the 3½ months between November 15, 2004 and March 3, 2005, Mr. Grace caused 38 bank accounts to be opened in the name of NPay Inc. Of these, 15 were opened through the branch and 18 were opened through telephone banking.

27. Raymond Grace also caused 10 Scotiabank cards to be issued to NPay, despite the fact that, according to the Bank's records, Mr. Grace had advised the Bank of the existence of only three individuals involved in the company.

*(c) B-Filer Inc. Accounts*

28. Between October 2004 and February 2005, there was also a flurry of activity caused by Mr. Grace opening accounts for B-Filer Inc.

29. The following chart summarizes these activities:

DATE	BRANCH	CALL CENTRE	SCOTIA CARDS
October 7, 2004			60656 xxx xxx 504 " " xxx 603 " " xxx 702 " " xxx 801 " " xxx 900
October 7, 2004	90969 xxx 14		
October 7, 2004	90969 xxx 80 " xxx 83 " xxx 23 " xxx 26		

DATE	BRANCH	CALL CENTRE	SCOTIA CARDS
	" xxx 25		
February 25, 2005		81893 xxx 81 81893 xxx 27 81893 xxx 86 81893 xxx 21 " " 85 " " 23 " " 28 " " 29 " " 88 " " 23 " " 20 " " 28 " " 87 " " 27 " " 85 " " 82 " " 21 " " 80 " " 29 " " 88 81893 " 83 " " 25 " " 22 " " 81 " " 27 " " 83 " " 21 " " 29 " " 88 " " 26	

30. As the foregoing chart demonstrates, in the 4 ½ months between October 2004 and February 2005, Mr. Grace caused 36 accounts to be opened for B-Filer Inc., 30 of which were opened by telephone banking on a single day, February 25, 2005.

**(d) The “Money Laundering Question”**

31. Whenever someone opens an account using telephone banking, the customer is always asked the “money laundering question” the bank is required to ask by law. The question is posed according to a script prepared for all individuals working for Scotiabank and answering customers’ calls on telephone banking. The customer service representatives is required to ask “will this account be used to conduct business by or on behalf of someone other than the named account holder(s)?” Mr. Grace must have answered these questions in the negative, otherwise accounts would not have been opened. It is customary for Scotiabank to tape-record calls to its telephone banking service. Only certain of such tapes with respect to Mr. Grace’s calls remain available and the transcript is found later in this Affidavit at Tab “M”. The tapes of Mr. Grace’s discussions with telephone banking that are still available demonstrate that he answered “no” to the money laundering question:

Scotiabank: *And will this account be used to conduct business on behalf of someone other than the named account holder?*

Raymond Grace *No*

Based on what I now believe to be the manner in which GPay and NPay transact business, described elsewhere in this Affidavit, I verily believe that Mr. Grace’s answer in response to the money laundering question is false.

**(e) Timing with respect to this flurry of activity**

32. I am advised by Lynne Moran of Scotiabank’s legal department, and believe, that based on her information, the Canadian Imperial Bank of Commerce (“CIBC”) had allowed GPay to be a “bill payee” on CIBC’s internet banking system. A “bill payee” is a company to which bank

customers can transfer funds from their bank accounts to the bill payee, in payment of outstanding bills with that company. As a result, I believe that Mr. Grace was able to operate his business using GPay as a bill payee on CIBC's list of bill payees, in the same manner as he has been doing in relation to Scotiabank customers.

33. I also believe based on my discussion with Lynne Moran as follows. The CIBC notified GPay that it intended to remove it from its list of bill payees. GPay made a complaint to the Competition Bureau, giving rise to an investigation by the Competition Bureau. After investigation, GPay's complaint to the Competition Bureau that CIBC ought not to be allowed to remove GPay from its list of bill payees was dismissed by the Competition Bureau in January 2004.

34. It is noteworthy, therefore, that beginning in April 2004, Mr. Grace embarked on a course of action which caused over a hundred bank accounts to be opened with Scotiabank in the name of his business enterprises NPay, GPay and B-Filer. I verily believe that a reasonable inference to be drawn from this is that Mr. Grace was forced to replace his banking facility at CIBC by opening multiple accounts at Scotiabank that would allow him to continue with his business by e-mailing money from the bank accounts of customers who banked with other Banks than Scotiabank to the Scotiabank accounts.

5. **THE INTER-RELATED BUSINESS OF USEMYBANK, NPAY INC., GPAY AND B-FILER**

35. The information that follows is information that was not known to Scotiabank at the time that Mr. Grace commenced his banking relationship with Scotiabank in 1999 (as described

below) or thereafter. Most of the following information came to light as a result of investigations in the last several months which are described in the paragraphs that follow.

36. The affiant, on behalf of the Applicants, Raymond Grace, is the President of NPay Inc. and B-Filer Inc. B-Filer Inc. is noted to carry on business under the name Guaranteed Payment and GPay. Except where differentiation is relevant, these entities will be referred to together as "Raymond Grace's business enterprise".

37. According to NPay Inc.'s website:

*NPay in conjunction with GPay and UseMyBank provide an internet on-line banking processing service.*

Attached hereto and marked as **Exhibit "B"**, is a page from NPay Inc.'s website showing the relationship between NPay, GPay, and UseMyBank.

38. A search of UseMyBank's website demonstrates that Raymond Grace is the CFO of UseMyBank. Attached hereto and marked as **Exhibit "C"** is a copy of UseMyBank's website identifying Mr. Raymond Grace as the CFO of UseMyBank.

39. When one reviews the UseMyBank website, there is information about the relationship between UseMyBank and Raymond Grace's enterprises, NPay and GPay. According to the UseMyBank website, NPay is a client of GPay. UseMyBank transactions are facilitated through NPay Inc.

40. It is clear that NPay, GPay, B-Filer and UseMyBank are essentially a single business enterprise, and that they are conducting what is known in the banking business as a "Money

Services Business". Money Services Businesses provide services of money transmission.

Provision of financial services to these businesses poses significant risks to Banks that deal with them. Most Canadian Banks have discontinued servicing Money Services Businesses for these reasons. Since 2003, as a matter of policy, Scotiabank will not knowingly do business with Money Services Businesses, such as NPay, GPay, B-Filer and UseMyBank. When Scotiabank discovers that one of its existing customers is acting an unregulated Money Services Business, steps are taken to terminate the banking relationship with that customer.

6. **APPLICANTS' BUSINESS CONTRAVENES POLICIES RE: MONEY LAUNDERING**

(a) *Applicants' Business Fosters Internet Gambling Use*

41. In addition to the fact that Raymond Grace is running a Money Services Business, there are a number of other reasons why Scotiabank, based on what it now knows, refuses to have its accounts used by GPay, NPay and B-Filer in the manner that is occurring.

42. If one searches "UseMyBank" on the search engine Google, an astounding number of "hits" are generated. The Google search of "UseMyBank" generated a remarkable **69,100 hits**.

43. Time constraints in filing this material do not permit a review of all of the "hits" for UseMyBank. However, a review of the first 548 of those hits demonstrates, almost without exception, that UseMyBank is attached to hundreds if not thousands of Internet off-shore gambling sites. It appears that UseMyBank is a means for visitors to these sites to fund their internet gambling accounts. Attached hereto and marked as **Exhibit "D"** is a copy of the Google search results identifying the 69,100 hits and printing the first 548 of those results.

44. A review of a sampling of the websites from thousands of Google hits again confirms UseMyBank's attachment to hundreds if not thousands of different casino websites. Time constraints only permitted a limited sampling of websites from the thousands of "hits" for UseMyBank. Attached hereto and marked as **Exhibit "E"** is a separate brief containing but a small selection of those internet gambling websites which are affiliated with UseMyBank.

45. Website printouts found at Tab AA and BB of the accompanying brief (Exhibit "E") are particularly informative. In particular, they list casinos and "Sports Books" where "UseMyBank" (which is facilitated by NPay Inc. and GPay) can be used to fund internet casino accounts and accounts used for betting on sporting events. One interesting feature of these printouts is that the country granting the license to the internet casino site is identified. Countries that have licensed casinos and to whom money is being forwarded through the UseMyBank system include Gibraltar, Curacao, Antigua and Barbados. At Tab "F" of the brief containing the Google search results, it appears that money UseMyBank is also being sent through to China and France, to name a few other countries.

46. I am advised by Lynne Moran and believe that it is illegal for a person in Canada to place a bet at an off-shore gambling site. Attached hereto and marked as **Exhibit "F"** is an article prepared by Michael D. Lipton, Q.C. "*Internet Gambling: A Look at Online Gambling in Canada*". According to this article:

- (a) Most of the internet gambling companies are located offshore to thwart government prosecution.
- (b) Section 207 of the *Criminal Code of Canada* makes it illegal to operate or place a bet through an offshore internet casino.

47. Many of organized crime's criminal activities such as drug trafficking, money laundering and enterprise crime offences are financed by illegal gaming profits.

48. A report was prepared for the Congress of the United States of America on Terrorist Financing as part of the 9/11 Commission Recommendations. In that document, the need to crack down on illegal internet gambling was noted and it was proposed to be done by barring financial institutions from processing certain internet gambling transactions that occurred via credit cards, wire transfers, or other bank instruments. Attached hereto and marked as **Exhibit "G"** is the CRS Report for Congress, Terrorist Financing: The 9/11 Commission Recommendations.

49. From my review of the available information, GPay, NPay, and UseMyBank are facilitating transfers of monies to off-shore internet gambling sites. As a matter of policy, Scotiabank refuses to have its accounts used for such a purpose.

50. In stark contrast to the above-noted results of the Google search, which identifies the transfer of funds to internet casinos as the major business of UseMyBank, NPay, and GPay, Mr. Grace does not point to a single legitimate seller of goods or services in Canada with whom his companies have contracted for the UseMyBank Service. Based on the Google results I reviewed and a review of the UseMyBank website, the only legitimate interest affiliated with UseMyBank, NPay, and GPay, appears to be the Princess Margaret Hospital. As described in the Affidavit of David Metcalfe, Mr. Metcalfe, a Scotiabank employee, used UseMyBank's services to make a donation to Princess Margaret Hospital. He was required to disclose his internet banking password, and the donation was effected as a result of one of Raymond Grace's

business enterprise using the donor's internet password as if it were the banking customer to effect the transfer of funds out of the banking customer's account.

***(b) Money Laundering Issues***

51. I am advised by Ron King, the Chief Money Laundering Officer at Scotiabank, and verily believe that Scotiabank, as a matter of policy, will not participate in the transfer of funds from a customer's Scotiabank accounts, to internet gambling sites, either directly, or indirectly through an intermediary such as NPay Inc. or GPay.

52. The nature of Mr. Grace's business enterprise gives rise to many concerns with respect to Money Laundering and Terrorist Financing. As described in paragraph 13 (b) herein, with respect to customers banking at other Banks, money is being transferred from these accounts via NPay and/or GPay into MoneyManager accounts held at Scotiabank by NPay GPay and/or B-Filer. The money is then moved from the Scotiabank MoneyManager accounts to the companies' Scotiabank current accounts. The recipients are usually off-shore internet casinos.

53. Scotiabank's records indicate that substantial sums of money are being transferred every month, and this is verified by Mr. Grace in his own Affidavit.

54. Mr. Grace asserts in paragraph 12 that in the one year period between June 2004 and May 31, 2005, the Applicants deposited almost \$10 million in Scotiabank's accounts.

Mr. Grace asserts in paragraph 43 that he expects a 341% increase to occur between May 2005 and May 2006. If this is correct, Mr. Grace is asserting the right to flow almost \$35 million through Scotiabank's accounts in the 12 month period beginning May 2005.

55. I am further advised by Ron King, and verily believe, that the way in which UseMyBank, B-Filer, GPay, and NPay conduct business, gives rise to the following serious concerns on the part of the Bank. While the following list is not meant to be exhaustive, these concerns include:

- (a) Money Services Businesses in Canada have not been subject to regulatory oversight and are not required to be licensed or registered with the government in any way. While they are required to comply with *Canada's Proceeds of Crime (Money Laundering) and Terrorist Financing Act*, and its regulations, it is very difficult for Scotiabank to be satisfied that Money Services Businesses are, in fact, compliant.
- (b) Money Services Businesses have become an attractive means for money launderers or terrorists to move money outside the Traditional Financial Services industry. They represent a high risk business for banks and are difficult to monitor effectively.
- (c) Money Services Businesses, particularly those that concentrate on internet payments, are often used to maintain anonymity for individuals who are purchasing illegal goods or services over the internet.
- (d) Scotiabank would be exposed to significant regulatory and reputational risk if it were determined that it was facilitating money laundering or terrorist financing by enabling the movement of money for a Money Services Business, such as GPay, NPay, B-Filer, and UseMyBank.

56. Scotiabank refuses to allow its accounts to be used in the manner they are being used by GPay, NPay and B-Filer. Use of these accounts in such a manner inhibits our ability to fulfil our responsibilities under a range of Bank and industry policies and government regulation. This situation is unacceptable.

## 7. SCOTIABANK'S INVESTIGATION WITH RESPECT TO RAYMOND

**GRACE'S COMPANIES**

57. In or about March 2005, another Schedule I Bank notified Scotiabank about certain fraudulent activity involving that Bank's customer whereby money from that customer's account was fraudulently e-mailed to GPay's account at Scotiabank. Upon receipt of notification from the other Bank in March 2005, GPay's accounts at Scotiabank were frozen, as were its ScotiaCards. While these were eventually reinstated, the notification from the other Bank caused Scotiabank to look more closely at the accounts opened by Raymond Grace on behalf of G/Pay, NPay Inc. and B-Filer Inc., and the nature of the business being undertaken by them.

58. It was at this time that Scotiabank Investigators discovered the total number of accounts that had been opened by Raymond Grace for GPay, NPay Inc. and B-Filer Inc., most of which had been done over the telephone through Scotiabank's telephone banking system. It became apparent that the number of accounts, number of ScotiaCards, and the volume of transactions that were being processed through these accounts were in violation of Scotiabank's policies with respect to small business accounts.

59. The report of fraud from the other Bank also caused Scotiabank's security and investigation department and others at Scotiabank to look more closely at the nature of business that was being transacted through Scotiabank accounts held in the names of Guaranteed Payment, NPay Inc. and B-Filer Inc. These investigations revealed that Mr. Grace was conducting a Money Services Business using Scotiabank business accounts opened in the names of GPay, NPay Inc. and B-Filer Inc.

60. I verily believe that money is being transferred in two ways, both of which require Scotiabank customers (and customers from other Banks) to disclose their internet banking

passwords to Mr. Grace's business enterprise. The internet banking passwords and ScotiaCard numbers are used by Mr. Grace's companies to enter customers' internet banking sites and transfer money to Mr. Grace's MoneyManager accounts at Scotiabank.

61. Firstly, with respect to Scotiabank customers, I verily believe based on Scotiabank's investigations that Scotiabank customers who have signed up with "UseMyBank" are required to provide their internet banking card passwords to UseMyBank. Someone (either manually or using a computer program) from either UseMyBank, GPay or NPay Inc. logs onto Scotiabank's internet banking site, and uses the customer's bank password, just as if they were the customer. "GPay" would be pulled up from the bill payment list and money would be directed from the customer's account to GPay as a bill payee. This money would then be held in Scotiabank's suspension account and would be released, along with all other bill payments made to the many companies properly registered as bill payees with Bank of Nova Scotia, after 8:30 p.m. each evening. In the case of monies paid to GPay as bill payee, the monies would be released to one of the Applicants' accounts opened by Mr. Grace on behalf of GPay, NPay Inc., and B-Filer Inc. I believe that Mr. Grace transfers money from his current accounts to the off-shore internet casinos.

62. Based on Scotiabank's investigations, I verily believe that the second way in which GPay, NPay and UseMyBank operate also requires customers to divulge their internet Banking Password to UseMyBank. This method is used for customers that bank at other financial institutions. As with the bill payment scheme, GPay or NPay enter into the Bank customer's internet banking site offered by another Bank, enters the password that has been provided by the

customer, and causes money to be emailed from the customer's account to one of the many GPay, NPay or B-Filer MoneyManager accounts at Scotiabank.

63. The fact that NPay and GPay require customers to disclose their confidential banking password so that NPay/GPay can effect transfers in the customers' account is confirmed in an Article in the Frontier Times. Counsel for the Applicant in this matter, Adam Atlas, is described as the Editor-in-Chief of this publication. In an Article prepared on October 31, 2004, the UseMyBank services are described as follows:

*In order to access account information from these transaction providers, UseMyBank requests the consumer's on-line Login Information, which is the user's on-line-banking password and card number, providing online access to the appropriate account information and billing facilities. The account accessed from these Transaction Providers is then used to process bill payment or e-mail money transfer transactions from the selected account.*

Attached hereto and marked as **Exhibit "H"** is a copy of the Frontier Times Article.

64. A test transaction which demonstrates that UseMyBank is collecting the customer's password information and accessing the Banking customer's account is described in the Affidavit of David Metcalfe, filed in this matter on behalf of The Bank of Nova Scotia.

65. One might ask, why this elaborate scheme to transfer money? I verily believe, based on all of the information that I have reviewed, that these methods of transferring money have been put into place for the following reasons:

- (a) Because Mr. Grace asserts the ability to do "real-time" transactions, he and his companies have to know that the money transfer transaction has occurred. They know that the transfer has been made to GPay as a bill payee or by e-mail

transfer to the Scotiabank MoneyManager accounts because the transaction is actually effected by GPay and NPay. Because Mr. Grace and his companies know that the transaction has occurred, they can send money out from their own operating accounts almost immediately to the internet casino, because they know that there will be money in their accounts from the banking customers to reimburse them for this disbursement.

- (b) The way in which these transfers have been set up provides a high degree of anonymity for the customer. Given the illegal nature of betting at off-shore casinos, we can appreciate why users may prefer this anonymity.

66. Contrary to Mr. Grace's statements in his Affidavit, these are not "real-time transactions". Instead, Mr. Grace's business enterprise has been able to shrink the time it takes to have money come into the Applicants' accounts and out of his companies' current operating accounts, because he knows that the money is there to reimburse his operating accounts having effected the transfer.

## 8. APPLICANTS' OPERATIONS VIOLATE BANK SECURITY

67. In its website, UseMyBank states that the use of its service to transfer money is "not much different" from paying bills online. This is not accurate. There is one crucial and central difference, namely, that banking customers are **required to disclose their bank card number and internet password** when they use UseMyBank. The bank card number and the internet password provide any recipient with the ability to access the customer's bank accounts through the Internet, and to do anything that the customer can do him or herself, including transfer all of the funds out of the accounts, transfer money from a line of credit, or using a credit card to obtain money by way of a cash advance.

68. As described earlier in this Affidavit, when a customer signs up for UseMyBank, I verily believe based on the Bank's investigations that GPay and NPay Inc. are acting **as if it were the customer** in entering the customer's internet banking account and transferring money using the customer's private internet password to either GPay as a bill payee or by emailing money to one of the many bank accounts that Raymond Grace has caused to be opened at Scotiabank in the names of GPay, NPay Inc. or B-Filer Inc.

69. According to the website, anyone using UseMyBank must agree to the terms and conditions of use. In the Terms and Conditions of Use, it is clear that UseMyBank:

*will require online login information. "Login Information" is your user ID, personal Information Number (PIN), and other information that provides online access to appropriate account information and billing facilities.*

Attached hereto and marked as **Exhibit "I"**, is a copy of the terms and conditions of use from the UseMyBank website.

70. UseMyBank acknowledges in its Terms and Conditions that Banks may prohibit the disclosure to it of Login Information or deny liability to the customer where Login Information is disclosed. The website goes on to assert that it is the users' responsibility to review their agreements with their Banks to determine whether disclosure is permitted, the consequences of such disclosure, and what liability would occur in connection with disclosure.

71. It is clear from the terms and conditions on the UseMyBank website that UseMyBank is, in fact, entering into the customer's account:

*...you authorize UseMyBank and its facilitation service to act as your agent to access, retrieve your Account Information, and make bill payments or email money transfers from your websites of your Transaction Provider site on your behalf. You hereby grant UseMyBank and its facilitation service [NPay Inc.] a limited power of attorney, and you*

*hereby appoint UseMyBank and its facilitation service as your true and lawful attorney-in-fact, with full power of substitution and resubstitution, for you and your name, place and stead, in any and all capacities, to access Transaction Provider [Bank's] sites, retrieve information, and user information, as described above, with the full power and authority to do and perform each and every act and thing requisite and necessary to be done in connection with such activities...*

72. UseMyBank's terms go on to assert a complete waiver of any liability for UseMyBank and anyone connected with it:

*YOU EXPRESSLY AGREE THAT USE OF ONLINE ACCESS IS AT YOUR SOLE RISK. NONE OF USEMYBANK'S THIRD PARTIES, TRANSACTION PROVIDERS, OR THEIR RESPECTIVE LICENSORS, AFFILIATES, EMPLOYEES, DISTRIBUTORS OR AGENTS WILL HAVE ANY LIABILITY FOR ANY DIRECT, INCIDENTAL, CONSEQUENTIAL, INDIRECT, SPECIAL OR OTHER DAMAGES SUFFERED BY YOU OR ANY OTHER PARTY (REGARDLESS OF WHETHER OR NOT SUCH PARTIES HAVE BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGE) RESULTING FROM:*

- A. THE USE OR THE INABILITY TO USE THE SERVICE...;*
- B. UNAUTHORIZED ACCESS TO OR ALTERATION OF YOUR TRANSMISSIONS OR DATA; ... (V) ANY OTHER MATTER RELATING TO ANY MANNER TO THE SERVICE.*

73. As a result, after taking the extraordinary step of requiring customers to disclose their confidential password information, UseMyBank, NPay Inc. and their affiliates are protected from liability, including in the event that fraud occurs in the customer's account as a result of actions taken by these entities.

74. In Section 17 of the Terms and Conditions of Use on the UseMyBank website, UseMyBank claims to adhere to the *Canadian Code of Practise for Consumer Debit Card Services (the "Code")*. A copy of the *Canadian Code of Practise for Consumer Debit Card Services* is attached hereto as **Exhibit "J"**.

75. Contrary to the assertions made in the UseMyBank Website, the *Canadian Code of Practise for Consumer Debit Card Services* does not apply to the transactions that are taking place through UseMyBank and NPay Inc. Instead, according to Section 4 of the *Code*, it expressly applies to services that use debit cards and personal identification numbers (PINs) to access point-of-service terminals. In the case of UseMyBank and NPay Inc., the transfer of funds occurs using Bank cards with internet banking passwords to transfer money to GPay as a bill payee or to email money to the accounts B-Filer Inc., NPay Inc., or Guaranteed Payment at Scotiabank.

76. Even if one were to analogize the Bank card and password disclosure that occurs by the customer to UseMyBank and NPay Inc. to the transactions covered by the *Code*, UseMyBank, GPay and NPay are most definitely not complying with the *Code*. In particular, Section 2 of the *Code* contemplates that PIN numbers (or by analogy Internet passwords) should never be disclosed only to anyone other than the card holder. The entire *Code* is premised on the Banking customer taking the necessary steps to maintain confidentiality with respect to their PIN (and by analogy their internet banking card password). The way in which GPay, NPay Inc. and UseMyBank do business is directly contrary to the philosophy of the *Code* because they require banking customers to disclose their internet password thereby allowing UseMyBank and NPay Inc. to directly access the banking customer's on-line banking account to effect transactions on behalf of the customer.

77. On the UseMyBank website under "Security", UseMyBank claims:

*UseMyBank has selected ipsCA, a leading international IPS Certification Authority, S.L. as our Certificate Authority. Our Safety Certificate ensures we keep your information secure.*

Attached hereto and marked as **Exhibit "K"** is a copy of the "Security" section from UseMyBank's Website.

78. When one clicks on the "Security Certificate" which, according to UseMyBank, "keeps [banking customers'] information secure", you are taken to the ipsCA website which indicates that UseMyBank's Security Certificate expired on April 13, 2005. Thus, UseMyBank's bald assertions of a secure Website are not even substantiated by the assurance that they hold a valid "Safety Certificate" from ipsCA. UseMyBank does not hold such a certificate. Attached hereto and marked as **Exhibit "L"** is a copy of the expired Security Certificate for UseMyBank.

79. It is customary that customers' calls with Scotiabank's telephone banking service are recorded. During one of Mr. Grace's contacts with telephone banking in which he arranged to have many additional accounts opened, he entered into a long discussion with the Scotiabank telephone banking representative. On page 15 of the transcript, in the context of describing the nature of his business, Mr. Grace states:

*I am in the business. There are no secure databases. If I can look at it, it is not secure.*

Mr. Grace goes on to describe screen shots that are taken but then asserts that the screen shots are "scrubbed". Based on my understanding of the way that Mr. Grace's business works, even if there were only screen shots of customer information, they are saved somewhere. Screen shots never really "disappear". They continue to exist on the computer's hard drive. As a result, the information remains available to be accessed by sophisticated computer hackers. A transcript of that conversation has been created and is attached hereto and marked as **Exhibit "M"**.

80. In the same transcript, Mr. Grace goes on to describe the frauds that he has encountered in his years of business. The manner in which Mr. Grace says he detects fraud by people using GPay, NPay, and UseMyBank does not come close to the requirements of Money Laundering legislation. Mr. Grace acknowledges in his telephone call with telephone banking, attached to this Affidavit, that people with an intention to commit fraud use his business enterprise to transfer money:

Raymond Grace: *I wrote a manual... When I did my instruction manual...I wrote a thing on all the frauds that I had come across.*

Scotiabank: *Yup*

Raymond Grace *So I accidentally showed it to my lawyer when we were doing stuff with the accountant. He said "Ray, what is this chapter here?" I said, "Well these are all frauds I came across". He said, "Ray, take this chapter out right now and we are going to shred it. Then you go to your computer and you are going to delete that and you are going to delete it and never have it on your computer...It's just a road map on how to do stuff."*

Scotiabank cannot and will not have its accounts used in such a way, particularly by Mr. Grace's Money Services Business, which is operating in a completely unregulated manner, with apparent and serious deficiencies with respect to its fraud detection system.

81. Breaches of computer security are a substantial problem. One need only look to the front page of the business section of the *Globe and Mail* for July 6, 2005 to see why maintenance of tight regulation over the emerging area of internet commerce is so important to the integrity of Canada's banking system. In an article entitled "Hunting Season for Computer Attackers: Confidence in On-Line Commerce Seen as a Casualty of Cyber Crime Threat", the author notes:

*In the past few weeks, several major breaches of consumer financial data have come to light. In one instance, 40 million credit card accounts were exposed to a breach and at least 200,000 records were stolen from Atlanta-based CardSystems Solutions Inc., which processes credit card and other payments for banks and merchants across North America. Further, Equifax Canada Inc., the credit reporting company, revealed that it had suffered a security breach that gave criminals access to personal financial information for hundreds of Canadians.*

...

*Getting a handle on the number of attacks is difficult because many businesses don't report them for fear of hurting their reputations ...*

Attached hereto and marked as **Exhibit "N"** is a copy of the July 6, 2005 *Globe and Mail* article.

9. **THE CARDHOLDER AGREEMENT BETWEEN SCOTIABANK'S CUSTOMERS AND THE BANK**

82. One of Scotiabank's paramount priorities is the maintenance of a secure banking system that minimizes the risk of fraud and maintains confidentiality of customer information.

83. The safety and security of our customer's accounts is an absolute priority for Canada's banking system. High security standards are essential in order to maintain the integrity of the Canadian banking system. Any process which undermines security for Canada's banking customers undermines the integrity of the Canadian banking system. To require Canadian banking customers to divulge their internet banking password to UseMyBank, and to allow NPay and GPay to enter customers' internet banking sites and undertake and perform transactions **as if they were the customer**, undermines the security of the customers accounts, not only with respect to Scotiabank, but with respect to all the Chartered Banks whose customers are using these services.

84. All Scotiabank customers enter into a Cardholder Agreement with Scotiabank. A copy of the Cardholder Agreement is attached hereto as **Exhibit “O”**.

85. With respect to the statements of confidentiality over one’s PIN and internet banking password (collectively referred to in the Cardholder Agreement as the “electronic signature”), the Cardholder Agreement is clear:

*You [the banking customer] are responsible for the care and safety of the card and your electronic signature. You will keep your electronic signature confidential; secure from all persons without exception and apart from the card at all times. You are liable for all card transactions incurred using your electronic signature.*

86. Where a banking customer has revealed his or her electronic signature to a third party, as would be the case when a customer chooses to use UseMyBank, the banking customer is liable for all authorized **and unauthorized** use of the card.

87. I am advised by Lynne Moran and believe that by requiring their users to divulge their confidential access codes and passwords, UseMyBank, GPay and NPay Inc. are inducing breach of contract between Scotiabank and its banking customers. Moreover, they are exposing Scotiabank’s customers to the possibility of fraud. It is not an exaggeration to state that, by obtaining the internet passwords from individuals using UseMyBank, it would be possible for a fraud on the Canadian banking public to occur because the system that these entities have established provides unfettered access to these accounts giving the power to transfer all of the money out of customers’ accounts who have divulged their passwords, and to access additional funds through lines of credit and by way of credit card cash advances which are connected to a customer’s bank card.

88. While UseMyBank, GPay and NPay can make rather bald assertions that their system is “secure”, given the unfettered access they have to customers’ accounts, a single information breach or hack into their system would be catastrophic for the customers involved. According to Mr. Grace over 20,000 Canadians have given his companies their bank card number and internet password, so a single breach would expose the entirety of these accounts. This would be financially devastating to all these customers from all Banks that are using this service . These customers would be personally liable for the monies removed, by virtue of prohibited disclosure of their password information.

10. **GPAY CANNOT MEET SCOTIABANK’S “USUAL TRADE TERMS” WITH RESPECT TO BUSINESS ACCOUNTS**

*(a) Terms re Small Business Accounts*

89. The Scotiabank’s Electronic Banking for Business sets out the qualifying criteria for small business banking at Scotiabank:

*Electronic banking for business has been designed for small business customers with low transactions and deposit volumes whose annual sales do not exceed \$5 million.*

90. It is Scotiabank’s policy that an individual small business is permitted no more than three business accounts. No more than 150 transactions per month are permitted in each account. Moreover, the policy contemplates that each account will only have up to 50 cheques deposited per month. The total monthly deposit volume is \$400,000, or \$5 million per year. Attached hereto and marked as **Exhibit “P”** is a copy of the terms governing small business customers and their accounts at Scotiabank.

91. With respect to Scotiabank Cards, Scotiabank's policy is to issue one full function ScotiaCard per authorized officer of a company.

92. The foregoing terms with respect to small business accounts are to be contrasted with the situation that has developed in recent months with respect to GPay, NPay, and B-Filer.

93. Raymond Grace on behalf of his business enterprise has opened 118 bank accounts with Scotiabank, and has caused to be issued over 20 ScotiaCards.

94. Mr. Grace asserts in paragraph 12 of his Affidavit that in the twelve month period beginning June 1, 2004 and ending May 31, 2005, the Applicants, deposited **almost \$10 million** in Scotiabank's bank accounts. He asserts that there will be a 341% increase in the volume of deposits in the 12 month period beginning May 2005 and ending May 2006. Based on this projection, Mr. Grace is proposing to have his business enterprise deposit and flow through Scotiabank's accounts almost **\$35 million**.

95. In paragraph 40 of this Affidavit, Mr. Grace suggests that 20,000 individuals in Canada make use of GPay services. This means that 20,000 people in Canada have revealed their internet banking password to GPay, NPay, and/or UseMyBank. This piece of evidence underscores the magnitude of the potential fraud that could occur, and the damage that could be done to individual Canadians, and the Canadian banking system as a whole.

96. Based on the information provided to the Bank, Mr. Grace is running a single business enterprise, despite the fact that he has opened accounts under three different entities. In these circumstances, the Bank considers this to be one "small business". Customers cannot

circumvent the small business guidelines by opening multiple corporations that undertake the same business or are part of the overall business enterprise. In any event, even taking into account the three separate entities, Mr. Grace's number of accounts, transaction volumes, and number of ScotiaCards far exceed what is permitted by Bank policy.

**(b) Rule E2 of Canadian Payments Association**

97. By requiring disclosure of the customer's internet banking password, UseMyBank, GPay and NPay are also in direct contravention of the Rules of the Canadian Payments Association.

98. The Canadian Payments Association (the "CPA") was created by the Parliament of Canada in 1980. The statutory objects of the CPA are to establish and operate national systems for the clearing and settlement of payments and other arrangements for the making or exchange of payments; facilitate the interaction of its clearing and settlement systems and related arrangements with other systems; and facilitate the development of new payment methods and technologies.

99. The *Canadian Payments Act* gives the CPA Board of Directors the authority to "make such rules as it considers necessary", including rules respecting payment items acceptable for exchange, clearing or settlement. The rules created by the CPA govern the exchange of Payment Items for the purpose of Clearing and Settlement.

100. All of the Canadian Chartered Banks, including Scotiabank, are members of the Canadian Payments Association and are bound by the CPA Rules.

101. The process through which Chartered Banks and other CPA members exchange payment items, whether in paper or by electronic means, is referred to as “clearing”. Flows of value in one direction are netted against flows of value in the opposite direction. The financial institutions involved, including Scotiabank, “settle” the net amounts through their accounts at the Bank of Canada. The processes of Clearing and Settlement are central to the operation of the national payments system. Attached hereto and marked as **Exhibit “Q”** are excerpts from the Canadian Payments Association website.

102. The *Payment Clearing and Settlement Act* gives the Bank of Canada responsibility for oversight of clearing and settlement systems for the purpose of controlling systemic risk. The preamble to the *Payment Clearing Settlement Act* underscores the importance of maintaining the integrity of the Canadian banking system. The preamble states:

*WHEREAS Parliament recognizes that the stability of the financial system in Canada and the maintenance of efficient financial markets are important to the health and strength of the national economy;*

*WHEREAS the Bank of Canada, in promoting the economic and financial welfare of Canada, takes actions to promote the efficiency and stability of the Canadian financial system, including providing the means of settlement of Canadian dollar payments ...developing and implementing standards and practises to recognize the managed risk associated with systems for clearing and settling payment obligations;*

*AND WHEREAS Parliament recognizes that it is desirable and in the national interest to provide for the supervision and regulation of such clearing and settlement systems in order to control risk to the financial system in Canada and promote its efficiency and stability...*

103. The Automated Clearing Settlement System (the “ACSS”), introduced in 1984, is a system through which the vast majority of payment items in Canada – more than 17 million on an average business day – are cleared. Scotiabank, as one of 11 CPA financial institutions,

handles the clearing and settlement for payment items for their own customers, as well as for customers that maintain accounts at the other financial institutions who are not direct members. The ACSS is used for clearing both paper-based items and electronic items.

104. According to Section 29 of the *Canadian Payments Act*, Scotiabank, as a member of the CPA:

*May present payment items and shall accept and arrange for settlement of payment items in accordance with the by-laws and rules.*

105. A new CPA Rule to support the clearing and settlement of internet purchases came into effect on February 3, 2005 ("Rule E2"). According to the CPA's website, the new Rule E2 will facilitate the introduction of on-line payment services by service providers, working with CPA - member financial institutions, and will allow consumers to pay for purchases directly from their bank accounts via the Internet. The CPA goes on to state that:

***Payment services that require consumers to provide their on-line user banking ID and password to a party other than their financial institution are not eligible for clearing under this rule. [emphasis added]***

Attached hereto and marked as **Exhibit "R"** is a copy of the excerpt from the CPA's website "New CPA Rule for On-line Payments".

106. According to the CPA's website, a fundamental requirement under Rule E2 is that the banking customer's financial institution is responsible for directly authenticating the customer (through the customer's on-line banking user ID and password) and obtaining the banking customer's personal authorization for each on-line payment.

107. In particular, Rule E2 sets out the requirements for the Exchange, Clearing and Settlement of on-line, real-time electronic payment items. Scotiabank is bound by the CPA Rules, including Rule E2, with respect to the clearing and settlement of on-line payments.

108. Section 5(a) of Rule E2 states:

*In all matters relating to the Exchange, Clearing and Settlement of On-line Payment Items for the purpose of Clearing and Settlement each Member [which includes the Bank of Nova Scotia] shall respect the privacy and confidentiality of the payor [banking customer] and the payee [GPay, NPay Inc. and/or B-Filer Inc.] personal and financial information in accordance with applicable Canadian provincial and federal legislation ... In particular, only that information or data that is necessary to effect the processing of the On-line Payment Items is to be made available to the Acquirer and/or the Payee [NPay, GPay, NPay Inc. and/or B-Filer Inc.] during a session. For greater clarity, the Payor's [the banking customer's] personal banking information, such as but not limited to the authentication information (e.g., user identification and password) and account balance, shall not be made available at any time to the Acquirer and/or Payee during the On-line Payment Transaction Session. [emphasis added]*

Attached hereto and marked as **Exhibit "S"** is a copy of Rule E2 of the CPA Rules.

109. The manner of doing business by GPay, NPay and/or B-Filer is in direct contravention to Rule E2. In particular, by requiring banking customers to divulge their password information, it is not the banking customer that is "authenticating" him or herself by entering the website and using his/her secret password. Instead, it is GPay, NPay Inc. and/or B-Filer Inc. that is "authenticating" the transaction.

110. Scotiabank's usual trade terms include compliance with the CPA Rules. The CPA Rules require that the customer authenticates him or herself during an on-line transaction, and not a third party such as GPay, NPay Inc. or B-Filer Inc. In these circumstances, Scotiabank is prohibited by Rule E2 from Clearing and Settling the instructions. As a result, none of the

transfers of money into the Scotiabank accounts of GPay, NPay or B-Filer are eligible for clearing where customer's on-line banking passwords have been used to effect the transaction.

**11. SCOTIABANK'S NOTICE TO B-FILER, NPAY AND GPAY**

111. As a result of Scotiabank's investigation beginning in March 2005, Scotiabank advised NPay, GPay, and B-Filer through Raymond Grace that it would be terminating its banking relationship with them.

112. The Business Banking Services Agreement is one of the contractual documents that governs the relationship between Scotiabank, NPay, GPay and B-Filer. Pursuant to section 12.2 of that Agreement, Scotiabank is contractually entitled to cancel any service by providing 30 days' written notice. Pursuant to section 12.3, Scotiabank may immediately cancel any service at any time without notice if the customer defaults on any obligation, becomes insolvent, becomes bankrupt or a receiver is appointed over a significant amount of the customer's assets. Attached hereto and marked as **Exhibit "T"** is a copy of the Business Banking Services Agreement.

113. By letters dated May 11, 2005, Scotiabank wrote to B-Filer, NPay and GPay, indicating its intention to exercise its rights under section 12.2 to terminate the Banking Agreement. Attached hereto and marked as **Exhibit "U"** are the letters dated May 11, 2005 with respect to B-Filer, GPay and NPay directed to Mr. Raymond Grace. Also attached are copies of all the Banking Agreements referred to in those letters

114. Scotiabank decided not to exercise its rights pursuant to section 12.3 of the Agreement because, in order to terminate immediately, as it would have to provide specifics with respect to

the reasons for doing so. Because many of the Bank's investigations and fraud detection systems are confidential, the Bank elected not to rely on this section, so as to maintain confidentiality over these fraud detection systems and maintain confidentiality over the specifics of the investigation that had been undertaken with respect to GPay, NPay and B-Filer.

115. GPay is registered with Scotiabank as a bill payee. GPay is operating its Money Services Business using the bill payment system at Scotiabank. GPay is bound by the Scotiabank Electronic Bill Payment Service Terms. The Agreement indicates that:

*This agreement can be terminated by either party upon 30 days' prior written notice to the other. On the 31<sup>st</sup> day, this agreement will end and we will not accept any further amounts relative to your customers and shall forward any amounts we might have to you. The Bank may terminate this agreement immediately and without prior notice if you engage in any illegal or fraudulent activity in relation to this agreement. In addition, we may amend these terms from time to time without notice to you.*

As a result of the Agreement in existence between Scotiabank and GPay, Scotiabank may terminate GPay's status as a bill payee as a matter of right on 30 days' notice. Attached hereto and marked as **Exhibit "V"** is a copy of the Scotiabank Electronic Bill Payment Service Terms of Understanding.

116. It has recently come to Scotiabank's attention that, in addition to NPay, GPay, and B-Filer, other companies registered as bill payees on Scotiabank's systems are requiring disclosure of internet password information from Scotiabank customers in breach of the Cardholder Agreement.

117. As a result of the foregoing, and in accordance with Scotiabank's contractual right to amend the terms of the Electronic Bill Payment Service Agreement at any time, Scotiabank has

recently finalized the terms of a new Agreement which will govern the relationship between Scotiabank and its bill payees.

118. The new Scotiabank Electronic Bill Payment Service Agreement has been finalized and will be sent to all bill payees in the coming months. The new Agreement provides:

*You shall not require customers to divulge their Bank Card Number and/or Personal Identification Number, and/or Electronic Signature or conduct any activity that is in contravention of their agreement/s with the Bank.*

119. The new Service Agreement also provides:

*You shall not use, or allow a third party to use the services contemplated under this Agreement to engage directly or indirectly in any of the following activities:*

- *Any activity that will cause our customers to contravene their ScotiaCard Agreement;*
- *Any criminal or quasi-criminal activities or any violation of any applicable laws or government regulations;*
- *...*
- *Conduct or act on behalf of a Money Services Business;*
- *...*

Attached hereto and marked as **Exhibit "W"** is a copy of the Scotiabank Electronic Bill Payment Service Agreement. If any of the companies referred to in paragraph 116 above are found to contravene this policy, Scotiabank will take appropriate action.

120. In paragraph 48 of his Affidavit, Mr. Grace alleges that Scotiabank knowingly allowed GPay to build its business. This could not be further from the truth. As stated elsewhere in this Affidavit, Mr. Grace misrepresented the nature of his business when filling out application forms to open his accounts. He was not forthright in answering questions posed to him by telephone

banking personnel when opening accounts using telephone banking. He opened over a hundred accounts between April 2004 and March 2005. Prior to April 2004, Mr. Grace had only one business account at Scotiabank. Scotiabank did not know the true nature of Mr. Grace's business enterprise until it began investigating matters in March 2005. It was this investigation that culminated in the letter terminating the accounts on May 11, 2005. If Mr. Grace had been forthright with Scotiabank throughout his dealings with it, Scotiabank would never have allowed the accounts to be opened in the first place.

121. As a result of the Banking Services Agreement and the Scotiabank Electronic Bill Payment Service Terms, Scotiabank is contractually entitled to terminate its banking relationship with NPay, GPay, and B-Filer, as well as GPay's status as a bill payee on Scotiabank's list of those entities to whom bill payments can be made. In addition to its contractual rights to terminate these agreements for any reason on 30 days' notice, Scotiabank did so on the basis of investigations which began in March 2005 which revealed the true nature of Raymond Grace's business enterprise, and the breaches of bank policy with respect to the number of accounts and volume of transactions, the fact the companies are operating as a Money Services Business, Money Laundering issues, and breach of CPA Rule E2.

## **12. THE INTERAC SYSTEM**

122. Interac Association ("Interac") was founded in 1984 by five financial institutions, including Scotiabank.

123. A review of Interac's website provides the following information:

- (a) Interac is a national organization linking enterprises that have proprietary networks. This allows the enterprises to communicate with each other for the purposes of exchanging electronic financial transactions.
- (b) Any company incorporated in Canada is eligible to join Interac.
- (c) Interac is an unincorporated, not-for-profit association.

Attached hereto and marked as **Exhibit "X"** is a copy of the relevant sections of Interac's website.

124. Security of the Interac system is fundamental to maintaining the integrity of this system. Historically, Interac operated through the use of the customer's PIN. This is in contrast to the customer's internet banking password which customers use when performing transactions via the internet using their bank's website. As mentioned elsewhere, both the PIN and the internet banking password are known as the customer's "electronic signature".

125. Whether a customer is accessing the Interac system at a bank machine operated by an entity other than the individual's own bank, or at a point-of-sale terminal with a merchant, it is the customer that "authenticates" the transaction by using his or her own PIN number. Consumers accessing Interac through bank machines or point-of-sale terminals are reminded to "protect your PIN".

126. Scotiabank, along with Bank of Montreal, Royal Bank, CIBC, and another financial institution have recently begun to offer banking customers the option of "e-mailing money" through the customer's own secure internet banking site. Attached hereto and marked as **Exhibit "Y"** are excerpts from Interac's website for e-mail money transfers.

127. In order to access the ability to “e-mail money” using the Interac networks, the banking customer would log on to their usual online banking site. The customer chooses an icon on the banking site indicating “send Interac e-mail money transfer”. An e-mail message is sent to the recipient. The receiver clicks on a link to accept the deposit. It is important to note that only e-mail notification travels over the internet. Money does not. Instead, it is transferred through the existing payment networks that banks have used for years to settle cheques from bank machine deposits and withdrawals between the banks. This is described elsewhere in this Affidavit as the process of “clearing” and “settlement”.

128. E-mail money transfer using the customer’s own bank’s website is secure. The customer is not required to divulge his/her “electronic signature” to a third party. It is the customer that is “authenticating” him or herself when they log on and use their internet password to transfer money. As described earlier in my Affidavit, personal authentication by the customer is essential in order for the banks to clear and settle the accounts between them as a result of transfers under CPA Rule E2. CPA Rule E2 does not allow third parties such as NPay Inc., GPay, or UseMyBank to “authenticate” the transaction by having access to the customer’s internet banking password. In such circumstances, where a third party has effected the transfer of funds using the customer’s internet banking password, Scotia Bank would not be permitted to “clear” and “settle” the amounts under Rule E2 of the CPA Rules.

129. Scotiabank is in the process of rolling out, along with other chartered banks, a means by which banking customers can purchase merchandise from on-line merchants using the Interac system. The fundamental difference between the Interac system and the business of GPay and

NPay is that there is no disclosure of customer information when using the Interac system to third parties. The Interac system will not be available on internet gambling sites.

130. A further significant difference between service offered by Scotiabank through Interac and the business of GPay and NPay is that the Interac System allows Scotiabank customers to purchase products. The only information that is exchanged between the customer and the merchant is an e-mail notification that the transaction has been confirmed. There is no transfer of funds. Instead, funds are settled through the clearing and settlement system through the Bank of Canada that has been in place for years.

131. In contrast, NPay and GPay are acting only as transferors of funds. These companies are not selling a product. There is actually money being transferred between the banking customer and GPay and/or NPay, and money being transferred again between GPay and/or NPay and the entity receiving the money, which appears most often to be an internet casino. Thus, GPay and NPay are acting as a settlement system, but without the necessary regulations in place to monitor this activity and enforce security standards. In contrast, the settlement system used by Scotiabank and all other Chartered Banks is the ACSS System operated by the Bank of Canada.

132. As a result, Scotiabank, through the Interac on-line system, will not be in competition with Raymond Grace's business enterprise, which appears to be primarily connected with internet gambling, because Scotiabank will have no involvement in transferring money to internet gambling sites.

133. Moreover, Scotiabank will not be in competition with Raymond Grace's business enterprise because the Interac system actually allows customers to purchase merchandise,

whereas customers' interfacing with GPay and NPay are simply effecting a transfer of money between themselves and Raymond Grace's business enterprise. Customers are not purchasing any goods or services from GPay or NPay. The only difference between the Applicants' services and more traditional money transfer services which already exist in the market place (apart from the fact that the Applicants are improperly using the customers' internet banking password and are sending money to off-shore internet casinos) is that the Applicants have devised a way, by undertaking the transaction using the customer's on-line banking information, to transfer the money more quickly.

134. According to Interac's website, any Canadian company can apply to be a member of Interac. As a result, Raymond Grace could make such an application on behalf of NPay Inc. or B-Filer Inc., with the result that it could participate in the Interac network, without customers being required to divulge their internet banking password. If Raymond Grace's business enterprise met Interac's terms of use, his companies would be permitted to "compete" through the regulated, secure system of Interac which does not require customers to breach their cardholder agreement and does not result in a third party acting as if it were the customer in "authenticating" a transaction.

135. Scotiabank's decision to terminate its banking relationship with GPay, NPay and B-Filer was in no way motivated by a desire to lessen competition. Instead, it was the result of legitimate concerns about security of customer information and an inability to meet Scotia's usual trade terms including Money Laundering issues, CPA Rule E2, the number of accounts and the volume passing through them, and the nature of the business as a Money Services Business.

**13. CIVIL ACTION COMMENCED IN ALBERTA**

136. In addition to seeking leave to bring this Application before the Competition Tribunal, Mr. Grace is pursuing litigation on behalf of B-Filer, NPay, and GPay. In particular, an action has been started in Alberta in which these companies allege that Scotiabank cannot terminate its banking relationship with them.

137. GPay, NPay and B-Filer state in the Statement of Claim that they have deposited \$9,929,881 with Scotiabank between June 1, 2004 and May 31, 2005. This gives one a sense of the magnitude of the money transfers that are taking place using customers' internet banking cards and passwords. The companies are also seeking an interim injunction restraining Scotiabank from closing any of the Plaintiffs' business bank accounts or other bank services. Attached hereto and marked as **Exhibit "Z"** is a copy of the Statement of Claim. Attached hereto and marked as **Exhibit "AA"**, is a copy of the Notice of Motion seeking injunctive relief.

138. It is noteworthy that the Statement of Claim was commenced approximately 10 days prior to the Application to the Competition Tribunal.

**14. CONCLUSION**

139. GPay, NPay and B-Filer are requiring customers to disclose their bank card information and internet password. This is in breach of the Cardholder Agreement between Scotiabank and its customers. It exposes Scotiabank customers to fraud with potentially significant financial losses, and also exposes the entire Canadian Banking system to breach of security.

140. GPay, NPay, and B-Filer cannot meet Scotiabank's "usual trade terms". In particular, the over 100 accounts that Mr. Grace has caused to be opened on behalf of GPay, NPay and B-Filer, as well as the many Scotiabank cards, are not in accordance with Bank policy. The number of

transactions and the total monthly dollar amounts of transactions are also not permitted by Scotiabank Small Business Banking Policy.

141. The practice of requiring disclosure of internet passwords and bank card information and then performing the transaction on behalf of the banking customer is not in accordance with the Canadian Payments Association Rules, and in particular, Rule E2. Such transactions are not eligible for clearing and settlement under that Rule.

142. Scotiabank will be participating in the Interac program, which will permit customers to purchase merchandise from on-line merchants. The Interac system is materially different than the business that is being undertaken by GPay, NPay and B-Filer. In particular, the customer's banking information including the internet password, remain confidential. It is the customer that authenticates the transaction using the password information as required by the CPA Rules. Moreover, customers are actually purchasing merchandise using the Interac system. Raymond Grace's enterprises are merely transferring money. They are not selling any product or service.

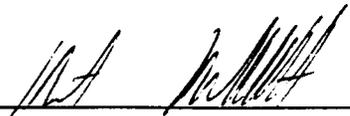
143. The fact that Scotiabank will be participating, along with the other major banks, in the Interac-based service was irrelevant to the decision that was made terminate the banking relationship between NPay, GPay and B-Filer Inc.

144. The Banking Agreement permits Scotiabank to terminate banking services for any reason, without cause, on 30 days' notice to the banking customer. Scotiabank is also entitled to terminate GPay as a bill payee, for any reason, without cause, on 30 days' notice. Scotiabank has exercised its contractual rights. Scotiabank has legitimate business reasons for terminating the banking relationship. In any event, Raymond Grace's Companies cannot meet Scotiabank's

usual tender terms, including *CPA Rules*, Money Laundering, refusal to do business with a Money Services Business, security and confidentiality of internet passwords, number of accounts or volume of transactions.

SWORN BEFORE ME at the City of Toronto, on July 12<sup>th</sup>, 2005.

  
\_\_\_\_\_  
Commissioner for Taking Affidavits

  
\_\_\_\_\_  
**ROBERT ROSATELLI**

related to in the affidavit of Robert A. Scatelli

For Internal BNS Use Only

sworn before me, this 12 day of July 2005

BUSINESS CUSTOMER NAME

B-Fusa Inc. CIA GUARANTEED PAYMENT OPAY

CashBack limits give small business customers access to "uncleared funds" from ABM deposits prior to branch staff reviewing the contents of deposit envelopes. This provides ease of operation for the customer but represents a "continued exposure to the Bank. CashBack is a daily limit attached to the individual ScotiaCard. Branch managers/account managers may reduce the suggested CashBack limit based on their knowledge of the customer relationship."

**Step 1** The following statements must be true in order for the customer to be considered for CashBack:

- ✓ All accounts operate satisfactorily
- ✓ No NSF cheques in past year or since account opened if less than one year
- ✓ No Watch List or Classified Loans
- ✓ No unusual chargeback activity

**EXECUTIVE SCOTIACARD** Note: For Personal/Business ScotiaCard. CashBack limit applies to personal and business deposits

**Step 2 For Commercial Borrowers** (if non-borrower proceed to step 3):

Record size of customer's **average deposit**: \$ \_\_\_\_\_  
(Determine from representative 3 months current account statements) (ROUND TO NEAREST THOUSAND)

Provide a CashBack limit based on the size of the customer's average deposit, up to a maximum of \$15,000<sup>1</sup>. Authorized credits must be IG coded 80 or better and all payments of principal and interest must be up to date.

**Step 3 For Commercial Non-Borrowers:**

Record size of customer's **total monthly deposit volume**: \$ 10K  
(Determine from representative 3 months current account statements) (ROUND TO NEAREST THOUSAND)

Check CIS for Customer Risk Indicator (CRI) on each owner/partner. If a CRI is not available for any owners or partners, obtain a personal Beacon credit score using the Scotiabusiness CashBack Credit Bureau Request<sup>1</sup> form. **Using the lowest CRI or Beacon score and the customer's monthly deposit volume**, provide Cashback<sup>2</sup> on the basis of the following table:

CUSTOMER RISK INDICATOR (FROM CIS)	BEACON SCORE RANGE	ALLOWABLE CASHBACK	MAXIMUM CASHBACK <sup>3</sup>	
		% OF MONTHLY DEPOSITS	MONTHLY DEPOSITS UP TO \$50,000	MONTHLY DEPOSITS OVER \$50,000
A	720 - 815	30%	\$7.500	\$15,000 <sup>3</sup>
B	659 - 719	20%	\$5,000	\$10,000 <sup>3</sup>
C <sup>4</sup>	596 - 658	10%	\$2,500	\$5,000

- Notes:**
1. Ensure customer signs the form unless authorization to obtain credit bureau is already on file.
  2. If the owner does not score (if multiple owners/partners - more than one owner or partner does not score), CashBack may not be granted until one full year of satisfactory operation.
  3. Maximum CashBack \$9,900 pending system enhancement in 1998.
  4. New customers scoring "C" may not be provided CashBack until one full year satisfactory operation.

**Executive ScotiaCard CashBack Limit** \$ 25000<sup>00</sup>

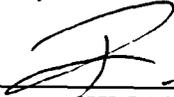
**DEPOSIT SCOTIACARD**

Business customers may request a Deposit ScotiaCard in order for company employee(s) to make deposits on behalf of the company. It is expected that small business customers will rarely need more than one Deposit ScotiaCard. Accordingly, the following guidelines will apply:

- Deposit ScotiaCard(s) may be issued for small business customers at the manager/account manager's discretion.
- CashBack limit, up to the limit approved for the Executive ScotiaCard, may be approved for a single Deposit ScotiaCard.
- If more than one Deposit ScotiaCard is issued, **total CashBack approved for all Deposit ScotiaCards may not exceed the limit approved for the Executive ScotiaCard.**

**Deposit ScotiaCard CashBack Limit**

\$ \_\_\_\_\_

  
PREPARED BY

  
AUTHORIZED BY

Aug 6, 1999  
DATE



DATE OF REPORT 07/09/99 SINCE 01/12/81 LAD 06/28/99

RACE, RAYMOND, F., HELENE  
K-B, 203-XXXXXXXXXXXXXXXXXXXX

XXXXXXXXXXXXXXXXXXXX T84537, SINCE 06/98, B.  
R2-307, 18 AVE NK, DLBA, AB, T84537, SINCE 06/98, B.  
R2-, 9 HIGHVALE CRES, 64PA, AB, T84537, SINCE 06/98, B.

R2-D, 08-SUBJECT SHOWS 8 INQUIRIES SINCE 07/98  
05/25/99 602BB00630 CIBC (780) 489-7600  
06/23/99 481BB97135 BANK OF MONTREAL  
09/30/98 481DN01752 MBNA (288) 876-2225

05/05/98 601DN01091 ROYAL BANK VISA 05/31/98 608FB00060 LAURENTIAN BANK  
03/14/98 653FB05711 CANADA TRUST 05/05/98 602BBB0525 BANK OF MONTREAL  
02/24/98 481BB52931 TRIMARK TRUST 02/23/98 481BB52931 TRIMARK TRUST  
07/11/97 602BBB0525 BANK OF MONTREAL 05/30/97 481DN00861 AMER EXPRESS  
03/21/97 610BB00671 BANK OF MONTREAL 12/18/96 481BB95314 TI SECURITIES INC  
03/02/98 481DD05259 WARDS 09/19/96 602BB04335 BANK OF MONTREAL  
07/15/98 602BB04750 TREASURY BRANCH  
1999/07/09 14:05

T8-COLLECTION OFFICER, CREDITEL EQUIFAX CANADA, CAL 595, LAB, ...  
R2-COLLECTOR, EQUIFAX, ...  
R2-COLLECTOR, PROFESSIONAL CREDIT ADV, ...

SUMMARY 10/98-07/99, PP-00, FF-N, TR-15, H/O#1500-08PX, 01-CERS, 14-CRES,

\* BUS/ID CODE RPTD OPND H/O TRKS BAL PVD BT 30/60 90 NR LAST

01 AMERICAN EXPRESS I  
\*450DN40683 07/99 06/97 1500 0000 0000 R1 01 00 00 17 06/99  
ACCOUNT NUMBER: XXXXXXXXXXXXXXXXXXXX

02 SEARS I  
\*650DD00016 07/99 01/96 5300 0000 0000 R1 01 00 00 39 06/99  
ACCOUNT NUMBER: XXXXXXXXXXXXXXXXXXXX PREV HI RATES: RE 01/97,  
AMOUNT IN H/O COLUMN IS CREDIT LIMIT  
ACCOUNT PAID

03 BANK OF MONTREAL  
\*481BB97135 05/99 03/99 5000 0565 5000 0000 10 00 00 00  
1999/07/09 14:10

ACCOUNT NUMBER: [XXXXXXXXXXXXXXXXXXXX]

BANK OF MONTREAL M 2  
\*6500N00051 06/99 10/99 3900 2157 0000 R1 04 00 00 02 05/99  
ACCOUNT NUMBER: [XXXXXXXXXXXXXXXXXXXX] PREV HI RATES: R2 12/99  
AMOUNT IN H/O COLUMN IS CREDIT LIMIT

05 MBNA CANADA BANK I  
[XXXXXXXXXXXXXXXXXXXX] 04/99

06 BANK OF MONTREAL  
\*4815B97135 06/99 05/99 020K [XXXXXXXXXXXX] R1 00 00 00 12 05/99 ✓  
ACCOUNT NUMBER: [XXXXXXXXXXXXXXXXXXXX]  
PERSONAL LINE OF CREDIT

07 CIBC PREMIER VISA  
[XXXXXXXXXXXXXXXXXXXX] /99 11/99 [XXXXXXXXXXXX] 3243 0000 R1 00 00 00 09 05/99  
AMOUNT IN H/O COLUMN [XXXXXXXXXXXXXXXXXXXX]

08 SEDAN FUTURE (780) 950-5416 I  
[XXXXXXXXXXXXXXXXXXXX] 05/99 10/99 [XXXXXXXXXX] 0000 R1 00 00 00 06 05/99  
999/07/09 14:11

ACCOUNT NUMBER: [XXXXXXXXXXXXXXXXXXXX]  
AMOUNT IN H/O COLUMN IS CREDIT LIMIT

09 CIBC PREMIER VISA  
[XXXXXXXXXXXXXXXXXXXX] 357 [XXXXXXXXXX] R1 00 00 00 34 08/98  
AMOUNT IN H/O COLUMN IS CREDIT LIMIT

10 BANK OF MONTREAL (408) 834-3244  
\*0072E00171 06/98 09/98 020K 015 [XXXXXXXXXX] R1 01 00 00 18 05/98  
ACCOUNT NUMBER: [XXXXXXXXXXXXXXXXXXXX]  
PERSONAL LINE OF CREDIT

*Same*

11 BANK OF MONTREAL (780) 422-7290  
\*602BB04418 02/98 09/97 029K 1188 3352 0000 11 00 00 00 05 02/98  
ACCOUNT NUMBER: [XXXXXXXXXXXXXXXXXXXX]

12 BANK OF MONTREAL (780) 441-6525  
\*6025B00069 08/97 10/98 02BK 0260 0000 11 00 00 00 05 02/97  
ACCOUNT NUMBER: [XXXXXXXXXXXXXXXXXXXX]

13 LAURENTIAN BANK (416) 947-5100 I  
999/07/09 14:12

\*431BB20903 09/97 02/97 2500 0214 0000 0000 11 00 00 00 07 05 97  
ACCOUNT NUMBER: [XXXXXXXXXXXXXXXXXXXX]

BANK OF MONTREAL (403) 234-3844  
\*007BB00171 02/96 02/95 0131 0357 0000 0000 11 00 00 01 02 02 96  
ACCOUNT NUMBER: [XXXXXXXXXXXXXXXXXXXX]

BANK OF MONTREAL (403) 234-3844  
\*007BB00171 02/96 02/96 0321 0260 0000 0000 11 00 00 00 01 03 96  
ACCOUNT NUMBER: [XXXXXXXXXXXXXXXXXXXX]

D-IND 02/04/99, INTLUBA 401BB22640, CAPITAL 1  
\*\*\*\*\* END OF REPORT 1 OF 1 \*\*\*\*\*

09/07/09 14:18

July 9, 1999.

LAURIE BENSON - BOMM - 403-0408

OPEN Q3C 1998 2 Accounts.

Next Awt of Activity, Ann Run As Access.





COMPLETE WITH CUSTOMER

**STEP 1 - Obtain and record personal identification of business owners and non-owner signing officers on page 1 of the Application.**

**STEP 2 - The questions in this section are to help you identify and suggest the best services to meet the banking needs of most small businesses. (Larger Companies (Mid-Market) will require more detailed analysis)**

- A) What is the current/planned monthly activity for your account?  
 Deposit Balances (\$) 10 K  
 Cheques Deposited (#) 0  
 Cheques Written (#) 5  
 Cash/Coin Requirements (# & \$) 0
- B) Would you prefer:  paying a flat monthly service fee?  
 or  pay as you go?
- C) How would you like to access your account?  
 Telephone Banking  Internet Banking  
 Automated Bank Machines  
 Deposit after hours  Branch Service
- D) How do/will your customers pay for your products/services?  
 Cheques/Cash  Credit /Debit cards
- E) Can we help you with?  
 Stationery/Supplies - cheques, business cards, invoices etc.
- F) Are you interested in talking to a Business Banking Specialist about?  
 • Electronic Services:  Transfers  Collections  Remittances  
 • Business Advice:  Import/Export  Other \_\_\_\_\_  
 • Investments:  Business  Employee Plans
- G) Do you belong to any Trade, Sales or Industry Associations?
- SUGGEST**  
 If volumes significant refer to Account Mgr Cash Management Specialist
- Scotiabusiness Account Plan  
 Basic Current Account
- Scotiabusiness Electronic Banking OR ScotiaConnect  
 Night Deposit Service  Consolidated Cash Plan
- Merchant Services
- Business Essential Kit
- Refer to:  
 Cash Management Specialist  
 Trade Finance Representative  
 PIM  
 SPP Partner Associations (Scotiabusiness Manual)  
 Merchant Sponsored Associations (Deposit Sales Manual - Commercial Accounts (Merchant Products))

**STEP 3 - This section is to be used to identify customers' personal banking requirements.**

- A) Where do you currently conduct your personal banking? BANK OF MONTREAL - MAIN BRANCH - QUEBEC
- B) Can we help you now, or when is a good time to have someone contact you regarding:  
N/A  
 Personal Accounts  Personal Loans/Visa cards  Mortgage  RRSP/Investments
- Name: \_\_\_\_\_ Time: \_\_\_\_\_ Telephone No. (\_\_\_\_\_) \_\_\_\_\_
- C) How would you like to conduct your personal banking?  
N/A  
 Telephone/Internet  Deposit after hours  ABM  Branch Service

**STEP 4 - Complete the appropriate current account forms as detailed in the chart below.**

Forms Required	TYPE OF ACCOUNT (CHECK (✓) ONE)					On File	
	Individual Doing Bus. Carrying on an Enterprise (Proprietorship)	Partnership	Unincorporated Associations (eg. Lodges, Churches, etc.)	Incorporated Company Organization	Other	Prepared By	Checked By
1317318   Scotiabank Financial Services Agreement & Signature Form	✓	✓	✓	ⓧ	—	[Signature]	[Signature]
1317113   Banking Resolution			✓	✓		[Signature]	[Signature]
1312510   Certificate - Officers, Directors and Signing Authorities			✓	✓		[Signature]	[Signature]
1031112   Signature Card	✓	✓	✓	✓		[Signature]	[Signature]
1317210   Published list of "Scotiabank Financial Services"	✓	✓	✓	✓		[Signature]	[Signature]
Certificate of Registration/incorporation (as appl.)	✓	✓	✓	✓		[Signature]	[Signature]

**STEP 5 - Complete the documentation for any additional services the customer has requested as identified in Step 2 above.**

- Scotiabusiness Account Plan (Includes SBEB) - Service Request Form 1312111  
 Business Essential Kit - D & H Business Products Order Form/Cheque order form  
 Merchant Services - Agreements & Merchant Product Service Request forms (refer Deposits Sales Manual, Merchant Products)  
 Night Deposit Service - Service Request Form 1317814  
 Application for Creditor Life Insurance - Application form  
 Scotiabusiness Electronic Banking (Stand alone) - Service Request Form 1318217  
 Consolidated Cash Plan - Service Request Form 1317717  
 Money Management Services - Service Request Form 1317611 or 1317512  
 ScotiaConnect Service Request and Pricing Schedule Form 1316819



## Terms and Conditions

### About Your Business

These are the terms and conditions relating to the business information provided. In this section, *you* and *your* mean the business customer and *we*, *our* and *us* mean Scotiabank, The Bank of Nova Scotia.

By signing this application you:

- authorize us to obtain further information about you from time to time in connection with any banking relationship you are applying for; will apply for, or you already have with us
- authorize us to request and disclose information about you from and to credit reporting agencies, credit bureaus, other credit grantors, any person you have or propose to have financial relations with, and as otherwise permitted or required by law
- authorize us to check the information you have given us from time to time
- authorize and direct any person we may contact in this regard to provide us with such information
- agree that we may use your information to tell you about our products and services and we can give this information to other members of the Scotiabank Group (where the law allows this) so that they may directly tell you about their products and services
- agree that we may do the above things both during our banking relationship with you and after it has ended
- certify receipt of Summary of Service Charges for Canadian and US Dollar Current Accounts in Canada.

### About the Business Owner(s)/Officer(s)

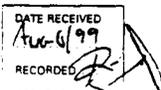
These are the terms and conditions relating to the personal information provided. In this section *you* and *your* mean the owner, officer, partner or guarantor providing personal information and *we*, *our* and *us* mean Scotiabank, The Bank of Nova Scotia.

By signing this application you:

- agree the following terms and conditions apply in connection with any banking relationship you, or a business you are involved in, are applying for, will apply for, or already have with us (the "Banking Relationship")
- authorize us to obtain further information about you from time to time
- authorize us to request and disclose information about you from and to credit reporting agencies, credit bureaus, other credit grantors, any person you have or propose to have financial relations with, and as otherwise permitted or required by law
- authorize us to check the information you have given us from time to time
- authorize and direct any person we may contact in this regard to provide us with such information
- agree that, if, and as long as, any Banking Relationship exists with us, you may not withdraw your consent to our ongoing collection, use or disclosure of personal information as authorized above
- agree that, even after any Banking Relationship with us has ended, we may continue to disclose your personal information to credit bureaus and credit reporting agencies and you may not withdraw your consent to our doing so
- authorize us to use your Social Insurance Number, if you give it to us on this form, to verify and report credit information about you with credit bureaus and credit reporting agencies
- agree that, until you tell us otherwise, we may use your personal information to tell you about our products and services and we can give this information to other members of the Scotiabank Group (where the law allows this) so that they may directly tell you about their products and services.



[www.scotiabank.ca](http://www.scotiabank.ca)



In this form, you and your mean the customer and we, our and us and the Bank mean Scotiabank, The Bank of Nova Scotia.

New service       Change to existing service

**Customer information**

Business Name

*GUARANTEED PAYMENT GPAY - B-FILER INC.*

Scotiabank Officer (must be an owner or partner)

*RAY GRACE*

Existing Scotiabank number (if applicable)

Executive card access

Business     Personal/Business

Telephone number:

*780 417-7770*

Mother's maiden name (for telephone banking and internet banking security purposes):

*KENNEDY*

Do you require Deposit ScotiaCards?

No     Yes If yes how many?

**How the service works**

We will:

- provide you with access to your accounts through self-service banking channels;
  - provide you and your related holders with access to Automated Banking Machines (ABM), telephone and Internet Banking, and to direct payments subject to the specific access and limits as established by the Card type issued;
  - provide you with a brochure, "This Bank is Always Open", which provides additional information regarding access to your accounts through the self-service banking channels;
  - provide you with the option of a overdraft line of credit (subject to approval and additional documentation);
  - include in the Scotiabusiness Account Plan, transactions and deposit contents fees, applicable only to your Designated Plan Current Account, and subject to the specified Transaction Limit.
- You will designate a Scotiabank Officer who will:
- set up the deposit accounts, credit accounts and bill payment companies and all other transactions to be accessed and to make any subsequent changes required by you;
  - sign each ScotiaCard Self-Service Banking Access Enrolment Maintenance form, take receipt of each Card requested, set up the Personal Identification Number (PIN) and access level and other security features for each Card and deliver the Cards; to your related holders of the Cards;
  - ensure that ABM deposits do not include any coinage and that envelopes do not exceed 1.2 inch or 1.25 cm in thickness or contain more than 40 items which includes cheques and or paper currency.

**Service options and fees**

Designated Plan Current Account

Account No.

*90989 0014311*

ABM Fastcash

Chequing/Savings/VISA

*Ch�savings*

Transaction Limit

*20*

Is a Line of Credit included?

Yes     No

Does the Account have interest arrangements?

Yes     No

We will debit your Designated Plan Account for fees based on:  Published Prices

**Additional accounts you want to access through self-service banking channels:**

(if you want to access more than 4 accounts please attach a separate sheet of paper)

Code

Account or Loan No.

01 *90989 0014311*

ABM Fastcash

Chequing/Savings/VISA

*Ch�savings*

**Bills you want to pay through self-service banking channels:**

(if you wish to pay more than 4 bills, please attach a separate sheet of paper)

Code

Bill Company Name

Billing Account Number

01

02

03

04

NOTE: For Bell Canada, use the 10 digit number which appears above the "Amount Paid" box on your bill.

**Your signature**

By signing this request form, you authorize us to provide you with the service described above. You also confirm that:

- you authorize us to issue a ScotiaCard(s) in the name of the person(s) as authorized by the Scotiabank Officer appointed to access your designated Personal and/or Business accounts and agree to be responsible for all transactions initiated by them;
- you agree to immediately advise us if you change your designated Scotiabank Officer from time to time;
- you agree to pay the cost of replacing or repairing any equipment damaged by you or your related holders of the Cards;
- you acknowledge receipt of and agree that the word "personal" in the ScotiaCard Cardholder Agreement shall be deemed to mean "personal and business";
- you agree that each ScotiaCard issued gives single signing authority form of access to your accounts and that this arrangement represents the banking authority which you require for each holder of a Card;
- you agree that the terms and conditions of the ScotiaCard Cardholder Agreement and the Scotiabank Financial Services Agreement govern this service.

DATE RECEIVED	<i>[Signature]</i>
RECORDED	<i>[Signature]</i>
APPROVED	<i>[Signature]</i>
E.O.	
AUDITOR	

Customer signature

*[Signature]*

Customer signature

Bank manager's signature

*[Signature]*

Date signed (mm/dd/yyyy)

*02/06/2009*

In this form, you and your mean the customer and we, our and us and the Bank mean Scotiabank. The Bank of Nova Scotia.

New service  Change to existing service

**Customer information**

Business Name  
**GUARANTEED PAYMENT GRAY - D-FILER INC.**  
 ScotiaCard™ Officer (must be an owner or partner)  
**RAT GRACE**  
 Existing ScotiaCard number (if applicable):  
 Telephone number:  
**780 417-7770**  
 Executive card access  Business  Personal/Business  
 Do you require Deposits ScotiaCards?  
 No  Yes If Yes, how many?  
 Mother's maiden name (for telephone banking and internet banking security purposes):  
**KENNOY**

**How the service works**

- We will:
- provide you with access to your accounts through self-service banking channels;
  - provide you and your related holders with access to Automated Banking Machines (ABM), telephone and Internet Banking, and to direct payments subject to the specific access and limits as established by the Card type issued;
  - provide you with a brochure, "This Bank is Always Open", which provides additional information regarding access to your accounts through the self-service banking channels.
- You will designate a ScotiaCard Officer who will:
- set up the deposit accounts, credit accounts and bill payment companies and all other transactions to be accessed and to make any subsequent changes required by you;
  - sign each ScotiaCard Self-Service Banking Access Enrolment/Maintenance form, take receipt of each Card requested, set up the Personal Identification Number (PIN) and access level and other security features for each Card and deliver the Cards to your related holders of the Cards;
- ensure that ABM deposits do not include any coinage and that envelopes do not exceed 1 2 inch or 1.25 cm in thickness or contain more than 40 items which includes cheques and or paper currency.

**Accounts you want to access:** (if you want to access more than 4 accounts please attach a separate sheet of paper)

Code	Account or Loan No.	ABM Fastcash	Chequing/Savings/VISA
01	90969 0014311	✓	CHEVING.
02			
03			
04			

**Bills you want to pay:** (if you wish to pay more than 4 bills, please attach a separate sheet of paper)

Code	Bill Company Name	Billing Account Number
01		
02		
03		
04		

NOTE: For Bell Canada, use the 16 digit number which appears above the "Amount Paid" box on your bill.

**Service fees**

We will debit  
 Account number  
**90969 0014311**  
 Fees will be based on:  
 Published Prices  Waived

**Your signature**

- By signing this request form, you authorize us to provide you with the service described above. You also confirm that:
- you authorize us to issue a ScotiaCard(s) in the name of the person(s) as authorized by the ScotiaCard Officer appointed to access your designated Personal and/or Business accounts and agree to be responsible for all transactions initiated by them;
  - you agree to immediately advise us if you change your designated ScotiaCard Officer from time to time;
  - you agree to pay the cost of replacing or repairing any equipment damaged by you or your related holders of the Cards;
  - you acknowledge receipt of and agree that the word "personal" in the ScotiaCard Cardholder Agreement shall be deemed to mean "personal and business";
  - you agree that each ScotiaCard issued gives single signing authority form of access to your accounts and that this arrangement represents the banking authority which you require for each holder of a Card;
  - you agree that the terms and conditions of the ScotiaCard Cardholder Agreement and the Scotiabank Financial Services Agreement govern this service.

DATE RECEIVED  
**AUG 23/99**  
 RECORDED  
 APPROVED

Customer signature  
  
 Bank manager's signature  


Customer signature  
 Date signed (m/y/dd/yyyy)  
**08/01/1999**

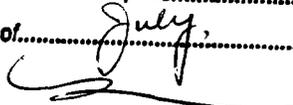
**NPAY is a unique payment delivery service.  
Payments are made over the Internet using a online banking.**

NPAY in conjunction with GPAY and UseMyBank provides an internet online banking payment processing service.

**BENIFITS**

	Payments are not subject to charge back. Universal, everyone has a online banking. Add the option to your existing payment options in as little as in 24 hours. Payments are processed instantly and reported instantly. The entire transaction takes place within the security envelope of the payee's bank.	
--	---	--

Email	Contact Information	Toll Free
<a href="mailto:NPAY@NPAY.com">NPAY@NPAY.com</a>	NPAY Inc. BOX 3376 STN MAIN SHERWOOD PARK AB T8H 2T3 Affiliated companies: UseMyBank Services Inc. GPAY Inc.	1-888-706-2265  <a href="#">Press here for a sales rep</a>

This is Exhibit "B" referred to in the  
 affidavit of Robert Roskelli  
 sworn before me, this 12  
 day of July, 2005  
  
 A COMMISSIONER FOR TAKING AFFIDAVITS



NEWS > ABOUT US > CONTACT US >

Instant online debit payments...made easy

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**MEMBER LOGIN**

Forget Your Password?

Finally there is freedom from the credit card for both buyers and sellers



### News

Edmonton Journal - November 24, 2004  
Story By: Ron Chalmers - Journal Business Writer

**UseMyBank gives Net shoppers payment choice**  
Sherwood Park-based operation handles thousands of Net sales without requiring use of a credit card

After five years of programming and promoting, Ray Grace of Sherwood Park is processing millions of dollars per month in Internet-based retail transactions – and aggravating the big banks.

Grace is both the owner of GPay and the CFO of UseMyBank Services Inc., which lets consumers buy goods and services, or make charitable contributions, on the Internet.

UseMyBank each month carries tens of thousands of transactions for which GPay handles the financial settlements.

The service uses ATM cards and appeals to Internet shoppers who can't or won't use credit cards.

"Thirty per cent of people do not have credit cards," Grace said. "And many of the 70 per cent do not want to give out their credit card information."

Many merchants are frustrated by delays of one to three days before credit-card purchases are credited to their bank accounts, he added. "I saw the need for instantaneous payments, instantly recorded, convenient and cheap."

UseMyBank and GPay enable cash transfers, with the merchant receiving the proceeds in an instant.

"No one else offers this," Grace said. "We have no competitors."

Payments can be transferred from all five of the major Canadian banks to 700 participating merchants and charities in Canada and the United States.

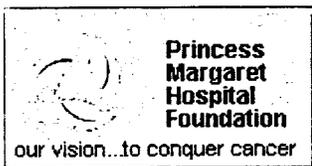
UseMyBank is concentrating on recruiting more merchants, said president Joseph Iuso in Toronto.

Completing an Internet-based purchase through UseMyBank takes seven steps, compared with 14 steps for a credit-card purchase, Grace said. "You are e-mailed a receipt automatically and the merchant is advised immediately."

Merchants appreciate the immediate receipt of funds and notification, plus the access to customers who don't use credit cards, he said.

The Princess Margaret Hospital Foundation in Toronto started accepting charitable donations through UseMyBank more than a year ago.

"We wanted to offer our donors as many options as possible," said Richard Cadieux, the foundation's executive



Try UseMyBank right now and [make a donation](#)

This is Exhibit C referred to in the affidavit of Robert Bonfelle sworn before me, this 1st day of July, 2005. A COMMISSIONER FOR TAKING AFFIDAVITS

Attention Sellers!



Start Increasing Profits Today!

### What they are saying

I wish to thank you for such a quick and timely response ... We Canadians have had such limited options that your quick easy funding program was truly needed ... Lorraine

director.

It receives about 40 donations a month through UseMyBank, mostly from people who are not comfortable using credit cards for electronic transactions, Cadieux says. "It has run smoothly."

Merchants pay UseMyBank 1.5 to 2.5 per cent of the amount of each purchase. The CIBC and TD impose surcharges of \$1.50 for a UseMyBank transaction.

The service requires the consumer to enter an ATM card number and an online banking password.

"That information is not saved or recorded," Grace said. "We have had thousands of payments and no customer complaints."

Chartered banks, however, discourage clients from using the service.

"We do not endorse the practice of asking for personal identification or log-in numbers from our clients," said RBC spokeswoman Baya Rodeck.

"It goes contrary to our online banking agreements, which state that you cannot share your online banking information."

She was not aware of any problems with UseMyBank but cautioned that "clients who do release online banking information would be responsible for any losses if something were to go wrong."

Similarly, at TDCanadaTrust, "as long as they ask for customers' ID and passwords we don't want any part of that," said spokesman Jeff Keay. "I am not questioning the reputation of UseMyBank," he said, "but we don't know their security practices."

Grace said he tried to negotiate working arrangements with the banks and now relies on building trust with customers and participating merchants.

TDCanada Trust may soon compete against UseMyBank, Keay said. "We are working to develop such a service."

"That prospect doesn't concern Grace. "We are two years ahead of anybody else," he said. "Our product is in place, it's proven, our clients and their customers are happy."

UseMyBank is aiming to expand its presence in the United States and Europe by signing a breakthrough deal with a major airline.

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#### UseMyBank Services, Inc.

7B Pleasant Blvd., Suite 1183,  
Toronto, Ontario M4T 1K2 Canada  
**Client Support:** email: [support@usemybank.com](mailto:support@usemybank.com)  
Tel: 1-866-672-2265

#### Sales/Business Development:

email: [sales@usemybank.com](mailto:sales@usemybank.com)  
Tel: 1-888-706-2265 or local Toronto(GTA) at 416-727-3806.

#### Media Relations: Targeted Messages (Bradley Moseley-Williams)

email: [bmw@TargetedMessages.com](mailto:bmw@TargetedMessages.com)  
Tel: 416-785-7056.

#### All other inquiries:

email: [info@usemybank.com](mailto:info@usemybank.com)  
Tel: 1-888-706-2265 or local Toronto(GTA) at 416-727-3806.



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**UseMyBank - Instant online debit payments...made easy!**

Enables sellers to accept direct online debit payments.

[www.usemybank.com/](http://www.usemybank.com/) - 16k - Cached - Similar pages

**UseMyBank - Instant online debit payments...made easy!**

An innovative company focused on providing an alternative to the existing payment processing market place by simplifying and streamlining the clients ...

[www.usemybank.com/faq.asp](http://www.usemybank.com/faq.asp) - 21k - Cached - Similar pages

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[americanusemybankcasino.blinks.com/](http://americanusemybankcasino.blinks.com/) - 58k - 22 Jun 2005 - Cached - Similar pages

**Gamble at Usemybank Casino Funds**

Approved Usemybank Casino : Crazy Vegas Casino gives \$111.

[www.psend.com/users/ApprovedUsemybankCasino/](http://www.psend.com/users/ApprovedUsemybankCasino/) - 29k - Cached - Similar pages

**Finextra: UseMyBank slams competing bank 'bully-boy' tactics**

UseMyBank business development VP Brian Crozier says that on the eve of ... The banks cite fraud fears and concerns that UseMyBank is passing itself off as ...

[www.finextra.com/fullstory.asp?id=13793](http://www.finextra.com/fullstory.asp?id=13793) - Similar pages

**UseMyBank Casinos at Online Casinos Gambler Place**

UseMyBank Casinos at Gambler Place. Details on online casinos that offer UseMyBank as payment option.

[www.gamblerplace.com/usemybank\\_casinos.asp](http://www.gamblerplace.com/usemybank_casinos.asp) - 28k - Cached - Similar pages

**UseMyBank - Get a \$25 deposit bonus**

UseMyBank is a new online payment solution for Canadians. It creates a bridge between merchant websites and the player's own bank's online banking center.

[www.allslots.com/usemybank-casino.php](http://www.allslots.com/usemybank-casino.php) - 41k - 22 Jun 2005 - Cached - Similar pages

**UseMyBank Slotsmachines - Get a \$25 Deposit Bonus**

Get a \$25 UseMyBank Deposit Bonus. UseMyBank is a new trusted online payment solution for Canadians. It creates a bridge between merchant websites and the ...

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**News - Etherlinx signs agreement with UseMyBank as Online Debit ...**

The online debit payment service is a state-of-the-art transaction delivery infrastructure that leverages the financial institutions' online banking payment ...

[www.etherlinx.ca/news\\_debit.html](http://www.etherlinx.ca/news_debit.html) - 27k - Cached - Similar pages

**Usemybank Deposit Information - Usemybank Casinos**

Gambling Directory Online Casinos Using Usemybank present Usemybank Casinos.

[usemybankcasinos.onlyfreeserver.com/](http://usemybankcasinos.onlyfreeserver.com/) - 34k - Cached - Similar pages

*This is Exhibit "D" returned to the affidavit of Robert Rosalini sworn before me, this 12 day of July 2005.*  
A COMMISSIONER FOR TAKING AFFIDAVITS



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[usemybankcasinos.onlyfreeserver.com/](http://usemybankcasinos.onlyfreeserver.com/) - 34k - Cached - Similar pages

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Get a \$25 **UseMyBank** Deposit Bonus.**UseMyBank** is a new trusted online payment solution for Canadians. It creates a bridge between merchant websites and the ...

[www.allslots.com/usemybank-slotsmachines.php](http://www.allslots.com/usemybank-slotsmachines.php) - 43k - 26 Jun 2005 - Cached - Similar pages

### UseMyBank Casinos

**UseMyBank** is an innovative company focused on simplifying and ... **UseMyBank's** Automated Clearing and Settlement system for Sellers and Affiliates allows ...

[www.casinoguide.ws/30.html](http://www.casinoguide.ws/30.html) - 25k - 25 Jun 2005 - Cached - Similar pages

### Reputable Casino That Accept Usemybank that accept Use My Bank

Microgaming **Usemybank** Casinos provide highest level of privacy and security.

[microgamingusemybankcasinos.joinfreewebpages.com/](http://microgamingusemybankcasinos.joinfreewebpages.com/) - 32k - Cached - Similar pages

### usemybank casinos,online casinos accepting usemybank,online ...

WagerLover.com features online casinos, poker rooms, sportsbooks and tips for online gamblers.

[www.wagerlover.com/usemybank-casinos.htm](http://www.wagerlover.com/usemybank-casinos.htm) - 43k - Cached - Similar pages

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[www.freewebcpanelhost.com/host/bossmediausemybankcasinos/](http://www.freewebcpanelhost.com/host/bossmediausemybankcasinos/) - 18k - Cached - Similar pages

### Learn how to play Caribbean Poker at Sun Vegas Casino Great ...

Casino **Usemybank** - supports secured transactions. ... This section is all about Casino **Usemybank** in order to increase your online betting capacity. ...

[www.freewebcpanelhost.com/host/casinousemybank/](http://www.freewebcpanelhost.com/host/casinousemybank/) - 21k - Cached - Similar pages

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### Top Rated Usemybank Internet Casinos at largest online casino ...

Bet at **Usemybank** Internet Casinos : receive \$111 Bonus from Crazy Vegas Casino.

[javausemybankcasinos.hostingfreewebs.com/](http://javausemybankcasinos.hostingfreewebs.com/) - 19k - Cached - Similar pages

### Grand Hotel Casino Online welcomes you in style!

**UseMyBank's** Automated Clearing and Settlement system for Sellers and ...

**UseMyBank** accepts direct payments with your Online Internet Bank access to the Bank ...

[www.grandhotelcasino.com/banking/purchases\\_usemybank.asp](http://www.grandhotelcasino.com/banking/purchases_usemybank.asp) - 26k - Cached - Similar pages

### USEMYBANK SERVICES

Read, rate and write contributions, questions and surveys on **USEMYBANK SERVICES**.

And rate the company on performance and Skills like Strategy and Marketing.

[www.yeald.com/Yeald/c/28282893/usemybank\\_services.html](http://www.yeald.com/Yeald/c/28282893/usemybank_services.html) - Similar pages



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### Best Usemybank casinos

**usemybank casinos:online casinos accept usemybank deposit ...** Miami Beach Casino \$30 bonus on your first \$50 deposit.featured **usemybank casinos. ...**  
casinos.freewebpage.org/[usemybank\\_deposit\\_online\\_casinos.htm](#) - 14k - Cached - Similar pages

### French Usemybank Casinos | Listed Online Usemybank Casinos | Fund ...

Listed Online **Usemybank Casinos** that offers Fund Your Casino Account With **Usemybank**.  
[www.yourdreamhost.com/host/frenchusemybankcasinos/](#) - 30k - Cached - Similar pages

### Play Video Poker at Fortune Casino: Recommended Usemybank Online ...

For the highest level of privacy choose **Gamble With Usemybank**.  
[www.yourdreamhost.com/host/gamblewithusemybank/](#) - 28k - Cached - Similar pages  
[ More results from [www.yourdreamhost.com](#) ]

### UseMyBank Casinos

Information about **UseMyBank**, a list of casinos accepting **UseMyBank** deposits and cashouts.

[www.gamingday.com/usemybank-casinos.php](#) - 41k - Cached - Similar pages

### UseMyBank Casino - Use My Bank Casinos Deposit List

How to deposit in a online casino with **UseMyBank**. ... This list is updated every month so that you have the newest **UseMyBank** Online Casino list. ...

[www.casinowatchdogs.com/UseMyBank-Casino.aspx](#) - 20k - Cached - Similar pages

### World-Class Online Casinos - Usemybank Card Online Casinos

Winners With **Usemybank Casinos** that accepts **Usemybank Card Online Casinos**.

[badusemybankcasinos.freehostingdepartments.com/](#) - 16k - 25 Jun 2005 - Cached - Similar pages

### Use My Bank Playtech Usemybank Casino Rated Usemybank Casino

You may be interested in Playtech **Usemybank Casino** to help you boost ...  
Enjoy extraordinary Wager With **Usemybank** and benefit from the wagers on the net. ...

[playtechusemybankcasino.freesubdomainhost.com/](#) - 28k - 25 Jun 2005 - Cached - Similar pages

### UseMyBank Purchasing Information

Online casino offering slots, craps, video poker, blackjack, roulette, baccarat and more. Free money sign-up offer and instant cash payouts.

[www.7sultans.com/UseMyBank.asp?BTag=7S\\_Direct](#) - 20k - Cached - Similar pages

### UseMyBank FAQ

Online Poker Games for Live Poker Players at Check n Raise Poker.com, the Best Poker Room on the Internet. Innovative, Responsive, Reliable.

[live.checknraisepoker.com/about/payment\\_methods/useMyBank.php](#) - 14k - Cached - Similar pages

### Casino using Safe Casino Usemybank Payment: Roxy Palace Casino

For the highest payouts play at **Safe Casino Usemybank Payment**.

[safecasino\*\*usemybank\*\*payment.myfreefilehost.com/](#) - 28k - 25 Jun 2005 - Cached - Similar pages



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**UseMyBank Services, Inc - Complete Profile**

Operating Name: **UseMyBank Services, Inc.** Mailing Address 1183-7B Pleasant Blvd  
... Website URL: <http://www.usemybank.com>. Data Provider: Joseph Iuso ...  
[strategis.ic.gc.ca/ccc/search/navigate.do?language=eng&portal=1&estblmntNo=234567052893&profi...](http://strategis.ic.gc.ca/ccc/search/navigate.do?language=eng&portal=1&estblmntNo=234567052893&profi...) - 28k -  
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Instacash **Usemybank** Casinos:Reputable **Usemybank** Casinos ...  
[reputableusemybankcasinos.hostingwithusononline.com/](http://reputableusemybankcasinos.hostingwithusononline.com/) - 33k - Cached - Similar pages

**Learn how to play Video Poker at Golden Palace Casino: Recommended ...**

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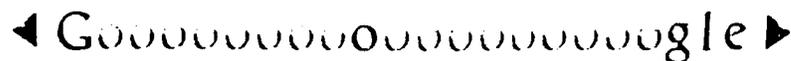
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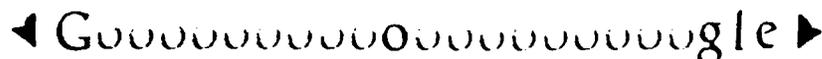
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**Usemybank** Online Casino Review - Casino On Net offers \$200.

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[www.money.online.fr/casinos/gr/classement\\_banque.htm](#) - 87k - Cached - Similar pages

### Casino Payment Methods

**USEMYBANK** Good news for our Canadian Players, Pay instantly with your online bank

... **UseMyBank** allows you to use your existing Online Banking bill payment ...

[bingo-news.freebingo.us.com/Casino-Payment-Methods.php](#) - 51k - 25 Jun 2005 - Cached - Similar pages

### finsights.com - Online Railway Reservations to reach masses now ...

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As an authorized **UseMyBank** seller, Etherlinx can provide integration of this ...  
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### Gamble at Monaco Gold Casino deposit by: Use My Bank

For the top level of security choose **Usemybank** Casinos Guide. ... The remarkable notes about **Usemybank** Casinos Guide so that you can develop your internet ...  
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### E-commerce payment matrix, description and evaluation of ...

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[www.witiger.com/ecommerce/paymentmatrix.htm](http://www.witiger.com/ecommerce/paymentmatrix.htm) - 111k - Cached - Similar pages

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... UseMyBank's payment service has proven to increase online sales for ...  
www.always-on-network.com/comments.php?id=P6554\_0\_6\_0\_C - 86k - Cached - Similar pages

### Online Casinos Stats: Deposit Methods

USEMYBANK: UseMyBank creates a bridge between the casino and your own bank's  
online banking center. Simply authorize a debit from your bank account to the ...  
www.online-casinos-stats.com/deposit\_methods.htm - 23k - Cached - Similar pages

### BetOnCharity.com - Scratch Card

... Moneybookers, NETeller, PaySpark, PrePaidATM, Solo, Switch, UseMyBank, ...  
NETeller, Paysafecard, Personal Check, Solo, Switch, UseMyBank, Visa, ...  
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### Best Online Poker Sites

... Wire Transfer, INSTADEBIT, EcoCard, UseMyBank, CentralCoin, and PaySafeCard.  
... Click2Pay, FirePay, Citadel Commerce, UseMyBank, and PaySpark. ...  
www.expss.com/poker/BestSite.htm - 21k - Cached - Similar pages

### Fairbet :: Reviews, Online Gambling and Online Casino Ratings!

Accepts Neteller, Click2Pay, UseMyBank, Firepay, EcoCard, Payspark and ...  
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creates a bridge between the casino and your own bank's online banking ...  
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### [Purchasing In US Dollars](http://Purchasing In US Dollars)

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[www.referback.com/affiliate-gambling-jackpotcity.asp?VT=&EventID=19706](http://www.referback.com/affiliate-gambling-jackpotcity.asp?VT=&EventID=19706) - 58k - Cached - Similar pages

### [Trident Lounge's - Depositing Methods](http://Trident Lounge's - Depositing Methods)

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[www.netimperative.com/2005/02/22/Brits\\_PayPal/view?searchterm=None](http://www.netimperative.com/2005/02/22/Brits_PayPal/view?searchterm=None) - 45k - Cached - Similar pages



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### Sun Vegas Internet Casino. Best FREE bonus offers and Internet ...

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### TopBingos.com - Bingo Deposit

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### Casino Bonus Information

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www.online-casinos-classics.com/ casino\_bonus\_information.htm - 8k - Cached - Similar pages

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Methods of payment include Click2Pay, NETeller, Citadel, **UseMyBank**, FirePay,



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### Advertising Business Online Web

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### Microgaming casinos: Online Casinos Powered by Microgaming Software!

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[online-casino-reviews.ccd1.com/microgaming-casinos.html](http://online-casino-reviews.ccd1.com/microgaming-casinos.html) - 45k - 25 Jun 2005 - [Cached](#) - [Similar pages](#)

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... Diners, Visa, Mastercard, Citadel, Eco, Click 2 Pay, **UseMyBank**, and Firepay.  
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has pioneered a way for consumers with online banking to make "Instant Online ...  
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**UseMyBank** Credit Card Deposits (Visa and Mastercard) Bank Wire-Transfer Deposits  
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... Payspark, Click2Pay, **UseMyBank**, MoneyBookers and Wire Transfer deposit IN ADDITION to 10% Bonus up to \$2000 on each and every NETeller InstaCash deposit ...

[gambling.tblog.com/](http://gambling.tblog.com/) - 46k - 25 Jun 2005 - Cached - Similar pages

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[webmasteredge.smesource.com/webmasters/resources/S1.cfm/page/2/MainCatID/1/S1ID/1](http://webmasteredge.smesource.com/webmasters/resources/S1.cfm/page/2/MainCatID/1/S1ID/1) - 56k -

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### Cinema Casino

15% Bonus on all NETeller, Bank Wires, Click2Pay, **UseMyBank** and PaySpark. 10%  
Bonus on all NETeller InstaCash Deposits. 5% on all Debit Card, ...

[www.choicegambling.com/casinos.php?name=cinema-casino](http://www.choicegambling.com/casinos.php?name=cinema-casino) - 22k - Cached - [Similar pages](#)

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<http://www.usemybank.com/>. 21st Century Resources Inc. ...

[www.canadiancontent.net/dir/Top/Business/Financial\\_Services/Merchant\\_Services/Other\\_Payment\\_Systems/](http://www.canadiancontent.net/dir/Top/Business/Financial_Services/Merchant_Services/Other_Payment_Systems/) - 56k - Cached - [Similar pages](#)

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... Firepay, Check, Bank Draft, Nettel, 900Pay, PrePaid ATM, ACH, EcoCard,

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[www.open-poker.com/7sultans\\_poker.html](http://www.open-poker.com/7sultans_poker.html) - 5k - Cached - [Similar pages](#)

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Neteller and/or **UseMyBank**. No Photo. DevilsGun, Member (1 Posts) - 2:10 PM 1-Jun |

... **usemybank.com**. No Photo. bigkk112, Member (1 Posts) - 4:20 PM 3-Jun | ...

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this payment option, just go to UseMyBank's web site (<http://www.usemybank.com>) and have a look around. Signing up is straightforward, and the site should ...

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### Online Gaming Resource (inc UK Casinos)- Welcome !

... MoneyBookers, insta CASH, InstaDebit, UseMyBank, ECO, Wire Transfer, Bank Draft

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### Poker

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... Firepay, Citadel, MoneyBookers, Paysafecard, ECOCard, UseMyBank, ... ECO Card, 900Pay, eWalletXpress, Instadebit, UseMyBank, Click2Pay, Central Coin, ...

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... moneybookers, FirePay, Click2Pay, Central Coin, 900Pay, EcoCard, PaySafe, InstaDebit, **UseMyBank**, Credit Cards, Solo, Bank Draft & Wire Transfer ...  
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A company called **UseMyBank** has now developed software that allows purchasers to ...  
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### SharpGambler.com - All Slots

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... NETeller, Click2Pay, PaySpark, Instadebit, Moneybookers or UseMyBank ...

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College Poker Championship. Deposit Methods: Click2Pay Neteller, FirePay, PaySpark,

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### Wild Jack Casino Information and Review

... Time Ever Using Citadel, Click2Pay, FirePay, InstaDebit, moneybookers, NETeller,

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[www.casinotropez.jp/jp/300/ex1/bonus.html](http://www.casinotropez.jp/jp/300/ex1/bonus.html) - Similar pages

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online casinos that accept deposit with **usemybank** payment method.

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[sofacasinos.co.uk/index.php?sitelist=standard](http://sofacasinos.co.uk/index.php?sitelist=standard) - 107k - Cached - Similar pages

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www.the-gamblers-choice.ccd1.com/ - 28k - Cached - Similar pages

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If a player fails to qualify for the 15% bonus in the case of NETeller, Click2Pay, **UseMyBank**, PaySpark, MoneyBookers and Wire Transfer as per the terms and ...  
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... 請到網頁<https://www.usemybank.com/faq.asp> 查看常問問題答案。 ...  
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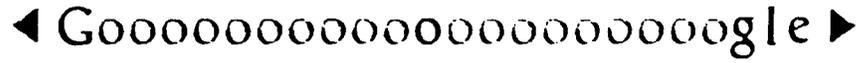
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... payment alternatives: FirePay, NETeller, InstaCash, Moneybookers, Citadel, wire transfer, 900pay, Instadebit, EcoCard, **UseMyBank**, and bank draft/check. ...  
wallet900pay.freespaces.com/ - 30k - 25 Jun 2005 - Cached - Similar pages

### INSTANT Wire Transfer Casinos

Other deposit casinos ( casinos that accept Credit/Debit Cards, NETeller, FirePay ,Citadel, PaySpark, EcoCard, Click2Pay and **UseMyBank** deposit. ) ...  
instant.freespaces.com/ - 24k - 25 Jun 2005 - Cached - Similar pages

### Play Caribbean Poker at Cinema Casino, Reputable Online Casino

... Recommended Citadel Casino | neteller atmcard casinos | Reputable Paysafe Card


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usemybank

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Search:  the web  pages from Canada**Web**Results **541 - 548** of about **62,900** for **usemybank**. (0.30 seconds)

### [Play Caribbean Poker at Cinema Casino. Reputable Online Casino](#)

... Recommended Citadel Casino | neteller atmcard casinos | Reputable Paysafe Card Casinos | **Usemybank** Casinos Games | Casino Deposit With Gaming Card ...  
 cytechcasinosguides.hosttopost.com/ - 31k - Cached - Similar pages

### [Play Blackjack at English Harbour Casino - Top Rated Online Casino](#)

**Usemybank** Online Casino | Recommended Wire Transfer Casinos | Pai Gow Poker Money | Craps Win | Golden Pyramid Casino | Bingo Gambling Software | Bank Draft ...  
 reviewsplaytechblackjackgames.myfreefilehost.com/ - 32k - Cached - Similar pages

### [Respectable Paysafe Card Casinos operating with PaySafe Card](#)

... rules | Big Book Casino | Random Logic Casinos Guides | playtech casinos reviews | Today Iglobal Media Casinos | Free Lists Of **Usemybank** Casinos | Seven ...  
 bestpaysafecardonlinecasino.freehostingdepartments.com/ - 36k - 25 Jun 2005 - Cached - Similar pages

### [Casino Las Vegas Details - \[ Translate this page \]](#)

Neteller, Instacash, MoneyBookers, EcoCard, PaySafeCard o **UseMyBank** Ricevi un bonus immediato del 15% su tutti i depositi superiori ai 50€ effettuati presso ...  
 www.casinolasvegas.com/ currency-euros/lang-it/promotions.html - 14k - Cached - Similar pages  
 [ More results from www.casinolasvegas.com ]

### [Play Blackjack at USA Casino - Top Rated Online Casino](#)

... flash based casinos | Iglobal Media Online Blackjack | **Usemybank** Casino ...  
 Gamble With **Usemybank** | Approved Strip Poker Casinos | online casinos | Free ...  
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### [Credit Card Credit Cards Casino List Credit Cards Casino Despoit ...](#)

... online casinos ratings | Best **Usemybank** Online Casinos | The Bingo Halls ...  
 Playtech Play For Real Casinos | Canada **Usemybank** Casino | I Bingo Card ...  
 creditcardscasinodespoitmethod.hosttopost.com/ - 37k - Cached - Similar pages

### [Termes et conditions - Bonus 25 crédits casino - \[ Translate this page \]](#)

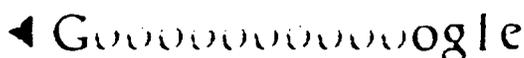
... premier dépôt en utilisant une de nos méthode de paiement préférée (FirePay, NETeller, Click2Pay, PaySpark, Instadebit, Moneybookers ou **UseMyBank**). ...  
 french.allslots.com/termsetcondition.php - 22k - 25 Jun 2005 - Cached - Similar pages

### [casino-deposit-methods.onlinecasinosfreebonusgames...](#)

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*In order to show you the most relevant results, we have omitted some entries very similar to the 548 already displayed.*

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GOOGLE SEARCH RESULTS AND SELECTED WEB PAGES  
FOR USEMYBANK

I N D E X

TAB	DOCUMENT
1.	Selected print offs from Google Hits for "UseMyBank"
A.	Casinos that accept UseMyBank Deposits
B.	Casinos that accept UseMyBank Deposits
C.	UseMyBank Casinos
D.	Approved UseMyBank Casinos
E.	UseMyBank Slot Machines
F.	UseMyBank Casinos: Online Casinos using UseMyBank
G.	UseMyBank Casinos
H.	UseMyBank Casinos: Online Casinos using UseMyBank
I.	Microgaming UseMyBank Casinos: Recommended UseMyBank Online Casinos
J.	UseMyBank Online Casinos – Casinos that take UseMyBank for Deposit
K.	Bossmedia UseMyBank Casinos: UseMyBank Casino Bonuses
L.	Casino UseMyBank: Casino UseMyBank Money
M.	Java UseMyBank Casinos: UseMyBank Casino Play for Fun
N.	Grand Hotel Casino – UseMyBank Deposits
O.	UseMyBank Casinos: Online Casinos Accept UseMyBank Deposit
P.	French UseMyBank Casinos: Listed Online UseMyBank Casinos
Q.	Gamble with UseMyBank: Top UseMyBank Casinos
R.	UseMyBank Casinos
S.	Bad UseMyBank Casinos: Winners with UseMyBank Casinos
T.	Playtech UseMyBank Casino: Rated UseMyBank Casino
U.	Safe Casino UseMyBank Payment: UseMyBank Banking Information for Gamblers
V.	Reputable UseMyBank Casinos: UseMyBank Gambling Bonus
W.	Wager with UseMyBank: Top UseMyBank Online Casinos
X.	World UseMyBank Casino: Find Online UseMyBank Casinos

4 E  
This is Exhibit... referred to in the  
affidavit of Robert Ranelli  
sworn before me, this 18  
day of July 2005

A COMMISSIONER FOR TAKING AFFIDAVITS

<b>TAB</b>	<b>DOCUMENT</b>
Y.	China UseMyBank Casinos: Read All there is to Know About UseMyBank Casinos
Z.	UseMyBank Casinos and Other Gambling Sites
AA.	Betoncharity.com (Note, This identifies many “offshore” gambling establishments and shows that UseMyBank can be used at these sites)
BB.	UseMyBank Casinos and Sports Books (Shows sports books, many of which are offshore, that subscribe to UseMyBank)
CC.	Jackpots in a Flash – UseMyBank
DD.	High Rollers UseMyBank Casinos: UseMyBank VIP Casinos
EE.	Good UseMyBank Casinos: Only UseMyBank Casinos
FF.	UseMyBank Deposits Bonus: UseMyBank Casinos Rating
GG.	UseMyBank Casinos Deposit: UseMyBank Casinos
HH.	UseMyBank Casinos List: Casinos using UseMyBank
II.	Online Casinos using UseMyBank: Casinos that Accept UseMyBank
JJ.	UseMyBank Casino Guides: UseMyBank Casino Information
KK.	UseMyBank Casino Pay: UseMyBank Casinos Deposit List
LL.	UseMyBank Betting: Best UseMyBank Online Casinos
MM.	UseMyBank Casino Cash: UseMyBank Online Casinos
NN.	UseMyBank 10% Bonus Casino: Online Deposits with UseMyBank
OO.	UseMyBank Casino Deposit Method: UseMyBank Casino List
PP.	Listed Online UseMyBank Casinos: UseMyBank Deposit Blackjack Games
QQ.	UseMyBank Payment Processing and Banking (N.B. UseMyBank accepts direct payments with your Online internet bank access to the Bank of Montreal, CIBC, Desjardins, Royal Bank, Scotia Bank, and TD Canada Trust. Additional Canadian, United States and International Financial Institutions are planned for release throughout 2004)
RR.	UseMyBank Casinos Portal: UseMyBank Casino
SS.	Top UseMyBank Casinos:
TT.	UseMyBank Casinos Portal: UseMyBank Casino Blackjack
UU.	Best UseMyBank Online Casinos: UseMyBank Casinos Deposit List
VV.	Video Poker Reviews (N.B. UseMyBank Casinos offers all these fantastic games and casino software at Privilege Casino in English)

**TAB**

**DOCUMENT**

- WW. UseMyBank Com: Deposit using UseMyBank (Play unbelievable instacash UseMyBank Casinos to enjoy giveaways on the internet. Enjoy wonderful deposit using UseMyBank in order to increase your net wagering skills about the topic internet betting guides.)
- XX. Top UseMyBank Casino
- YY. UseMyBank Download Casino
- ZZ. UseMyBank Casino Bonuses: UseMyBank Internet Casino

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"usemybank"

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Web

Results 1 - 10 of about **69,100** for "usemybank". (0.14 seconds)

**UseMyBank - Instant online debit payments...made easy!**

Enables sellers to accept direct online debit payments.

www.usemybank.com/ - 16k - Cached - Similar pages

**UseMyBank - Instant online debit payments...made easy!**

An innovative company focused on providing an alternative to the existing payment processing market place by simplifying and streamlining the clients ...

www.usemybank.com/faq.asp - 21k - Cached - Similar pages

**Search: blinks - OXiDE**

Search results for blinks from OXiDE Metasearch. ... Web Pages Images Audio  
Multimedia News. Advanced Search | Preferences | Tools & Tips ...

americanusemybankcasino.blinks.com/ - 58k - 22 Jun 2005 - Cached - Similar pages

**Gamble at Usemybank Casino Funds**

Approved Usemybank Casino : Crazy Vegas Casino gives \$111.

www.psend.com/users/ApprovedUsemybankCasino/ - 29k - Cached - Similar pages

**Finextra: UseMyBank slams competing bank 'bully-boy' tactics**

UseMyBank business development VP Brian Crozier says that on the eve of ...

The banks cite fraud fears and concerns that UseMyBank is passing itself off as ...

www.finextra.com/fullstory.asp?id=13793 - Similar pages

**UseMyBank Casinos at Online Casinos Gambler Place**

UseMyBank Casinos at Gambler Place. Details on online casinos that offer UseMyBank as payment option.

www.gamblerplace.com/usemybank\_casinos.asp - 28k - Cached - Similar pages

**UseMyBank - Get a \$25 deposit bonus**

UseMyBank is a new online payment solution for Canadians. It creates a bridge between merchant websites and the player's own bank's online banking center.

www.allslots.com/usemybank-casino.php - 41k - 22 Jun 2005 - Cached - Similar pages

**UseMyBank Slotsmachines - Get a \$25 Deposit Bonus**

Get a \$25 UseMyBank Deposit Bonus. UseMyBank is a new trusted online payment solution for Canadians. It creates a bridge between merchant websites and the ...

www.allslots.com/usemybank-slotsmachines.php - 43k - 22 Jun 2005 - Cached - Similar pages

**News - Etherlinx signs agreement with UseMyBank as Online Debit ...**

The online debit payment service is a state-of-the-art transaction delivery infrastructure that leverages the financial institutions' online banking payment ...

www.etherlinx.ca/news\_debit.html - 27k - Cached - Similar pages

**Usemybank Deposit Information - Usemybank Casinos**

Gambling Directory Online Casinos Using Usemybank present Usemybank Casinos.

usemybankcasinos.onlyfreeserver.com/ - 34k - Cached - Similar pages



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### [Usemybank Deposit Information - Usemybank Casinos](#)

Gambling Directory Online Casinos Using **Usemybank** present **Usemybank** Casinos.

[usemybankcasinos.onlyfreeserver.com/](http://usemybankcasinos.onlyfreeserver.com/) - 34k - Cached - Similar pages

### [UseMyBank Slotsmachines - Get a \\$25 Deposit Bonus](#)

Get a \$25 **UseMyBank** Deposit Bonus. **UseMyBank** is a new trusted online payment solution for Canadians. It creates a bridge between merchant websites and the ...

[www.allslots.com/usemybank-slotsmachines.php](http://www.allslots.com/usemybank-slotsmachines.php) - 43k - 26 Jun 2005 - Cached - Similar pages

### [UseMyBank Casinos](#)

**UseMyBank** is an innovative company focused on simplifying and ... **UseMyBank's** Automated Clearing and Settlement system for Sellers and Affiliates allows ...

[www.casinoguide.ws/30.html](http://www.casinoguide.ws/30.html) - 25k - 25 Jun 2005 - Cached - Similar pages

### [Reputable Casino That Accept Usemybank that accept Use My Bank](#)

Microgaming **Usemybank** Casinos provide highest level of privacy and security.

[microgamingusemybankcasinos.joinfreewebpages.com/](http://microgamingusemybankcasinos.joinfreewebpages.com/) - 32k - Cached - Similar pages

### [usemybank casinos online casinos accepting usemybank online ...](#)

WagerLover.com features online casinos, poker rooms, sportsbooks and tips for online gamblers.

[www.wagerlover.com/usemybank-casinos.htm](http://www.wagerlover.com/usemybank-casinos.htm) - 43k - Cached - Similar pages

### [Use My Bank Bossmmedia Usemybank Casinos Usemybank Casino Bonuses](#)

**Usemybank** Casino Deposit Bonus: Bossmmedia **Usemybank** Casinos ... This site features information about Bossmmedia **Usemybank** Casinos so that you can advance your ...

[www.freewebcpanelhost.com/host/bossmmediausemybankcasinos/](http://www.freewebcpanelhost.com/host/bossmmediausemybankcasinos/) - 18k - Cached - Similar pages

### [Learn how to play Caribbean Poker at Sun Vegas Casino Great ...](#)

Casino **Usemybank** - supports secured transactions. ... This section is all about Casino **Usemybank** in order to increase your online betting capacity. ...

[www.freewebcpanelhost.com/host/casino\\_usemybank/](http://www.freewebcpanelhost.com/host/casino_usemybank/) - 21k - Cached - Similar pages

[ More results from [www.freewebcpanelhost.com](http://www.freewebcpanelhost.com) ]

### [Top Rated Usemybank Internet Casinos at largest online casino ...](#)

Bet at **Usemybank** Internet Casinos : receive \$111 Bonus from Crazy Vegas Casino.

[javausemybankcasinos.hostingfreewebs.com/](http://javausemybankcasinos.hostingfreewebs.com/) - 19k - Cached - Similar pages

### [Grand Hotel Casino Online welcomes you in style!](#)

**UseMyBank's** Automated Clearing and Settlement system for Sellers and ...

**UseMyBank** accepts direct payments with your Online Internet Bank access to the Bank ...

[www.grandhotelcasino.com/banking/purchases\\_usemybank.asp](http://www.grandhotelcasino.com/banking/purchases_usemybank.asp) - 26k - Cached - Similar pages

### [USEMYBANK SERVICES](#)

Read, rate and write contributions, questions and surveys on **USEMYBANK SERVICES**.

And rate the company on performance and Skills like Strategy and Marketing.

[www.yeald.com/Yeald/c/28282893/usemybank\\_services.html](http://www.yeald.com/Yeald/c/28282893/usemybank_services.html) - Similar pages



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### Best Usemybank casinos

**usemybank** casinos:online casinos accept **usemybank** deposit ... Miami Beach Casino \$30 bonus on your first \$50 deposit.featured **usemybank** casinos. ...

casinos.freewebsite.org/ **usemybank\_deposit\_online\_casinos.htm** - 14k - Cached - Similar pages

### French Usemybank Casinos | Listed Online Usemybank Casinos | Fund ...

Listed Online **Usemybank** Casinos that offers Fund Your Casino Account With **Usemybank**.

www.yourdreamhost.com/host/french**usemybankcasinos/** - 30k - Cached - Similar pages

### Play Video Poker at Fortune Casino: Recommended Usemybank Online ...

For the highest level of privacy choose Gamble With **Usemybank**.

www.yourdreamhost.com/host/gamblewith**usemybank/** - 28k - Cached - Similar pages

[ More results from www.yourdreamhost.com ]

### UseMyBank Casinos

Information about **UseMyBank**, a list of casinos accepting **UseMyBank** deposits and cashouts.

www.gamingday.com/**usemybank-casinos.php** - 41k - Cached - Similar pages

### UseMyBank Casino - Use My Bank Casinos Deposit List

How to deposit in a online casino with **UseMyBank**. ... This list is updated every month so that you have the newest **UseMyBank** Online Casino list. ...

www.casinowatchdogs.com/UseMyBank-Casino.aspx - 20k - Cached - Similar pages

### World-Class Online Casinos - Usemybank Card Online Casinos

Winners With **Usemybank** Casinos that accepts **Usemybank** Card Online Casinos.

bad**usemybankcasinos.freehostingdepartments.com/** - 16k - 25 Jun 2005 - Cached - Similar pages

### Use My Bank Playtech Usemybank Casino Rated Usemybank Casino

You may be interested in Playtech **Usemybank** Casino to help you boost ...

Enjoy extraordinary Wager With **Usemybank** and benefit from the wagers on the net. ...

playtech**usemybankcasino.freesubdomainhost.com/** - 28k - 25 Jun 2005 - Cached - Similar pages

### UseMyBank Purchasing Information

Online casino offering slots, craps, video poker, blackjack, roulette, baccarat and more. Free money sign-up offer and instant cash payouts.

www.7sultans.com/UseMyBank.asp?BTag=7S\_Direct - 20k - Cached - Similar pages

### UseMyBank FAQ

Online Poker Games for Live Poker Players at Check n Raise Poker.com, the Best Poker Room on the Internet. Innovative, Responsive, Reliable.

live.checknraisepoker.com/ about/payment\_methods/useMyBank.php - 14k - Cached - Similar pages

### Casino using Safe Casino Usemybank Payment: Roxy Palace Casino

For the highest payouts play at Safe Casino **Usemybank** Payment.

safecasino**usemybankpayment.myfreefilehost.com/** - 28k - 25 Jun 2005 - Cached - Similar pages



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Results **31 - 40** of about **62,900** for **usemybank**. (0.14 seconds)

### [UseMyBank Services, Inc - Complete Profile](#)

Operating Name: **UseMyBank** Services, Inc. Mailing Address 1183-7B Pleasant Blvd  
... Website URL: <http://www.usemybank.com>. Data Provider: Joseph Iuso ...  
[strategis.ic.gc.ca/ccs/search/navigate.do?language=eng&portal=1&estblmntNo=234567052893&profi...](http://strategis.ic.gc.ca/ccs/search/navigate.do?language=eng&portal=1&estblmntNo=234567052893&profi...) - 28k -  
Cached - Similar pages

### [Play Caribbean Poker at Maple Casino. Reputable Online Casino](#)

Highly Secured Instacash **Usemybank** Casinos at best gambling directory. ...  
Instacash **Usemybank** Casinos:Reputable **Usemybank** Casinos ...  
[reputableusemybankcasinos.hostingwithusonline.com/](http://reputableusemybankcasinos.hostingwithusonline.com/) - 33k - Cached - Similar pages

### [Learn how to play Video Poker at Golden Palace Casino: Recommended ...](#)

Wager With **Usemybank** - fastest deposits. ... Recommended **Usemybank** Online  
Casinos:Wager With **Usemybank**. Recommended **Usemybank** Online Casinos ...  
[www.websfreehost.com/host/wagerwithusemybank/](http://www.websfreehost.com/host/wagerwithusemybank/) - 17k - 25 Jun 2005 - Cached - Similar pages

### [Play at Usemybank Deposit Card Games: Find Online Usemybank Casinos](#) For the best payouts play at World **Usemybank** Casino.

[www.websfreehost.com/host/worldusemybankcasino/](http://www.websfreehost.com/host/worldusemybankcasino/) - 21k - Cached - Similar pages

### [The Green Sheet, Inc. - Publications](#)

Online shoppers want to use their debit card and **UseMyBank** has a way for them to  
do so. **UseMyBank** was founded in July 2002 based on the concept that the ...  
[www.greensheet.com/cprofiles/usemybank.html](http://www.greensheet.com/cprofiles/usemybank.html) - 30k - Cached - Similar pages

### [PNNOnline :: the nonprofit news and information resource](#)

My homepage: <http://usemybank.com> Interests: payments. Last 10 comments by **UseMyBank**.  
Last 10 news submissions sent by **UseMyBank**: ...  
[www.pnnonline.org/user.php?op=userinfo&uname=UseMyBank](http://www.pnnonline.org/user.php?op=userinfo&uname=UseMyBank) - 23k - Cached - Similar pages

### [Highest payouts - play at Usemybank Deposit Baccarat Games](#)

Receive - \$400 at Casino Las Vegas , China **Usemybank** Casinos.  
[chinausemybankcasinos.hosttopost.com/](http://chinausemybankcasinos.hosttopost.com/) - 17k - Cached - Similar pages

### [UseMyBank Casino](#)

Use **UseMyBank** to purchase or deposit at these online casinos, poker rooms, bingo  
rooms and sports betting sites.  
[www.bonuszoo.com/casino\\_deposit.php?what=usemybank](http://www.bonuszoo.com/casino_deposit.php?what=usemybank) - 107k - Cached - Similar pages

### [UseMyBank Casino Directory - Guide to Sportsbooks, Bingo, Poker ...](#)

A comprehensive and accurate, fully searchable directory of online gambling sites  
on the internet. Includes rankings, statistics, reviews and player comment ...  
[betoncharity.com/casindirectory/features/usemybank/](http://betoncharity.com/casindirectory/features/usemybank/) - 148k - Cached - Similar pages

### [Choose security, play at: Jackpot City Casino deposit with : Use ...](#)

Casino That Accept **Usemybank** provides \$200 Bonus at Jackpot City Casino. ...  
**Usemybank** Online Casino Game:Online Casinos Using **Usemybank** ...  
[onlinecasinosusingusemybank.freesevershosts.com/](http://onlinecasinosusingusemybank.freesevershosts.com/) - 21k - 25 Jun 2005 - Cached - Similar pages



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Results 41 - 50 of about 62,900 for usemybank. (0.14 seconds)

### Jackpots in a Flash Online Casino

**UseMyBank** creates a bridge between Jackpots in a Flash Casino and the ...  
The **UseMyBank** service is non-branded therefore players do not have to open a ...  
www.jackpotsinaflash.com/banking/usemybank.asp - 18k - Cached - Similar pages

### Play Casino War at Home Casino - Best Online Casino

**Usemybank** Vip Casinos offering \$50 Bonus at Home Casino. ... Enjoy superb High  
Rollers **Usemybank** Casinos in order to have fun online. ...  
www.wehostyoufree.com/host/highrollersusemybankcasinos/ - 24k - 25 Jun 2005 - Cached - Similar pages

### Good Usemybank Casinos | Only Usemybank Casinos | Usemybank ...

Good **Usemybank** Casinos - supports secured transactions.  
www.wehostyoufree.com/host/goodusemybankcasinos/ - 36k - Cached - Similar pages  
[ More results from www.wehostyoufree.com ]

### Gold Pages Community Forum: Online Payment Systems: UseMyBank

Home: Online Payment Systems: **UseMyBank** (1 post in 1 thread) ... Online Payment  
Systems, General Discussion, ClearBIT, hyperWALLET, **UseMyBank**, Moneybookers ...  
gold-pages.net/cgi-bin/forum/ gforum.cgi?forum=134;guest=35944 - 56k - Cached - Similar pages

### TalkBack: UseMyBank...Instant Online Debit Payments...Made Easy ...

**UseMyBank** for "instant online debit payments." Since 2002, our company, **UseMyBank**  
Services has revolutionized the payment industry by leveraging the ...  
news.com.com/5208-1029-0.html?forumID=1& threadID=3793&messageID=21055&start=-1 - 36k -  
Cached - Similar pages

### TalkBack: Google can be funded instantly with UseMyBank | reader ...

The Google Wallet can be loaded with value instantly with **UseMyBank.com** ...  
**UseMyBank** pioneered a way for consumers with online banking to make "Instant ...  
news.com.com/5208-1038-0.html?forumID=1& threadID=7457&messageID=51259&start=-1 - 36k -  
Cached - Similar pages

### UseMyBank Proves ECommerce is Alive and Prospering in Canada

News Release **UseMyBank's** proprietary software opens new markets for internet  
merchants while lowering the risk of fraud or chargebacks.  
www.emediawire.com/releases/2004/12/prweb183670.htm - 23k - Cached - Similar pages

### ePaymentsnews Network - Directory

**UseMyBank** Services Inc. is an innovative payment service provider based in ...  
**UseMyBank** has operated in Canada since December 2002 with all major banks. ...  
www.epnn.com/sourcebook-company150.html - 16k - Cached - Similar pages

### SMESource: WebmasterEdge - Free Webmaster Tools Directory, Free ...

Detail for **UseMyBank**. Resource ID, 1473. Title, **UseMyBank** Visit Site. Resource  
Description. Instant online debit payments...made easy! Resource Information ...  
webmasteredge.smesource.com/ webmasters/resources/detail.cfm/ResID/1473 - 43k - Cached - Similar pages

### Certificate Validation Page for: www.usemybank.com



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Results 51 - 60 of about 62,900 for usemybank. (0.16 seconds)

### Highest level of security: Usemybank Deposits Bonus

**Usemybank** Deposits Bonus provide highest level of privacy and security.

[usemybankdepositsbonus.onlyfreeserver.com/](http://usemybankdepositsbonus.onlyfreeserver.com/) - 33k - Cached - Similar pages

### Play Casino War at Casino On Net - Best Online Casino

**Usemybank** Casinos - Best Online Casinos. ... This site has resources about

**Usemybank** Casinos Deposit with the aim to increase your online wagering knowledge ...

[usemybankcasinosdeposit.onlyfreeserver.com/](http://usemybankcasinosdeposit.onlyfreeserver.com/) - 31k - Cached - Similar pages

### Copyright 2002- Reciprocalinks.com - All Rights Reserved Usemybank ...

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[www.reciprocalinks.com/usemybank\\_casinos.htm](http://www.reciprocalinks.com/usemybank_casinos.htm) - 5k - Cached - Similar pages

### How to deposit with - Use My Bank | Use My Bank deposit guide

For the top level of security choose **Usemybank** Casinos List. ... Featured here

are articles about **Usemybank** Casinos List in order to advance your internet ...

[usemybankcasinoslist.onlyfreeserver.com/](http://usemybankcasinoslist.onlyfreeserver.com/) - 28k - 25 Jun 2005 - Cached - Similar pages

### Highest Payouts at: Grand Online Casino

For the highest payouts wager at **Usemybank** Casinos Guides. ... **Usemybank** Casinos Guides: **Usemybank** Casinos Information ...

[usemybankcasinosguides.onlyfreeserver.com/](http://usemybankcasinosguides.onlyfreeserver.com/) - 33k - Cached - Similar pages

### Learn how to play Casino War at Fortune Casino - Usemybank Extra ...

**Usemybank** Casino Pay - supports secured transactions.

[usemybankcasinopay.onlyfreeserver.com/](http://usemybankcasinopay.onlyfreeserver.com/) - 14k - Cached - Similar pages

### Highest payouts - play at Usemybank Casinos Deposits

Gamble at Jackpot City Casino - **Usemybank** Betting : **Usemybank** Casinos Deposits.

[usemybankbetting.onlyfreeserver.com/](http://usemybankbetting.onlyfreeserver.com/) - 22k - Cached - Similar pages

### Highest level of privacy at Usemybank Casino Cash

**Usemybank** Casino Cash - fastest deposits. ... Play marvelous **Usemybank** Casino

Cash in order to find success on the net. ...

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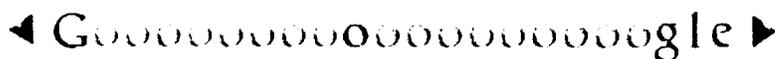
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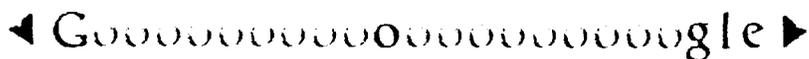
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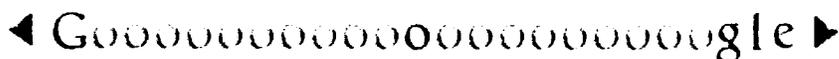
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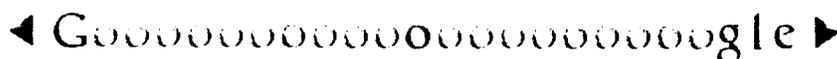
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[www.alljackpots.com/tenpercent.php](http://www.alljackpots.com/tenpercent.php) - 41k - Cached - Similar pages

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Posted by: **usemybank** Posted on: Mon Jun 06 03:20:57 PDT 2005 ... **UseMyBank**...Instant Online Debit Payments...Made Easy **usemybank** -- 06/06/05 ...

[www.zdnet.com/5208-10599-0.html?forumID=1&threadID=10932&messageID=217205&start=-1](http://www.zdnet.com/5208-10599-0.html?forumID=1&threadID=10932&messageID=217205&start=-1) - 21k -

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[www.acceptingnetellerdeposit.com/high\\_payouts\\_casinos/usemybank\\_casinos.html](http://www.acceptingnetellerdeposit.com/high_payouts_casinos/usemybank_casinos.html) - 49k -

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www.pokerclubgames.com/deposit\_usemybank.html - 14k - Cached - Similar pages

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**UseMyBank** PaySpark eWalletXpress InstaDebit EcoCard, Identity. 17. Royal Plaza Casino, 74 %, €/\$/£, Neteller Firepay Citadel PrepaidATM **UseMyBank** PaySpark ...

www.money.online.fr/casinos/gr/classement\_banque.htm - 87k - Cached - Similar pages

### Casino Payment Methods

**USEMYBANK** Good news for our Canadian Players, Pay instantly with your online bank ... **UseMyBank** allows you to use your existing Online Banking bill payment ...

bingo-news.freebingo.us.com/Casino-Payment-Methods.php - 51k - 25 Jun 2005 - Cached - Similar pages

### finsights.com - Online Railway Reservations to reach masses now ...

**UseMyBank**'s payment service has proven to increase online sales for merchants

... Sellers with **UseMyBank**'s debit solution now have another compelling reason ...

www.finsights.com/article43358.html - 27k - Cached - Similar pages

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Bet in Casino On Net - Online Casinos That Accept **Usemybank** : **Usemybank** Online



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### Ecommerce - Accepting Debit Payment

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As an authorized **UseMyBank** seller, Etherlinx can provide integration of this ...  
www.etherlinx.ca/ecommerce\_faqs\_debitcards.html - 31k - Cached - Similar pages

### Gamble at Monaco Gold Casino deposit by: Use My Bank

For the top level of security choose **Usemybank** Casinos Guide. ... The remarkable notes about **Usemybank** Casinos Guide so that you can develop your internet ...  
usemybankcasinosguide.onlyfreeserver.com/ - 34k - 25 Jun 2005 - Cached - Similar pages

### Choose security, play at: Sun Vegas Casino deposit with : Use My Bank

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### Playtech Casinos Reviews - Casinos Powered by Playtech Software.

... Bank Draft, Credit Cards, FirePay, INSTADEBIT, PaysafeCard, **UseMyBank**, EcoCard, ... Wire Transfer, **UseMyBank**, Bank Draft, Credit Cards, and INSTADEBIT. ...  
online-casino-reviews.ccd1.com/playtech-casinos.html - 40k - 25 Jun 2005 - Cached - Similar pages

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Banking With **Usemybank** provides \$200 Bonus at River Belle Casino. ... Prefer **Usemybank** Casino Payment:Banking With **Usemybank** ...  
preferusemybankcasinopayment.freesubdomainhost.com/ - 15k - Cached - Similar pages

### E-commerce payment matrix, description and evaluation of ...

**UseMyBank** Services, Inc. is based in Toronto. Founded by Joseph Iuso in July 2002.  
**UseMyBank** is the first online payment provider to enable consumers to ...  
www.witiger.com/ecommerce/paymentmatrix.htm - 111k - Cached - Similar pages

### purchase methods: NETeller,Click2Pay,FirePay,The INSTADEBIT,The ...

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www.gambleroad.com/purchase-payment-method-visa-mastercard-neteller.shtml - 29k - Cached - Similar pages

### www.goldentigerpoker.com/banking/helper.asp?siteAc...

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### Techdirt Corporate Intelligence: Techdirt Wireless Dexit

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**UseMyBank**.com is the world's first and only company offering consumers the ...  
www.techdirt.com/news/wireless/article/3107 - 15k - Cached - Similar pages

### True Poker Rack Back

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[Check n Raise Poker.com Payment Methods](#)

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live.checknraisepoker.com/about/payment\_methods/ - 14k - Cached - Similar pages

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Speaking for **UseMyBank**, Brian Crozier announced "We have revolutionized the ...

**UseMyBank** maintains that "credit push" (the existing internet model) is far ...

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**UseMyBank** is well proven with some of the largest and most sophisticated ...

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... Moneybookers, **UseMyBank**, Visa Delta debit cards, EcoCard, Wire Transfers ...  
ECO Card, MoneyBookers, FirePay, Citadel Commerce, **UseMyBank**, PaySpark ...  
pub117.ezboard.com/bacesandeights - 59k - 25 Jun 2005 - Cached - Similar pages

### Wild Jack Casino - Use NETeller, Moneybookers, INSTADEBIT ...

**UseMyBank** is a new online payment solution for Canadians. It creates a bridge  
between merchant websites and the player's own bank's online banking center. ...  
www.wildjack.com/us\_banking.php - 44k - 26 Jun 2005 - Cached - Similar pages

### Cashing in on Internet's alternative-pay ideas. :: AO

Since 2002, our company, **UseMyBank** Services has revolutionized the payment industry  
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www.alwayson-network.com/comments.php?id=P6554\_0\_6\_0\_C - 86k - Cached - Similar pages

### Online Casinos Stats: Deposit Methods

**USEMYBANK: UseMyBank** creates a bridge between the casino and your own bank's  
online banking center. Simply authorize a debit from your bank account to the ...  
www.online-casinos-stats.com/deposit\_methods.htm - 23k - Cached - Similar pages

### BetOnCharity.com - Scratch Card

... Moneybookers, NETeller, PaySpark, PrePaidATM, Solo, Switch, **UseMyBank**, ...  
NETeller, Paysafecard, Personal Check, Solo, Switch, **UseMyBank**, Visa, ...  
betoncharity.com/gamblinglinks/links29.html - 84k - Cached - Similar pages  
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### Best Online Poker Sites

... Wire Transfer, INSTADEBIT, EcoCard, **UseMyBank**, CentralCoin, and PaySafeCard.  
... Click2Pay, FirePay, Citadel Commerce, **UseMyBank**, and PaySpark. ...  
www.expss.com/poker/BestSite.htm - 21k - Cached - Similar pages

### Fairbet :: Reviews, Online Gambling and Online Casino Ratings!

Accepts Neteller, Click2Pay, **UseMyBank**, Firepay, EcoCard, Payspark and ...  
Accepts Neteller, Firepay, Citadel, Click2Pay, **UseMyBank**, Diners Club and Delta. ...  
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... EcoCard, paysafecard, 900Pay, Citadel, Instadebit or **UsemyBank** you will receive  
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casino.football-data.co.uk/vegasred.php - 27k - 25 Jun 2005 - Cached - Similar pages

### Poker Account Purchasing Options

Credit Card Deposits (Visa, Master Card and Diners Club) **UseMyBank** ... **UseMyBank**  
creates a bridge between the casino and your own bank's online banking ...  
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### NY

**UseMyBank** allows instant funding of your casino account direct from your online ... **UseMyBank's** customer support is available via telephone: 1-866-672-2265 ...

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### Purchasing In US Dollars

With real-time transactions and no deposit limits, **UseMyBank** is safe, ...  
To deposit using **UseMyBank**, simply click on "Online Bank Transfer (Canada Only)" ...

[www.tridentpoker.com/banking.php?bTag=tlpm72&lang=en](http://www.tridentpoker.com/banking.php?bTag=tlpm72&lang=en) - 20k - Cached - Similar pages

### Casino Affiliate Program, Poker Affiliate Program ~ Referback.com

Purchase Options provided, Click2Pay | Credit/Debit Cards | EcoCard | NETeller | FirePay | PrePaidATM Citadel | Moneybookers | **UseMyBank** | PaySpark ...

[www.referback.com/affiliate-gambling-jackpotcity.asp?VT=&EventID=19706](http://www.referback.com/affiliate-gambling-jackpotcity.asp?VT=&EventID=19706) - 58k - Cached - Similar pages

### Trident Lounge's - Depositing Methods

**UseMyBank** is now available to holders of Canadian bank accounts. transfer funds ... With real-time transactions and no deposit limits, **UseMyBank** is safe, ...

[www.tridentloungecasino.com/purchasing\\_in.php?bTag=tlpm1fogo&lang=en&anch=neteller.htm](http://www.tridentloungecasino.com/purchasing_in.php?bTag=tlpm1fogo&lang=en&anch=neteller.htm) - 14k - Cached - Similar pages

### Casino Fortune

**UseMyBank** allows you to use your existing Online Banking bill payment service with each of the ... **UseMyBank** facilitates the payment and informs us. ...

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### Gamblers Destiny

**UseMyBank**(Canada), Visa, Mastercard and Diners Club International. Withdrawal Options:, Check, ACH, Neteller, Firepay, Click2Pay, Solo and Switch(UK) ...

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### Phoenician casino

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### Netimperative - One in ten Brits have a PayPal account

**UseMybank**...Instant Online Debit Payments...Made Easy! ... Sellers with **UseMybank** increase online sales by 10-30%. [www.usemybank.com](http://www.usemybank.com) ...

[www.netimperative.com/2005/02/22/Brits\\_PayPal/view?searchterm=None](http://www.netimperative.com/2005/02/22/Brits_PayPal/view?searchterm=None) - 45k - Cached - Similar pages



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www.noblepoker.com/payments.html - Similar pages

### Sort Online Casinos - Microgaming UseMyBank casinos

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### Online Players Association

**UseMyBank** allows you to use your existing Online Banking bill payment service

... **UseMyBank** Website Moneybookers Moneybookers is a tool that allows you to ...

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### Sun Vegas Internet Casino. Best FREE bonus offers and Internet ...

The maximum total NETeller, Wire Transfer, Click2Pay, **UseMyBank**, MoneyBookers, FirePay and Credit Card bonus payable in a month is \$3000.00. ...

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www.referback.com/ affiliate-gambling-poker.asp?VT=&EventID=23724 - 48k - Cached - Similar pages

### Microgaming 900Pay Casinos - Usemybank

**Usemybank** featuring Microgaming 900Pay Casinos: Microgaming Provided 900Pay Casinos

... Lists of **Usemybank**: Casinos Provided By Microgaming Offering 900Pay ...

www.microgaming900paycasinos.com/ microgaming900pay\_usemybank.html - 49k - Cached - Similar pages

### TopBingos.com - Bingo Deposit

To avoid Canadian disappointments, try this superb **UsemyBank** payment method. ...

You'll see how easy is to fund your account through **UsemyBank**. ...

www.topbingos.com/bingodeposit/ - 40k - 25 Jun 2005 - Cached - Similar pages

### Casino Bonus Information

... ECO Card, InstaDebit, PaySafeCard or **UseMyBank** to make your deposit. ...

900Pay, EcoCard, PaysafeCard, **UseMyBank**, Maestro/Switch Card, Solo Card, ...

www.online-casinos-classics.com/ casino\_bonus\_information.htm - 8k - Cached - Similar pages

### Best Online Casino Sites

Methods of payment include Click2Pay, NETeller, Citadel, **UseMyBank**, FirePay,



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This page is a listing of all **UseMyBank** casinos (online casinos featuring **UseMyBank** as a deposit option - also known as 'Use My Bank').

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### Sky Kings Casino : BANKING

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### Online Casinos of the Wild West

Deposit: Citadel, Firepay, Click2Pay, Neteller, **UseMyBank**, Diners Club, PaySpark, Moneybookers, Eco Card, Delta, Credit Cards ...

[www.fastodds.com/casino\\_reviews/04\\_wild\\_west.htm](http://www.fastodds.com/casino_reviews/04_wild_west.htm) - 46k - Cached - Similar pages

### Advertising Business Online Web

A called company **UseMyBank** has developed the software that allows that the ...

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Online casino that **usemybank** deposit ... Get a free 15% ongoing bonus on Every subsequent deposit you make using NETeller, Wire Transfer and **usemybank** ...

[sportsbook.109casinos.com/usemybank%20casino.htm](http://sportsbook.109casinos.com/usemybank%20casino.htm) - 16k - Cached - Similar pages

### Texas Hold em Poker Games Omaha Poker Tournaments Play at ∞ Poker

**UseMyBank**, - Canadian online bank accounts only (non-Canadian residents with Canadian online bank accounts are eligible for **UseMyBank**) ...

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### Microgaming casinos: Online Casinos Powered by Microgaming Software!

Deposit Methods: NETeller, FirePay, Click2Pay, **UseMyBank**, PrepaidATM, Citadel, EcoCard, Credit Cards, Payspark, Delta, and Moneybookers. ...

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### [www.casinoclassic.com/banking-deposit.asp?siteActi...](http://www.casinoclassic.com/banking-deposit.asp?siteActi...)

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### Canada: For speedy and safe payouts play best casino games.

**Usemybank** casinos feature amazing casino games, high payout rates, top customer ... **Usemybank** casinos have casino games like blackjack, poker, video slots, ...

[canada.iexchangelinks.com/usemybank\\_casinos.html](http://canada.iexchangelinks.com/usemybank_casinos.html) - 20k - Cached - Similar pages

### How to deposit with Use My Bank - RouletteRewards.com

**UseMyBank** also provides easy to use summary and detailed reporting and ...

Another great feature is that once you use your account with **UseMyBank** to make an ...

[www.rouletterewards.com/roulette/banking/use-my-bank.htm](http://www.rouletterewards.com/roulette/banking/use-my-bank.htm) - 9k - Cached - Similar pages



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### Orange Truth - casinos and promotions reviews - Orange Truth ...

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archives.zinester.com/88220/48131.html - 23k - Cached - Similar pages

### Online Bingo Banking

Only available to Canadians right now, **UsemyBank** payment method does not require a ... Visit the website by clicking on the logo or go to [www.usemybank.com](http://www.usemybank.com). ...

[www.bingos.com/online-bingo-banking/ banking-bingo.php?sourceid=109340](http://www.bingos.com/online-bingo-banking/banking-bingo.php?sourceid=109340) - 40k - Cached - Similar pages

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[www.entrepreneur.com/article/0,4621,321035-2,00.html](http://www.entrepreneur.com/article/0,4621,321035-2,00.html) - 42k - Cached - Similar pages

### Sun Vegas Online Casino Review. Smart Players Reviews.

+ 15% match bonus with NETeller, Payspark, Click2Pay, **UseMyBank**, MoneyBookers and Wire Transfer deposit up to \$3000 per month ...

[www.smartplayers.net/SunVegasReview.htm](http://www.smartplayers.net/SunVegasReview.htm) - 34k - Cached - Similar pages

### online-banking Resources

**UseMyBank** pioneers online payments without credit card (Yeald) **UseMyBank** Services has pioneered a way for consumers with online banking to make "Instant ...

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... Payspark, Wire Transfer, Click2Pay, **UseMyBank**, MoneyBookers, ... Payspark, Click2Pay, **UseMyBank**, MoneyBookers and Wire Transfer as per the terms and ...

[www.crazyvegascasino.com/language/euro/terms/index2.asp](http://www.crazyvegascasino.com/language/euro/terms/index2.asp) - 44k - Cached - Similar pages

### Top Casinos - usemybank deposit online casinos Top Online Casinos

**usemybank** deposit online casinos featuring Top Casinos: Top Casinos On The Net ... **usemybank** deposit online casinos offers all these fantastic games and ...

[topcasino.freewebsite.org/topcasino\\_usemybank\\_deposit\\_online\\_casinos.html](http://topcasino.freewebsite.org/topcasino_usemybank_deposit_online_casinos.html) - 87k - Cached - Similar pages

### Action Online Casino & SportsBook

NEW METHODS: Moneybookers | EcoCard | **UseMyBank** | PaysafeCard ... **UseMyBank**. Allows Canadian customers to use existing Online Banking bill payment service ...

[www.actiononline.com/deposits.html](http://www.actiononline.com/deposits.html) - 37k - Cached - Similar pages

### Use My Bank Casino Guide

Directory of online casinos accepting **Usemybank** deposits. Submit Original Content: Casino Reviews, Sportsbook Reviews, Gambling Jokes & Listings ...

[www.mygamblingdirectory.com/gambling/ Casinos/usemybank\\_casinos/index.shtml](http://www.mygamblingdirectory.com/gambling/Casinos/usemybank_casinos/index.shtml) - 23k - Cached - Similar pages

### Royal Vegas Casino

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www.bonuszoo.com/casino\_bonuses\_info.php?id=184 - 30k - Cached - Similar pages

### Online Casinos of Luxury

... PaySpark, Diners Club, Delta, Moneybookers, Eco Card, **UseMyBank**, Credit Cards ...  
... Eco Card, Moneybookers, 900 Pay, PaySpark, **UseMyBank**, Credit Cards ...  
www.fastodds.com/casino\_reviews/07\_luxury.htm - 48k - Cached - Similar pages

### Home - Online Affiliate and Gambling Portal

... Diners, Visa, Mastercard, Citadel, Eco, Click 2 Pay, **UseMyBank**, and Firepay.  
... Click2Pay, **UseMyBank**, Instadebit Register at Vegas Joker through Lin&amp; ...  
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### Web Search - Online Stores - Web Search

19. **UseMyBank** pioneers online payments without credit card. **UseMyBank** Services  
has pioneered a way for consumers with online banking to make "Instant Online ...  
is1.websearch.com/websrch.tab.main/ search/news/Online+Stores - 33k - Cached - Similar pages

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Citadel Commerce Card, **UseMyBank**, FirePay, PaySpark Internet, PaySpark ATM, ...  
www.wagerlover.com/ - 63k - 25 Jun 2005 - Cached - Similar pages

### Brandy Casino - лучшее интернет казино! Более 60 игр! Покер ...

Платежный способ **UseMyBank** позволяет Покупателям использовать виртуальный способ  
оплаты ... Получу ли я бонус при внесении средств с помощью **UseMyBank**? ...  
www.brandycasino.com/rus/cashier.html - 75k - Cached - Similar pages

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casino and your own bank's online banking center. Simply authorize a debit ...  
www.fortuneloungeplayersclub.com/Glossary.html - 42k - Cached - Similar pages

### Bank - CIBC Online Banking

Casinos Accepting **Usemybank**. Casino Banking. **Usemybank** Deposit Method At ...  
**UseMyBank** as a deposit method at online casinos - depositing (banking) guide. ...  
www.bankcountry.com/cibconlinebanking/ - 65k - Cached - Similar pages

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offer at any time, and it is your responsibility to periodically check here ...  
www.cityclubcasino.com/bonus-usemybank.php - 2k - Cached - Similar pages

### WELCOME TO CASINO DEL RIO

... 10% for a deposit amount over £400, using Firepay, Neteller, InstaCash,  
Moneybookers, EcoCard, paysafecard, 900Pay, Citadel, Instadebit or **UsemyBank**! ...



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### Empire Poker - Party Poker - Gaming Club Poker - Online poker

... Neteller, Instacash, Moneybookers, Wire Transfer, Bank Draft, 900Pay, EcoCard, **UseMyBank**, InstaDebit, PaySafeCard, MyCitadel, Click2Pay, Central Coin ...  
www.texas-holdem-online-poker.org/ - 38k - Cached - Similar pages

### Welcome to internetidiot.com

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www.internetidiot.com/articles/paymentoptions.htm - 30k - Cached - Similar pages

### Deposits and withdrawals classification for online poker places

EcoCard, Identity. 3. Noble Poker, 100 %, €/\$/£, Neteller Click2Pay FirePay  
Citadel InstaDebit EcoCard **UseMyBank** CentralCoin PaySafeCard, Identity ...  
www.martingales.online.fr/casinos/en/classement\_banqueP.htm - 37k - Cached - Similar pages

### Deposits and withdrawals classification for online casinos

... train expenses 900pay 900 pay **usemybank** use my bank instacash insta cash  
prepaidatm ... **UseMyBank**, Identity. 14. Imperial Casino, 81 %, \$, Neteller ...  
www.martingales.online.fr/casinos/en/classement\_banque.htm - 67k - Cached - Similar pages  
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### Maple Casino Review

**UseMyBank** Credit Card Deposits (Visa and Mastercard) Bank Wire-Transfer Deposits  
NETeller InstaCash Debit Card Firepay Deposits ...  
www.online-casinos-city.com/maple-casino-review.html - 20k - Cached - Similar pages

### Playtech Casino Bonuses BC

PaysafeCard, **UseMyBank**, Maestro/Switch Card, Solo Card, INSTADEBIT. For bonus  
Conditions and Limitations click here! Get Extra 15% FREE on each deposit! ...  
www.best-playtech-casinos.com/playtech\_bonuses\_b-c.htm - 24k - Cached - Similar pages

### Playtech Bonuses MS

... Citadel, Central Coin, 900 Pay, **Usemybank** and we'll award you a 10% bonus!  
... PaySafeCard or **UseMyBank** and get 10% extra bonuses up to \$300 per month. ...  
www.best-playtech-casinos.com/playtech\_bonuses\_m-s.htm - 14k - Cached - Similar pages

### iCasinoRewards.com

... loaded with convenient payment options including NetTeller, FirePay, PrePaid  
ATM, **UseMyBank**, Visa, MasterCard, Wire Transfers and more are on the way. ...  
www.icasinorewards.com/sites.html - 14k - Cached - Similar pages

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www.finextra.com/fullstory.asp?id=13861 - Similar pages

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... Payspark, Click2Pay, **UseMyBank**, MoneyBookers and Wire Transfer deposit IN ADDITION to 10% Bonus up to \$2000 on each and every NETeller InstaCash deposit ...  
gambling.tblog.com/ - 46k - 25 Jun 2005 - Cached - Similar pages

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10% Extra Bonus when depositing with Neteller, Moneybookers, FirePay, Citadel, 900Pay, EcoCard, PaysafeCard, **UseMyBank**, INSTADEBIT. ...  
www.highsocietyclub.com/bonus.html - 9k - Cached - Similar pages

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**UseMyBank**, Views: 107. Instant online debit payments...made easy! Your Merchant Card, Views: 97. yourMerchantCard.com. Lowest rates, no application fees, ...  
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... Firepay, NETeller, Prepaid ATM, ECO, PaySpark, Click2Pay, 900Pay, **UseMyBank** ... Citadel, Prepaid ATM, ECO, Moneybookers, PaySpark, Click2Pay, **UseMyBank** ...  
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... PaySpark, Click2Pay, **UseMyBank**, Diners Club, Credit Cards, and EcoCard. ... Citadel - ACH, **UsemyBank**, Switch, Solo or Delta cards, and MoneyGram. ...  
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www.ct-tc.gc.ca/CMFiles/CT-2005-006\_0001a\_45PLS-6232005-1620.pdf?windowSize=popup - Similar pages

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[www.choicegambling.com/casinos.php?name=crazy-vegas-casino](http://www.choicegambling.com/casinos.php?name=crazy-vegas-casino) - 22k - Cached - Similar pages

### Cinema Casino

15% Bonus on all NETeller, Bank Wires, Click2Pay, **UseMyBank** and PaySpark. 10%  
Bonus on all NETeller InstaCash Deposits. 5% on all Debit Card, ...

[www.choicegambling.com/casinos.php?name=cinema-casino](http://www.choicegambling.com/casinos.php?name=cinema-casino) - 22k - Cached - Similar pages

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... EcoCard, paysafecard, 900Pay, Citadel, Instadebit or **UsemyBank**. ... 900Pay,  
Citadel, Instadebit or **UsemyBank** we will award you a 10% free play bonus! ...

[www.casinotropez.com/sw/300/bonus.html](http://www.casinotropez.com/sw/300/bonus.html) - Similar pages

### Other Payment Systems

**UseMyBank** Services, Inc. Enables sellers to accept direct online debit payments.

<http://www.usemybank.com/>. 21st Century Resources Inc. ...

[www.canadiancontent.net/dir/Top/Business/Financial\\_Services/Merchant\\_Services/Other\\_Payment\\_Systems/](http://www.canadiancontent.net/dir/Top/Business/Financial_Services/Merchant_Services/Other_Payment_Systems/) -  
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### 7SULTANS POKER review!

... Firepay, Check, Bank Draft, Nettel, 900Pay, PrePaid ATM, ACH, EcoCard,  
**UseMyBank**, Gaming Card, Solo/Switch/Delta, The PaySpark, Click2Pay, **UseMyBank**, ...

[www.open-poker.com/7sultans\\_poker.html](http://www.open-poker.com/7sultans_poker.html) - 5k - Cached - Similar pages

### Depositing Preferences

Neteller and/or **UseMyBank**. No Photo. DevilsGun, Member (1 Posts) - 2:10 PM 1-Jun |

... **usemybank.com**. No Photo. bigkk112, Member (1 Posts) - 4:20 PM 3-Jun | ...

[www.clubvibes.com/forum/topic.asp?topic\\_id=357129](http://www.clubvibes.com/forum/topic.asp?topic_id=357129) - 33k - Cached - Similar pages

### FW - UK 10% Bonus

... deposit at the casino using NETeller, Click2Pay, FirePay, **UseMyBank**, PaySpark  
or Citadel but it may not be claimed in conjunction with any other offer. ...

[www.firstwebcasino.co.uk/10bonus.php](http://www.firstwebcasino.co.uk/10bonus.php) - 26k - Cached - Similar pages

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choose, Neteller, Firepay, Payspark or **UseMyBank**, you'll even get an extra ...

[www.goodcasinos.net/first-web-casino.htm](http://www.goodcasinos.net/first-web-casino.htm) - 30k - Cached - Similar pages



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www.vegasslotcasino.com/banking/purchases\_usemybank.asp - 19k - Cached - Similar pages

### Diamond Club Casino Up to \$200 Bonus

... Firepay, Citadel, MoneyBookers, Paysafecard, EcoCard, **UseMyBank**, InstaDebit, ... Bank Draft, 900Pay, EcoCard, **UseMyBank**, InstaDebit, PaySafeCard ...

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There are four new ways to pay: Instadebit, **UseMyBank**, PaySafeCard and Eco Card. For all our Canadian friends out there, **UseMyBank** allows you to pay ...

www.missbingo.com/missbingo-n-l/nl4/apr16.html - 26k - 25 Jun 2005 - Cached - Similar pages

### Setting up for accepting online payments

this payment option, just go to **UseMyBank's** web site (<http://www.usemybank.com>) and have a look around. Signing up is straightforward, and the site should ...

www.onestopwebsupport.com/articles-web/payments-basic.htm - 31k - Cached - Similar pages

### «Casinos Online - Online Casino Promotions and Bonuses

Click2Pay, Neteller, Citadel, PrePaid ATM, **UseMyBank**, Firepay, ECO, Delta, PaySpark, MoneyBookers, Wire Transfers Download Casino ...

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### Online Gaming Resource (inc UK Casinos)- Welcome !

... MoneyBookers, insta CASH, InstaDebit, **UseMyBank**, ECO, Wire Transfer, Bank Draft ... NETeller, Firepay, PrePaid ATM, Bank Draft, Cheque, **UseMyBank** ...

www.homegaming.co.uk/index.php?sitelist=poker&id=10 - 77k - Cached - Similar pages

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### Monaco Gold Casino Review

... Moneybookers, FirePay, Citadel, OnDemandFunds, Central Coin, 900Pay, EcoCard, PaysafeCard, **UseMyBank**, Maestro/Switch Card, Solo Card, INSTADEBIT ...

www.smartplayers.net/MonacoGoldReview.htm - 27k - Cached - Similar pages

### The Debit News Network :: Up-to-the-Minute Debit and Credit Card ...

**UseMyBank** pioneers online payments without credit card ... **UseMyBank's** payment service has proven to increase online sales for merchants with credit card ...

www.debitcardnews.com/ - 81k - Cached - Similar pages

### SharpGambler.com - Casino DelRio

... FirePay | INSTAdebit | MoneyBookers | NETeller | **UseMyBank** | Wire Transfer |

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www.sharpgambler.com/index.php/articles/Casino\_DelRio - 43k - Cached - Similar pages

### Online gamblers guide - club dice Casino review

... deposit with Neteller, Insta Cash, Money bookers, FirePay, Citadel, 900Pay, EcoCard, PaysafeCard, **UseMyBank**, Maestro/Switch Card, Solo Card, INSTADEBIT ...

www.online-gamblers-guide.com/clubdicereview.html - 28k - Cached - Similar pages

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www.hutcasino.com/prestigecasino.htm - 14k - Cached - Similar pages

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www.jeffin.com/casinos/Maple\_Casino.html - 25k - Cached - Similar pages

### Challenge Casino

**UseMyBank** allows Buyers to use their existing Online Banking bill payment ...

Players do not have to sign up with **UseMyBank** to make payments it just uses ...

www.challengecasino.com/purch\_usemybank.asp - 15k - Cached - Similar pages

### Maple Casino Information and Review

15% Bank Wire, Click2Pay, moneybookers, NETeller, PaySpark & **UseMyBank** Bonus up to a \$3000 Bonus ... Click2Pay, NETellerInstaCash, **UseMyBank** & DHL Deposit ...



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**UseMyBank** Proves ECommerce is Alive and Prospering in Canada **UseMyBank's** proprietary software opens new markets for internet merchants while lowering the ...  
www.captaintechnology.com/ merchant+credit+card+services+in+canada.html - Similar pages

### Arthurian Online Casino Terms and Conditions

The maximum total; NETeller, PaySpark, **UseMyBank**, MoneyBookers, Click2Pay and Wire Transfers; bonus payable in a month is £1500.00. ...  
www.arthuriancasino.co.uk/viper\_promoterms.asp - 43k - Cached - Similar pages

### ONLINE CASINO DEPOSIT GUIDE. ALTERNATIVE DEPOSIT METHODS AT ONLINE ...

**UseMyBank** deposit method and online casinos accepting **UseMyBank** **UseMyBank** creates a bridge between the casino and your own bank's online banking center. ...  
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www.onlinecasinosengines.com/ search/search/**usemybank**-casinos - 8k - Cached - Similar pages

### Special Events - A Banner for Community Care for Seniors

... E-Business Solutions Inc. which is launching the on-line debit with **UseMyBank**. "**UseMyBank's** direct debit payment service is just what the online world ...  
www.pec.on.ca/seniors/specialevents\_banner.htm - 11k - Cached - Similar pages

### Maple Casino Review

Special Bonus Requirements: Only valid if your first deposit is made using NETeller, Payspark, Click2Pay, **UseMyBank** MoneyBookers or Wire Transfer. ...  
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GPAY in conjunction with NPAY and **UseMyBank** provides an internet online banking payment processing service. BENIFITS. Payments are not subject to charge ...

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poker usemybank accept usemybank deposit. ... Poker Room accept **UseMyBank**.

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poker-usemybank.onlinecasinosfreebonusgames.com/ - 27k - Cached - Similar pages

### Click2pay flash bonus directory and search engine

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... Firepay, Citadel, MoneyBookers, Paysafecard, ECOCard, **UseMyBank**, ... ECO Card, 900Pay, eWalletXpress, Instadebit, **UseMyBank**, Click2Pay, Central Coin, ...

www.wagerdirectory.com/casino\_detail/prestigecasino.htm - 28k - Cached - Similar pages

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online.casinoroulette.name/ - 95k - Cached - Similar pages

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www.orangetruth.com/promotions/crazy-vegas-promotions.html - 56k - Cached - Similar pages

### Promotions - Orange Truth - CASINO REVIEWS and casino promotions

... Payspark, **UseMyBank**, Click2Pay, MoneyBookers and Wire Transfer deposit from ...  
Instadebit or **UsemyBank** the casino will award you a 10% free play bonus! ...  
www.orangetruth.com/promotions.html - 44k - 25 Jun 2005 - Cached - Similar pages

### CASINOBUNNY.COM > CDPoker Summary, Details & Comments

... moneybookers, FirePay, Click2Pay, Central Coin, 900Pay, EcoCard, PaySafe, InstaDebit, **UseMyBank**, Credit Cards, Solo, Bank Draft & Wire Transfer ...  
www.casinobunny.com/ViewCasB.asp?CasB=36 - 34k - 25 Jun 2005 - Cached - Similar pages

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### online debit card

**UseMyBank** for online debit payments."Since 2002 , our company, **UseMyBank** services had revolutionized the low-priced payment industry by leveraging the ...  
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### Casino Gambling

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### Online Casinos Classics

... InstaDebit, Bank Draft, Moneybookers, **UseMyBank**, ECO Card, InstaCash, ...  
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### Casino Kingdom - wagerdirectory.com

... Neteller, Payspark, FirePay, Citadel, Bank Wire/ACH, **UsemyBank**, EcoCard, ...  
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www.wagerdirectory.com/casino\_detail/casinokingdom.htm - 27k - Cached - Similar pages  
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NB The deposit related bonus (deposit and Neteller/ **UseMyBank**/ eWallet/ Moneybookers bonus) made by players is limited to \$140 BBs per deposit. ...  
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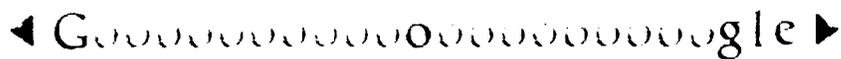
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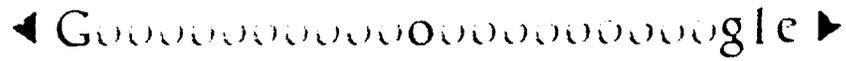
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Click2Pay, Neteller, FirePay, Credit Card (Visa, Mastercard), Switch, Solo, Delta, Wire Transfer, Pay Spark, Check, Citadel and **UseMyBank** ...

maple-casino.gamblerplace.com/ - 24k - 25 Jun 2005 - Cached - Similar pages

### Cinema Casino at Online Casinos Gambler Place

Credit Cards(Visa, MasterCard), **UseMyBank**, FirePay, Neteller, InstaCash, Delta, PaySpark. Play at Cinema Casino Cinema Casino Games: Table Games ...

cinema.gamblerplace.com/ - 24k - 25 Jun 2005 - Cached - Similar pages

### Noble Poker at Online Casinos Gambler Place

Instadebit, **UseMyBank**, EcoCard, Wire Transfer and Bank Drafts Play at Noble Poker Noble Poker Games: Texas Hold'em, Omaha, Omaha Hi-Lo ...

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### Royal Dice Casino at Online Casinos Gambler Place

Also up to \$200 welcome bonus plus 15% of your deposit as an extra bonus using Neteller, Instacash, Moneybookers, EcoCard, PaysafeCard or **UseMyBank**. ...

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### Online Gaming Resource (inc UK Casinos)- Welcome !

... Money Bookers, 900 Pay, EcoCard, Paysafe Card, **UseMyBank**, Visa Electron, ... Eco Card, Paysafe Card, Instadebit, **UseMyBank**, Bank Draft, Wire Transfer ...

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### www.109casinos.com/deposit/usemybank-online-casino...

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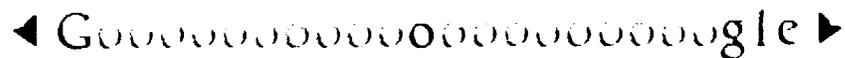
... 900Pay Casinos Directory | America **Usemybank** Casinos | Solo Card With Casinos ... Casinos | Deluxe Netpay Casinos | Why To Use **Usemybank** Casino Deposit ...

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### How to deposit in Bingo

Faster and even more secure than ever. You'll see how easy is to fund your account through **UsemyBank**. **USEMYBANK**. Client Support number: 1 866 672 2265 ...

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Noble Poker Games: Texas Hold'em, Omaha, Omaha Hi-Lo ...  
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### Cyber Stud Poker Cyber Cyber Stud Poker Game Play Cyber Stud Poker

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playcyberstudpoker.freeservershosts.com/ - 30k - Cached - Similar pages

### Microgaming Microgaming Casino Guide Best Microgaming Casinos

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Casinos | neteller atmcard casinos | Internet Casinos Games Guides | Bingo ...  
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### 777Dragon at Online Casinos Gambler Place

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PaySpark. Play at 777Dragon 777Dragon Games: Table Games ...  
777dragon.gamblerplace.com/ - 24k - Cached - Similar pages

### Monaco Gold at Online Casinos Gambler Place

... Moneybookers, Visa and Master Card, Citadel, Instacash, moneybookers, 900Pay,  
ECO Card, Paysafe Card, Instadebit, **UseMyBank**, Maestro, and Solo ...  
monaco-gold.gamblerplace.com/ - 21k - 25 Jun 2005 - Cached - Similar pages



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### Ruby Bingo at Online Casinos Gambler Place

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### Tiki Bingo at Online Casinos Gambler Place

... NETeller, instaCASH, Moneybookers, FirePay, 900Pay,CITADEL, EcoCard, INSTADEBIT, **UseMyBank**, PaySegeCard, Wire transfer, and Banker's Draft ...

tiki-bingo.gamblerplace.com/ - 21k - Cached - Similar pages

### Vegas Red Review at Online Casinos Gambler Place

... they offer Credit cards (Visa, MasterCard), Neteller, InstaCash, EcoCard, InstaDebit, **UseMyBank**, Firepay, 900Pay, Citadel, Moneybookers, Bank Draft, ...

vegas-red-casino.gamblerplace.com/vegas-red-casino.asp - 10k - Cached - Similar pages

### Respectable Prepaid Atm Online Casino operating with PrePaid ATM

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### Race Track Casino at Online Casinos Gambler Place

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### Casino Fortune Review at Online Casinos Gambler Place

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### Europa Casino Review at Online Casinos Gambler Place

... Neteller, InstaCash, Moneybookers, Citadel, paysafecard, wire transfers, 900pay, instadebit, ECOCard, **UseMybank** and bank draft as purchasing options. ...  
online-poker-rooms.gamblerplace.com/europa-casino.asp - 10k - Cached - Similar pages  
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### Play casino games at Grand Online Casino Netpay Casino Deposit

Online Bingo | **Usemybank** Casino Deposit Bonus | online casinos | Multihand video poker | Best Firepay Casinos | Best Progressive Jackpots | neteller atmcard ...  
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www.shopintoronto.com/Money\_\_\_Law/ Money\_Order\_\_\_Transfer\_Service/ - 40k - Cached - Similar pages

### usemybank casinos

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### Express wallet 900 pay casinos

... payment alternatives: FirePay, NETeller, InstaCash, Moneybookers, Citadel, wire transfer, 900pay, Instadebit, EcoCard, **UseMyBank**, and bank draft/check. ...

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### INSTANT Wire Transfer Casinos

Other deposit casinos ( casinos that accept Credit/Debit Cards, NETeller, FirePay ,Citadel, PaySpark, EcoCard, Click2Pay and **UseMyBank** deposit. ) ...

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### Play Caribbean Poker at Cinema Casino, Reputable Online Casino

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### Play Caribbean Poker at Cinema Casino, Reputable Online Casino

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### Play Blackjack at USA Casino - Top Rated Online Casino

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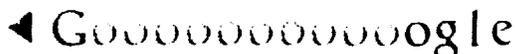
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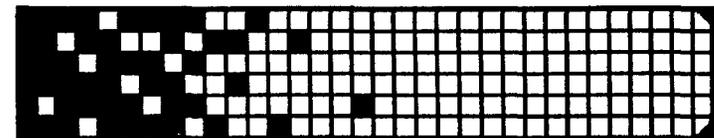
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# Casino Watchdogs

An independent ranking system



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- Online Casino Deposit Methods
  - Credit Card Online Casinos
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### Casinos that accept Use My Bank deposits

#### UseMyBank Online Casinos

So, you need a list of UseMyBank online casinos, eh? Well, you have come to the right place. This list is updated every month so that you have the newest **UseMyBank Online Casino** list.

UseMyBank financial systems implement a unique and convenient way for Internet users to log on and pay for goods and services over the Internet quickly, easily, and instantly. The UseMyBank company is an innovative collection of financial workers that have collectively made it possible for Internet users to make deposits online and spend cash freely over the Internet without the hassle of some of the other payment options. Such a system of quick payments and easy transactions is especially beneficial for the online casino industry that thrives under such conditions. Elsewhere, the payment options consist of credit cards, Western Union transactions, and/or money orders. Credit card companies have the option to nix any spending that they deem to be illegal, a strategy that hurts many Internet users that attempt to use credit cards on online casino web sites. Western Union transactions to make deposits at online casinos are safe and secure but require potential customers to visit Western Union branches in order to fulfill deposits. Money orders tend to cause people to feel less secure and at a higher risk, especially at online casino sites, because these people are not sure who is accepting their money and how it is processed. **UseMyBank offers a solution to all of these concerns as people can quickly and instantly transfer funds from their online financial accounts into their deposit at an online casino.** The transaction is quick and instantaneous, leaving them with a sense of relief and gratification. The UseMyBank deposit system allows online bettors the freedom and security that other payment options may not necessarily offer.



### Top Three Casinos With UseMyBank Deposits

#### UseMyBank Online Casinos

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Immediate Deposit Bonuses

No waiting Here, your Bonus is immediately available for Wagering.



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1. Havana Club  
- \$110 Bonus (Click banner to get the bonus)

UseMyBank



2. Vegas Break Casino - Great Sign Up Bonus  
- Special UseMyBank online casinos Deal (Must come from this site, click banner): \$250 Match Bonus  
- Odds: .41% Blackjack

UseMyBank

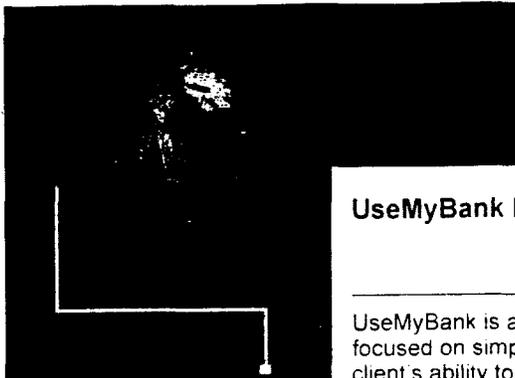


3. Break Away Casino - UseMyBank Casino  
- Special UseMyBank online casinos Deal (Must click the banner and only for a limited time): \$100 Match Bonus  
- I enjoyed this casino, good help and support.

UseMyBank



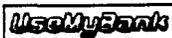
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UseMyBank casinos:online casinos that accept UseMyBank payment

### UseMyBank Deposit Guide



UseMyBank is an innovative company focused on simplifying and streamlining the client's ability to pay for goods and services over the Internet in a real-time fashion using their existing Financial Services provider.

**These transactions are done from client's own Chequing, Savings, or Credit Card account.**

UseMyBank's Automated Clearing and Settlement system for Sellers and Affiliates allows wire transfers, cheques, and several other methods to be used. Easy to use summary and detailed reporting and management tools are provided on the website.

UseMyBank accepts direct payments with your Online Internet Bank access to the Bank of Montreal, CIBC, Desjardins, Royal Bank, ScotiaBank, and TD Canada Trust. Additional Canadian, United States and International Financial Institutions are planned for release throughout 2004.

#### The Benefits of UseMyBank

- Total control over all payments through your existing online bank account.
- A direct approach to paying for goods and services over the Internet, just like paying cash or direct debit.
- Privacy. We only provide the Seller with your email address for verification.
- Anonymity. We do not store any of your personal information.
- A simple dispute/resolution mechanism.

### The following are casinos Accepting UseMyBank

- **Grand hotel casino**: Get upto \$/ £132 free, 100% match bonus instadebit casinos.
- **Lake Palace Casino**: latest microgaming casinos. 100% match bonus. register as a real player and get \$15 free. no deposit required. rich with adventure. casinos that accept UseMyBank deposits
- **Vegas 7 Casino !!!** 150% MATCH BONUS UP TO \$/€ 75 NEW!!! Viper Software!!!
- **Vegas Joker Casino!** : 100% of your deposit up to \$/€ 70 (buy 100 get 70 free). It presents itself with 157 superb games, all displayed in 3D graphics and digital sound. Vegas joker casinos accept UseMyBank deposit.
- **Vegas Slot Casino** \$15 free no purchase required PLUS Match bonus up to \$100!
- **Colosseum Casino** 100% match bonus, the biggest online casino with 142 games. microgaming casinos accept Citadel. with flash casino. Colosseum casinos accept UseMyBank deposit.
- **Vegas Country** \$10 free signup bonus, \$20 BONUS FOR PURCHASES WITH FIREPAY AND NETELLER .
- **Royal Plaza Casino**: 57 games, \$100 FREE!!!
- **JackPot Wheel Flash**: 100% match FIRST PURCHASE BONUS (up to \$50).
- **Grandbay casino** :: 150% BONUS Buy \$100 and get a further \$150 FREE.

#### Deposits Options

- FirePay
- Neteller



- Instadebit
- EcoCard
- UseMyBank
- PaySpark
- FPS ePassporte
- iGM pay
- myCitadel
- Click2Pay



#### Playtech casinos support UseMyBank

Carnival Casino: 200% signup bonus, get \$777 free bonus. 1st Deposit Bonus: 200% up to

\$222 FREE! 2nd Day Deposit Bonus: 50% up to \$200 FREE! 3rd bonus: more than 70% up to \$355 FREE! Software: Playtech - 71 total games - 30 total slots - 9 progressive slots. accept EcoCard, instacash, wire transfer, click2pay, firepay, Citadel payment.



**Monaco Gold Casino:** New playtech online casino, 100% FREE BONUS up to \$200 bonus, Deposit 5,000 - GET 1,000.



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**Monaco Gold Casino:** New playtech online casino, 100% FREE BONUS up to \$200 bonus. Deposit 5,000 - GET 1,000.



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- NEWS
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**Noble Poker**

**Casino Bonus: \$300 Free**

**PAYMENT METHODS AT Noble Poker:**

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**Cinema Casino**

**Casino Bonus: \$3000/month**

**PAYMENT METHODS AT Cinema Casino:**

Credit Cards(Visa, MasterCard), UseMyBank, FirePay, Neteller, PaySpark.

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**777Dragon**

**Casino Bonus: \$75 Free Micro**

**PAYMENT METHODS AT 777Dragon:**

Credit Cards(Visa, MasterCard), UseMyBank, FirePay, Neteller, PaySpark.

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**Sun Vegas Casino**

**Casino Bonus: \$3000/month**

**PAYMENT METHODS AT Sun Vegas Casino:**

Click2Pay, Neteller, FirePay, Credit Card (Visa, Mastercard), Wire Transfer, Pay Spark, Check, Citadel and UseMyBank

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- Everest Poker
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- Casino Glamour



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**Maple Casino**

**Casino Bonus: \$3000/month**

**PAYMENT METHODS AT Maple Casino:**

Click2Pay, Neteller, FirePay, Credit Card (Visa, Mastercard), Wire Transfer, Pay Spark, Check, Citadel and UseMyBank

**Click to visit: Maple Casino**



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**Casino Fortune**

**Casino Bonus: \$999 Free**

**PAYMENT METHODS AT Casino Fortune:**

Credit Cards(Visa, Master Card), Neteller, FirePay, PrepaidAT UseMyBank, Wire Transfer, Western Union, Citadel, Cashier's Ch Cage Deposits and 1-Pay

**Click to visit: Casino Fortune**

- Imperial Casino
- Arthurian Casino
- Vegas Red
- Europa Casino
- City Club Casino
- Crazy Vegas
- Casino Fortune
- Noble Poker
- Sun Vegas Casino



**Vegas Red**

**Casino Bonus: \$888 Free**

**PAYMENT METHODS AT Vegas Red:**

Credit cards (Visa, MasterCard), Neteller, InstaCash, Eco UseMyBank, Firepay, 900Pay, Citadel, Moneybookers, Bank Draft Citadel, EwalletXpress, Click2Pay, Solo & Switch

**Click to visit: Vegas Red**



**Casino Delrio**

**Casino Bonus: \$600 free**

**PAYMENT METHODS AT Casino Delrio:**

Credit cards (Visa, MasterCard), FirePay, Neteller, InstaCas Citadel, paysafecard, wire transfers, 900pay, instadebit, ECOCar bank draft

**Click to visit: Casino Delrio**



**Europa Casino**

**Casino Bonus: \$2400 Free**

**PAYMENT METHODS AT Europa Casino:**

Credit cards (Visa, MasterCard), FirePay, Neteller, InstaCas Citadel, paysafecard, wire transfers, 900pay, instadebit, ECOCar bank draft

**Click to visit: Europa Casino**



**USA Casino**

**Casino Bonus: \$555 Free**

**PAYMENT METHODS AT USA Casino:**

Credit Card(visa, master card), Neteller, EcoCard, Money booker Bank draft, PaySafeCard, InstaCash, Fire Pay, InstaDebit, Cit UseMyBank

**Click to visit: USA Casino**



**Monaco Gold**

**Casino Bonus: \$1000 Free**

**PAYMENT METHODS AT Monaco Gold:**

NETeller, Firepay, Bank Draft, Wire Transfer, Moneybookers, Visa Citadel, Instacash, moneybookers, 900Pay, ECO Card, Paysafe UseMyBank, Maestro, and Solo

**Click to visit: Monaco Gold**



**Miami Beach**

**Casino Bonus: \$100 free**

**PAYMENT METHODS AT Miami Beach:**

Credit Card(visa, master card), Neteller, 1Pay, PrePaid ATM, Money Bookers, Central Coin, and UseMyBank

**Click to visit: Miami Beach**



**Race Track Casino**

**Casino Bonus: \$300 Free**

**PAYMENT METHODS AT Race Track Casino:**

Credit Cards (Visa, Master Card), Neteller, FirePay, Wire Tr: Citadel, Moneybookers, Instacash, Paysafe, ECO, Instadebit a

**Click to visit: Race Track Casino**



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### Mapau Casino

**Casino Bonus: \$50 free**

#### PAYMENT METHODS AT Mapau Casino:

Credit Cards(Visa, Master Card), Neteller, FirePay, PrepaidAT UseMyBank, Wire Transfer, Western Union, Citadel, Cashier's Cheque Deposits and 1-Pay

**Click to visit: Mapau Casino**



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### Kiwi Bingo

**Casino Bonus: 110% Free**

#### PAYMENT METHODS AT Kiwi Bingo:

Credit Card(visa, master card), NETeller, instaCASH, Money 900Pay, CITADEL, EcoCard, InstaDebit, UseMyBank, PaySafeCard and Banker's Draft

**Click to visit: Kiwi Bingo**



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### Tiki Bingo

**Casino Bonus: 110% Free**

#### PAYMENT METHODS AT Tiki Bingo:

Credit card(visa, master card), NETeller, instaCASH, Money 900Pay, CITADEL, EcoCard, INSTADEBIT, UseMyBank, PaySegeCard and Banker's Draft

**Click to visit: Tiki Bingo**



**PLAY NOW**

### Ruby Bingo

**Casino Bonus: 110% free**

#### PAYMENT METHODS AT Ruby Bingo:

Credit Card(visa, master card), NETeller, instacash, Moneybooker, CITADEL, EcoCard, INSTADEBIT, UseMyBank, PaySafeCard, Banker's Draft

**Click to visit: Ruby Bingo**



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### Goldgate Casino

**Casino Bonus: \$500 Free**

#### PAYMENT METHODS AT Goldgate Casino:

Credit Card(visa, master card), Prepaid ATM, Neteller, Moneybooker, Fire Pay, EcoCard, Central Coin, Money Order, 1-pay, Cage Deposits and Citadel

**Click to visit: Goldgate Casino**



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### Casino Tropez

**Casino Bonus: \$300 free!**

#### PAYMENT METHODS AT Casino Tropez:

Credit cards (Visa, MasterCard), Neteller, InstaCash, EcoCard, UseMyBank, Firepay, 900Pay, Citadel, Moneybookers, Bank Draft, Citadel, EwalletXpress, Click2Pay, Solo & Switch

**Click to visit: Casino Tropez**

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\* **Crazy Vegas Casino** - New Player Bonus: \$111 Free Bonus, payouts such as: A Citadel, FirePay, Gaming Card, Mastercard, Neteller, PrePaid ATM, Visa, Wire Trans with Microgaming, and 111 Total Games at Crazy Vegas Casino.

\* **Casino Las Vegas** - 100% free bonus up to \$400 and 98.3% payouts.

\* **Casino Kingdom** - \$216 free Money plus %97.38 payouts, come check us out c and check of our great features.

\* **Caribbean Gold Casino** - \$150 Free Bonus on your initial deposit!, 100% payot alot more, check our casino online!

\* **Miami Beach Casino** - 100% bonus up to \$30 Free Bonus, play upto 62 online in our casino.

\* **Aspinalls Casino** - our casino features/does not features online possibilites such Flash Games, Downloadable Games, Live Dealers, Live Chat, and more.



\* **Mummys Gold Casino** - 100% bonus up to \$55 Free Bonus, play upto 180 onlii games in our casino.

\* **Shark Casino** - \$100 bonus For purchaces with ACH, Central Coin, instaCASH, Mastercard, Neteller, Visa, Bank Wire and many new features at our casino for onlii gambling.

\* **Kiwi Casino** - 100% bonus up to \$100 Free Bonus.

\* **Video Poker Classic Casino** - \$200 free Money plus %90 payouts, come check online and check of our great features.

\* **Casino Las Vegas** - free bonus up to \$400 free at Casino Las Vegas.

\* **Acropolis Casinos** - New Player Bonus - 100% matching bonus up to \$200 - al: some great Mastercard, Neteller, Visa, Wire Transfer, Bank Draft & Playtech.

\* **Spin Palace Casino** - 100% Bonus On First Deposit anf get \$75 , 100% payout features such as: Flash Games, Downloadable Games, only at Spin Palace Casino

\* **Vegas Casino Online** - \$150 bonus For purchaces with FirePay, Mastercard, Mc Order, Neteller, Visa, Wire Transfer and many new features at our casino for online gambling.

\* **Go To Blackjack** - 100% bonus up to \$200 Free Bonus, play upto 75 online gar our casino.

\* **Golden Reef Casino** - 100% free bonus up to \$100 and 96.63% payouts.

\* **Sports Inter Action Casino** - New Player Bonus: \$125 Free Bonus, payouts su: FirePay, Mastercard, Neteller, Visa, Swift Pay with Playtech, and 10 Total Games at Sports Inter Action Casino.

- \* **Colosseum Casino** - 97.07% payouts and \$135 free bonus at Colosseum Casino
- \* **50 Stars casino** - 100% Bonus On First Deposit and get \$2000 , 100% payouts, features such as: Online Games, Downloadable Games, only at 50 Stars casino
- \* **Golden Cup Casino** - 100% bonus up to \$150 Free Bonus, play upto 25 online in our casino.
- \* **USA Casino** - \$555 bonus For purchases with Check, Citadel, Direct Bank Trans FirePay, Mastercard, Neteller, PrePaid ATM, Visa, Wire Transfer and many new feat at our casino for online gambling.
- \* **Big Dollar Casino** - New Player Bonus - 100% matching payouts and up to \$60 Bonus.
- \* **Jackpot City Casino** - 100% bonus up to \$200 Free Bonus.
- \* **Casino King** - \$300 free Money plus %97 payouts, come check us out online and check of our great features.
- \* **Monaco Gold Casino** - \$1000 Free Bonus on your initial deposit!, 100% payout alot more, check our casino online!
- \* **Triple Win Casino** - 100% bonus up to \$200 Free Bonus.
- \* **3 Diamonds Casino** - 100% bonus up to \$100 Free Bonus, play upto online game our casino.
- \* **River Nile Casino** - 100% Bonus On First Deposit and get \$100 , 100% payouts features such as: Flash Games, Downloadable Games, only at River Nile Casino
- \* **Gold Gate Casino** - our casino features/does not features online possibilities such as: Flash Games, Downloadable Games, Live Dealers, Live Chat, and more.
- \* **River Belle Casino** - \$200 free Money plus %96.8 payouts, come check us out and check of our great features.
- \* **Capital Casino** - free 100% bonus for you, come and play in our casino and get Free Bonus.
- \* **Victor Chandler Casino** - New Player Bonus - 100% matching bonus up to \$50 also some great Mastercard, Neteller, Visa, Wire Transfer, Bank Draft & Boss Media
- \* **Maxima Casino** - New Player Bonus - 100% matching payouts and up to \$50 Free Bonus.
- \* **Play United Casino** - 100% bonus up to \$150 Free Bonus.
- \* **Casino Kingdom** - 100% Bonus On First Deposit and get \$216 , 100% payouts, features such as: Flash Games, Downloadable Games, only at Casino Kingdom
- \* **Wild Jacks Casino** - free 100% bonus for you, come and play in our casino and \$100 Free Bonus.
- \* **PowerBet Casino** - \$250 bonus For purchases with 900 Pay, Mastercard, Neteller, PrePaid ATM, Visa and many new features at our casino for online gambling.
- \* **Casino On Liner** - 100% bonus up to \$100 Free Bonus.
- \* **English Harbour Casino** - 100% free bonus up to \$275 and 90% payouts.
- \* **Black Widow Casino** - our casino features/does not features online possibilities as: Flash Games, Downloadable Games, Live Dealers, Live Chat, and more.
- \* **Peach Casino** - New Player Bonus - 100% matching payouts and up to \$200 Free Bonus.
- \* **Aspinalls Casino** - 100% bonus up to \$200 Free Bonus, play upto 50 online game our casino.
- \* **Wallstreet Casino** - New Player Bonus: \$100 Free Bonus, payouts such as: Fire Mastercard, Neteller, Visa, WebDollar, Wire Transfer with Boss Media, and 14 Total Games at Wallstreet Casino.
- \* **Indio Casino** - \$100 bonus For purchases with 900 Pay, FirePay, instaCASH, Mastercard, Moneybookers, Neteller, PrePaid ATM, Visa and many new features at casino for online gambling.
- \* **Portofino Casino** - 100% Bonus On First Deposit and get \$200 , 100% payouts, features such as: Flash Games, Downloadable Games, only at Portofino Casino
- \* **32 Red Casino** - free bonus up to \$320 free at 32 Red Casino.
- \* **Slots Alley Casino** - 100% bonus up to \$100 Free Bonus, play upto 60 online game in our casino.
- \* **Cirrus Casino** - \$200 free Money plus %97.06 payouts, come check us out online and check of our great features.
- \* **Grand Aces Casino** - New Player Bonus: \$100 Free Bonus, payouts such as: AC Direct Bank Transfer, FirePay, Mastercard, Moneybookers, Neteller, Visa, Western Electronic Check with RealTime Gaming, and 40 Total Games at Grand Aces Casino
- \* **Go Casino** - 90% payouts and \$200 free bonus at Go Casino.
- \* **South Beach Palace Casino** - free 100% bonus for you, come and play in our casino and get \$100 Free Bonus.



- \* **UK Bingo** - New Player Bonus - 100% matching payouts and up to \$100 Free B
- \* **True Poker** - 100% free bonus up to \$5 and 10% payouts.
- \* **Bingo Caribe** - 100% Bonus On First Deposit anf get \$5 , 100% payouts, and fe such as: Online Games, Selective Online Games, only at Bingo Caribe
- \* **Bingo CafÃ©** - \$100 Free Bonus on your initial deposit!, 100% payouts and also check our casino online!
- \* **Bingo Isle** - New Player Bonus - 100% matching bonus up to \$200 - also some & Parlay Entertainment.
- \* **Bingo Knights** - New Player Bonus - 100% matching payouts and up to \$5 Free Bonus.
- \* **Break Away Poker** - \$100 Free Bonus on your initial deposit!, 100% payouts a more, check our casino online!
- \* **Grand Bay Poker** - 100% Bonus On First Deposit anf get \$5 , 100% payouts, a features such as: Online Games, Downloadable Games, only at Grand Bay Poker
- \* **Kiwi Bingo** - free 100% bonus for you, come and play in our casino and get \$1. Bonus.

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<b>Major Millions Means Freedom</b> All it takes to beat Major Millions is a bit of luck and a lot of...	<b>Sizzling Scorpions</b> Popular 3 reel bonus screen game slot...	<b>High Noon</b> Three reels and three paylines combined with 11...	<b>King Cashalot</b> King Cashalot, a Jackpot Slot Machine for Royalty...

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- \* **Arthurian Casino** - free 100% bonus for you, come and play in our casino and get Free Bonus.
- \* **All Poker Casino** - free 100% bonus for you, come and play in our casino and get Free Bonus.
- \* **River Belle Casino** - 100% Bonus On First Deposit and get \$200 , 100% payouts, features such as: Flash Games, Downloadable Games, only at River Belle Casino
- \* **Gold Gate Casino** - New Player Bonus - 100% matching payouts and up to \$200 Free Bonus.
- \* **Silver Dollar Casino** - \$100 Free Bonus on your initial deposit!, 100% payouts and more, check our casino online!
- \* **Maple Casino** - our casino features/does not features online possibilities such as: Flash Games, Downloadable Games, Live Dealers, Live Chat, and more.
- \* **Showdown Casino** - free 100% bonus for you, come and play in our casino and get Free Bonus.



- \* **Casino Las Vegas** - New Player Bonus - 100% matching payouts and up to \$400 Free Bonus.
- \* **Magic Box Casino** - 96.9% payouts and \$567 free bonus at Magic Box Casino.
- \* **Go Casino** - New Player Bonus - 100% matching payouts and up to \$200 Free Bonus
- \* **Spin Palace Casino** - 100% free bonus up to \$75 and 97.33% payouts.
- \* **Sun Palace Casino** - \$500 free Money plus 90% payouts, come check us out online check of our great features.
- \* **Showdown Casino** - 100% Bonus On First Deposit and get \$50 , 100% payouts, and features such as: Flash Games, Downloadable Games, only at Showdown Casino
- \* **Orbital Casino** - free bonus up to \$100 free at Orbital Casino.
- \* **Golden Cup Casino** - New Player Bonus - 100% matching bonus up to \$150 - also great Check, FirePay, Mastercard, Money Order, PrePaid ATM, Visa, Wire Transfer & iGlobalMedia.
- \* **Havana Club Casino** - 100% Bonus On First Deposit and get \$110 , 100% payout: features such as: Flash Games, Downloadable Games, only at Havana Club Casino
- \* **7 Sultans Casino** - 100% free bonus up to \$100 and 90% payouts.
- \* **Top Card Casino** - free 100% bonus for you, come and play in our casino and get Free Bonus.
- \* **Slots Alley Casino** - \$100 bonus For purchases with ACH, Check, Citadel, Direct Bank Transfer, Electronic Processing, FirePay, Mastercard, Money Order, Neteller, PrePaid / Visa, Wire Transfer and many new features at our casino for online gambling.
- \* **Colosseum Casino** - New Player Bonus - 100% matching payouts and up to \$135 Bonus.
- \* **Golden Tiger Casino** - New Player Bonus - 100% matching payouts and up to \$200 Free Bonus.
- \* **3 Diamonds Casino** - 100% bonus up to \$100 Free Bonus.
- \* **Play United Casino** - 100% bonus up to \$150 Free Bonus.
- \* **Nostalgia Casino** - New Player Bonus: \$125 Free Bonus, payouts such as: Citadel, FirePay, Mastercard, Neteller, Visa, EcoCard, InstaDebit, Click2pay, Delta, PaySpark,

with Microgaming, and 10 Total Games at Nostalgia Casino.

\* **Sunset Casino** - free bonus up to \$25 free at Sunset Casino.

\* **Online Vegas Casino** - 100% free bonus up to \$200 and 97.9% payouts.

\* **Sterling House Casino** - New Player Bonus - 100% matching bonus up to \$120 - some great Check, Citadel, Direct Bank Transfer, FirePay, Mastercard, Neteller, PrePa ATM, Visa, Wire Transfer & Playtech.

\* **Golden Reef Casino** - free bonus up to \$100 free at Golden Reef Casino.

\* **Metro Casino** - New Player Bonus - 100% matching payouts and up to \$25 Free B

\* **Play Gate Casino** - our casino features/does not features online possibilites such : Flash Games, Downloadable Games, Live Dealers, Live Chat, and more.

\* **African Palace Casino** - our casino features/does not features online possibilites : as: Flash Games, Downloadable Games, Live Dealers, Live Chat, and more.

\* **PowerBet Casino** - free bonus up to \$250 free at PowerBet Casino.

\* **Club Dice Casino** - New Player Bonus: \$500 Free Bonus, payouts such as: 1-PAY, Pay, ACH, Central Coin, Check, Citadel, ClearChex, Direct Bank Transfer, FirePay, Mastercard, Money Order, Moneybookers, Neteller, PaysafeCard, PrePaid ATM, Visa, WebDollar, Wire Transfer with Playtech, and 71 Total Games at Club Dice Casino.

\* **King Solomons Casino** - free bonus up to \$100 free at King Solomons Casino.

\* **EL Casino** - \$50 Free Bonus on your initial deposit!, 100% payouts and alot more, our casino online!

\* **Players Club Casino** - \$100 free Money plus %97 payouts, come check us out on and check of our great features.

\* **Aces High Casino** - 100% free bonus up to \$50 and 96.1% payouts.

\* **Black Widow Casino** - 100% bonus up to \$30 Free Bonus.

\* **River Nile Casino** - New Player Bonus - 100% matching payouts and up to \$100 f Bonus.

\* **Monaco Gold Casino** - New Player Bonus - 100% matching payouts and up to \$10 Free Bonus.

\* **Arthurian Casino** - New Player Bonus - 100% matching bonus up to \$75 - also so great Citadel, FirePay, instaCASH, Mastercard, Neteller, Visa, Use My Bank & Microga

\* **Las Vegas USA Casino** - New Player Bonus - 100% matching bonus up to \$100 - some great 900 Pay, Check, Citadel, FirePay, Mastercard, Money Order, Neteller, Pre ATM, Visa, Bank Wire & Playtech.

\* **Crazy Vegas Casino** - free bonus up to \$111 free at Crazy Vegas Casino.

\* **Ace Club Casino** - 100% Bonus On First Deposit anf get \$250 , 100% payouts, an features such as: Flash Games, Downloadable Games, only at Ace Club Casino

\* **First Web Casino** - 100% free bonus up to \$75 and 96.06% payouts.

\* **Lasseters Casino** - 100% bonus up to \$200 Free Bonus.

\* **Royal Vegas Casino** - \$100 bonus For purchaces with 900 Pay, ACH, FirePay, Mastercard, Neteller, PrePaid ATM, Visa and many new features at our casino for onli gambling.

\* **Golden Palace Casino** - New Player Bonus - 100% matching payouts and up to \$ Free Bonus.

\* **Capital Casino** - New Player Bonus: \$75 Free Bonus, payouts such as: ACH, Mast Visa with Microgaming, and 167 Total Games at Capital Casino.

\* **Geisha Lounge Casino** - New Player Bonus - 100% matching payouts and up to \$ Free Bonus.

\* **Prestige Casino** - 100% bonus up to \$40 Free Bonus, play upto 19 online games casino.

\* **Phoenician Casino** - 100% free bonus up to \$1200 and 90% payouts.

\* **Gem Lobby Casino** - \$150 bonus For purchaces with ACH, FirePay, Mastercard, N PrePaid ATM, Visa, Wire Transfer and many new features at our casino for online gam

\* **InterTops Casino** - 100% bonus up to \$100 Free Bonus, play upto 20 online gam our casino.

\* **Lazy Joker Casino** - our casino features/does not features online possibilites such Flash Games, Downloadable Games, Live Dealers, Live Chat, and more.

\* **Wild Jacks Casino** - 95.73% payouts and \$100 free bonus at Wild Jacks Casino.

\* **Aspinalls Casino** - 100% free bonus up to \$200 and 90% payouts.

\* **City Club Casino** - free 100% bonus for you, come and play in our casino and get Free Bonus.

\* **Mummys Gold Casino** - 100% free bonus up to \$55 and 90% payouts.

\* **Gold Key Casino** - our casino features/does not features online possibilites such a Flash Games, Downloadable Games, Live Dealers, Live Chat, and more.



- \* **Golden Tiger Poker** - 10% payouts and \$5 free bonus at Golden Tiger Poker.
- \* **Bonkers For Bingo** - \$5 bonus For purchaces with and many new features at our for online gambling.
- \* **Pacific Poker** - 100% Bonus On First Deposit anf get \$100 , 100% payouts, and features such as: Flash Games, Downloadable Games, only at Pacific Poker
- \* **Trident Lounge Poker** - 100% bonus up to \$5 Free Bonus, play upto online game our casino.
- \* **iBingo** - 10% payouts and \$5 free bonus at iBingo.
- \* **Billy Bingo** - New Player Bonus - 100% matching bonus up to \$5 - also some gree Quadcard.
- \* **Bingo Gala** - 10% payouts and \$500 free bonus at Bingo Gala.
- \* **Safari Bingo** - 100% free bonus up to \$100 and 10% payouts.
- \* **Get Minted Bingo** - \$100 free Money plus 10% payouts, come check us out online check of our great features.
- \* **Nickel Bingo** - New Player Bonus: \$5 Free Bonus, payouts such as: with , and Tot Games at Nickel Bingo.
- \* **Gay Pride Bingo** - free bonus up to \$100 free at Gay Pride Bingo.

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New Listings

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Online Poker

What's New?

Casino Promotions

Live Jackpots

Winners Section

Gambling Tips

How to Play

Free Casino Games

Casino Software

Sports Betting

Online Bingo

Free Lottery

Gambling Articles

Gambling Dictionary

Casino Game Odds

Banking Definitions

Gambling News

News Groups

Payout Rates

Currency Converter

Land Casinos

Gambling Jokes

Horoscope

Hotel Guide

World Times

Date Calendar

Online Calculator

Street Maps

Weather Forecast

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Affiliate Program

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UseMyBank is an innovative company focused on simplifying and strengthening a client's ability to pay for goods and services over the Internet in a way that uses their existing Financial Services provider. These transactions are processed through a client's own Chequing, Savings, or Credit Card account.

UseMyBank's Automated Clearing and Settlement system for Sellers allows wire transfers, cheques, and several other methods to be used. Summary and detailed reporting and management tools are provided.

UseMyBank accepts direct payments with your Online Internet Bank from Bank of Montreal, CIBC, Desjardins, Royal Bank, ScotiaBank, and TD Bank. Additional Canadian, United States and International Financial Institutions are available for release throughout 2004.

The Benefits of UseMyBank

Total control over all payments through your existing online bank account.

A direct approach to paying for goods and services over the Internet using cash or direct debit.

Privacy. We only provide the Seller with your email address for verification. Anonymity. We do not store any of your personal information.

A simple dispute/resolution mechanism.

### The following online casinos accept UseMyBank

**Casino Tropez** - Casino Tropez Review

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# Usemybank Casinos: Online Casinos Using Usemybank

Usemybank Deposit Information: Usemybank Casinos

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- \* **Arthurian Casino** - free 100% bonus for you, come and play in our casino and get \$75 Free Bonus.
- \* **All Poker Casino** - free 100% bonus for you, come and play in our casino and get \$77 Free Bonus.
- \* **River Belle Casino** - 100% Bonus On First Deposit and get \$200 , 100% payouts, and features such as: Flash Games, Downloadable Games, only at River Belle Casino
- \* **Gold Gate Casino** - New Player Bonus - 100% matching payouts and up to \$200 Free Bonus.
- \* **Silver Dollar Casino** - \$100 Free Bonus on your initial deposit!, 100% payouts and alot more, check our casino online!
- \* **Maple Casino** - our casino features/does not features online possibilities such as: Flash Games, Downloadable Games, Live Dealers, Live Chat, and more.
- \* **Showdown Casino** - free 100% bonus for you, come and play in our casino and get \$50 Free Bonus.



- \* **Casino Las Vegas** - New Player Bonus - 100% matching payouts and up to \$400 Free Bonus.
- \* **Magic Box Casino** - 96.9% payouts and \$567 free bonus at Magic Box Casino.
- \* **Go Casino** - New Player Bonus - 100% matching payouts and up to \$200 Free Bonus.
- \* **Spin Palace Casino** - 100% free bonus up to \$75 and 97.33% payouts.
- \* **Sun Palace Casino** - \$500 free Money plus %90 payouts, come check us out online and check of our great features.
- \* **Showdown Casino** - 100% Bonus On First Deposit and get \$50 , 100% payouts, and features such as: Flash Games, Downloadable Games, only at Showdown Casino
- \* **Orbital Casino** - free bonus up to \$100 free at Orbital Casino.
- \* **Golden Cup Casino** - New Player Bonus - 100% matching bonus up to \$150 - also some

great Check, FirePay, Mastercard, Money Order, PrePaid ATM, Visa, Wire Transfer & iGlobalMedia.

\* **Havana Club Casino** - 100% Bonus On First Deposit and get \$110 , 100% payouts, and features such as: Flash Games, Downloadable Games, only at Havana Club Casino

\* **7 Sultans Casino** - 100% free bonus up to \$100 and 90% payouts.

\* **Top Card Casino** - free 100% bonus for you, come and play in our casino and get \$200 Free Bonus.

\* **Slots Alley Casino** - \$100 bonus For purchases with ACH, Check, Citadel, Direct Bank Transfer, Electronic Processing, FirePay, Mastercard, Money Order, Neteller, PrePaid ATM, Visa, Wire Transfer and many new features at our casino for online gambling.

\* **Colosseum Casino** - New Player Bonus - 100% matching payouts and up to \$135 Free Bonus.

\* **Golden Tiger Casino** - New Player Bonus - 100% matching payouts and up to \$250 Free Bonus.

\* **3 Diamonds Casino** - 100% bonus up to \$100 Free Bonus.

\* **Play United Casino** - 100% bonus up to \$150 Free Bonus.

\* **Nostalgia Casino** - New Player Bonus: \$125 Free Bonus, payouts such as: Citadel, FirePay, Mastercard, Neteller, Visa, EcoCard, InstaDebit, Click2pay, Delta, PaySpark, Diners with Microgaming, and 10 Total Games at Nostalgia Casino.

\* **Sunset Casino** - free bonus up to \$25 free at Sunset Casino.

\* **Online Vegas Casino** - 100% free bonus up to \$200 and 97.9% payouts.

\* **Sterling House Casino** - New Player Bonus - 100% matching bonus up to \$120 - also some great Check, Citadel, Direct Bank Transfer, FirePay, Mastercard, Neteller, PrePaid ATM, Visa, Wire Transfer & Playtech.

\* **Golden Reef Casino** - free bonus up to \$100 free at Golden Reef Casino.

\* **Metro Casino** - New Player Bonus - 100% matching payouts and up to \$25 Free Bonus.

\* **Play Gate Casino** - our casino features/does not features online possibilities such as: Flash Games, Downloadable Games, Live Dealers, Live Chat, and more.

\* **African Palace Casino** - our casino features/does not features online possibilities such as: Flash Games, Downloadable Games, Live Dealers, Live Chat, and more.

\* **PowerBet Casino** - free bonus up to \$250 free at PowerBet Casino.

\* **Club Dice Casino** - New Player Bonus: \$500 Free Bonus, payouts such as: 1-PAY, 900 Pay, ACH, Central Coin, Check, Citadel, ClearChex, Direct Bank Transfer, FirePay, Mastercard, Money Order, Moneybookers, Neteller, PaysafeCard, PrePaid ATM, Visa, WebDollar, Wire Transfer with Playtech, and 71 Total Games at Club Dice Casino.

\* **King Solomons Casino** - free bonus up to \$100 free at King Solomons Casino.

\* **EL Casino** - \$50 Free Bonus on your initial deposit!, 100% payouts and alot more, check our casino online!

\* **Players Club Casino** - \$100 free Money plus %97 payouts, come check us out online and check of our great features.

\* **Aces High Casino** - 100% free bonus up to \$50 and 96.1% payouts.

\* **Black Widow Casino** - 100% bonus up to \$30 Free Bonus.

\* **River Nile Casino** - New Player Bonus - 100% matching payouts and up to \$100 Free Bonus.

\* **Monaco Gold Casino** - New Player Bonus - 100% matching payouts and up to \$1000 Free Bonus.

\* **Arthurian Casino** - New Player Bonus - 100% matching bonus up to \$75 - also some great Citadel, FirePay, instaCASH, Mastercard, Neteller, Visa, Use My Bank & Microgaming.

- \* **Las Vegas USA Casino** - New Player Bonus - 100% matching bonus up to \$100 - also some great 900 Pay, Check, Citadel, FirePay, Mastercard, Money Order, Neteller, PrePaid ATM, Visa, Bank Wire & Playtech.
- \* **Crazy Vegas Casino** - free bonus up to \$111 free at Crazy Vegas Casino.
- \* **Ace Club Casino** - 100% Bonus On First Deposit and get \$250 , 100% payouts, and features such as: Flash Games, Downloadable Games, only at Ace Club Casino
- \* **First Web Casino** - 100% free bonus up to \$75 and 96.06% payouts.
- \* **Lasseters Casino** - 100% bonus up to \$200 Free Bonus.
- \* **Royal Vegas Casino** - \$100 bonus For purchases with 900 Pay, ACH, FirePay, Mastercard, Neteller, PrePaid ATM, Visa and many new features at our casino for online gambling.
- \* **Golden Palace Casino** - New Player Bonus - 100% matching payouts and up to \$300 Free Bonus.
- \* **Capital Casino** - New Player Bonus: \$75 Free Bonus, payouts such as: ACH, Mastercard, Visa with Microgaming, and 167 Total Games at Capital Casino.
- \* **Geisha Lounge Casino** - New Player Bonus - 100% matching payouts and up to \$100 Free Bonus.
- \* **Prestige Casino** - 100% bonus up to \$40 Free Bonus, play upto 19 online games in our casino.
- \* **Phoenician Casino** - 100% free bonus up to \$1200 and 90% payouts.
- \* **Gem Lobby Casino** - \$150 bonus For purchases with ACH, FirePay, Mastercard, Neteller, PrePaid ATM, Visa, Wire Transfer and many new features at our casino for online gambling.
- \* **InterTops Casino** - 100% bonus up to \$100 Free Bonus, play upto 20 online games in our casino.
- \* **Lazy Joker Casino** - our casino features/does not features online possibilities such as: Flash Games, Downloadable Games, Live Dealers, Live Chat, and more.
- \* **Wild Jacks Casino** - 95.73% payouts and \$100 free bonus at Wild Jacks Casino.
- \* **Aspinalls Casino** - 100% free bonus up to \$200 and 90% payouts.
- \* **City Club Casino** - free 100% bonus for you, come and play in our casino and get \$200 Free Bonus.
- \* **Mummys Gold Casino** - 100% free bonus up to \$55 and 90% payouts.
- \* **Gold Key Casino** - our casino features/does not features online possibilities such as: Flash Games, Downloadable Games, Live Dealers, Live Chat, and more.



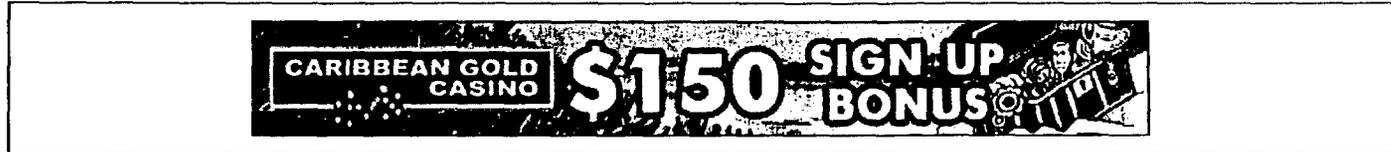
- \* **Golden Tiger Poker** - 10% payouts and \$5 free bonus at Golden Tiger Poker.
- \* **Bonkers For Bingo** - \$5 bonus For purchases with and many new features at our casino for online gambling.
- \* **Pacific Poker** - 100% Bonus On First Deposit and get \$100 , 100% payouts, and features such as: Flash Games, Downloadable Games, only at Pacific Poker
- \* **Trident Lounge Poker** - 100% bonus up to \$5 Free Bonus, play upto online games in our casino.
- \* **iBingo** - 10% payouts and \$5 free bonus at iBingo.
- \* **Billy Bingo** - New Player Bonus - 100% matching bonus up to \$5 - also some great & Quadcard.
- \* **Bingo Gala** - 10% payouts and \$500 free bonus at Bingo Gala.

- \* **Safari Bingo** - 100% free bonus up to \$100 and 10% payouts.
- \* **Get Minted Bingo** - \$100 free Money plus 10% payouts, come check us out online and check of our great features.
- \* **Nickel Bingo** - New Player Bonus: \$5 Free Bonus, payouts such as: with , and Total Games at Nickel Bingo.
- \* **Gay Pride Bingo** - free bonus up to \$100 free at Gay Pride Bingo.

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# Microgaming Usemybank Casinos:Recommended Usemybank Online Casinos

Casino That Accept Usemybank:Microgaming Usemybank Casinos

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- \* **Caribbean Gold Casino** - free 100% bonus for you, come and play in our casino and get \$150 Free Bonus.
- \* **Golden Palace Casino** - \$300 bonus For purchases with 900 Pay, Central Coin, Direct Bank Transfer, Electronic Processing, FirePay, Mastercard, Money Order, Neteller, PrePaid ATM, Visa, Wire Transfer and many new features at our casino for online gambling.
- \* **English Harbour Casino** - 100% bonus up to \$275 Free Bonus.
- \* **Lucky Nugget Casino** - 100% Bonus On First Deposit anf get \$200 , 100% payouts, and features such as: Flash Games, Downloadable Games, only at Lucky Nugget Casino
- \* **Arthurian Casino** - \$75 free Money plus %90 payouts, come check us out online and check of our great features.
- \* **777 Dragon Casino** - \$50 free Money plus %94.65 payouts, come check us out online and check of our great features.



- \* **Slot Fever Casino** - New Player Bonus: \$250 Free Bonus, payouts such as: ACH, FirePay, Mastercard, Neteller, Visa, EcoCard, InstaDebit, Click2pay with RealTime Gaming, and 10 Total Games at Slot Fever Casino.
- \* **Inter Casino** - \$90 bonus For purchases with 900 Pay, Citadel, FirePay, Mastercard, Neteller, Visa, Wire Transfer and many new features at our casino for online gambling.
- \* **7 Sultans Casino** - free 100% bonus for you, come and play in our casino and get \$100 Free Bonus.
- \* **777 Dragon Casino** - our casino features/does not features online possibilites such as: Flash Games, Downloadable Games, Live Dealers, Live Chat, and more.
- \* **Acropolis Casinos** - New Player Bonus: \$200 Free Bonus, payouts such as: Mastercard,

Neteller, Visa, Wire Transfer, Bank Draft with Playtech, and 10 Total Games at Acropolis Casinos.

\* **Domain Casino** - New Player Bonus: \$30 Free Bonus, payouts such as: Mastercard, Neteller, PrePaid ATM, Visa with Net Entertainment, and 18 Total Games at Domain Casino.

\* **Bet Royal Casino** - 100% free bonus up to \$200 and 90% payouts.

\* **Millionaire Casino** - our casino features/does not features online possibilites such as: Flash Games, Downloadable Games, Live Dealers, Live Chat, and more.

\* **Sterling House Casino** - New Player Bonus - 100% matching payouts and up to \$120 Free Bonus.

\* **Pharaohs Casino** - New Player Bonus - 100% matching bonus up to \$30 - also some great Check, FirePay, Mastercard, Money Order, Neteller, Visa, Wire Transfer & Boss Media.

\* **Cinema Casino** - New Player Bonus: \$50 Free Bonus, payouts such as: ACH, FirePay, Mastercard, Neteller, Visa, Wire Transfer with Microgaming, and 160 Total Games at Cinema Casino.

\* **Challenge Casino** - \$100 bonus For purchaces with ACH, FirePay, Mastercard, Neteller, PrePaid ATM, Visa and many new features at our casino for online gambling.

\* **InterTops Casino** - 100% free bonus up to \$100 and 97.2% payouts.

\* **Aces High Casino** - 96.1% payouts and \$50 free bonus at Aces High Casino.

\* **Aztec Riches Casino** - \$100 free Money plus %96.54 payouts, come check us out online and check of our great features.

\* **Go Casino** - free bonus up to \$200 free at Go Casino.

\* **Sun Palace Casino** - free bonus up to \$500 free at Sun Palace Casino.

\* **Sci-Fi Casino** - \$250 Free Bonus on your initial deposit!, 100% payouts and alot more, check our casino online!

\* **Vegas Break Casino** - 100% free bonus up to \$250 and 10% payouts.

\* **Shark Casino** - New Player Bonus: \$100 Free Bonus, payouts such as: ACH, Central Coin, instaCASH, Mastercard, Neteller, Visa, Bank Wire with RealTime Gaming, and 13 Total Games at Shark Casino.

\* **Play Gate Casino** - 100% Bonus On First Deposit anf get \$25 , 100% payouts, and features such as: Flash Games, Downloadable Games, only at Play Gate Casino

\* **Club Dice Casino** - 100% bonus up to \$500 Free Bonus, play upto 71 online games in our casino.

\* **Jackpot Palace Casino** - 99% payouts and \$25 free bonus at Jackpot Palace Casino.

\* **Sun Vegas Casino** - 90% payouts and \$60 free bonus at Sun Vegas Casino.

\* **Prism Casino** - \$250 bonus For purchaces with 900 Pay, Check, Citadel, FirePay, Mastercard, Neteller, PrePaid ATM, Visa, Wire Transfer and many new features at our casino for online gambling.

\* **Video Poker Classic Casino** - 100% bonus up to \$200 Free Bonus.

\* **Arthurian Casino** - our casino features/does not features online possibilites such as: Flash Games, Downloadable Games, Live Dealers, Live Chat, and more.

\* **Caribbean Gold Casino** - 100% free bonus up to \$150 and 96.84% payouts.

\* **Sky Kings Casino** - 100% bonus up to \$100 Free Bonus, play upto 67 online games in our casino.

\* **Fortune Room Casino** - 97.26% payouts and \$750 free bonus at Fortune Room Casino.

\* **Reef Club Casino** - 97.38% payouts and \$200 free bonus at Reef Club Casino.

\* **Desert Dollar Casino** - 100% free bonus up to \$100 and 96.85% payouts.

\* **Jackpots in a Flash Casino** - 100% Bonus On First Deposit anf get \$50 , 100%

payouts, and features such as: Flash Games, Downloadable Games, only at Jackpots in a Flash Casino

- \* **Blackjack Ballroom Casino** - 100% bonus up to \$400 Free Bonus.
- \* **Gem Lobby Casino** - 100% Bonus On First Deposit and get \$150 , 100% payouts, and features such as: Online Games, Downloadable Games, only at Gem Lobby Casino
- \* **Online Vegas Casino** - our casino features/does not features online possibilities such as: Flash Games, Downloadable Games, Live Dealers, Live Chat, and more.
- \* **Casino Webcam** - 100% Bonus On First Deposit and get \$150 , 100% payouts, and features such as: Online Games, Downloadable Games, only at Casino Webcam
- \* **Golden Tiger Casino** - 100% bonus up to \$250 Free Bonus, play upto 110 online games in our casino.
- \* **Capital Casino** - New Player Bonus - 100% matching payouts and up to \$75 Free Bonus.
  
- \* **Indio Casino** - free bonus up to \$100 free at Indio Casino.
- \* **Colosseum Casino** - free bonus up to \$135 free at Colosseum Casino.
- \* **Havana Club Casino** - free 100% bonus for you, come and play in our casino and get \$110 Free Bonus.
- \* **Casino On Liner** - 90% payouts and \$100 free bonus at Casino On Liner.
- \* **Music Hall Casino** - 100% free bonus up to \$150 and 90% payouts.
- \* **Golden Palace Casino** - \$300 free Money plus %98 payouts, come check us out online and check of our great features.
- \* **Magic Box Casino** - \$567 free Money plus %96.9 payouts, come check us out online and check of our great features.
- \* **Party Poker Casino** - 100% Bonus On First Deposit and get \$50 , 100% payouts, and features such as: Flash Games, Downloadable Games, only at Party Poker Casino
- \* **Lasseters Casino** - 100% bonus up to \$200 Free Bonus, play upto 36 online games in our casino.
- \* **Play United Casino** - 100% bonus up to \$150 Free Bonus, play upto 100 online games in our casino.
- \* **Atlantic Casino** - 100% bonus up to \$100 Free Bonus, play upto 10 online games in our casino.
- \* **EL Casino** - \$50 free Money plus %99.12 payouts, come check us out online and check of our great features.
- \* **Virtual City Poker Casino** - 100% bonus up to \$30 Free Bonus.
- \* **Palace of Chance Casino** - free bonus up to \$333 free at Palace of Chance Casino.
- \* **Planet Luck Casino** - New Player Bonus - 100% matching bonus up to \$100 - also some great ACH, Check, Citadel, FirePay, Mastercard, Visa, Wire Transfer & iGlobalMedia.
- \* **Super Slots Casino** - free bonus up to \$50 free at Super Slots Casino.
- \* **Lucky liner Casino** - \$250 Free Bonus on your initial deposit!, 100% payouts and alot more, check our casino online!
- \* **32 Red Casino** - New Player Bonus - 100% matching bonus up to \$320 - also some great Check, Direct Bank Transfer, Direct Debit, Mastercard, Neteller, Visa, Wire Transfer & Microgaming.
- \* **50 Stars casino** - 100% bonus up to \$2000 Free Bonus.
- \* **Starluck Casino** - 100% Bonus On First Deposit and get \$100 , 100% payouts, and features such as: Flash Games, Downloadable Games, only at Starluck Casino
- \* **Star Online Casino** - New Player Bonus - 100% matching bonus up to \$200 - also some great 900 Pay, Central Coin, Citadel, FirePay, Mastercard, Neteller, Visa, Bank Wire, Money

Transfer & Playtech.

- \* **Windows Casino** - our casino features/does not features online possibilities such as: Flash Games, Downloadable Games, Live Dealers, Live Chat, and more.
- \* **Maxima Casino** - \$50 Free Bonus on your initial deposit!, 100% payouts and alot more, check our casino online!
- \* **Victor Chandler Casino** - 100% bonus up to \$500 Free Bonus.
- \* **Go To Blackjack** - our casino features/does not features online possibilities such as: Flash Games, Downloadable Games, Live Dealers, Live Chat, and more.
- \* **Grand Riviera Casino** - New Player Bonus - 100% matching payouts and up to \$200 Free Bonus.
- \* **Casino Apostle** - 100% free bonus up to \$500 and 10% payouts.
- \* **FourG Casino** - 100% bonus up to \$200 Free Bonus, play upto 14 online games in our casino.



- \* **Twofatladies.co.uk** - New Player Bonus - 100% matching payouts and up to \$100 Free Bonus.
- \* **Bingo 777** - 10% payouts and \$120 free bonus at Bingo 777.
- \* **UKbetting Poker** - 100% bonus up to \$5 Free Bonus.
- \* **UK Bingo** - free bonus up to \$100 free at UK Bingo.
- \* **Bingo Palace** - 100% bonus up to \$5 Free Bonus.
- \* **Mega Bux Bingo** - free bonus up to \$5 free at Mega Bux Bingo.
- \* **Bingo Fun House** - free 100% bonus for you, come and play in our casino and get \$5 Free Bonus.
- \* **Bingo For Money** - \$5 bonus For purchaces with and many new features at our casino for online gambling.

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USEMYBANK ONLINE CASINOS - CASINOS THAT TAKE USEMYBANK FOR DEPOSIT



Visit the UsemyBank webpage at <http://www.usemybank.com>

Who are we?

UseMyBank is an innovative company focused on providing an alternative to the existing payment processing market place. This is done by simplifying and streamlining the clients ability to pay for goods and services over the Internet using their existing Financial Services provider. While UseMyBank as an enterprise is new, the senior management team has over 30 years' of successful experience implementing Financial Services applications, solutions, and payments systems.

UseMyBank was founded on the principle that the Financial Services sector is evolving at a remarkable rate, and that those companies - which choose to use the financial markets - must 'keep up' with the pace of change. As payment systems and infrastructure become increasingly complex, many companies will seek service providers to deliver all the basic infrastructure components - bundled in a way that they can be obtained and paid for in simple terms. Furthermore, we believe customers will pay a premium for these services if they are integrated seamlessly, can be delivered in a flexible manner, and are ready to embrace leading-edge thinking with existing online payment technologies.

What do we do?

UseMyBank provides an innovative and secure online instant payment method using the buyers own Financial Institution. Our Automated Online Payment Interface provides the buyers the ability to make payments at their own Financial Institutions supported Internet site.

Our Automated Clearing and Settlement system for Sellers and Affiliates allows wire transfers, cheques, and several other methods to be used. Easy to use summary and detailed reporting and management tools are provided.

For Buyers, UseMyBank accepts direct payments with your Online Internet Bank access to the Bank of Montreal, CIBC, Desjardins, Royal Bank, ScotiaBank, and TD Canada Trust.

Additional Canadian, United States and International Financial Institutions are planned for release

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**CASINO GAMES RULES**

- How to play Poker - Poker rules
- How to play Blackjack - Blackjack rules
- How to play Baccarat - Baccarat rules
- How to play Craps - Craps rules
- How to play Red Dog - Red Dog rules
- How to play Caribbean Stud Poker - Caribbean Stud Poker rules

throughout 2003-2004.

For the Sellers and Affiliates, we are accepting Sign Up's from Canada, United States, and Internationally.

**How do we do it?**

Most of the similar payment solutions have focused on using Industry Standards (OFX, XML, JPOS, etc), or by implementing a proprietary connection to the Financial Institution using Interface Standards (ISO 8583), or simply a online form for credit card, debit card, or any other existing online payment service. All these solutions require direct contact with Technical and Business resources within the Financial Institution or Service Providers.

UseMyBank does not use any of these methods. Rather, UseMyBank leverages the existing online systems functions and capabilities within the clients own Financial Institution in a real-time fashion. These transactions are done from clients own Chequing, Savings, or Credit Card account. The fact is the existing online payment systems require that the client enter their Credit Card, Transit/Route/Account, or other forms of personal traceable markers.

UseMyBank will have none of it!. UseMyBank uses the same systems in place today throughout the Banking, Retailing/Billing, and Consumer 'brick and mortar' (physical) community. We are simply interested in the confirmation of the payment to deliver an online real-time payment solution! All this without storing any personal information in our system.

**What are the steps involved?**

1. Checkout from the Seller (Website or email)
2. Buyer clicks UseMyBank button for payment
3. Buyer selects their Bank and account to pay from
4. UseMyBank facilitates a payment and informs the Seller
5. Seller delivers products or service to Buyer

**ONLINE CASINOS PRESENTLY ACCEPTING USEMYBANK AS DEPOSIT OPTION**

Vegas Red online casino



Casino Tropez



Casino del Rio



Vegas Red.com

\$888

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CHOOSE A GAME: X

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Craps

Blackjack

Poker

Slots

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Vegas Red online casino

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- Paigow Poker rules

How to play Let it Ride  
Poker - Let it ride Poker  
rules

**POKER VARIATIONS -  
POKER RULES**

How to play Texas Hold'em  
Poker

How to play Omaha Hi  
Poker

How to play Omaha 8 or  
Better Poker

How to play Seven Card  
Stud Poker

How to play Stud 8 or  
Better Poker

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BACKGAMMON ONLINE -  
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online bingo free games

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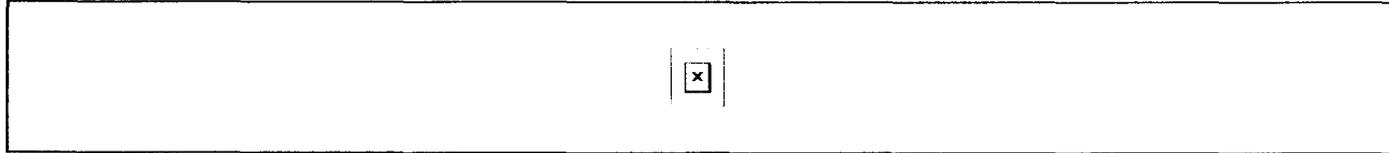
Horse racing online

**MOBILE GAMBLING -  
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# Bossmedia Usemybank Casinos:Usemybank Casino Bonuses

Usemybank Casino Deposit Bonus:Bossmedia Usemybank Casinos

## Usemybank Casino Deposit Bonus

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Have a turn playing remarkable Usemybank Casino Bonuses in order to boost your net gambling understanding about the topic casino index. Try playing incredible Usemybank Casino Deposit Bonus so you can take home wins on the net. This site features information about Bossmedia Usemybank Casinos so that you can advance your net betting know how.

- \* **Sun Vegas Casino** - \$60 bonus For purchases with Citadel, FirePay, Mastercard, Neteller, Visa, Wire Transfer, Use My Bank, Click2pay, Solo, Switch, Delta, PaySpark and many new features at our casino for online gambling.
- \* **River Belle Casino** - 100% free bonus up to \$200 and 96.8% payouts.
- \* **Swiss Casino** - free 100% bonus for you, come and play in our casino and get \$400 Free Bonus.
- \* **Club Dice Casino** - free bonus up to \$500 free at Club Dice Casino.
- \* **Silver Dollar Casino** - free bonus up to \$100 free at Silver Dollar Casino.
- \* **New York Casino** - \$212 free Money plus %97.28 payouts, come check us out online and check of our great features.
- \* **Golden Palace Casino** - New Player Bonus: \$300 Free Bonus, payouts such as: 900 Pay, Central Coin, Direct Bank Transfer, Electronic Processing, FirePay, Mastercard, Money Order, Neteller, PrePaid ATM, Visa, Wire Transfer with Playtech, and 50 Total Games at Golden Palace Casino.



- \* **24KT Gold Casino** - New Player Bonus: \$200 Free Bonus, payouts such as: 900 Pay, Central Coin, Citadel, Direct Bank Transfer, FirePay, Mastercard, Neteller, Visa with Playtech, and 55 Total Games at 24KT Gold Casino.
- \* **Reef Club Casino** - \$200 free Money plus %97.38 payouts, come check us out online and check of our great features.
- \* **Monaco Gold Casino** - free 100% bonus for you, come and play in our casino and get \$1000 Free Bonus.
- \* **Black Widow Casino** - New Player Bonus - 100% matching payouts and up to \$30 Free

Bonus.

\* **Jackpot Palace Casino** - free 100% bonus for you, come and play in our casino and get \$25 Free Bonus.

\* **Casino On Liner** - New Player Bonus: \$100 Free Bonus, payouts such as: Check, FirePay, Mastercard, Moneybookers, Neteller, PrePaid ATM, Visa with Casinova Software, and 10 Total Games at Casino On Liner.

\* **Twin Aces Casino** - 100% bonus up to \$500 Free Bonus, play upto 63 online games in our casino.

\* **Piggs Peak Casino** - New Player Bonus - 100% matching payouts and up to \$85 Free Bonus.

\* **Windows Casino** - our casino features/does not features online possibilites such as: Flash Games, Downloadable Games, Live Dealers, Live Chat, and more.



\* **Platinum Poker** - 100% free bonus up to \$5 and 10% payouts.

\* **Totalbet Poker** - New Player Bonus: \$5 Free Bonus, payouts such as: with CryptoLogic (WagerLogic), and Total Games at Totalbet Poker.

\* **Wide World Of Poker** - \$5 free Money plus 10% payouts, come check us out online and check of our great features.

\* **Binglotto** - 100% free bonus up to \$5 and 10% payouts.

\* **Rainbow Bingo** - \$5 bonus For purchaces with and many new features at our casino for online gambling.

\* **Imperial Bingo** - New Player Bonus - 100% matching payouts and up to \$5 Free Bonus.

\* **Golden Tiger Poker** - 100% Bonus On First Deposit anf get \$5 , 100% payouts, and features such as: Online Games, Downloadable Games, only at Golden Tiger Poker

\* **Loquax Bingo** - \$100 bonus For purchaces with and many new features at our casino for online gambling.

\* **Astro Bingo** - \$5.free Money plus 10% payouts, come check us out online and check of our great features.

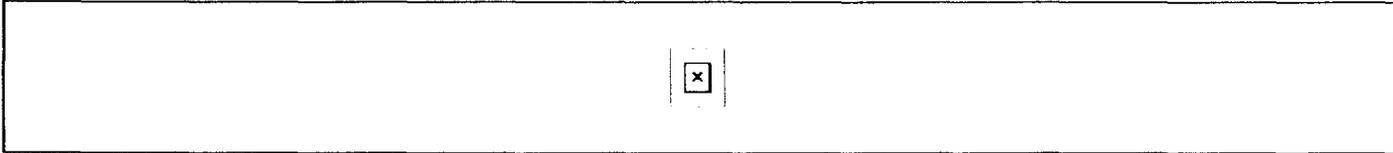
\* **Bingo Card** - 100% Bonus On First Deposit anf get \$5 , 100% payouts, and features such as: Online Games, Selective Online Games, only at Bingo Card

\* **Total Poker** - New Player Bonus - 100% matching payouts and up to \$5 Free Bonus.

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# Casino Usemybank:Casino Usemybank Money

Great Usemybank Casino:Casino Usemybank

## Great Usemybank Casino

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Explore this page and you'll build up your wagering awareness on the topic of gambling resources. This section is all about Casino Usemybank in order to increase your online betting capacity. Try out great Great Usemybank Casino in order to enjoy earnings on the internet. Try incredible Casino Usemybank Money so you can gain net betting skills concerning virtual gambling listings.

- \* **Sun Vegas Casino** - 100% bonus up to \$60 Free Bonus, play upto 100 online games in our casino.
- \* **Cinema Casino** - free bonus up to \$50 free at Cinema Casino.
- \* **Captain Cooks Casino** - New Player Bonus - 100% matching bonus up to \$216 - also some great 900 Pay, ACH, Citadel, FirePay, Gaming Card, Mastercard, Neteller, PlayCheck, PrePaid ATM, Visa, Wire Transfer & Microgaming.
- \* **Lucky Nugget Casino** - \$200 bonus For purchaces with FirePay, Mastercard, Neteller, Visa and many new features at our casino for online gambling.
- \* **Crazy Vegas Casino** - our casino features/does not features online possibilites such as: Flash Games, Downloadable Games, Live Dealers, Live Chat, and more.



- \* **Sun Vegas Casino** - 100% Bonus On First Deposit anf get \$60 , 100% payouts, and features such as: Flash Games, Downloadable Games, only at Sun Vegas Casino
- \* **Virtual City Poker Casino** - \$30 free Money plus %97.6 payouts, come check us out online and check of our great features.
- \* **Golden Cup Casino** - \$150 free Money plus %98.4 payouts, come check us out online and check of our great features.
- \* **Phoenician Casino** - \$1200 bonus For purchaces with Citadel, FirePay, Mastercard, Neteller, Visa, EcoCard, InstaDebit, Click2pay, Delta, PaySpark, Diners and many new features at our casino for online gambling.
- \* **3 Diamonds Casino** - New Player Bonus - 100% matching payouts and up to \$100 Free Bonus.
- \* **Capital Casino** - 100% bonus up to \$75 Free Bonus.
- \* **Metro Casino** - our casino features/does not features online possibilites such as: Flash Games, Downloadable Games, Live Dealers, Live Chat, and more.
- \* **William Hill Casino** - \$50 Free Bonus on your initial deposit!, 100% payouts and alot more, check our casino online!
- \* **Showdown Casino** - New Player Bonus - 100% matching bonus up to \$50 - also

- some great ACH, FirePay, Mastercard, Neteller, PrePaid ATM, Visa & Microgaming.
- \* **Grand Hotel Casino** - 96.17% payouts and \$100 free bonus at Grand Hotel Casino.
- \* **Fortune Casino** - 100% free bonus up to \$200 and 96.6% payouts.
- \* **Casino Las Vegas** - free 100% bonus for you, come and play in our casino and get \$400 Free Bonus.
- \* **River Nile Casino** - \$100 bonus For purchaces with 900 Pay, ACH, Check, Citadel, FirePay, Mastercard, Neteller, PrePaid ATM, Visa, Wire Transfer and many new features at our casino for online gambling.
- \* **Baraka Casino** - 100% bonus up to \$100 Free Bonus, play upto 60 online games in our casino.
- \* **777 Dragon Casino** - 94.65% payouts and \$50 free bonus at 777 Dragon Casino.
- \* **Cinema Casino** - free 100% bonus for you, come and play in our casino and get \$50 Free Bonus.
- \* **Prism Casino** - 97.5% payouts and \$250 free bonus at Prism Casino.
- \* **Giant Vegas Casino** - free bonus up to \$200 free at Giant Vegas Casino.



- \* **Take 5 bingo** - 100% Bonus On First Deposit anf get \$5 , 100% payouts, and features such as: Online Games, Downloadable Games, only at Take 5 bingo
- \* **Bingo Caribe** - free bonus up to \$5 free at Bingo Caribe.
- \* **Piggs Peak Poker** - New Player Bonus - 100% matching bonus up to \$5 - also some great & Microgaming.
- \* **Bingo Fantasy** - 10% payouts and \$5 free bonus at Bingo Fantasy.
- \* **I Play Bingo** - our casino features/does not features online possibilites such as: Flash Games, Downloadable Games, Live Dealers, Live Chat, and more.
- \* **Loquax Bingo** - \$100 free Money plus 10% payouts, come check us out online and check of our great features.
- \* **Bingo Splash** - \$5 free Money plus 10% payouts, come check us out online and check of our great features.
- \* **Ruby Bingo** - \$120 bonus For purchaces with and many new features at our casino for online gambling.
- \* **Party Bingo** - \$250 free Money plus 10% payouts, come check us out online and check of our great features.
- \* **Rainbow Bingo** - our casino features/does not features online possibilites such as: Flash Games, Downloadable Games, Live Dealers, Live Chat, and more.
- \* **Noble Poker** - 100% free bonus up to \$5 and 10% payouts.

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Usemybank Internet Casinos:Java Usemybank Casinos

## Usemybank Internet Casinos

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the featured info regarding Java Usemybank Casinos to help you add to your online gambling knowledge. Play amazing Usemybank Casino Play For Fun in order to add to your online wagering understanding in regards to virtual gaming portals. Try playing amazing Java Usemybank Casinos so that you can succeed online.

- \* **Crazy Vegas Casino** - New Player Bonus - 100% matching bonus up to \$111 - also some great ACH, Citadel, FirePay, Gaming Card, Mastercard, Neteller, PrePaid ATM, Visa, Wire Transfer & Microgaming.
- \* **Arthurian Casino** - 100% free bonus up to \$75 and 90% payouts.
- \* **River Belle Casino** - 96.8% payouts and \$200 free bonus at River Belle Casino.
- \* **Virtual City Casino** - 100% bonus up to \$40 Free Bonus, play upto 117 online games in our casino.
- \* **Club Dice Casino** - 100% free bonus up to \$500 and 97.77% payouts.
- \* **Caribbean Gold Casino** - free 100% bonus for you, come and play in our casino and get \$150 Free Bonus.
- \* **Swiss Casino** - \$400 free Money plus %96.5 payouts, come check us out online and check of our great features.



- \* **Havana Club Casino** - 100% Bonus On First Deposit anf get \$110 , 100% payouts, and features such as: Flash Games, Downloadable Games, only at Havana Club Casino
- \* **Mega Sport Casino** - free bonus up to \$40 free at Mega Sport Casino.
- \* **Magic Box Casino** - free 100% bonus for you, come and play in our casino and get \$567 Free Bonus.
- \* **Crazy Vegas Casino** - \$111 Free Bonus on your initial deposit!, 100% payouts and alot more, check our casino online!
- \* **Cabaret Club Casino** - our casino features/does not features online possibilites such as: Flash Games, Downloadable Games, Live Dealers, Live Chat, and more.
- \* **Carnival Casino** - 100% Bonus On First Deposit anf get \$777 , 100% payouts, and features such as: Online Games, Downloadable Games, only at Carnival Casino
- \* **Online Vegas Casino** - New Player Bonus: \$200 Free Bonus, payouts such as: FirePay, Mastercard, Neteller, PrePaid ATM, Visa, Wire Transfer with Playtech, and 50 Total Games

at Online Vegas Casino.

- \* **Gold Gate Casino** - \$200 Free Bonus on your initial deposit!, 100% payouts and alot more, check our casino online!
- \* **Virtual City Casino** - \$40 Free Bonus on your initial deposit!, 100% payouts and alot more, check our casino online!
- \* **Sands of The Caribbean Casino** - New Player Bonus - 100% matching payouts and up to \$50 Free Bonus.
- \* **Sky Kings Casino** - 100% bonus up to \$100 Free Bonus.
- \* **Nostalgia Casino** - our casino features/does not features online possibilites such as: Flash Games, Downloadable Games, Live Dealers, Live Chat, and more.
- \* **Shark Casino** - 100% Bonus On First Deposit anf get \$100 , 100% payouts, and features such as: Online Games, Downloadable Games, only at Shark Casino
- \* **Planet Luck Casino** - our casino features/does not features online possibilites such as: Flash Games, Downloadable Games, Live Dealers, Live Chat, and more.
- \* **Music Hall Casino** - \$150 Free Bonus on your initial deposit!, 100% payouts and alot more, check our casino online!
- \* **Kiwi Casino** - free 100% bonus for you, come and play in our casino and get \$100 Free Bonus.
- \* **First Web Casino** - \$75 Free Bonus on your initial deposit!, 100% payouts and alot more, check our casino online!
- \* **Golden Reef Casino** - 96.63% payouts and \$100 free bonus at Golden Reef Casino.
- \* **Cirrus Casino** - New Player Bonus - 100% matching payouts and up to \$200 Free Bonus.
- \* **Global Player Casino** - New Player Bonus - 100% matching payouts and up to \$30 Free Bonus.
- \* **South Beach Palace Casino** - 100% free bonus up to \$100 and 90% payouts.
- \* **Brandy Casino** - New Player Bonus: \$500 Free Bonus, payouts such as: 900 Pay, Citadel, FirePay, Mastercard, Neteller, PrePaid ATM, Visa with Playtech, and 60 Total Games at Brandy Casino.
- \* **Lazy Joker Casino** - free 100% bonus for you, come and play in our casino and get \$100 Free Bonus.
- \* **Twin Aces Casino** - 100% free bonus up to \$500 and 90% payouts.



- \* **Mapau Bingo** - 100% free bonus up to \$120 and 10% payouts.
- \* **Intertops Poker** - \$100 Free Bonus on your initial deposit!, 100% payouts and alot more, check our casino online!
- \* **Yankee Bingo** - \$500 free Money plus 10% payouts, come check us out online and check of our great features.
- \* **William Hill Poker** - free 100% bonus for you, come and play in our casino and get \$25 Free Bonus.
- \* **Imperial Bingo** - 100% bonus up to \$5 Free Bonus, play upto online games in our casino.
- \* **Ladbrokes Poker** - our casino features/does not features online possibilites such as: Flash Games, Downloadable Games, Live Dealers, Live Chat, and more.
- \* **Bet 365 Poker** - 10% payouts and \$5 free bonus at Bet 365 Poker.

- \* **Daisy Bingo** - 10% payouts and \$5 free bonus at Daisy Bingo.
- \* **Bingo Hall** - 100% bonus up to \$5 Free Bonus, play upto online games in our casino.
- \* **Bingo Gringo** - free 100% bonus for you, come and play in our casino and get \$100 Free Bonus.

#### Link partners

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## Banking

Banking | Purchases | Withdrawals | Statements

### Deposits

#### USE MY BANK



UseMyBank is an innovative company focused on simplifying and streamlining the client's ability to pay for goods and services over the Internet in a real-time fashion using their existing Financial Services provider. These transactions are done from client's own Chequing, Savings, or Credit Card account.

UseMyBank's Automated Clearing and Settlement system for Sellers and Affiliates allows wire transfers, cheques, and several other methods to be used. Easy to use summary and detailed reporting and management tools are provided on the website.

UseMyBank accepts direct payments with your Online Internet Bank access to the Bank of Montreal, CIBC, Desjardins, Royal Bank, ScotiaBank, and TD Canada Trust. Additional Canadian, United States and International Financial Institutions are planned for release throughout 2004.

#### The Benefits of UseMyBank

- Total control over all payments through your existing online bank account.
- A direct approach to paying for goods and services over the Internet, just like paying cash or direct debit.
- Privacy. We only provide the Seller with your email address for verification.

**Play Now**

with **Autoplay**  
**SOFTWARE Speedplay**

**\$12 FREE**

**FLASH CASINO**

**Freefone**

**ORDER YOUR FREE CD**

- Anonymity. We do not store any of your personal information.
- A simple dispute/resolution mechanism.

To open your UseMyBank Account today click here.

Back To Deposits



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Top online casinos guide
<p><b>Casinos deposit methods:</b> 900 pay casinos - Neteller casinos -neteller instacash casinos -Citadel casinos - Firepay casinos - Wire transfer casinos - moneybookers casinos - duocash casinos - Ecocard casinos - prepaid atm casinos - ACH casinos - Check casinos - electronic check casinos - Ecp casinos - Ensurepay casinos - neteller casinos - Eurocard casinos - switch card casinos - solo card casinos - visa casinos - Central coin casinos - western union casinos - Gaming card casinos - Eco card casinos - Telebuy casinos - Money order casinos - virtual exchange casinos - usemybank casinos - Diner club card casinos - echeck casinos - payspark casinos - Epassporte casinos -On demand funds casinos - Igm-pay casinos - American express casinos - Clearchex casinos - Money transfer casinos -Mastercard casinos -Global connect card casinos - Paysafecard casinos -Ecash direct casinos -Switch solo casinos - Visa electron casinos</p> <p><b>Casinos by software:</b>Microgaming casinos - playtech casinos - cryptologic casinos - Gambling federation casinos - Iglobal media casinos - Realtime gaming casinos - oddson casinos - Icrystal casinos - Java based casinos - Wagerlogic casinos - Wager 21 casinos - Gamblingfederation casinos - Wagerlogic casinos - Wager 21 casinos - Iglobalmedia casinos - RTG casinos</p> <p><b>Featured Casinos:</b>top payouts casinos - 100% bonus casinos - 200% bonus casinos - 20% bonus casinos - No download casinos - monthly bonus casinos - High roller bonus casinos - Cash back bonus casinos - licensed casinos - live dealer casinos - Play free roulette -Bedava casino -Virtual slots -No deposit required casinos - Best payout slots -Flash casinos - Wireless casinos - Wap casinos - Mac compatible casinos - British pound casinos - Multiline slots - 9 line slots - European roulette - American roulette</p> <p><b>Poker guide:</b>10 hand video poker - 5 hand video poker - 4 hand video poker - 3 hand video poker - Multihand video poker - Multiplayer video poker - Texas no limit hold em - Mac poker - Multistrike poker -Prima poker - World poker open - World poker tour - World series poker</p>

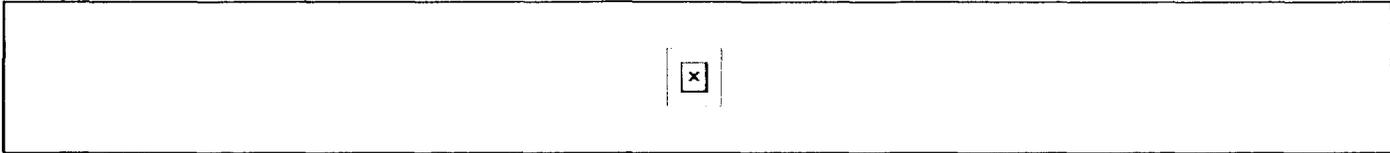


<p>* <b>Mapau casino:</b> \$21 for free, NO DEPOSIT REQUIRED. 59 Online casino games available. Among them: Online Blackjack ,Online Baccarat,Online caribbean Poker,Online craps ,Online Keno, Online Roulette ,Online Sic-Bo ,Online Slot Machines ,Online Video Poker ,Online War .Mapau online casino currently accept deposits via:Visa ,MasterCard ,Citadel ,Check,Direct Bank Transfer ,FirePay ,Neteller,PrePaid ATM and Wire Transfer deposit.</p> <p>* <b>Goldgatecasino</b> Get 20% Free credits! Up to a maximum of \$50 in free credits.with your first purchase and 60 classic casino games to choose from. Casino games include blackjack, video poker, slot machines, baccarat and roulette or try the \$US500,000 Sunny Progressive now!</p> <p>* <b>Miami Beach Casino</b> \$30 bonus on your first \$50 deposit.featured usemybank casinos.</p>
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We highly recommended you the other [Online Casinos portal](#): [Best Online Casinos with high roller bonus](#), you can enjoy their casinos games. They are doing their best to prove their quality to you.  
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# French Usemybank Casinos: Listed Online Usemybank Casinos

Fund Your Casino Account With Usemybank: French Usemybank Casinos

## Fund Your Casino Account With Usemybank

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Have a turn playing first-rate Listed Online Usemybank Casinos and increase your betting comprehension on the topic of online casino listings. Try excellent Fund Your Casino Account With Usemybank and make out with wins on the web. This Portal includes info about French Usemybank Casinos in order to broaden your online gambling knowledge.

- \* **Club Dice Casino** - New Player Bonus - 100% matching payouts and up to \$500 Free Bonus.
- \* **Home Casino** - \$50 Free Bonus on your initial deposit!, 100% payouts and alot more, check our casino online!
- \* **Fortune Casino** - 100% bonus up to \$200 Free Bonus.
- \* **Crazy Vegas Casino** - \$111 free Money plus %95.98 payouts, come check us out online and check of our great features.
- \* **Golden Palace Casino** - New Player Bonus - 100% matching bonus up to \$300 - also some great 900 Pay, Central Coin, Direct Bank Transfer, Electronic Processing, FirePay, Mastercard, Money Order, Neteller, PrePaid ATM, Visa, Wire Transfer & Playtech.
- \* **Arthurian Casino** - 100% bonus up to \$75 Free Bonus.
- \* **English Harbour Casino** - 100% free bonus up to \$275 and 90% payouts.
- \* **Lucky Nugget Casino** - 100% free bonus up to \$200 and 96.67% payouts.
- \* **777 Dragon Casino** - New Player Bonus: \$50 Free Bonus, payouts such as: ACH, FirePay, Mastercard, Neteller, Visa, Wire Transfer with Microgaming, and 170 Total Games at 777 Dragon Casino.



- \* **Atlantic Casino** - New Player Bonus: \$100 Free Bonus, payouts such as: 900 Pay, FirePay, Mastercard, Money Order, Neteller, Visa, WebDollar, Wire Transfer with Boss Media, and 10 Total Games at Atlantic Casino.
- \* **Gem Lobby Casino** - \$150 bonus For purchaces with ACH, FirePay, Mastercard, Neteller, PrePaid ATM, Visa, Wire Transfer and many new features at our casino for online gambling.
- \* **Star Online Casino** - our casino features/does not features online possibilites such as:

Flash Games, Downloadable Games, Live Dealers, Live Chat, and more.

\* **Blackjack Ballroom Casino** - New Player Bonus - 100% matching payouts and up to \$400 Free Bonus.

\* **Triple Win Casino** - \$200 free Money plus %97.2 payouts, come check us out online and check of our great features.

\* **Online Vegas Casino** - New Player Bonus - 100% matching bonus up to \$200 - also some great FirePay, Mastercard, Neteller, PrePaid ATM, Visa, Wire Transfer & Playtech.

\* **Global Player Casino** - New Player Bonus: \$30 Free Bonus, payouts such as: Cashiers Check, Direct Bank Transfer, FirePay, Mastercard, Neteller, PrePaid ATM, Visa, Wire Transfer with , and 30 Total Games at Global Player Casino.

\* **Action Online Casino** - \$50 Free Bonus on your initial deposit!, 100% payouts and alot more, check our casino online!

\* **Zodiac Casino** - \$40 Free Bonus on your initial deposit!, 100% payouts and alot more, check our casino online!

\* **Grand Riviera Casino** - New Player Bonus - 100% matching bonus up to \$200 - also some great 900 Pay, Central Coin, Citadel, FirePay, Mastercard, Neteller, Visa, Bank Wire, Money Transfer & Playtech.

\* **Piggs Peak Casino** - New Player Bonus - 100% matching payouts and up to \$85 Free Bonus.

\* **Slots dot Com Casino** - New Player Bonus - 100% matching bonus up to \$100 - also some great 900 Pay, Check, Citadel, FirePay, Mastercard, Money Order, Neteller, PrePaid ATM, Visa, Bank Wire & Playtech.

\* **Indio Casino** - New Player Bonus - 100% matching bonus up to \$100 - also some great 900 Pay, FirePay, instaCASH, Mastercard, Moneybookers, Neteller, PrePaid ATM, Visa & Playtech.

\* **Virtual City Casino** - New Player Bonus - 100% matching payouts and up to \$40 Free Bonus.

\* **Geisha Lounge Casino** - our casino features/does not features online possibilites such as: Flash Games, Downloadable Games, Live Dealers, Live Chat, and more.

\* **Carnival Casino** - \$777 Free Bonus on your initial deposit!, 100% payouts and alot more, check our casino online!

\* **Desert Dollar Casino** - 100% bonus up to \$100 Free Bonus.

\* **Mega Sport Casino** - 100% bonus up to \$40 Free Bonus, play upto 10 online games in our casino.

\* **Arthurian Casino** - 100% bonus up to \$75 Free Bonus.

\* **River Nile Casino** - 100% bonus up to \$100 Free Bonus.

\* **Luck N' Roll Casino** - New Player Bonus: \$1000 Free Bonus, payouts such as: Check, FirePay, Mastercard, Moneybookers, Neteller, PrePaid ATM, Visa, Wire Transfer, Electronic Check with Casinova Software, and 61 Total Games at Luck N' Roll Casino.

\* **Hampton Casino** - free 100% bonus for you, come and play in our casino and get \$1165 Free Bonus.

\* **Orbital Casino** - 100% bonus up to \$100 Free Bonus.

\* **777 Dragon Casino** - \$50 free Money plus %94.65 payouts, come check us out online and check of our great features.

\* **River Belle Casino** - 100% free bonus up to \$200 and 96.8% payouts.

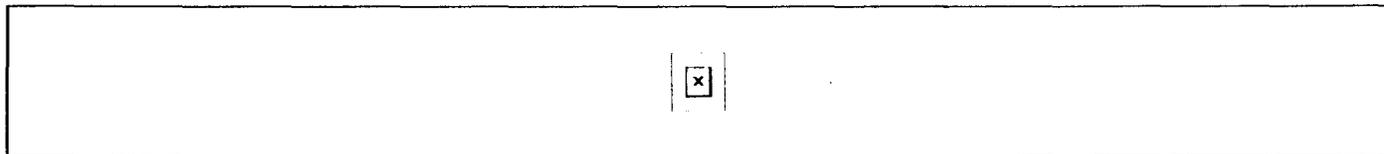
\* **Shark Casino** - New Player Bonus: \$100 Free Bonus, payouts such as: ACH, Central Coin, instaCASH, Mastercard, Neteller, Visa, Bank Wire with RealTime Gaming, and 13 Total Games at Shark Casino.

- \* **Casino US** - New Player Bonus: \$480 Free Bonus, payouts such as: Citadel, FirePay, Mastercard, Neteller, Visa, Wire Transfer, Use My Bank with Microgaming, and 52 Total Games at Casino US.
- \* **Wild Jacks Casino** - \$100 free Money plus %95.73 payouts, come check us out online and check of our great features.
- \* **Big Dollar Casino** - 100% free bonus up to \$60 and 96.36% payouts.
- \* **Sports Inter Action Casino** - 90% payouts and \$125 free bonus at Sports Inter Action Casino.
- \* **Lasseters Casino** - 100% Bonus On First Deposit anf get \$200 , 100% payouts, and features such as: Online Games, Downloadable Games, only at Lasseters Casino
- \* **Twin Aces Casino** - free bonus up to \$500 free at Twin Aces Casino.
- \* **Strike It Lucky Casino** - \$20 bonus For purchaces with Check, ClearChex, FirePay, Mastercard, PlayCheck, PrePaid ATM, Visa, Wire Transfer and many new features at our casino for online gambling.
- \* **Golden Tiger Casino** - New Player Bonus - 100% matching bonus up to \$250 - also some great FirePay, Mastercard, Neteller, PrePaid ATM, Visa & Microgaming.
- \* **Miami Beach Casino** - 100% bonus up to \$30 Free Bonus, play upto 62 online games in our casino.
- \* **Magic Box Casino** - New Player Bonus - 100% matching bonus up to \$567 - also some great Check, Citadel, Direct Bank Transfer, FirePay, Mastercard, Moneybookers, Neteller, PrePaid ATM, Visa, Wire Transfer & Playtech.
- \* **Casino Las Vegas** - free 100% bonus for you, come and play in our casino and get \$400 Free Bonus.
- \* **Golden Cup Casino** - 100% Bonus On First Deposit anf get \$150 , 100% payouts, and features such as: Online Games, Downloadable Games, only at Golden Cup Casino
- \* **Lazy Joker Casino** - New Player Bonus: \$100 Free Bonus, payouts such as: FirePay, Mastercard, Neteller, PrePaid ATM, Visa, Wire Transfer with , and 19 Total Games at Lazy Joker Casino.
- \* **Grand Online Casino** - free bonus up to \$200 free at Grand Online Casino.
- \* **Club Dice Casino** - our casino features/does not features online possibilites such as: Flash Games, Downloadable Games, Live Dealers, Live Chat, and more.
- \* **Slotland Casino** - 98.01% payouts and \$100 free bonus at Slotland Casino.
- \* **Super Slots Casino** - 100% free bonus up to \$50 and 90% payouts.
- \* **Party Poker Casino** - 100% free bonus up to \$50 and 90% payouts.
- \* **Aces High Casino** - free bonus up to \$50 free at Aces High Casino.
- \* **Play United Casino** - \$150 bonus For purchaces with Mastercard, Neteller, Visa, Wire Transfer, Bank Draft, InstaDebit, Click2pay and many new features at our casino for online gambling.
- \* **Vegas Villa Casino** - our casino features/does not features online possibilites such as: Flash Games, Downloadable Games, Live Dealers, Live Chat, and more.
- \* **Video Poker Classic Casino** - \$200 free Money plus %90 payouts, come check us out online and check of our great features.
- \* **Monaco Gold Casino** - free 100% bonus for you, come and play in our casino and get \$1000 Free Bonus.
- \* **24KT Gold Casino** - \$200 free Money plus %90 payouts, come check us out online and check of our great features.
- \* **Maxima Casino** - 100% free bonus up to \$50 and 90% payouts.
- \* **3 Diamonds Casino** - New Player Bonus: \$100 Free Bonus, payouts such as: with



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# Gamble With Usemybank:Top Usemybank Casinos

Recommended Usemybank Online Casino:Gamble With Usemybank

## Recommended Usemybank Online Casino

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\* **Fortune Casino** - \$200 bonus For purchases with Check, Citadel, Direct Bank Transfer, FirePay, Mastercard, Moneybookers, Neteller, PrePaid ATM, Visa, Wire Transfer and many new features at our casino for online gambling.

\* **Aces High Casino** - 96.1% payouts and \$50 free bonus at Aces High Casino.

\* **Caribbean Gold Casino** - 100% bonus up to \$150 Free Bonus.

\* **Casino King** - 97% payouts and \$300 free bonus at Casino King.

\* **New York Casino** - New Player Bonus - 100% matching payouts and up to \$212 Free Bonus.

\* **Maple Casino** - New Player Bonus: \$60 Free Bonus, payouts such as: Citadel, FirePay, instaCASH, Mastercard, Neteller, Visa, Wire Transfer, Use My Bank, Click2pay, Solo, Switch, Delta, PaySpark with Microgaming, and 170 Total Games at Maple Casino.

\* **Miami Beach Casino** - New Player Bonus: \$30 Free Bonus, payouts such as: Check, Citadel, Direct Bank Transfer, FirePay, Mastercard, Moneybookers, Neteller, PrePaid ATM, Visa, Wire Transfer with Playtech, and 62 Total Games at Miami Beach Casino.



\* **Gold Gate Casino** - our casino features/does not features online possibilities such as: Flash Games, Downloadable Games, Live Dealers, Live Chat, and more.

\* **Gaming Club Casino** - New Player Bonus - 100% matching bonus up to \$200 - also some great ACH, FirePay, Mastercard, Neteller, Visa & Microgaming.

\* **Golden Riviera Casino** - \$200 bonus For purchases with ACH, Direct Bank Transfer, FirePay, Mastercard, Neteller, PrePaid ATM, Visa, Wire Transfer and many new features at our casino for online gambling.

\* **Grand Aces Casino** - 100% bonus up to \$100 Free Bonus.

\* **Sun Palace Casino** - \$500 bonus For purchases with 900 Pay, Check, Citadel, FirePay,

Mastercard, Money Order, Neteller, PrePaid ATM, Visa, Bank Draft, Bank Wire and many new features at our casino for online gambling.

\* **EL Casino** - \$50 free Money plus %99.12 payouts, come check us out online and check of our great features.

\* **Diamond Deal Casino** - New Player Bonus - 100% matching bonus up to \$600 - also some great 900 Pay, Citadel, FirePay, Mastercard, Money Order, Neteller, PrePaid ATM, Visa & Playtech.

\* **InterTops Casino** - 100% bonus up to \$100 Free Bonus, play upto 20 online games in our casino.

\* **Jackpot Palace Casino** - \$25 Free Bonus on your initial deposit!, 100% payouts and alot more, check our casino online!

\* **Video Poker Classic Casino** - \$200 free Money plus %90 payouts, come check us out online and check of our great features.

\* **Royal Vegas Casino** - 100% free bonus up to \$100 and 97.05% payouts.

\* **Aspinalls Casino** - free bonus up to \$200 free at Aspinalls Casino.

\* **Acropolis Casinos** - 100% bonus up to \$200 Free Bonus.

\* **Kiwi Casino** - \$100 Free Bonus on your initial deposit!, 100% payouts and alot more, check our casino online!

\* **All Poker Casino** - 100% free bonus up to \$77 and 90% payouts.

\* **Caribbean Gold Casino** - New Player Bonus: \$150 Free Bonus, payouts such as: Check, Citadel, FirePay, Mastercard, Money Order, Neteller, PrePaid ATM, Visa, Wire Transfer with OddsOn Inc, and 25 Total Games at Caribbean Gold Casino.

\* **Lasseters Casino** - \$200 free Money plus %94 payouts, come check us out online and check of our great features.

\* **Prestige Casino** - 100% free bonus up to \$40 and 90% payouts.

\* **Six Shooter Casino** - New Player Bonus: \$200 Free Bonus, payouts such as: 900 Pay, Central Coin, Citadel, FirePay, Mastercard, Neteller, Visa, Bank Wire, Money Transfer with Playtech, and 50 Total Games at Six Shooter Casino.

\* **Slots Alley Casino** - our casino features/does not features online possibilites such as: Flash Games, Downloadable Games, Live Dealers, Live Chat, and more.

\* **Mega Sport Casino** - our casino features/does not features online possibilites such as: Flash Games, Downloadable Games, Live Dealers, Live Chat, and more.

\* **Twin Aces Casino** - \$500 free Money plus %90 payouts, come check us out online and check of our great features.

\* **Break Away Casino** - \$250 Free Bonus on your initial deposit!, 100% payouts and alot more, check our casino online!

\* **Golden Palace Casino** - 98% payouts and \$300 free bonus at Golden Palace Casino.

\* **Action Online Casino** - free 100% bonus for you, come and play in our casino and get \$50 Free Bonus.

\* **Casino King** - free bonus up to \$300 free at Casino King.

\* **Orbital Casino** - New Player Bonus: \$100 Free Bonus, payouts such as: ACH, Mastercard, Neteller, PrePaid ATM, Visa with Microgaming, and 41 Total Games at Orbital Casino.

\* **Capital Casino** - \$75 bonus For purchaces with ACH, Mastercard, Visa and many new features at our casino for online gambling.

\* **Players Club Casino** - our casino features/does not features online possibilites such as: Flash Games, Downloadable Games, Live Dealers, Live Chat, and more.

\* **Brandy Casino** - 100% Bonus On First Deposit anf get \$500 , 100% payouts, and

features such as: Online Games, Downloadable Games, only at Brandy Casino  
 \* **Phoenician Casino** - free 100% bonus for you, come and play in our casino and get \$1200 Free Bonus.  
 \* **South Beach Palace Casino** - New Player Bonus: \$100 Free Bonus, payouts such as: FirePay, Mastercard, Neteller, Visa, Click2pay, PaySpark, Diners with Microgaming, and 100 Total Games at South Beach Palace Casino.



\* **Awesome Bingo** - 100% free bonus up to \$5 and 10% payouts.  
 \* **Prestige Poker** - \$5 free Money plus 10% payouts, come check us out online and check of our great features.  
 \* **Bingo Liner** - \$100 bonus For purchaces with and many new features at our casino for online gambling.  
 \* **Loquax Bingo** - free 100% bonus for you, come and play in our casino and get \$100 Free Bonus.  
 \* **Bingo Caribe** - 100% Bonus On First Deposit anf get \$5 , 100% payouts, and features such as: Online Games, Selective Online Games, only at Bingo Caribe  
 \* **Nickel Bingo** - 10% payouts and \$5 free bonus at Nickel Bingo.

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June 27th, 2005

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<b>Rules</b>
5 Card Stud
Video Poker
Black Jack
Baccarat
Roulette
Sic Bo
Poker
Slots
Keno
Bingo
Craps
Red Dog
Let It Ride
Draw Poker
7 Card Stud
3 Card Poker
Pai Gow Poker
Caribbean Stud
<b>Strategies</b>
Video Poker
Poker
Video Poker Online
Video Poker - When to Quit
Black Jack
Craps
7 Card Stud
PaiGow Poker
Winning Craps Play
Craps Money Management
Blackjack Basic Strategy
Blackjack Card Counting
Blackjack Money Management
Winning Casino Strategy
Winning At Poker

## UseMyBank Casinos

### What is UseMyBank?

UseMyBank allows you to use your existing online banking bill payment service with each of the supported banks to make payments to your casino account.

### Funding Options

- Bank account

### Advantages

- Free funding with your bank account.

I have listed a number of casinos accepting UseMyBank as a method of purchasing casino chips. Click on the "Read Review" link to read more about each individual casino.

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#### Online Gambling News

June 27th: **CryptoLogic Releases New Poker Software**

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June 27th: **Poker firm set for £4.64bn float**

June 27th: **Poker Online Casinos Get Enhanced**

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- Online Casinos
- Reviewed Casinos
- Cryptologic Casinos
- Microgaming Casinos
- OddsON Casinos
- Playtech Casinos
- Real Time Gaming Casinos
- Highest Payout Casinos
- Progressive Slot Machines
- Casino Software
- New Online Casinos

### Bonuses

- Monthly Bonus Casinos
- 100% Bonus Casinos
- High Roller Bonus Casinos
- No Deposit Online Casinos
- NETeller Bonus Casinos

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<b>Info</b>
<b>Search</b>
<b>Latest Gambling News</b>
<b>Online Gambling</b>
<b>The Ten Commandments</b>
<b>Partners</b>
<b>UK casino</b>
<b>William Hill Casino</b>
<b>Ladbrokes Casino</b>
<b>Online Casinos</b>
<b>Online Casino</b>
<b>Online Casino</b>
<b>Online Casinos</b>
<b>Online Casino</b>
<b>Online poker</b>
<b>online gambling</b>
<b>No Deposit Casinos</b>
<b>Internet Casinos</b>

<b>All Casino Deposit Options</b>
<b>900pay</b>
<b>ACH</b>
<b>Central Coin</b>
<b>Certified Check</b>
<b>Citadel</b>
<b>Click2Pay</b>
<b>Credit Card</b>
<b>DuoCash</b>
<b>EcoCard</b>
<b>ECP</b>
<b>EZPay</b>
<b>FirePay</b>
<b>Gamingcard</b>
<b>Money Order</b>
<b>Moneybookers</b>
<b>NETeller</b>
<b>OnDemand Funds</b>
<b>PaySpark</b>
<b>Prepaid ATM</b>
<b>TeleBuy</b>
<b>UseMyBank</b>
<b>Wire Transfer</b>

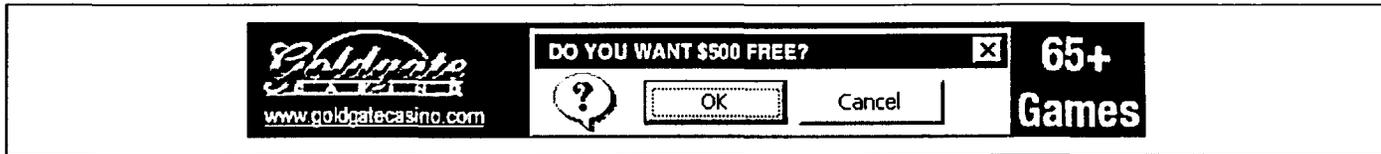
Casino	Software	UseMyBank?	Casino Info
Casino Tropez	Playtech	Yes!	Read Review - Play
Vegas Red	Playtech	Yes!	Read Review - Play
Casino Del Rio	Playtech	Yes!	Read Review - Play
50 Stars Casino	Playtech	Yes!	Read Review - Play
Vegas Towers Casino	Microgaming	Yes!	Read Review - Play
Goldgate Casino	Playtech	Yes!	Read Review - Play
Casino US	Microgaming	Yes!	Read Review - Play
Monaco Gold Casino	Playtech	Yes!	Read Review - Play
Maple Casino	Microgaming	Yes!	Read Review - Play
Casino Classic	Microgaming	Yes!	Read Review - Play
USA Casino	Playtech	Yes!	Read Review - Play
Miami Beach Casino	Playtech	Yes!	Read Review - Play
Fortune Room	Microgaming	Yes!	Read Review - Play
Golden Reef Casino	Microgaming	Yes!	Read Review - Play
Vegas Villa	Microgaming	Yes!	Read Review - Play
Spin Palace Casino	Microgaming	Yes!	Read Review - Play

<b>Maxima Casino</b>	<b>Playtech</b>	<b>Yes!</b>	<b>Read Review - Play</b>
<b>Cinema Casino</b>	<b>Microgaming</b>	<b>Yes!</b>	<b>Read Review - Play</b>

**Other Sites**

**Online Gambling | Gambling Pro | Internet Casinos - Gambling Guide | Casino Man | Online Casino Directory | Internetkasinon |**

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# Bad Usemybank Casinos: Winners With Usemybank Casinos

Usemybank Card Online Casinos: Bad Usemybank Casinos

## Usemybank Card Online Casinos

- [Netpay Casinos Deposit List](#)
- [900pay casinos](#)
- [Electronic Processing Casinos](#)

The remarkable notes about Bad Usemybank Casinos for the purpose to boost your betting ability. Enjoy first-rate Winners With Usemybank Casinos and push forward your internet betting understanding on the topic of betting portals. Have a turn playing great Usemybank Card Online Casinos and benefit from the prize giveaways on the internet.

- \* **Gold Gate Casino** - free 100% bonus for you, come and play in our casino and get \$200 Free Bonus.
- \* **Caribbean Gold Casino** - free bonus up to \$150 free at Caribbean Gold Casino.
- \* **Maple Casino** - 100% Bonus On First Deposit and get \$60 , 100% payouts, and features such as: Flash Games, Downloadable Games, only at Maple Casino
- \* **Golden Tiger Casino** - our casino features/does not features online possibilities such as: Flash Games, Downloadable Games, Live Dealers, Live Chat, and more.
- \* **Casino On Net** - 100% Bonus On First Deposit and get \$200 , 100% payouts, and features such as: Online Games, Downloadable Games, only at Casino On Net
- \* **Flamingo Club Casino** - 100% free bonus up to \$200 and 97.5% payouts.
- \* **Monaco Gold Casino** - New Player Bonus - 100% matching payouts and up to \$1000 Free Bonus.
- \* **Aspinalls Casino** - New Player Bonus - 100% matching bonus up to \$200 - also some great 900 Pay, Central Coin, Citadel, Direct Bank Transfer, FirePay, Mastercard, Neteller, Visa & Playtech.



- \* **Jackpots in a Flash Casino** - New Player Bonus - 100% matching bonus up to \$50 - also some great Direct Bank Transfer, Electronic Processing, FirePay, Mastercard, Neteller, PlayCheck, PrePaid ATM, Visa & Microgaming.
- \* **Platinum Play Casino** - \$100 bonus For purchases with 900 Pay, ACH, Citadel, Direct Bank Transfer, Gaming Card, Mastercard, Neteller, PrePaid ATM, Visa, Wire Transfer and many new features at our casino for online gambling.
- \* **Vegas Villa Casino** - New Player Bonus: \$300 Free Bonus, payouts such as: 900 Pay,

ACH, FirePay, Mastercard, Neteller, PrePaid ATM, Visa with Microgaming, and 66 Total Games at Vegas Villa Casino.

\* **Play Gate Casino** - New Player Bonus - 100% matching payouts and up to \$25 Free Bonus.

\* **Magic Box Casino** - New Player Bonus - 100% matching payouts and up to \$567 Free Bonus.

\* **777 Dragon Casino** - \$50 free Money plus %94.65 payouts, come check us out online and check of our great features.

\* **Mega Sport Casino** - \$40 free Money plus %90 payouts, come check us out online and check of our great features.

\* **Shark Casino** - free 100% bonus for you, come and play in our casino and get \$100 Free Bonus.



\* **True Poker** - free 100% bonus for you, come and play in our casino and get \$5 Free Bonus.

\* **Astro Bingo** - New Player Bonus: \$5 Free Bonus, payouts such as: with Parlay Entertainment, and Total Games at Astro Bingo.

\* **Baraka Bingo** - our casino features/does not features online possibilites such as: Flash Games, Downloadable Games, Live Dealers, Live Chat, and more.

\* **Bingoville** - 10% payouts and \$5 free bonus at Bingoville.

\* **Take 5 bingo** - 100% free bonus up to \$5 and 10% payouts.

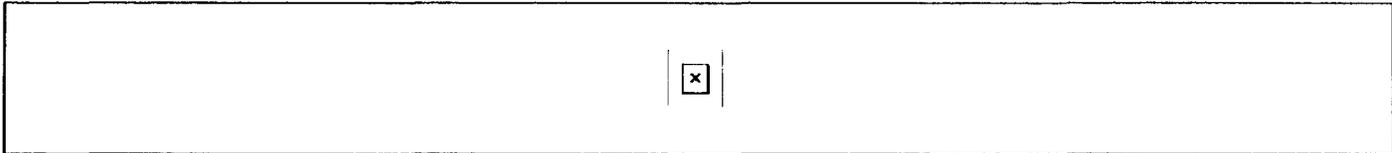
\* **Geisha Bingo** - 100% Bonus On First Deposit anf get \$100 , 100% payouts, and features such as: Online Games, Downloadable Games, only at Geisha Bingo

\* **Wild Jack Poker** - 100% bonus up to \$5 Free Bonus, play upto online games in our casino.

#### Link partners

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# Playtech Usemybank Casino:Rated Usemybank Casino

Wager With Usemybank:Playtech Usemybank Casino

## Wager With Usemybank

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- [Internet Casinos Info](#)
- [Best Playtech Eco Card Casinos](#)

Have a look at this site and you'll push forward your online gambling skills in regards to online casino listings. You may be interested in Playtech Usemybank Casino to help you boost your online gambling skills. Enjoy extraordinary Wager With Usemybank and benefit from the wagers on the net. Enjoy stupendous Rated Usemybank Casino to gain net wagering know how when it comes to free gambling resources.

- \* **English Harbour Casino** - New Player Bonus - 100% matching payouts and up to \$275 Free Bonus.
- \* **Aces High Casino** - free bonus up to \$50 free at Aces High Casino.
- \* **Miami Beach Casino** - \$30 free Money plus %96.7 payouts, come check us out online and check of our great features.
- \* **Crazy Vegas Casino** - 100% bonus up to \$111 Free Bonus, play upto 111 online games in our casino.
- \* **Casino US** - 100% bonus up to \$480 Free Bonus.
- \* **777 Dragon Casino** - \$50 Free Bonus on your initial deposit!, 100% payouts and alot more, check our casino online!
- \* **Inter Casino** - 100% bonus up to \$90 Free Bonus.
- \* **Swiss Casino** - 100% Bonus On First Deposit anf get \$400 , 100% payouts, and features such as: Online Games, Downloadable Games, only at Swiss Casino
- \* **USA Casino** - free bonus up to \$555 free at USA Casino.



- \* **InterTops Casino** - 100% bonus up to \$100 Free Bonus.
- \* **Challenge Casino** - our casino features/does not features online possibilites such as: Flash Games, Downloadable Games, Live Dealers, Live Chat, and more.
- \* **Sunset Casino** - 100% bonus up to \$25 Free Bonus.
- \* **Roxy Palace Casino** - New Player Bonus: \$100 Free Bonus, payouts such as: FirePay, Mastercard, Neteller, PrePaid ATM, Visa with Microgaming, and 62 Total Games at Roxy Palace Casino.

- \* **Capital Casino** - New Player Bonus - 100% matching payouts and up to \$75 Free Bonus.
- \* **Prestige Casino** - New Player Bonus - 100% matching payouts and up to \$40 Free Bonus.
- \* **Star Online Casino** - free bonus up to \$200 free at Star Online Casino.
- \* **Gem Lobby Casino** - \$150 Free Bonus on your initial deposit!, 100% payouts and alot more, check our casino online!
- \* **Showdown Casino** - \$50 bonus For purchaces with ACH, FirePay, Mastercard, Neteller, PrePaid ATM, Visa and many new features at our casino for online gambling.
- \* **Sky Kings Casino** - \$100 bonus For purchaces with Citadel, FirePay, instaCASH, Mastercard, Moneybookers, Neteller, PaysafeCard, Visa, Wire Transfer, EcoCard, Bank Draft, Use My Bank, InstaDebit and many new features at our casino for online gambling.
- \* **Top Card Casino** - \$200 bonus For purchaces with 900 Pay, Central Coin, Citadel, FirePay, Mastercard, Neteller, Visa, Bank Wire, Money Transfer and many new features at our casino for online gambling.
- \* **Casino US** - free bonus up to \$480 free at Casino US.
- \* **USA Casino** - 100% bonus up to \$555 Free Bonus.
- \* **Crazy Vegas Casino** - \$111 bonus For purchaces with ACH, Citadel, FirePay, Gaming Card, Mastercard, Neteller, PrePaid ATM, Visa, Wire Transfer and many new features at our casino for online gambling.
- \* **River Belle Casino** - New Player Bonus - 100% matching payouts and up to \$200 Free Bonus.
- \* **Casino Webcam** - free 100% bonus for you, come and play in our casino and get \$150 Free Bonus.
- \* **Club Dice Casino** - New Player Bonus - 100% matching bonus up to \$500 - also some great 1-PAY, 900 Pay, ACH, Central Coin, Check, Citadel, ClearChex, Direct Bank Transfer, FirePay, Mastercard, Money Order, Moneybookers, Neteller, PaysafeCard, PrePaid ATM, Visa, WebDollar, Wire Transfer & Playtech.
- \* **Break Away Casino** - free bonus up to \$250 free at Break Away Casino.
- \* **Gaming Club Casino** - 100% free bonus up to \$200 and 96.35% payouts.
- \* **Domain Casino** - our casino features/does not features online possibilites such as: Flash Games, Downloadable Games, Live Dealers, Live Chat, and more.
- \* **Grand Online Casino** - \$200 Free Bonus on your initial deposit!, 100% payouts and alot more, check our casino online!
- \* **Nostalgia Casino** - 90% payouts and \$125 free bonus at Nostalgia Casino.
- \* **Vegas USA Casino** - New Player Bonus: \$50 Free Bonus, payouts such as: 1-PAY, FirePay, Neteller, Visa, EcoCard, Use My Bank, Click2pay, PaySpark, Diners with Microgaming, and 13 Total Games at Vegas USA Casino.
- \* **Casino Las Vegas** - 100% Bonus On First Deposit anf get \$400 , 100% payouts, and features such as: Flash Games, Downloadable Games, only at Casino Las Vegas
- \* **Shark Casino** - our casino features/does not features online possibilites such as: Flash Games, Downloadable Games, Live Dealers, Live Chat, and more.
- \* **FourG Casino** - 97.5% payouts and \$200 free bonus at FourG Casino.
- \* **Royal Dice Casino** - free bonus up to \$200 free at Royal Dice Casino.
- \* **49er Casino** - free 100% bonus for you, come and play in our casino and get \$100 Free Bonus.
- \* **Lucky Trump Casino** - \$1500 Free Bonus on your initial deposit!, 100% payouts and alot more, check our casino online!

- \* **Play Gate Casino** - \$25 free Money plus %98 payouts, come check us out online and check of our great features.
- \* **Six Shooter Casino** - New Player Bonus - 100% matching payouts and up to \$200 Free Bonus.
- \* **EL Casino** - \$50 free Money plus %99.12 payouts, come check us out online and check of our great features.
- \* **Jackpots in a Flash Casino** - New Player Bonus - 100% matching bonus up to \$50 - also some great Direct Bank Transfer, Electronic Processing, FirePay, Mastercard, Neteller, PlayCheck, PrePaid ATM, Visa & Microgaming.
- \* **Victor Chandler Casino** - New Player Bonus - 100% matching bonus up to \$500 - also some great Mastercard, Neteller, Visa, Wire Transfer, Bank Draft & Boss Media.
- \* **Gold Key Casino** - New Player Bonus - 100% matching bonus up to \$200 - also some great 900 Pay, Check, FirePay, Mastercard, Money Order, Neteller, Visa, Wire Transfer & iGlobalMedia.
- \* **Diamond Club Casino** - our casino features/does not features online possibilites such as: Flash Games, Downloadable Games, Live Dealers, Live Chat, and more.
- \* **Virtual City Casino** - New Player Bonus - 100% matching bonus up to \$40 - also some great 900 Pay, ACH, FirePay, Mastercard, Neteller, PrePaid ATM, Visa, Wire Transfer & Microgaming.
- \* **Strike It Lucky Casino** - free 100% bonus for you, come and play in our casino and get \$20 Free Bonus.
- \* **7 Sultans Casino** - 100% bonus up to \$100 Free Bonus, play upto 100 online games in our casino.
- \* **Twin Aces Casino** - \$500 bonus For purchaces with 900 Pay, Cashiers Check, Citadel, FirePay, Mastercard, Money Order, Neteller, PrePaid ATM, Visa, Bank Wire and many new features at our casino for online gambling.



- \* **Golden Tiger Poker** - 100% free bonus up to \$5 and 10% payouts.
- \* **Get Minted Bingo** - 100% bonus up to \$100 Free Bonus.
- \* **Bingo Parlour** - New Player Bonus - 100% matching bonus up to \$5 - also some great & GlobalCom.
- \* **Bet 365 Poker** - 100% Bonus On First Deposit anf get \$5 , 100% payouts, and features such as: Online Games, Selective Online Games, only at Bet 365 Poker
- \* **Ladbrokes Poker** - free bonus up to \$5 free at Ladbrokes Poker.

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# Safe Casino Usemybank Payment:Usemybank Banking Information For Gamblers

Learn About Usemybank Casinos:Safe Casino Usemybank Payment

## Learn About Usemybank Casinos

- [Using Poker Table Game Casinos Software](#)
- [Bank Draft Casino Money](#)
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All about the subject Safe Casino Usemybank Payment to help you advance your gambling understanding. Have a turn playing wonderful Usemybank Banking Information For Gamblers and expand your online betting understanding about net gaming portals. Try top Safe Casino Usemybank Payment so that you can succeed on the web.

- \* **Roxy Palace Casino** - \$100 free Money plus %97.12 payouts, come check us out online and check of our great features.
- \* **English Harbour Casino** - 90% payouts and \$275 free bonus at English Harbour Casino.
- \* **Lucky Nugget Casino** - free 100% bonus for you, come and play in our casino and get \$200 Free Bonus.
- \* **Miami Beach Casino** - New Player Bonus - 100% matching payouts and up to \$30 Free Bonus.
- \* **Carnival Casino** - 97.37% payouts and \$777 free bonus at Carnival Casino.
- \* **USA Casino** - 100% bonus up to \$555 Free Bonus.



- \* **Video Poker Classic Casino** - free bonus up to \$200 free at Video Poker Classic Casino.
- \* **Pharaohs Casino** - 100% bonus up to \$30 Free Bonus, play upto 20 online games in our casino.
- \* **Strike It Lucky Casino** - \$20 bonus For purchaces with Check, ClearChex, FirePay, Mastercard, PlayCheck, PrePaid ATM, Visa, Wire Transfer and many new features at our casino for online gambling.
- \* **Cabaret Club Casino** - our casino features/does not features online possibilites such as: Flash Games, Downloadable Games, Live Dealers, Live Chat, and more.
- \* **Mega Sport Casino** - \$40 Free Bonus on your initial deposit!, 100% payouts and alot more, check our casino online!
- \* **Grand Aces Casino** - 100% bonus up to \$100 Free Bonus, play upto 40 online games in our casino.
- \* **Roxy Palace Casino** - \$100 free Money plus %97.12 payouts, come check us out online and check of our great features.
- \* **EL Casino** - \$50 free Money plus %99.12 payouts, come check us out online and check

of our great features.

- \* **Zodiac Casino** - free bonus up to \$40 free at Zodiac Casino.
- \* **Top Card Casino** - \$200 bonus For purchaces with 900 Pay, Central Coin, Citadel, FirePay, Mastercard, Neteller, Visa, Bank Wire, Money Transfer and many new features at our casino for online gambling.
- \* **Windows Casino** - \$80 bonus For purchaces with Central Coin, FirePay, Mastercard, Neteller, PrePaid ATM, Visa, Wire Transfer and many new features at our casino for online gambling.
- \* **Casino Las Vegas** - \$400 bonus For purchaces with Check, Citadel, Direct Bank Transfer, FirePay, Mastercard, Moneybookers, Neteller, PrePaid ATM, Visa, Wire Transfer and many new features at our casino for online gambling.
- \* **Global Player Casino** - \$30 Free Bonus on your initial deposit!, 100% payouts and alot more, check our casino online!
- \* **Piggs Peak Casino** - free bonus up to \$85 free at Piggs Peak Casino.
- \* **Giant Vegas Casino** - 100% bonus up to \$200 Free Bonus, play upto online games in our casino.
- \* **Aspinalls Casino** - our casino features/does not features online possibilites such as: Flash Games, Downloadable Games, Live Dealers, Live Chat, and more.
- \* **32 Red Casino** - free bonus up to \$320 free at 32 Red Casino.
- \* **Virtual City Casino** - 100% bonus up to \$40 Free Bonus.
- \* **InterTops Casino** - \$100 bonus For purchaces with Check, FirePay, Mastercard, Money Order, Neteller, PrePaid ATM, Visa, Wire Transfer and many new features at our casino for online gambling.
- \* **Action Online Casino** - \$50 bonus For purchaces with 1-PAY, Mastercard, Moneybookers, Neteller, PaysafeCard, Visa, Wire Transfer, EcoCard, Use My Bank and many new features at our casino for online gambling.
- \* **Music Hall Casino** - 100% bonus up to \$150 Free Bonus, play upto 100 online games in our casino.
- \* **Ace Club Casino** - free bonus up to \$250 free at Ace Club Casino.
- \* **Victor Chandler Casino** - 100% bonus up to \$500 Free Bonus.
- \* **Platinum Play Casino** - \$100 Free Bonus on your initial deposit!, 100% payouts and alot more, check our casino online!
- \* **Orbital Casino** - \$100 Free Bonus on your initial deposit!, 100% payouts and alot more, check our casino online!
- \* **Lazy Joker Casino** - 100% bonus up to \$100 Free Bonus.
- \* **Sci-Fi Casino** - 100% bonus up to \$250 Free Bonus.
- \* **Six Shooter Casino** - free bonus up to \$200 free at Six Shooter Casino.
- \* **Omni Casino** - our casino features/does not features online possibilites such as: Flash Games, Downloadable Games, Live Dealers, Live Chat, and more.
- \* **Shark Casino** - New Player Bonus - 100% matching payouts and up to \$100 Free Bonus.
  
- \* **Casino On Liner** - \$100 free Money plus %90 payouts, come check us out online and check of our great features.
- \* **Slots Royale Casino** - 100% free bonus up to \$300 and 90% payouts.
- \* **Slots dot Com Casino** - free 100% bonus for you, come and play in our casino and get \$100 Free Bonus.
- \* **Casino On Net** - \$200 Free Bonus on your initial deposit!, 100% payouts and alot more, check our casino online!

- \* **Wild Jacks Casino** - \$100 bonus For purchases with ACH, FirePay, Mastercard, Neteller, PrePaid ATM, Visa and many new features at our casino for online gambling.
- \* **Prestige Casino** - \$40 free Money plus %90 payouts, come check us out online and check of our great features.
- \* **Lasseters Casino** - \$200 bonus For purchases with Check, Direct Bank Transfer, Mastercard, Neteller, Visa, Wire Transfer and many new features at our casino for online gambling.
- \* **Merlins Magic Casino** - \$200 Free Bonus on your initial deposit!, 100% payouts and alot more, check our casino online!
- \* **Casino US** - \$480 free Money plus %90 payouts, come check us out online and check of our great features.
- \* **Kiwi Casino** - New Player Bonus - 100% matching bonus up to \$100 - also some great 900 Pay, Check, Citadel, Direct Bank Transfer, FirePay, instaCASH, Mastercard, Moneybookers, Neteller, PaysafeCard, PrePaid ATM, Visa, Wire Transfer, EcoCard, Bank Draft, Use My Bank, InstaDebit & Playtech.
- \* **Royal Dice Casino** - 100% bonus up to \$200 Free Bonus.
- \* **Cinema Casino** - New Player Bonus - 100% matching bonus up to \$50 - also some great ACH, FirePay, Mastercard, Neteller, Visa, Wire Transfer & Microgaming.
- \* **AusVegas** - 10% payouts and \$200 free bonus at AusVegas .
- \* **All Poker Casino** - \$77 bonus For purchases with Citadel, FirePay, Mastercard, Neteller, Visa and many new features at our casino for online gambling.
- \* **Carnival Casino** - free 100% bonus for you, come and play in our casino and get \$777 Free Bonus.
- \* **South Beach Palace Casino** - 100% bonus up to \$100 Free Bonus, play upto 100 online games in our casino.
- \* **Slot Fever Casino** - 100% free bonus up to \$250 and 90% payouts.



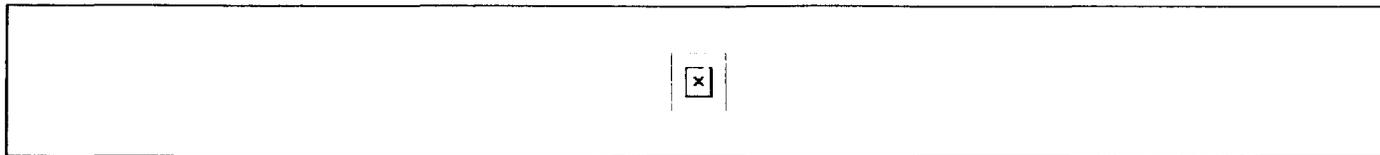
- \* **Big Dollar Poker** - free bonus up to \$5 free at Big Dollar Poker.
- \* **Bingo Bongo** - free 100% bonus for you, come and play in our casino and get \$100 Free Bonus.
- \* **Bingo Gala** - 100% bonus up to \$500 Free Bonus.
- \* **I Play Bingo** - New Player Bonus: \$500 Free Bonus, payouts such as: with Parlay Entertainment, and Total Games at I Play Bingo.
- \* **Inter Poker** - 100% free bonus up to \$5 and 10% payouts.

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# Reputable Usemybank Casinos:Usemybank Gambling Bonus

Instacash Usemybank Casinos:Reputable Usemybank Casinos

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- \* **Maple Casino** - \$60 free Money plus %90 payouts, come check us out online and check of our great features.
- \* **Monaco Gold Casino** - free 100% bonus for you, come and play in our casino and get \$1000 Free Bonus.
- \* **Cinema Casino** - free 100% bonus for you, come and play in our casino and get \$50 Free Bonus.
- \* **24KT Gold Casino** - 100% free bonus up to \$200 and 90% payouts.
- \* **Casino Las Vegas** - New Player Bonus - 100% matching bonus up to \$400 - also some great Check, Citadel, Direct Bank Transfer, FirePay, Mastercard, Moneybookers, Neteller, PrePaid ATM, Visa, Wire Transfer & Playtech.
- \* **Sun Vegas Casino** - \$60 bonus For purchaces with Citadel, FirePay, Mastercard, Neteller, Visa, Wire Transfer, Use My Bank, Click2pay, Solo, Switch, Delta, PaySpark and many new features at our casino for online gambling.
- \* **English Harbour Casino** - New Player Bonus: \$275 Free Bonus, payouts such as: Check, Citadel, ClearChex, Direct Bank Transfer, FirePay, Mastercard, Neteller, PrePaid ATM, Visa, Wire Transfer with OddsOn Inc, and 35 Total Games at English Harbour Casino.



- \* **Prism Casino** - 100% Bonus On First Deposit anf get \$250 , 100% payouts, and features such as: Flash Games, Downloadable Games, only at Prism Casino
- \* **Capital Casino** - \$75 bonus For purchaces with ACH, Mastercard, Visa and many new features at our casino for online gambling.
- \* **Palace of Chance Casino** - \$333 Free Bonus on your initial deposit!, 100% payouts and alot more, check our casino online!
- \* **Lucky Emperor Casino** - New Player Bonus - 100% matching payouts and up to \$100

Free Bonus.

- \* **Maple Casino** - 100% bonus up to \$60 Free Bonus, play upto 170 online games in our casino.
- \* **All Jackpots Casino** - our casino features/does not features online possibilites such as: Flash Games, Downloadable Games, Live Dealers, Live Chat, and more.
- \* **Grand Riviera Casino** - 100% free bonus up to \$200 and 97.1% payouts.
- \* **Grand Hotel Casino** - 100% bonus up to \$100 Free Bonus, play upto 119 online games in our casino.
- \* **Havana Club Casino** - New Player Bonus: \$110 Free Bonus, payouts such as: 900 Pay, ACH, Direct Bank Transfer, FireCash, Gaming Card, Mastercard, Neteller, PrePaid ATM, Visa, Wire Transfer with Microgaming, and 75 Total Games at Havana Club Casino.
- \* **Grand Banks Casino** - \$250 free Money plus %96.73 payouts, come check us out online and check of our great features.
- \* **Black Widow Casino** - 100% bonus up to \$30 Free Bonus.
- \* **Challenge Casino** - 100% free bonus up to \$100 and 90% payouts.
- \* **Slot Fever Casino** - New Player Bonus - 100% matching payouts and up to \$250 Free Bonus.
- \* **iNetBet Casino** - 100% bonus up to \$150 Free Bonus.
- \* **Super Slots Casino** - 90% payouts and \$50 free bonus at Super Slots Casino.
- \* **Indio Casino** - 90% payouts and \$100 free bonus at Indio Casino.
- \* **Jackpot Palace Casino** - New Player Bonus - 100% matching payouts and up to \$25 Free Bonus.
- \* **Kiwi Casino** - \$100 free Money plus %97.28 payouts, come check us out online and check of our great features.
- \* **Gem Lobby Casino** - free bonus up to \$150 free at Gem Lobby Casino.
- \* **Luck N' Roll Casino** - free bonus up to \$1000 free at Luck N' Roll Casino.
- \* **32 Red Casino** - New Player Bonus: \$320 Free Bonus, payouts such as: Check, Direct Bank Transfer, Direct Debit, Mastercard, Neteller, Visa, Wire Transfer with Microgaming, and 78 Total Games at 32 Red Casino.
- \* **Video Poker Classic Casino** - 100% Bonus On First Deposit anf get \$200 , 100% payouts, and features such as: Flash Games, Downloadable Games, only at Video Poker Classic Casino
- \* **Diamond Deal Casino** - 96% payouts and \$600 free bonus at Diamond Deal Casino.
- \* **Bet Royal Casino** - \$200 bonus For purchaces with Citadel, FirePay, instaCASH, Mastercard, Moneybookers, Neteller, Visa, Wire Transfer, EcoCard, Bank Draft and many new features at our casino for online gambling.
- \* **Vegas Villa Casino** - 96.72% payouts and \$300 free bonus at Vegas Villa Casino.
- \* **Arthurian Casino** - \$75 bonus For purchaces with Citadel, FirePay, instaCASH, Mastercard, Neteller, Visa, Use My Bank and many new features at our casino for online gambling.
- \* **Gold Key Casino** - our casino features/does not features online possibilites such as: Flash Games, Downloadable Games, Live Dealers, Live Chat, and more.
- \* **Golden Palace Casino** - \$300 bonus For purchaces with 900 Pay, Central Coin, Direct Bank Transfer, Electronic Processing, FirePay, Mastercard, Money Order, Neteller, PrePaid ATM, Visa, Wire Transfer and many new features at our casino for online gambling.
- \* **Colosseum Casino** - free bonus up to \$135 free at Colosseum Casino.
- \* **Play United Casino** - 100% bonus up to \$150 Free Bonus.
- \* **Casino King** - \$300 bonus For purchaces with Check, Citadel, Direct Bank Transfer,

FirePay, Mastercard, Moneybookers, Neteller, PrePaid ATM, Visa, Wire Transfer and many new features at our casino for online gambling.

\* **Players Club Casino** - New Player Bonus: \$100 Free Bonus, payouts such as: 900 Pay, Check, FirePay, Mastercard, Money Order, Neteller, Visa, Wire Transfer with Boss Media, and 21 Total Games at Players Club Casino.

\* **Music Hall Casino** - New Player Bonus: \$150 Free Bonus, payouts such as: ACH, FirePay, Mastercard, Neteller, PrePaid ATM, Visa with Microgaming, and 100 Total Games at Music Hall Casino.

\* **Crazy Vegas Casino** - 100% Bonus On First Deposit and get \$111, 100% payouts, and features such as: Online Games, Downloadable Games, only at Crazy Vegas Casino

\* **William Hill Casino** - New Player Bonus - 100% matching payouts and up to \$50 Free Bonus.

\* **Star Online Casino** - 100% free bonus up to \$200 and 97.4% payouts.

\* **All Slots Casino** - 100% bonus up to \$150 Free Bonus, play upto 174 online games in our casino.

\* **Sun Palace Casino** - free 100% bonus for you, come and play in our casino and get \$500 Free Bonus.

\* **Nostalgia Casino** - 90% payouts and \$125 free bonus at Nostalgia Casino.

\* **Sci-Fi Casino** - 100% bonus up to \$250 Free Bonus, play upto 70 online games in our casino.

\* **Party Poker Casino** - free 100% bonus for you, come and play in our casino and get \$50 Free Bonus.

\* **Sands of The Caribbean Casino** - our casino features/does not features online possibilities such as: Flash Games, Downloadable Games, Live Dealers, Live Chat, and more.

\* **Desert Dollar Casino** - New Player Bonus - 100% matching bonus up to \$100 - also some great 900 Pay, ACH, FirePay, Gaming Card, Mastercard, Neteller, PlayCheck, PrePaid ATM, Visa, Wire Transfer & Microgaming.

\* **Merlins Magic Casino** - 100% bonus up to \$200 Free Bonus.

\* **Platinum Play Casino** - New Player Bonus - 100% matching payouts and up to \$100 Free Bonus.

\* **Swiss Casino** - 100% bonus up to \$400 Free Bonus.

\* **Mega Sport Casino** - \$40 bonus For purchases with Mastercard, Moneybookers, Neteller, Visa, Wire Transfer, EcoCard, Bank Draft and many new features at our casino for online gambling.

\* **Go Casino** - \$200 bonus For purchases with 900 Pay, Central Coin, Citadel, FirePay, Mastercard, Neteller, Visa, Bank Wire, Money Transfer and many new features at our casino for online gambling.

\* **Zodiac Casino** - 100% bonus up to \$40 Free Bonus, play upto 111 online games in our casino.

\* **Geisha Lounge Casino** - New Player Bonus - 100% matching payouts and up to \$100 Free Bonus.

\* **Club Dice Casino** - New Player Bonus - 100% matching bonus up to \$500 - also some great 1-PAY, 900 Pay, ACH, Central Coin, Check, Citadel, ClearChex, Direct Bank Transfer, FirePay, Mastercard, Money Order, Moneybookers, Neteller, PaysafeCard, PrePaid ATM, Visa, WebDollar, Wire Transfer & Playtech.

\* **Hampton Casino** - 99.05% payouts and \$1165 free bonus at Hampton Casino.

\* **Vegas USA Casino** - 100% bonus up to \$50 Free Bonus, play upto 13 online games in

our casino.

- \* **Acropolis Casinos** - \$200 free Money plus %90 payouts, come check us out online and check of our great features.
- \* **Carnival Casino** - 100% Bonus On First Deposit anf get \$777 , 100% payouts, and features such as: Online Games, Downloadable Games, only at Carnival Casino
- \* **Casino Apostle** - 100% Bonus On First Deposit anf get \$500 , 100% payouts, and features such as: Online Games, Selective Online Games, only at Casino Apostle
- \* **Action Online Casino** - New Player Bonus - 100% matching bonus up to \$50 - also some great 1-PAY, Mastercard, Moneybookers, Neteller, PaysafeCard, Visa, Wire Transfer, EcoCard, Use My Bank & Playtech.
- \* **Spin Palace Casino** - 97.33% payouts and \$75 free bonus at Spin Palace Casino.
- \* **Magic Box Casino** - our casino features/does not features online possibilites such as: Flash Games, Downloadable Games, Live Dealers, Live Chat, and more.



- \* **Bingonanza** - \$5 Free Bonus on your initial deposit!, 100% payouts and alot more, check our casino online!
- \* **24 Hour Poker** - \$5 Free Bonus on your initial deposit!, 100% payouts and alot more, check our casino online!
- \* **Twofatladies.co.uk** - 100% bonus up to \$100 Free Bonus, play upto online games in our casino.
- \* **Bingo Billy** - our casino features/does not features online possibilites such as: Flash Games, Downloadable Games, Live Dealers, Live Chat, and more.
- \* **Bingo Caribe** - New Player Bonus - 100% matching bonus up to \$5 - also some great & .
- \* **Tiki Bingo** - 100% bonus up to \$120 Free Bonus.
- \* **Bingo Drome** - \$5 bonus For purchaces with and many new features at our casino for online gambling.
- \* **Bingo Cabin** - our casino features/does not features online possibilites such as: Flash Games, Downloadable Games, Live Dealers, Live Chat, and more.
- \* **Paramount Bingo** - 100% Bonus On First Deposit anf get \$5 , 100% payouts, and features such as: Online Games, Downloadable Games, only at Paramount Bingo
- \* **Nickel Bingo** - New Player Bonus - 100% matching payouts and up to \$5 Free Bonus.
- \* **Bingo Parlour** - New Player Bonus - 100% matching payouts and up to \$5 Free Bonus.

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# Wager With Usemybank:Top Usemybank Online Casinos

Recommended Usemybank Online Casinos:Wager With Usemybank

## Recommended Usemybank Online Casinos

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Have a turn playing terrific Top Usemybank Online Casinos so that you can add to your net wagering know how concerning internet casino portals. This page is about the subject matter Wager With Usemybank with the aim to add to your internet betting ability. Try out amazing Recommended Usemybank Online Casinos in order to find success online.

- \* **Golden Palace Casino** - 100% bonus up to \$300 Free Bonus.
- \* **Flamingo Club Casino** - 100% bonus up to \$200 Free Bonus.
- \* **Crazy Vegas Casino** - \$111 bonus For purchaces with ACH, Citadel, FirePay, Gaming Card, Mastercard, Neteller, PrePaid ATM, Visa, Wire Transfer and many new features at our casino for online gambling.
- \* **Arthurian Casino** - New Player Bonus - 100% matching bonus up to \$75 - also some great Citadel, FirePay, instaCASH, Mastercard, Neteller, Visa, Use My Bank & Microgaming.
- \* **Inter Casino** - 100% free bonus up to \$90 and 97.5% payouts.
- \* **Cinema Casino** - 100% bonus up to \$50 Free Bonus, play upto 160 online games in our casino.
- \* **777 Dragon Casino** - our casino features/does not features online possibilites such as: Flash Games, Downloadable Games, Live Dealers, Live Chat, and more.



- \* **Spin Palace Casino** - free 100% bonus for you, come and play in our casino and get \$75 Free Bonus.
- \* **Lucky Nugget Casino** - free bonus up to \$200 free at Lucky Nugget Casino.
- \* **Race Track Casino** - New Player Bonus - 100% matching payouts and up to \$300 Free Bonus.
- \* **Maple Casino** - \$60 Free Bonus on your initial deposit!, 100% payouts and alot more, check our casino online!
- \* **Gold Gate Casino** - 100% bonus up to \$200 Free Bonus.
- \* **First Web Casino** - \$75 free Money plus %96.06 payouts, come check us out online and check of our great features.

- \* **Pharaohs Casino** - free bonus up to \$30 free at Pharaohs Casino.
- \* **African Palace Casino** - New Player Bonus - 100% matching bonus up to \$100 - also some great 900 Pay, Check, FirePay, instaCASH, Mastercard, Moneybookers, Neteller, PrePaid ATM, Visa, Wire Transfer & Playtech.
- \* **Metro Casino** - 99% payouts and \$25 free bonus at Metro Casino.
- \* **Twin Aces Casino** - New Player Bonus - 100% matching bonus up to \$500 - also some great 900 Pay, Cashiers Check, Citadel, FirePay, Mastercard, Money Order, Neteller, PrePaid ATM, Visa, Bank Wire & Playtech.
- \* **Grand Riviera Casino** - New Player Bonus - 100% matching bonus up to \$200 - also some great 900 Pay, Central Coin, Citadel, FirePay, Mastercard, Neteller, Visa, Bank Wire, Money Transfer & Playtech.
- \* **All Jackpots Casino** - \$25 free Money plus %90 payouts, come check us out online and check of our great features.
- \* **All Slots Casino** - 96.48% payouts and \$150 free bonus at All Slots Casino.
- \* **Lasseters Casino** - free bonus up to \$200 free at Lasseters Casino.
- \* **English Harbour Casino** - 100% free bonus up to \$275 and 90% payouts.
- \* **Vegas Casino Online** - free 100% bonus for you, come and play in our casino and get \$150 Free Bonus.
- \* **Ace Club Casino** - \$250 bonus For purchaces with and many new features at our casino for online gambling.
- \* **49er Casino** - 100% bonus up to \$100 Free Bonus.
- \* **Casino Las Vegas** - 98.3% payouts and \$400 free bonus at Casino Las Vegas.
- \* **La Isla Bonita Casino** - 90% payouts and \$999 free bonus at La Isla Bonita Casino.
- \* **Zodiac Casino** - 100% bonus up to \$40 Free Bonus, play upto 111 online games in our casino.



- \* **Bingoville** - New Player Bonus - 100% matching bonus up to \$5 - also some great & Parlay Entertainment.
- \* **Bingo Angels** - \$5 bonus For purchaces with and many new features at our casino for online gambling.
- \* **Bingonanza** - 100% free bonus up to \$5 and 10% payouts.
- \* **Kiwi Bingo** - 100% Bonus On First Deposit anf get \$120 , 100% payouts, and features such as: Online Games, Downloadable Games, only at Kiwi Bingo
- \* **Bingo Millionaire** - New Player Bonus - 100% matching bonus up to \$5 - also some great & .
- \* **Premier Bingo** - 100% bonus up to \$5 Free Bonus, play upto online games in our casino.

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# World Usemybank Casino: Find Online Usemybank Casinos

Usemybank Deposit Card Games: World Usemybank Casino

## Usemybank Deposit Card Games

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This is the best information about World Usemybank Casino in order to build up your online betting knowledge. Try marvelous Find Online Usemybank Casinos so you can broaden your internet gambling skills about free wagering directories. Play remarkable World Usemybank Casino so that you can achieve success online.

- \* **Aspinalls Casino** - New Player Bonus: \$200 Free Bonus, payouts such as: 900 Pay, Central Coin, Citadel, Direct Bank Transfer, FirePay, Mastercard, Neteller, Visa with Playtech, and 50 Total Games at Aspinalls Casino.
- \* **Miami Beach Casino** - \$30 Free Bonus on your initial deposit!, 100% payouts and alot more, check our casino online!
- \* **Virtual City Casino** - free bonus up to \$40 free at Virtual City Casino.
- \* **Showdown Casino** - 100% free bonus up to \$50 and 95.3% payouts.
- \* **Maple Casino** - New Player Bonus - 100% matching bonus up to \$60 - also some great Citadel, FirePay, instaCASH, Mastercard, Neteller, Visa, Wire Transfer, Use My Bank, Click2pay, Solo, Switch, Delta, PaySpark & Microgaming.
- \* **Gold Gate Casino** - 100% bonus up to \$200 Free Bonus, play upto 63 online games in our casino.
- \* **Golden Tiger Casino** - \$250 Free Bonus on your initial deposit!, 100% payouts and alot more, check our casino online!
- \* **Sun Vegas Casino** - \$60 free Money plus %90 payouts, come check us out online and check of our great features.
- \* **Casino Kingdom** - free 100% bonus for you, come and play in our casino and get \$216 Free Bonus.



- \* **Mapau Casino** - \$200 free Money plus %98.47 payouts, come check us out online and check of our great features.
- \* **Metro Casino** - 100% free bonus up to \$25 and 99% payouts.
- \* **City Club Casino** - our casino features/does not features online possibilites such as:

Flash Games, Downloadable Games, Live Dealers, Live Chat, and more.

- \* **PowerBet Casino** - 100% free bonus up to \$250 and 98% payouts.
- \* **Twin Aces Casino** - \$500 Free Bonus on your initial deposit!, 100% payouts and alot more, check our casino online!
- \* **Players Club Casino** - New Player Bonus - 100% matching payouts and up to \$100 Free Bonus.
- \* **Monaco Gold Casino** - \$1000 free Money plus %98.89 payouts, come check us out online and check of our great features.
- \* **Party Poker Casino** - \$50 bonus For purchaces with Check, Citadel, Direct Bank Transfer, FirePay, Mastercard, Neteller, Visa and many new features at our casino for online gambling.
- \* **Global Player Casino** - \$30 bonus For purchaces with Cashiers Check, Direct Bank Transfer, FirePay, Mastercard, Neteller, PrePaid ATM, Visa, Wire Transfer and many new features at our casino for online gambling.
- \* **50 Stars casino** - free 100% bonus for you, come and play in our casino and get \$2000 Free Bonus.
- \* **Race Track Casino** - New Player Bonus - 100% matching bonus up to \$300 - also some great 900 Pay, Check, Citadel, FirePay, Mastercard, Neteller, Visa, Wire Transfer & .
- \* **Piggs Peak Casino** - 100% Bonus On First Deposit anf get \$85 , 100% payouts, and features such as: Flash Games, Downloadable Games, only at Piggs Peak Casino
- \* **Virtual City Casino** - 100% Bonus On First Deposit anf get \$40 , 100% payouts, and features such as: Flash Games, Downloadable Games, only at Virtual City Casino
- \* **Planet Luck Casino** - New Player Bonus: \$100 Free Bonus, payouts such as: ACH, Check, Citadel, FirePay, Mastercard, Visa, Wire Transfer with iGlobalMedia, and 60 Total Games at Planet Luck Casino.
- \* **Vegas Villa Casino** - \$300 free Money plus %96.72 payouts, come check us out online and check of our great features.
- \* **Cirrus Casino** - New Player Bonus: \$200 Free Bonus, payouts such as: ACH, Cashiers Check, Check, FirePay, Mastercard, Neteller, PrePaid ATM, Visa with RealTime Gaming, and 66 Total Games at Cirrus Casino.
- \* **Action Online Casino** - 90% payouts and \$50 free bonus at Action Online Casino.
- \* **Prestige Casino** - free bonus up to \$40 free at Prestige Casino.
- \* **Golden Tiger Casino** - 100% Bonus On First Deposit anf get \$250 , 100% payouts, and features such as: Online Games, Downloadable Games, only at Golden Tiger Casino
- \* **Acropolis Casinos** - \$200 Free Bonus on your initial deposit!, 100% payouts and alot more, check our casino online!
- \* **iNetBet Casino** - 100% free bonus up to \$150 and 97.84% payouts.
- \* **Super Slots Casino** - 90% payouts and \$50 free bonus at Super Slots Casino.
- \* **Gem Lobby Casino** - \$150 Free Bonus on your initial deposit!, 100% payouts and alot more, check our casino online!
- \* **Home Casino** - New Player Bonus - 100% matching bonus up to \$50 - also some great ACH, FirePay, Mastercard, Neteller, PrePaid ATM, Visa, Wire Transfer & Microgaming.
- \* **Jackpots in a Flash Casino** - New Player Bonus - 100% matching bonus up to \$50 - also some great Direct Bank Transfer, Electronic Processing, FirePay, Mastercard, Neteller, PlayCheck, PrePaid ATM, Visa & Microgaming.
- \* **Grand Riviera Casino** - 100% bonus up to \$200 Free Bonus.

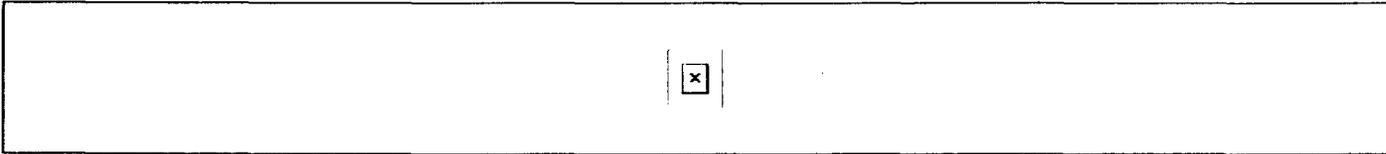


- \* **Only Bingo** - free 100% bonus for you, come and play in our casino and get \$120 Free Bonus.
- \* **Tiki Bingo** - 100% Bonus On First Deposit and get \$120 , 100% payouts, and features such as: Online Games, Downloadable Games, only at Tiki Bingo
- \* **Fun Time Bingo** - \$5 bonus For purchases with and many new features at our casino for online gambling.
- \* **Amigo Bingo** - New Player Bonus: \$5 Free Bonus, payouts such as: with Parlay Entertainment, and Total Games at Amigo Bingo.
- \* **Poker .com** - 100% bonus up to \$60 Free Bonus.
- \* **I Play Bingo** - 10% payouts and \$500 free bonus at I Play Bingo.

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# China Usemybank Casinos:Read All There Is To Know About Usemybank Casinos

Usemybank Deposit Baccarat Games:China Usemybank Casinos

## Usemybank Deposit Baccarat Games

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Read some useful guides for China Usemybank Casinos for the purpose to improve your gambling know how. Enjoy superb Read All There Is To Know About Usemybank Casinos in order to broaden your internet betting understanding when it comes to virtual gambling listings. Have a turn playing marvelous Usemybank Deposit Baccarat Games and benefit from the wagers on the net.

- \* **Casino Las Vegas** - New Player Bonus - 100% matching payouts and up to \$400 Free Bonus.
- \* **Aspinalls Casino** - New Player Bonus - 100% matching payouts and up to \$200 Free Bonus.
- \* **Crazy Vegas Casino** - 100% free bonus up to \$111 and 95.98% payouts.
- \* **Arthurian Casino** - free bonus up to \$75 free at Arthurian Casino.
- \* **Maple Casino** - 100% bonus up to \$60 Free Bonus, play upto 170 online games in our casino.
- \* **Magic Box Casino** - 100% Bonus On First Deposit anf get \$567 , 100% payouts, and features such as: Flash Games, Downloadable Games, only at Magic Box Casino
- \* **Golden Palace Casino** - New Player Bonus - 100% matching bonus up to \$300 - also some great 900 Pay, Central Coin, Direct Bank Transfer, Electronic Processing, FirePay, Mastercard, Money Order, Neteller, PrePaid ATM, Visa, Wire Transfer & Playtech.
- \* **Mapau Casino** - \$200 free Money plus %98.47 payouts, come check us out online and check of our great features.
- \* **Casino On Net** - 98.01% payouts and \$200 free bonus at Casino On Net.



- \* **South Beach Palace Casino** - 100% Bonus On First Deposit anf get \$100 , 100% payouts, and features such as: Flash Games, Downloadable Games, only at South Beach Palace Casino
- \* **iNetBet Casino** - our casino features/does not features online possibilites such as: Flash Games, Downloadable Games, Live Dealers, Live Chat, and more.

- \* **Prestige Casino** - 100% bonus up to \$40 Free Bonus.
- \* **Cinema Casino** - free 100% bonus for you, come and play in our casino and get \$50 Free Bonus.
- \* **Grand Aces Casino** - 100% bonus up to \$100 Free Bonus, play upto 40 online games in our casino.
- \* **Aspinalls Casino** - 100% bonus up to \$200 Free Bonus.
- \* **Aztec Riches Casino** - \$100 bonus For purchaces with ACH, FirePay, Gaming Card, Mastercard, Neteller, PrePaid ATM, Visa and many new features at our casino for online gambling.
- \* **Home Casino** - \$50 Free Bonus on your initial deposit!, 100% payouts and alot more, check our casino online!
- \* **Domain Casino** - \$30 Free Bonus on your initial deposit!, 100% payouts and alot more, check our casino online!
- \* **Giant Vegas Casino** - 100% bonus up to \$200 Free Bonus.
- \* **Mapau Casino** - 100% Bonus On First Deposit anf get \$200 , 100% payouts, and features such as: Online Games, Downloadable Games, only at Mapau Casino
- \* **Piggs Peak Casino** - New Player Bonus - 100% matching payouts and up to \$85 Free Bonus.
- \* **Omni Casino** - 100% free bonus up to \$100 and 97.8% payouts.
- \* **Jackpot Palace Casino** - free bonus up to \$25 free at Jackpot Palace Casino.
- \* **Geisha Lounge Casino** - 97.21% payouts and \$100 free bonus at Geisha Lounge Casino.
- \* **Sports Inter Action Casino** - 100% bonus up to \$125 Free Bonus, play upto 10 online games in our casino.
- \* **Gold Key Casino** - \$200 free Money plus %97.61 payouts, come check us out online and check of our great features.
- \* **First Web Casino** - 100% free bonus up to \$75 and 96.06% payouts.
- \* **Reef Club Casino** - our casino features/does not features online possibilites such as: Flash Games, Downloadable Games, Live Dealers, Live Chat, and more.
- \* **Inter Casino** - free 100% bonus for you, come and play in our casino and get \$90 Free Bonus.
- \* **Slotland Casino** - 100% free bonus up to \$100 and 98.01% payouts.
- \* **Spin Palace Casino** - 100% bonus up to \$75 Free Bonus, play upto 63 online games in our casino.
- \* **Fortune Casino** - \$200 free Money plus %96.6 payouts, come check us out online and check of our great features.



- \* **Aztec Bingo** - 100% free bonus up to \$200 and 10% payouts.
- \* **Safari Bingo** - New Player Bonus: \$100 Free Bonus, payouts such as: with GlobalCom, and Total Games at Safari Bingo.
- \* **10 Card Bingo** - 100% Bonus On First Deposit anf get \$500 , 100% payouts, and features such as: Online Games, Downloadable Games, only at 10 Card Bingo
- \* **Miss Bingo** - our casino features/does not features online possibilites such as: Flash Games, Downloadable Games, Live Dealers, Live Chat, and more.
- \* **Inter Bingo** - New Player Bonus - 100% matching payouts and up to \$90 Free Bonus.

\* **Island Bingo** - free bonus up to \$5 free at Island Bingo.

#### **Link partners**

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June 27, 2005

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Ongame

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UseMyBank Casinos and other gambling sites

UseMyBank Casino UseMyBank Poker UseMyBank Bingo UseMyBank Sports Betting

The online casinos, poker rooms, bingo halls and sports betting sites listed below accept UseMyBank payment method to make a deposit, purchase casino credits or to fund your online gambling account!

http://www.usemybank.com/

UseMyBank is currently only available to Canadian citizens. UseMyBank creates a bridge between the casino and your own bank's online banking center. Simply authorize a debit from your bank account to the casino, through the bank's online billing system, so the funds are authenticated in real time. The following Canadian Banks are supported: Bank of Montreal, Desjardins, CIBC, Royal Bank, Scotia Bank, TD Canada Trust. Phone: 1-866-672-2265

Page 1 of 2 next

Site Name	Games	No Deposit	Percent	No Deposit	Percent	Currency	Software
Casino Tropez Hot!	Casino Yes	\$10	100%		15%	€€€	PlayTech
Noble Poker Hot!	Poker Yes		100%		60%	\$	PlayTech
50Stars Casino New	Casino		100%		15%	€€€	PlayTech
7 Sultans Casino Hot!	Casino	\$15	100%			€€€	Micro
7 Sultans Poker	Poker Yes		1000%			€€€	Micro
777Dragon Casino	Casino		200%		15%	€€€	Micro
Aces High Casino	Casino Yes		100%			€€€	Micro
Action Online Casino	Casino		100%		10%	€€€	PlayTech
All Jackpots Casino Hot!	Casino		400%			€€€	Micro
All Slots Casino	Casino		400%			€€€	Micro
Amber Coast Casino	Casino		100%			€€€	PlayTech
Arthurian Casino	Casino		150%		15%	€€€	Micro
Baraka Casino New	Casino		100%		15%	€€€	PlayTech
Bella Vegas Casino Hot!	Casino	\$10	200%			\$	Micro
Brandy Casino Hot!	Casino		100%	\$20	40%	\$	PlayTech
BreakAway Casino	Casino	\$25	100%			\$	RTG



Deposit Methods

Click below for all casinos that support that deposit method.

- 1-Pay
- 900 Pay
- Bank Draft
- CentralCoin
- Citadel
- Click2Pay
- Debit Cards
- Diners Club
- e-Gold
- EcoCard
- EveryDayCard
- EwalletXpress
- FirePay
- INSTADEBIT
- MasterCard
- Money Order
- Moneybookers
- MoneyGram
- myCitadel
- NETeller
- NETeller InstaCash
- OnDemandFunds
- Paysafecard
- PaySpark
- Personal Check
- PrePaidATM
- Solo
- Switch
- UseMyBank
- Visa
- WebMoney
- Wire Transfer

Peak Entertainment  
 PlayTech  
 Proprietary  
 RealTimeGaming  
 Tribeca  
 WagerLogic



② Captain Cooks Casino	Casino		100%	25%	\$€€C	Micro
② Captain Cooks Poker	Poker	Yes	50%	100%	\$	Micro
② Carnival Casino	Casino		200%	15%	\$€€	PlayTech
② Casino Classic	Casino		100%		\$€€C	Micro
② Casino Del Rio Hot!	Casino		\$10 100%	50%	\$€€	PlayTech
② Casino Fortune	Casino	Yes	50%	10%	\$€€	PlayTech
② Casino Grand Bay Hot!	Casino		400%		\$	Micro
② Casino King	Casino		100%	15%	\$€€	PlayTech
② Casino Kingdom	Casino		100%		\$€€C	Micro
② Casino Las Vegas	Casino		100%	15%	\$€€R	PlayTech
② Casino US Hot!	Casino		300%		\$€€C	Micro
② CDPoker	Poker	Yes	25%		\$	PlayTech
② Check n Raise Poker	Poker	Yes	25%		\$	Prop
② Cinema Casino	Casino		250%	15%	\$€€C	Micro
② City Club Casino	Casino		100%	10%	\$€€	PlayTech
② Club Dice Casino	Casino		100%		\$€€	PlayTech
② Colosseum Casino	Casino		\$15 100%		\$€€	Micro
② Crazy Vegas Casino	Casino		\$11 100%	15%	\$€€C	Micro
② Crazy Vegas Poker	Poker	Yes	\$10 40%		\$	Micro
② Desert Dollar Casino	Casino		\$10 150%		\$€€	Micro
② Fortune Junction Casino	Casino		250%		\$€€C	Micro
② Gaming Club	Casino	Yes	400%		\$€€	Micro
② Gaming Club Poker Room Hot!	Poker	Yes	1500%		\$	Micro
② Goldgate Casino	Casino		20%		\$€€	PlayTech
② Grand Bay Poker	Poker	Yes	100%		\$	Micro
② Grand Hotel Casino	Casino		\$12 100%		\$€€C	Micro
② Havana Club Casino	Casino		100%		\$€€	Micro
② Home Casino	Casino	Yes	100%		\$€€	Micro
② iVegas Casino	Casino		100%	10%	\$	iGaming
② Jackpot City Casino Hot!	Casino	Yes	400%		\$€€	Micro
② Jackpot Wheel Casino	Casino		100%		\$	Micro
② Jupiter Club Casino Hot!	Casino		200%		\$	Micro
② King Neptunes Casino	Casino		100%		\$€€	Micro
② Kiwi Bingo	Bingo		110%		\$	PlayTech

Page 1 of 2 next



[Top of Page](#)

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[Home](#)   [Gambling News](#)   [Gambling Links](#)   [Contact](#)   [About](#)   [Bonus Forums](#)  
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 Lottery - Poker - Sports  
 Progressive Jackpots

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## High Roller Bonuses

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 With CASH Prizes!

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 F.A.Q. - Contact Us  
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## UseMyBank Casinos and Sportsbooks

The following casinos, bingo games, poker rooms and sportsbooks accept funding via UseMyBank.

Results Page:  
 1 | 2 | 3 | Next >>

Sorted by: Popularity | Name | Bonus

<b>Jackpot City</b> <small>CLICK HERE</small>  \$ € £ <small>PLAYER COMMENTS</small>	
<b>Established:</b> 2001 <b>License:</b> Gibraltar.	<b>Overall Payout:</b> 99.24% <b>Software:</b> Microgaming.
<b>Supports:</b> Flash, PC Download.	<b>Features:</b> Play for Free, Comps Program.
<b>Payment Via:</b> Citadel, Click2Pay, Delta, Diners Club International, EcoCard, FirePay, MasterCard, Moneybookers, NETeller, PaySpark, PrePaidATM, Solo, Switch, UseMyBank, Visa.	

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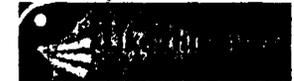
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 \$103.31 donated to  
**Make-A-Wish Foundation**

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The latest updates and news including:

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Top 5 - FREE Chips  
Top 5 - Match Bonus

Top 10 Casinos



**Games:** 3 Card Poker, Baccarat, Blackjack, Caribbean Stud Poker, Craps, Keno, Let It Ride, Pai Gow, Red Dog, Roulette, Scratch Card, Sic Bo, Slot Machines, Video Poker.

**Bonus Offers:** \$25 FREE, no deposit required.

**PlayGate Casino**

[CLICK HERE](#) PLAYER COMMENTS

\$ € £

<b>Established:</b> 2000	<b>Overall Payout:</b> 97.50%
<b>License:</b> Curacao.	<b>Software:</b> PlayTech.
<b>Supports:</b> Flash, PC Download, Mac OS compatible.	<b>Features:</b> Multiplayer, Chat, Live Dealers, Play for Free, Comps Program.
<b>Payment Via:</b> 900pay, Citadel, Click2Pay, EcoCard, FirePay, Instadebit, MasterCard, Moneybookers, NETeller, Paysafecard, Personal Check, Solo, Switch, UseMyBank, Visa, Wire Transfer.	
<b>Games:</b> 3 Card Poker, Baccarat, Blackjack, Caribbean Stud Poker, Craps, Keno, Let It Ride, Pai Gow, Red Dog, Roulette, Sic Bo, Slot Machines, Video Poker, War.	
<b>Bonus Offers:</b> First time: 100% match from \$20-\$200 max. First time: 20% match from \$1000-\$5000 max. <b>Wow!</b> Recurring: 20% match from \$25-\$2500 max. <b>Wow!</b>	
Now featuring LIVE games with real LIVE dealers! Watch the action happen live on your screen, just like being in a real casino!	

**Kiwi Casino**

[CLICK HERE](#) PLAYER COMMENTS

\$ € £

<b>Established:</b> 2000	<b>Overall Payout:</b> 96.98%
--------------------------	-------------------------------

- New Casinos,
- New Sportsbooks,
- FREE Casino Chips,
- New Bonus Offers

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**Casino Chips!**  
NO PURCHASE REQUIRED

*from Intertops.com*

Baseball :

The Dodgers (D Houlton) will beat the Padres (T Stauffer): A \$30 stake returns \$59! Bet now >>

Soccer :

Confederations Cup, Mexico will beat Germany: Bet \$25 and win \$100! Bet now >>

Cycling :

Iban Mayo will win the 2005 Tour de



<b>License:</b> Antigua and Barbuda.	<b>Software:</b> PlayTech.
<b>Supports:</b> Flash, PC Download, Mac OS compatible.	<b>Features:</b> Multiplayer, Chat, Play for Free, Comps Program.
<b>Payment Via:</b> 900pay, CentralCoin, Citadel, Click2Pay, EcoCard, FirePay, Instadebit, MasterCard, Moneybookers, NETeller, Paysafecard, Personal Check, Solo, Switch, UseMyBank, Visa, Wire Transfer.	
<b>Games:</b> 3 Card Poker, Baccarat, Blackjack, Caribbean Stud Poker, Craps, Keno, Let It Ride, Pai Gow, Red Dog, Roulette, Sic Bo, Slot Machines, Video Poker, War.	
<b>Bonus Offers:</b> First time: 100% match from \$20-\$100 max. Recurring: 15% match from \$50-\$3333 max. Must use NETeller, MoneyBookers, or wire transfers.  Recurring: 10% match from \$50-\$5000 max. <b>Wow!</b> Must use FirePay.	
<b>Security, Quality, Integrity:</b> Backed by land based Christchurch Casinos in New Zealand!	

<b>Tiki Bingo</b> CLICK HERE <span style="float: right;">PLAYER COMMENTS</span> \$	
<b>Established:</b> 2003	<b>Overall Payout:</b> ????
<b>License:</b> Antigua and Barbuda.	<b>Software:</b> PlayTech.
<b>Supports:</b> PC Download.	<b>Features:</b> Multiplayer, Chat, Comps Program.
<b>Payment Via:</b> 900pay, CentralCoin, Citadel, Click2Pay, EcoCard, FirePay, Instadebit, MasterCard, Moneybookers, NETeller, Paysafecard, Personal Check, Solo, Switch, UseMyBank, Visa, Wire Transfer.	
<b>Games:</b> Bingo, Keno, Scratch Card, Slot Machines, Video Poker.	

**Interactive Polls**

Which game should BetOnCharity's new **\$100 Weekly FREE Tournament** be in?

- Bingo
- Blackjack
- Roulette
- Slots
- Texas Hold'em
- Video Poker

Submit Vote!

More polls...



**\$100 WEEKLY Drawing!**

Blackjack Ballroom is giving \$100 away **every week!** Be sure to come back and enter

**Prestige**  
**\$200**  
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**BONUS**  
 Click Here

**LUCKY**  
**NUGGET**  
 Online Casino

**Prestige**  
**BINGO!**

**NO FREE**  
**NO**  
**PURCHASE**  
**REQUIRED**

**Bonus:** First time: 110% match from \$20-UNLIMITED!  
**Offers:** Recurring: 60% match from \$20-UNLIMITED!

Win a fabulous BINGO CRUISE package for two worth a massive \$5000!

**Security, Quality, Integrity:**  
 Backed by land based Christchurch Casinos in New Zealand!

**Kiwi Bingo**

CLICK HERE PLAYER COMMENTS

 \$

<b>Established:</b> 2001 <b>License:</b> Antigua and Barbuda.	<b>Overall Payout:</b> ???? <b>Software:</b> PlayTech.
<b>Supports:</b> PC Download.	<b>Features:</b> Multiplayer, Chat, Comps Program.
<b>Payment Via:</b> 900pay, CentralCoin, Citadel, Click2Pay, EcoCard, FirePay, Instadebit, MasterCard, Moneybookers, NETeller, Paysafecard, Personal Check, Solo, Switch, UseMyBank, Visa, Wire Transfer.	
<b>Games:</b> Bingo, Keno, Scratch Card, Slot Machines, Video Poker.	
<b>Bonus:</b> First time: 110% match from \$20-UNLIMITED! <b>Offers:</b> Recurring: 60% match from \$20-UNLIMITED!	
Join us for <b>HAPPY HOUR</b> every day from 5-6pm EST, <b>Buy 5 cards, Get 4 FREE!</b>	
<b>Security, Quality, Integrity:</b> Backed by land based Christchurch Casinos in New Zealand!	

**Diamond Club Casino**

CLICK HERE PLAYER COMMENTS

    \$ € £

<b>Established:</b> 1998	<b>Overall Payout:</b> 99.45%
--------------------------	-------------------------------

each week.

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**WIN**  
**\$100 CASH**

Each month, every BetOnCharity newsletter subscriber is automatically entered into a Monthly Drawing w/ 1:100 odds!

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**Gambling Headlines**

Poker Online Casinos Get Enhanced  
 26 June 2005  
 UK Online Casino Fares Poorly on Stock Exchange  
 19 June 2005



<b>License:</b> Curacao.	<b>Software:</b> PlayTech.
<b>Supports:</b> Flash, PC Download, Mac OS compatible.	<b>Features:</b> Multiplayer, Chat, Live Dealers, Play for Free, Comps Program.
<b>Payment Via:</b> 900pay, Citadel, Click2Pay, EcoCard, FirePay, Instadebit, MasterCard, Moneybookers, NETeller, Paysafecard, Personal Check, Solo, Switch, UseMyBank, Visa, Wire Transfer.	
<b>Games:</b> 3 Card Poker, Baccarat, Blackjack, Caribbean Stud Poker, Craps, Keno, Let It Ride, Pai Gow, Red Dog, Roulette, Sic Bo, Slot Machines, Video Poker, War.	
<b>Bonus Offers:</b> First time: 100% match from \$20-\$100 max. First time: 20% match from \$500-\$1000 max. Recurring: 20% match from \$25-\$2500 max. <b>Wow!</b>	
Now featuring LIVE games with real LIVE dealers! Watch the action happen live on your screen, just like being in a real casino!	

<h3>True Poker</h3> <p>CLICK HERE <span style="float: right;">PLAYER COMMENTS</span></p> <p> \$</p>	
<b>Established:</b> 1999	<b>Overall Payout:</b> ????
<b>License:</b> Canada (Kahnawake).	<b>Software:</b> True Poker.
<b>Supports:</b> PC Download.	<b>Features:</b> Multiplayer, Chat, Rebate on Wagers, Play for Free, Comps Program.
<b>Payment Via:</b> FirePay, MasterCard, NETeller, PrePaidATM, UseMyBank, Visa.	
<b>Games:</b> Multiplayer Poker.	
<b>Bonus Offers:</b> First time: 30% match from \$30-\$333 max.	

Online Casino Breaker Software Has Been Launched  
12 June 2005

Rising Star Gaming Purchases Two Additional Online Casinos  
5 June 2005

Online Casino to Give Away Cash Prizes in a Live Competition  
29 May 2005

Online Casino Sets a New Record for Progressive Jackpots  
22 May 2005

Online Casino Constantly updated online casinos information

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The world's first 3-D online poker room!

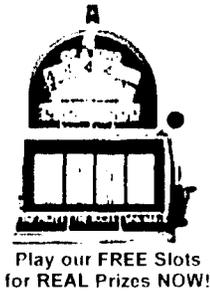
Get 27% of your rake back + 5% of your friend's rake!

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Single Table Sit-N-Go's

Mon/Wed/Fri/Sat/Sun at 12:00pm - Tue/Thur at 7:00pm EST

\$500 Added Freeroll on Mon/Thur at 4:00pm EST  
 \$500/\$250 Added Freeroll on Tue/Fri at 1:30pm EST  
 \$200 Added Freeroll Wed at 2:00pm EST



<h3 style="margin: 0;">Prestige Casino</h3> <p style="margin: 0; font-size: small;">CLICK HERE <span style="float: right;">PLAYER COMMENTS</span></p> <div style="display: flex; justify-content: center; gap: 10px; font-size: small;">  </div>	
<b>Established:</b> 2000 <b>License:</b> Curacao.	<b>Overall Payout:</b> 97.19% <b>Software:</b> PlayTech.
<b>Supports:</b> Flash, PC Download, Mac OS compatible.	<b>Features:</b> Multiplayer, Chat, Live Dealers, Play for Free, Comps Program.
<b>Payment Via:</b> 900pay, CentralCoin, Citadel, Click2Pay, EcoCard, FirePay, Instadebit, MasterCard, Moneybookers, NETeller, Paysafecard, Personal Check, Solo, Switch, UseMyBank, Visa, Wire Transfer.	
<b>Games:</b> 3 Card Poker, Baccarat, Blackjack, Caribbean Stud Poker, Craps, Keno, Let It Ride, Pai Gow, Red Dog, Roulette, Sic Bo, Slot Machines, Video Poker, War.	
<b>Bonus Offers:</b> Buy \$20, get an extra \$50 FREE! First time: 20% match up to \$1000 max. Recurring: 20% match from \$25-\$2500 max. <b>Wow!</b>	
Now featuring LIVE games with real LIVE dealers! Watch the action happen live on your screen, just like being in a real casino!	



<h3>Lucky Nugget</h3> <p>CLICK HERE <span style="float: right;">DETAILED REVIEW</span></p> <p style="text-align: center;"> \$ £ <span style="float: right;">PLAYER COMMENTS</span></p>	
<b>Established:</b> 1998 <b>License:</b> Gibraltar.	<b>Overall Payout:</b> 96.90% <b>Software:</b> Microgaming.
<b>Supports:</b> Flash, PC Download.	<b>Features:</b> Play for Free, Comps Program.
<b>Payment Via:</b> Citadel, Click2Pay, Delta, Diners Club International, EcoCard, FirePay, MasterCard, Moneybookers, NETeller, PaySpark, PrePaidATM, Solo, Switch, UseMyBank, Visa.	
<b>Games:</b> 3 Card Poker, Baccarat, Blackjack, Caribbean Stud Poker, Craps, Keno, Let It Ride, Pai Gow, Red Dog, Roulette, Scratch Card, Sic Bo, Slot Machines, Video Poker.	
<b>Bonus Offers:</b> First time: 400% match on \$50. <b>Wow!</b>	

<h3>Prestige Bingo</h3> <p>CLICK HERE <span style="float: right;">PLAYER COMMENTS</span></p> <p style="text-align: center;"> \$</p>	
<b>Established:</b> 2002 <b>License:</b> Curacao.	<b>Overall Payout:</b> ???? <b>Software:</b> PlayTech.
<b>Supports:</b> PC Download.	<b>Features:</b> Multiplayer, Chat.
<b>Payment Via:</b> 900pay, Citadel, Click2Pay, EcoCard, FirePay, Instadebit, MasterCard, Moneybookers, NETeller, Paysafecard, Personal Check, Solo, Switch, UseMyBank, Visa, Wire Transfer.	
<b>Games:</b> Bingo, Keno, Scratch Card, Slot Machines, Video Poker.	
<b>Bonus Offers:</b>	



Results Page:  
1 | 2 | 3 | Next >>

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FIND:

- Find Phrase
- Find ALL Words
- Find ANY Words

**SEARCH DIRECTORY**

Complete Alphabetical Listing



SHOW ME- Casinos with these features:	
COMPATIBLE WITH:	Mac OS   WebTV / MSN TV
SUPPORTING:	HTML   Java   Flash   PC Download
BEST BONUSES:	FREE Chips   High Rollers   Recurring   Comps Program
SPECIAL FEATURES:	Be the Dealer   Betting Exchange   Chat   Comps Program   Forums   Live Dealers   Multiplayer   Play for Free   Rebate on Losses   Rebate on Wagers   Telephone Wagering   Wireless
	900pay   ACH / Electronic Check   ACTeCASH

PAYMENT VIA:	American Express   Cash Connection Link   CentralCoin   Citadel   Click2Pay   Delta   Diners Club International   Discover Card   EcoCard   EuroCard   eWalletXpress   FirePay   FPS-ePassport   Gaming Card   Global Connect Card   Instadebit   Laser   MasterCard   Moneybookers   MoneyGram   NETeller   OnDemandFunds   PayPal   Paysafecard   PaySpark   Personal Check   PrePaidATM   Solo   Switch   UKash   UseMyBank   Visa   Western Union   Wire Transfer
GAMES:	3 Card Poker   Baccarat   Bingo   Blackjack   Caribbean Stud Poker   Craps   Keno   Let It Ride   Lottery   Multiplayer Poker   Pai Gow   Pull Tabs   Racetracks   Red Dog   Roulette   Scratch Card   Sic Bo   Slot Machines   Sportsbook   Video Poker   War
SOFTWARE BRANDS:	ASI Software   BeTheDealer   BingoWorkz   Blue Chip Games   BoDog   Boss Media   CryptoLogic / WagerLogic   CWC Gaming   iGlobalMedia   IGW Software   IQ-Ludorum   Microgaming   MicroPower   Ogame e-solutions   Online Gaming Systems (FIRE)   Parlay Entertainment   PlayTech   Random Logic   RealTime Gaming   TiltWare   True Poker   WorldWager
LICENSED IN:	Antigua and Barbuda   Australia   Canada (Kahnawake)   Costa Rica   Curacao   Cyprus   Gibraltar   Liechtenstein   United Kingdom
CURRENCY:	Euros (€)   UK Pound Sterling (£)   US Dollars (\$)   Yen (¥)
LANGUAGE:	

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 Jacks or Better  
 Play 5 Coins x \$1.00  
 Choose Casino



**\$56,598.01**  
 5 Reel - 9 Payline  
 Play 9 Coins x \$0.50  
 Wild & Scatter Symbols  
 Choose Casino



**\$268,666.16**  
 3 Reel - 3 Payline  
 Play 3 Coins x \$1.00  
 Wild Multipliers  
 Choose Casino



**\$382,523.16**  
 Roulette  
 European Single Zero  
 Choose Casino



**\$30,632.72**  
 Table Game  
 European Blackjack  
 5 Decks  
 Choose Casino

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BetOnCharity.com also recommends: Casinomeister.com



# Bet On Charity.com

Online gambling for your favorite charity-  
 "When YOU lose, THEY win!"™



## Searchable Directory

Bingo - Casinos - Horses  
 Lottery - Poker - Sports  
 Progressive Jackpots

## Detailed Reviews

## FREE Cash Bonuses

## High Roller Bonuses

FREE Games  
 With CASH Prizes!

What's New? - Charities  
 F.A.Q. - Contact Us  
 Webmasters - Links

## Site Map

## UseMyBank Casinos and Sportsbooks

The following casinos, bingo games, poker rooms and sportsbooks accept funding via UseMyBank.

Results Page:

<< Previous | 1 | 2 | 3 | Next >>

Sorted by: Popularity | Name | Bonus

<b>Virtual City Casino</b> CLICK HERE <span style="float: right;">PLAYER COMMENTS</span> \$ € £	
<b>Established:</b> 2001 <b>License:</b> Canada (Kahnawake).	<b>Overall Payout:</b> 96.67% <b>Software:</b> Microgaming.
<b>Supports:</b> Flash, PC Download.	<b>Features:</b> Play for Free, Comps Program.
<b>Payment Via:</b> Citadel, Click2Pay, Diners Club International, EcoCard, FirePay, MasterCard, Moneybookers, NETeller, PaySpark, Solo, Switch, UseMyBank, Visa, Wire Transfer.	

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**American Cancer Society**

\$103.31 donated to  
**Make-A-Wish Foundation**

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**Newsletter**

The latest updates and news including:

**TOP STUFF**  
 Top 5 - FREE Chips  
 Top 5 - Match Bonus  
 Top 10 Casinos



<b>Games:</b>	3 Card Poker, Baccarat, Blackjack, Caribbean Stud Poker, Craps, Keno, Let It Ride, Pai Gow, Red Dog, Roulette, Scratch Card, Slot Machines, Video Poker.
<b>Bonus Offers:</b>	\$10 FREE, no deposit required First time: 40% match on \$100. Recurring: 20% match on \$100.

<p>LINK River Belle to Your Favorite Charity</p> <p><b>River Belle</b> <small>DETAILED REVIEW</small></p> <p><a href="#">CLICK HERE</a> <small>PLAYER COMMENTS</small></p> <p> \$ £</p>	
<p><b>Established:</b> 1997  <b>License:</b> Gibraltar.</p>	<p><b>Overall Payout:</b> 97.15%  <b>Software:</b> Microgaming.</p>
<p><b>Supports:</b> Flash, PC Download.</p>	<p><b>Features:</b> Multiplayer, Chat, Play for Free, Comps Program.</p>
<p><b>Payment Via:</b> Citadel, Click2Pay, Delta, Diners Club International, EcoCard, FirePay, MasterCard, Moneybookers, NETeller, PaySpark, PrePaidATM, Solo, Switch, UseMyBank, Visa.</p>	
<p><b>Games:</b> 3 Card Poker, Baccarat, Blackjack, Caribbean Stud Poker, Craps, Keno, Let It Ride, Pai Gow, Red Dog, Roulette, Scratch Card, Sic Bo, Slot Machines, Video Poker.</p>	
<p><b>Bonus Offers:</b> First time: 100% match up to \$250 max.          PLUS an extra 20% w/ NETeller, FirePay or Click2Pay.</p>	
<p><b>Now Featuring:</b>  <b>NEW Microgaming Multiplayer games!</b></p>	

<p><b>Gaming Club</b></p> <p><a href="#">CLICK HERE</a> <small>PLAYER COMMENTS</small></p> <p> \$ £</p>	
---	--

→ New Casinos,  
 → New Sportsbooks,  
 → FREE Casino Chips,  
 → New Bonus Offers

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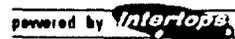
CLICK HERE FOR  
**\$85 FREE**  
**Casino Chips!**  
NO PURCHASE REQUIRED



**Baseball :**  
 The Dodgers (D Houlton) will beat the Padres (T Stauffer): A \$30 stake returns \$59!  
**Bet now >>**

**Soccer :**  
 Confederations Cup, Mexico will beat Germany: Bet \$25 and win \$100!  
**Bet now >>**

**Cycling :**  
 Iban Mayo will win the 2005 Tour de France: A \$5 stake returns \$95!  
**Bet now >>**



**EXCITING SLOTS & VIDEO POKER!**  
**PLAY NOW**

**Massive Computer Giveaway!!**  
May 9 to Sept 25 2005  
**CLICK HERE**

**\$200 BONUS**

**27% Rake Back!**  
**Click Here**

<b>Established:</b> 1995 <b>License:</b> Gibraltar.	<b>Overall Payout:</b> 97.24% <b>Software:</b> Microgaming.
<b>Supports:</b> Flash, PC Download.	<b>Features:</b> Play for Free, Comps Program.
<b>Payment Via:</b> Citadel, Click2Pay, Delta, Diners Club International, EcoCard, FirePay, Gaming Card, MasterCard, Moneybookers, NETeller, PaySpark, PrePaidATM, Solo, Switch, UKash, UseMyBank, Visa.	
<b>Games:</b> 3 Card Poker, Baccarat, Blackjack, Caribbean Stud Poker, Craps, Keno, Let It Ride, Pai Gow, Red Dog, Roulette, Scratch Card, Sic Bo, Slot Machines, Video Poker.	
<b>Bonus Offers:</b> First time: 400% match on \$50. <b>Wow!</b>	

<b>Prestige Poker</b>	
CLICK HERE <span style="float: right;">PLAYER COMMENTS</span>	
\$	
<b>Established:</b> 2003 <b>License:</b> Curacao.	<b>Overall Payout:</b> ???? <b>Software:</b> PlayTech.
<b>Supports:</b> PC Download.	<b>Features:</b> Multiplayer, Chat, Play for Free, Comps Program.
<b>Payment Via:</b> 900pay, Citadel, Click2Pay, EcoCard, FirePay, Instadebit, MasterCard, Moneybookers, NETeller, Paysafecard, Personal Check, Solo, Switch, UseMyBank, Visa, Wire Transfer.	
<b>Games:</b> 3 Card Poker, Blackjack, Multiplayer Poker, Video Poker.	
<b>Bonus Offers:</b> First time: 100% match from \$25-\$400 max.	
Featuring realistic 3-D graphics with animated, talking avatars plus the iPoints player rewards program!	

<b>Interactive Polls</b>
Which <b>NEW</b> charity would you most like to see added?
<input type="radio"/> Boys & Girls Clubs <input type="radio"/> Holt International Children's Services <input type="radio"/> Make A Wish Foundation <input type="radio"/> SpecialKidsFund.org <input type="radio"/> Gamblers Anonymous <input type="radio"/> GamCare.org.uk <input type="radio"/> National Center for Responsible Gaming <input type="radio"/> The Nature Conservancy <input type="radio"/> Sierra Club <input type="radio"/> National Wildlife Federation <input type="radio"/> World Wildlife Fund <input type="radio"/> Amnesty International <input type="radio"/> Christian Alliance for Humanitarian Aid <input type="radio"/> Habitat for Humanity <input type="radio"/> Advocates for Self-Government <input type="radio"/> EFF.org - Electronic Frontier Foundation



<h3>Aces High</h3> <p>CLICK HERE <span style="float: right;">PLAYER COMMENTS</span></p> <p> \$ £</p>	
<b>Established:</b> 2001 <b>License:</b> Gibraltar.	<b>Overall Payout:</b> 97.67% <b>Software:</b> Microgaming.
<b>Supports:</b> Flash, PC Download.	<b>Features:</b> Play for Free, Comps Program.
<b>Payment Via:</b> Citadel, Click2Pay, Delta, Diners Club International, EcoCard, FirePay, MasterCard, Moneybookers, NETeller, PaySpark, PrePaidATM, Solo, Switch, UseMyBank, Visa.	
<b>Games:</b> 3 Card Poker, Baccarat, Blackjack, Caribbean Stud Poker, Craps, Keno, Let It Ride, Pai Gow, Red Dog, Roulette, Scratch Card, Sic Bo, Slot Machines, Video Poker.	
<b>Bonus Offers:</b> First time: 100% match on \$50.	

<h3>Lucky Emperor</h3> <p>CLICK HERE <span style="float: right;">PLAYER COMMENTS</span></p>	
<b>Established:</b> ???? <b>License:</b>	<b>Overall Payout:</b> ???? <b>Software:</b> Microgaming.
<b>Supports:</b> Flash, PC Download.	<b>Features:</b>
<b>Payment Via:</b> Citadel, FirePay, MasterCard, NETeller, PrePaidATM, UseMyBank, Visa, Wire Transfer.	
<b>Games:</b> 3 Card Poker, Baccarat, Blackjack, Caribbean Stud Poker, Craps, Keno, Let It Ride, Pai Gow, Red Dog, Roulette, Scratch Card, Sic Bo, Slot Machines, Video Poker.	
<b>Bonus Offers:</b> \$10 FREE, no deposit required. First time: 100% match on \$100.	

- American Civil Liberties Union
- Organic Farming Research Foundation
- Seeds of Change Organics
- MPP.org - Marijuana Policy Project

[Submit Vote!](#)

[More polls...](#)



**\$100 WEEKLY Drawing!**

Blackjack Ballroom is giving \$100 away **every week!** Be sure to come back and enter each week.

[ENTER NOW!](#)



<b>Golden Tiger Casino</b>	
<a href="#">CLICK HERE</a> <span style="float: right;">PLAYER COMMENTS</span>	
\$ € £	
<b>Established:</b> 2001 <b>License:</b> Canada (Kahnawake).	<b>Overall Payout:</b> 96.90% <b>Software:</b> Microgaming.
<b>Supports:</b> Flash, PC Download.	<b>Features:</b> Play for Free, Comps Program.
<b>Payment Via:</b> Citadel, Click2Pay, Diners Club International, EcoCard, FirePay, MasterCard, Moneybookers, NETeller, PaySpark, Solo, Switch, UseMyBank, Visa, Wire Transfer.	
<b>Games:</b> 3 Card Poker, Baccarat, Blackjack, Caribbean Stud Poker, Craps, Keno, Let It Ride, Pai Gow, Red Dog, Roulette, Scratch Card, Sic Bo, Slot Machines, Video Poker.	
<b>Bonus Offers:</b> First time: 50% match up to \$500 max. Recurring: 10% match on \$200.	

<b>Golden Tiger Poker</b>	
<a href="#">CLICK HERE</a> <span style="float: right;">PLAYER COMMENTS</span>	
<b>Established:</b> 2002 <b>License:</b>	<b>Overall Payout:</b> ???? <b>Software:</b> Microgaming.
<b>Supports:</b> PC Download.	<b>Features:</b> Multiplayer, Chat, Comps Program.
<b>Payment Via:</b> FirePay, MasterCard, NETeller, PrePaidATM, UseMyBank, Visa, Wire Transfer.	
<b>Games:</b> Multiplayer Poker.	
<b>Bonus Offers:</b> First time: 50% match up to \$400 max.	
Golden Tiger Poker offers their players a <b>Cash Rebate Rake Back Comps Program!</b>	

**WIN \$100 CASH**

Each month, every BetOnCharity newsletter subscriber is automatically entered into a Monthly Drawing w/ 1:100 odds!

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<b>Gambling Headlines</b>
Poker Online Casinos Get Enhanced 26 June 2005
UK Online Casino Fares Poorly on Stock Exchange 19 June 2005
Online Casino Breaker Software Has Been Launched 12 June 2005
Rising Star Gaming Purchases Two



Open a Golden Tiger Poker account now  
and start getting cash back from every pot!

---

**Strike It Lucky**

CLICK HERE PLAYER COMMENTS

\$

<b>Established:</b> 2001	<b>Overall Payout:</b> 96.07%
<b>License:</b> Canada (Kahnawake).	<b>Software:</b> Microgaming.
<b>Supports:</b> Flash.	<b>Features:</b> Play for Free, Comps Program.
<b>Payment Via:</b> Citadel, Diners Club International, EcoCard, FirePay, MasterCard, Moneybookers, NETeller, PaySpark, PrePaidATM, UseMyBank, Visa, Wire Transfer.	
<b>Games:</b> 3 Card Poker, Baccarat, Blackjack, Caribbean Stud Poker, Craps, Keno, Pai Gow, Red Dog, Roulette, Scratch Card, Slot Machines, Video Poker.	
<b>Bonus Offers:</b> First time: 50% match on \$40.	

Additional Online Casinos  
5 June 2005

Online Casino to Give Away Cash Prizes in a Live Competition  
29 May 2005

Online Casino Sets a New Record for Progressive Jackpots  
22 May 2005

Online Casino  
Constantly updated online casinos information

**Zodiac Casino**

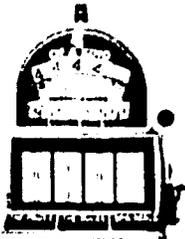
CLICK HERE PLAYER COMMENTS

\$ € £

<b>Established:</b> 2001	<b>Overall Payout:</b> 98.73%
<b>License:</b> Canada (Kahnawake).	<b>Software:</b> Microgaming.
<b>Supports:</b> Flash, PC Download.	<b>Features:</b> Play for Free, Comps Program.
<b>Payment Via:</b> Click2Pay, Diners Club International, EcoCard, FirePay, MasterCard, Moneybookers, NETeller, PaySpark, Solo, Switch, UseMyBank, Visa, Wire Transfer.	



**WIN CASH!**



Play our FREE Slots for REAL Prizes NOW!



**Games:** 3 Card Poker, Baccarat, Blackjack, Caribbean Stud Poker, Craps, Keno, Let It Ride, Pai Gow, Red Dog, Roulette, Scratch Card, Sic Bo, Slot Machines, Video Poker.

**Bonus:** \$10 FREE, no deposit required.

**Offers:** First time: 40% match on \$100.  
Recurring: 10% match on \$200.



Results Page:  
<< Previous | 1 | 2 | 3 | Next >>

## Searchable Online Casino & Gambling Directory



FIND:

- Find Phrase
- Find ALL Words
- Find ANY Words

SEARCH DIRECTORY



Complete Alphabetical Listing

<b>SHOW ME- Casinos with these features:</b>	
<b>COMPATIBLE WITH:</b>	Mac OS   WebTV / MSN TV
<b>SUPPORTING:</b>	HTML   Java   Flash   PC Download



Online Games  
Up to \$300 Free  
Live Dealers

Promotions  
Loyalty Bonuses  
Sizzling Slots Special  
More Info...

<b>BEST BONUSES:</b>	FREE Chips   High Rollers   Recurring   Comps Program
<b>SPECIAL FEATURES:</b>	Be the Dealer   Betting Exchange   Chat   Comps Program   Forums   Live Dealers   Multiplayer   Play for Free   Rebate on Losses   Rebate on Wagers   Telephone Wagering   Wireless
<b>PAYMENT VIA:</b>	900pay   ACH / Electronic Check   ACTeCASH   American Express   Cash Connection Link   CentralCoin   Citadel   Click2Pay   Delta   Diners Club International   Discover Card   EcoCard   EuroCard   eWalletXpress   FirePay   FPS-ePassport   Gaming Card   Global Connect Card   Instadebit   Laser   MasterCard   Moneybookers   MoneyGram   NETeller   OnDemandFunds   PayPal   Paysafecard   PaySpark   Personal Check   PrePaidATM   Solo   Switch   UKash   UseMyBank   Visa   Western Union   Wire Transfer
<b>GAMES:</b>	3 Card Poker   Baccarat   Bingo   Blackjack   Caribbean Stud Poker   Craps   Keno   Let It Ride   Lottery   Multiplayer Poker   Pai Gow   Pull Tabs   Racetracks   Red Dog   Roulette   Scratch Card   Sic Bo   Slot Machines   Sportsbook   Video Poker   War
<b>SOFTWARE BRANDS:</b>	ASI Software   BeTheDealer   BingoWorkz   Blue Chip Games   BoDog   Boss Media   CryptoLogic / WagerLogic   CWC Gaming   iGlobalMedia   IGW Software   IQ-Ludorum   Microgaming   MicroPower   Ogame e-solutions   Online Gaming Systems (FIRE)   Parlay Entertainment   PlayTech   Random Logic   RealTime Gaming   TiltWare   True Poker   WorldWager
<b>LICENSED IN:</b>	Antigua and Barbuda   Australia   Canada (Kahnawake)   Costa Rica   Curacao   Cyprus   Gibraltar   Liechtenstein   United Kingdom
<b>CURRENCY:</b>	Euros (€)   UK Pound Sterling (£)   US Dollars (\$)   Yen (¥)
<b>LANGUAGE:</b>	

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**\$18,688.60**  
Video Poker  
Jacks or Better  
Play 5 Coins x \$1.00  
Choose Casino



**\$56,599.01**  
5 Reel - 9 Payline  
Play 9 Coins x \$0.50  
Wild & Scatter Symbols  
Choose Casino



**\$268,667.66**  
3 Reel - 3 Payline  
Play 3 Coins x \$1.00  
Wild Multipliers  
Choose Casino



**\$382,523.41**  
Roulette  
European Single Zero  
Choose Casino



**\$30,632.97**  
Table Game  
European Blackjack  
5 Decks  
Choose Casino

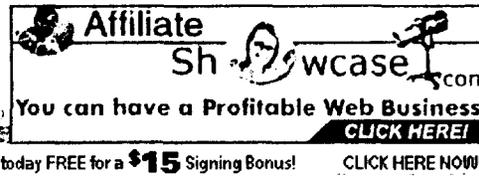
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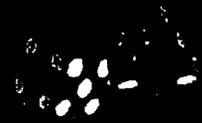
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## FREE Cash Bonuses

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## UseMyBank Casinos and Sportsbooks

The following casinos, bingo games, poker rooms and sportsbooks accept funding via UseMyBank.

Results Page:  
 << Previous | 1 | 2 | 3

Sorted by: Popularity | Name | Bonus

<h3>Blackjack Ballroom</h3> <p>CLICK HERE <span style="float: right;">PLAYER COMMENTS</span></p> <p> \$ € £</p>	
<b>Established:</b> 2001 <b>License:</b> Canada (Kahnawake).	<b>Overall Payout:</b> 97.11% <b>Software:</b> Microgaming.
<b>Supports:</b> Flash, PC Download.	<b>Features:</b> Play for Free, Comps Program.
<b>Payment Via:</b> Citadel, Click2Pay, Diners Club International, EcoCard, FirePay, MasterCard, Moneybookers, NETeller, PaySpark, Solo, Switch, UseMyBank, Visa, Wire Transfer.	

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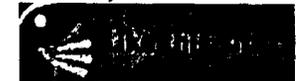
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\$103.31 donated to  
**Make-A-Wish Foundation**

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 Top 5 - Match Bonus  
 Top 10 Casinos

**Games:** 3 Card Poker, Baccarat, Blackjack, Caribbean Stud Poker, Craps, Keno, Let It Ride, Pai Gow, Red Dog, Roulette, Scratch Card, Sic Bo, Slot Machines, Video Poker.

**Bonus Offers:** First time: 40% match from \$20-\$1000 max.

→ New Casinos,  
 → New Sportsbooks,  
 → FREE Casino Chips,  
 → New Bonus Offers

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FIND:

- Find Phrase
- Find ALL Words
- Find ANY Words

**SEARCH DIRECTORY**

Complete Alphabetical Listing



Baseball :  
 The Dodgers (D Houlton) will beat the Padres (T Stauffer): A \$30 stake returns \$59!  
 Bet now >>

Soccer :  
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 Bet now >>

Cycling :  
 Iban Mayo will win the 2005 Tour de France

<b>SHOW ME - Casinos with these features:</b>	
COMPATIBLE WITH:	Mac OS   WebTV / MSN TV
SUPPORTING:	HTML   Java   Flash   PC Download
BEST	FREE Chips   High Rollers   Recurring   Comps



BONUSES:	Program
SPECIAL FEATURES:	Be the Dealer   Betting Exchange   Chat   Comps Program   Forums   Live Dealers   Multiplayer   Play for Free   Rebate on Losses   Rebate on Wagers   Telephone Wagering   Wireless
PAYMENT VIA:	900pay   ACH / Electronic Check   ACTeCASH   American Express   Cash Connection Link   CentralCoin   Citadel   Click2Pay   Delta   Diners Club International   Discover Card   EcoCard   EuroCard   eWalletXpress   FirePay   FPS-ePassport   Gaming Card   Global Connect Card   Instadebit   Laser   MasterCard   Moneybookers   MoneyGram   NETeller   OnDemandFunds   PayPal   Paysafecard   PaySpark   Personal Check   PrePaidATM   Solo   Switch   UKash   UseMyBank   Visa   Western Union   Wire Transfer
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CURRENCY:	Euros (€)   UK Pound Sterling (£)   US Dollars (\$)   Yen (¥)
LANGUAGE:	

**Interactive Polls**

Which **NEW** charity would you most like to see added?

- Boys & Girls Clubs
- Holt International Children's Services
- Make A Wish Foundation
- SpecialKidsFund.org
- Gamblers Anonymous
- GamCare.org.uk
- National Center for Responsible Gaming
- The Nature Conservancy
- Sierra Club
- National Wildlife Federation
- World Wildlife Fund
- Amnesty International
- Christian Alliance for Humanitarian Aid
- Habitat for Humanity
- Advocates for Self-Government
- EFF.org - Electronic Frontier Foundation

  
**\$200**  
 Sign-up  
**BONUS**  
 Click Here

**LUCKY NUGGET**  
 Online Casino

  
 Prestige  
**BINGO!**

**310 FREE**  
**NO PURCHASE**  
**REQUIRED**

- American Civil Liberties Union
- Organic Farming Research Foundation
- Seeds of Change Organics
- MPP.org - Marijuana Policy Project

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[More polls](#)

**ALERT: Congress wants to stop online gamblers from playing on the internet...**



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\$100 CASH**

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 5 June 2005

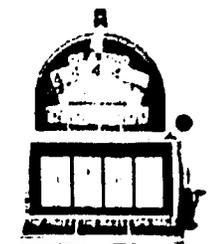
Online Casino to Give Away Cash Prizes in a Live Competition  
 29 May 2005

Online Casino Sets a New Record for Progressive Jackpots  
 22 May 2005

Online Casino  
 Constantly updated online casinos information

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**WIN CASH!**



Play our FREE Slots for REAL Prizes NOW!





## HUGE Progressive Jackpots! 14 Casinos, 11 Different Games, Play Now!

[Click here for More Online Jackpots...](#)



**\$18,688.85**

Video Poker



**\$56,600.01**

5 Reel - 9 Payline



**\$268,669.16**

3 Reel - 3 Payline



**\$382,523.66**

Roulette



**\$30,633.22**

Table Game

Jacks or Better  
Play 5 Coins x \$1.00  
Choose Casino

Play 9 Coins x \$0.50  
Wild & Scatter Symbols  
Choose Casino

Play 3 Coins x \$1.00  
Wild Multipliers  
Choose Casino

European Single Zero  
Choose Casino

European Blackjack  
5 Decks  
Choose Casino

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<p><b>BANNERS99MLM.com</b> ...And It's All FREE!   Join today FREE for a <b>\$15</b> Signing Bonus! <b>CLICK HERE NOW!</b></p>	

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UseMyBank creates a bridge between Jackpots in a Flash Casino and the player's own bank's online banking center.

The player authorizes the debit from their bank account to the merchant through the bank's online billing system; therefore funds are authenticated and "frozen" in real time similar to a credit card transaction.

The UseMyBank service is non-branded therefore players do not have to open a UseMyBank account. In essence all transactions are happening directly between the player and Jackpots in a Flash Casino – UseMyBank acts as a facilitator between you and Jackpots in a Flash Casino.

All transactions are carried out in Canadian dollars, enabling our Canadian players to transact without the obligatory conversion from dollar to Canadian dollar.

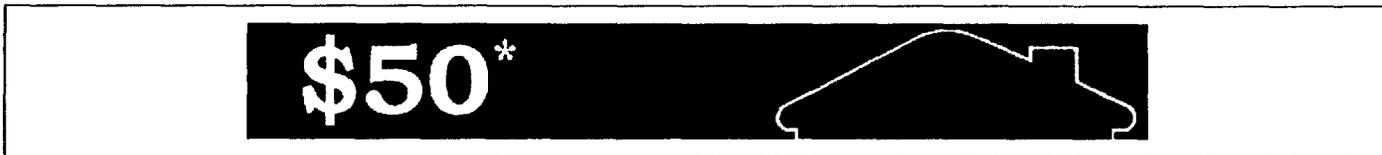
**Making deposits using UseMyBank:**



- Log onto the Jackpots in a Flash Casino software.
- Click on banking
- Select Online Bank transfer
- Confirm amount to purchase
- Player to select their Canadian bank
- Player will then be taken to a logon page
- Confirm account and amount
- Transaction completed, click on return button to go back to banking page where balance will be updated.



By downloading and using our software you agree to be bound by our **Terms & Conditions** .  
Please read them carefully. All rights reserved 2004 © Jackpots In A Flash Casino



# High Rollers Usemybank Casinos:Usemybank Vip Casinos

High Roller Usemybank:High Rollers Usemybank Casinos

## High Roller Usemybank

- [Slam Casino](#)
- [Casino](#)
- [Cowboy Casino](#)

Examine directories about High Rollers Usemybank Casinos with the aim to broaden your gambling ability. Have a turn playing amazing Usemybank Vip Casinos so that you can expand your online wagering capability on the topic of internet gaming resources. Enjoy superb High Rollers Usemybank Casinos in order to have fun online.

- \* **Home Casino** - \$50 Free Bonus on your initial deposit!, 100% payouts and alot more, check our casino online!
- \* **Lucky Emperor Casino** - free 100% bonus for you, come and play in our casino and get \$100 Free Bonus.
- \* **Lucky Nugget Casino** - \$200 free Money plus %96.67 payouts, come check us out online and check of our great features.
- \* **Jackpot City Casino** - our casino features/does not features online possibilites such as: Flash Games, Downloadable Games, Live Dealers, Live Chat, and more.
- \* **Casino US** - 100% bonus up to \$480 Free Bonus, play upto 52 online games in our casino.
- \* **Silver Dollar Casino** - free bonus up to \$100 free at Silver Dollar Casino.
- \* **USA Casino** - \$555 free Money plus %97.28 payouts, come check us out online and check of our great features.



- \* **Captain Cooks Casino** - free 100% bonus for you, come and play in our casino and get \$216 Free Bonus.
- \* **Brandy Casino** - \$500 Free Bonus on your initial deposit!, 100% payouts and alot more, check our casino online!
- \* **Music Hall Casino** - \$150 Free Bonus on your initial deposit!, 100% payouts and alot more, check our casino online!
- \* **Blackjack Ballroom Casino** - 100% free bonus up to \$400 and 97.75% payouts.
- \* **AusVegas** - New Player Bonus - 100% matching bonus up to \$200 - also some great & Access Gaming.

- \* **Fortune Room Casino** - New Player Bonus: \$750 Free Bonus, payouts such as: ACH, FirePay, Mastercard, Neteller, PrePaid ATM, Visa with Microgaming, and 32 Total Games at Fortune Room Casino.
- \* **Sun Palace Casino** - New Player Bonus - 100% matching payouts and up to \$500 Free Bonus.
- \* **All Slots Casino** - \$150 Free Bonus on your initial deposit!, 100% payouts and alot more, check our casino online!
- \* **Gold Key Casino** - \$200 free Money plus %97.61 payouts, come check us out online and check of our great features.
- \* **Victor Chandler Casino** - New Player Bonus - 100% matching payouts and up to \$500 Free Bonus.
- \* **Reef Club Casino** - New Player Bonus - 100% matching payouts and up to \$200 Free Bonus.
- \* **Casino Webcam** - New Player Bonus - 100% matching bonus up to \$150 - also some great 900 Pay, Check, Direct Bank Transfer, FirePay, Mastercard, Neteller, Visa & Proprietary Software.
- \* **City Club Casino** - New Player Bonus - 100% matching payouts and up to \$200 Free Bonus.
- \* **USA Casino** - New Player Bonus - 100% matching payouts and up to \$555 Free Bonus.
- \* **Mummys Gold Casino** - 100% free bonus up to \$55 and 90% payouts.
- \* **Star Online Casino** - New Player Bonus - 100% matching bonus up to \$200 - also some great 900 Pay, Central Coin, Citadel, FirePay, Mastercard, Neteller, Visa, Bank Wire, Money Transfer & Playtech.
- \* **Slots Royale Casino** - free bonus up to \$300 free at Slots Royale Casino.
- \* **EL Casino** - 99.12% payouts and \$50 free bonus at EL Casino.
- \* **Grand Banks Casino** - 96.73% payouts and \$250 free bonus at Grand Banks Casino.
- \* **Sun Vegas Casino** - 100% Bonus On First Deposit anf get \$60 , 100% payouts, and features such as: Flash Games, Downloadable Games, only at Sun Vegas Casino
- \* **Golden Riviera Casino** - 97.13% payouts and \$200 free bonus at Golden Riviera Casino.
- \* **Triple Win Casino** - \$200 bonus For purchaces with 900 Pay, Central Coin, Citadel, FirePay, Mastercard, Neteller, Visa, Bank Wire, Money Transfer and many new features at our casino for online gambling.
- \* **Carnival Casino** - 100% Bonus On First Deposit anf get \$777 , 100% payouts, and features such as: Online Games, Downloadable Games, only at Carnival Casino
- \* **Magic Box Casino** - \$567 Free Bonus on your initial deposit!, 100% payouts and alot more, check our casino online!
- \* **All Poker Casino** - 90% payouts and \$77 free bonus at All Poker Casino.
- \* **Gem Lobby Casino** - New Player Bonus: \$150 Free Bonus, payouts such as: ACH, FirePay, Mastercard, Neteller, PrePaid ATM, Visa, Wire Transfer with , and 20 Total Games at Gem Lobby Casino.
- \* **InterTops Casino** - free bonus up to \$100 free at InterTops Casino.
- \* **Showdown Casino** - New Player Bonus - 100% matching payouts and up to \$50 Free Bonus.
- \* **Jackpot Palace Casino** - \$25 bonus For purchaces with FirePay, Mastercard, Neteller, Visa, WebDollar, Wire Transfer and many new features at our casino for online gambling.
- \* **Piggs Peak Casino** - 100% Bonus On First Deposit anf get \$85 , 100% payouts, and features such as: Flash Games, Downloadable Games, only at Piggs Peak Casino

- \* **Inter Casino** - free 100% bonus for you, come and play in our casino and get \$90 Free Bonus.
- \* **Omni Casino** - 97.8% payouts and \$100 free bonus at Omni Casino.
- \* **Flamingo Club Casino** - free bonus up to \$200 free at Flamingo Club Casino.
- \* **Domain Casino** - \$30 bonus For purchases with Mastercard, Neteller, PrePaid ATM, Visa and many new features at our casino for online gambling.

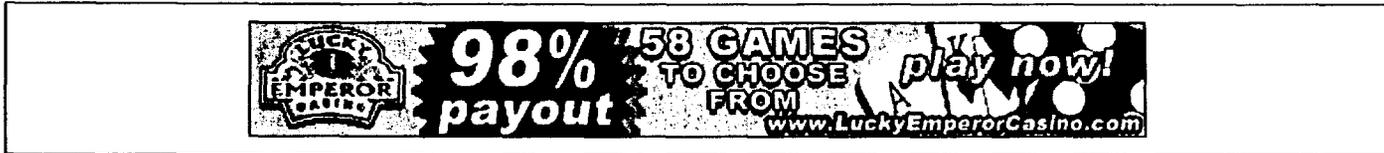


- \* **Bingo Empire** - 100% Bonus On First Deposit and get \$500 , 100% payouts, and features such as: Online Games, Downloadable Games, only at Bingo Empire
- \* **Vic's Bingo** - New Player Bonus: \$5 Free Bonus, payouts such as: with Parlay Entertainment, and Total Games at Vic's Bingo.
- \* **Festive Bingo** - 100% Bonus On First Deposit and get \$100 , 100% payouts, and features such as: Online Games, Downloadable Games, only at Festive Bingo
- \* **Bingo For Money** - New Player Bonus - 100% matching payouts and up to \$5 Free Bonus.
- \* **Wide World Of Poker** - New Player Bonus - 100% matching bonus up to \$5 - also some great & .
- \* **10 Card Bingo** - 100% Bonus On First Deposit and get \$500 , 100% payouts, and features such as: Online Games, Downloadable Games, only at 10 Card Bingo
- \* **Caribbean Sun Poker** - New Player Bonus: \$5 Free Bonus, payouts such as: with Cryptologic (WagerLogic), and Total Games at Caribbean Sun Poker.

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# Good Usemybank Casinos:Only Usemybank Casinos

Usemybank Cashier Casinos:Good Usemybank Casinos

## Usemybank Cashier Casinos

- [Casinos With 900Pay](#)
- [Online Casinos Index](#)
- [Global Entertainment Casino Bonuses](#)

Have a turn playing amazing Only Usemybank Casinos to build up your betting comprehension about the topic virtual gaming directories. Look for question and Answers about Good Usemybank Casinos in order to improve your internet gambling capability. Have a turn playing remarkable Usemybank Cashier Casinos and win money on the internet.

- \* **Lucky Emperor Casino** - \$100 free Money plus %97.11 payouts, come check us out online and check of our great features.
- \* **River Belle Casino** - \$200 Free Bonus on your initial deposit!, 100% payouts and alot more, check our casino online!
- \* **USA Casino** - 100% Bonus On First Deposit anf get \$555 , 100% payouts, and features such as: Flash Games, Downloadable Games, only at USA Casino
- \* **Maple Casino** - \$60 Free Bonus on your initial deposit!, 100% payouts and alot more, check our casino online!
- \* **Golden Tiger Casino** - New Player Bonus - 100% matching bonus up to \$250 - also some great FirePay, Mastercard, Neteller, PrePaid ATM, Visa & Microgaming.
- \* **English Harbour Casino** - 100% Bonus On First Deposit anf get \$275 , 100% payouts, and features such as: Online Games, Downloadable Games, only at English Harbour Casino



- \* **Wild Jacks Casino** - 100% bonus up to \$100 Free Bonus.
- \* **Grand Online Casino** - New Player Bonus: \$200 Free Bonus, payouts such as: 900 Pay, Central Coin, Citadel, FirePay, Mastercard, Neteller, Visa, Bank Wire, Money Transfer with Playtech, and 54 Total Games at Grand Online Casino.
- \* **English Harbour Casino** - 100% bonus up to \$275 Free Bonus, play upto 35 online games in our casino.
- \* **Play Gate Casino** - our casino features/does not features online possibilites such as: Flash Games, Downloadable Games, Live Dealers, Live Chat, and more.
- \* **Phoenician Casino** - \$1200 Free Bonus on your initial deposit!, 100% payouts and alot

more, check our casino online!

\* **Sci-Fi Casino** - \$250 free Money plus %90 payouts, come check us out online and check of our great features.

\* **Wallstreet Casino** - 90% payouts and \$100 free bonus at Wallstreet Casino.

\* **Play United Casino** - 90% payouts and \$150 free bonus at Play United Casino.

\* **Reef Club Casino** - 100% Bonus On First Deposit and get \$200 , 100% payouts, and features such as: Flash Games, Downloadable Games, only at Reef Club Casino

\* **Slots dot Com Casino** - free 100% bonus for you, come and play in our casino and get \$100 Free Bonus.

\* **Twin Aces Casino** - New Player Bonus: \$500 Free Bonus, payouts such as: 900 Pay, Cashiers Check, Citadel, FirePay, Mastercard, Money Order, Neteller, PrePaid ATM, Visa, Bank Wire with Playtech, and 63 Total Games at Twin Aces Casino.

\* **Casino US** - free bonus up to \$480 free at Casino US.

\* **Sky Kings Casino** - \$100 free Money plus %90 payouts, come check us out online and check of our great features.

\* **Lucky Trump Casino** - \$1500 Free Bonus on your initial deposit!, 100% payouts and alot more, check our casino online!

\* **Vegas USA Casino** - \$50 bonus For purchaces with 1-PAY, FirePay, Neteller, Visa, EcoCard, Use My Bank, Click2pay, PaySpark, Diners and many new features at our casino for online gambling.

\* **Palace of Chance Casino** - 100% free bonus up to \$333 and 98% payouts.

\* **7 Sultans Casino** - New Player Bonus - 100% matching bonus up to \$100 - also some great FirePay, Mastercard, Neteller, Visa, Use My Bank, InstaDebit & Microgaming.

\* **Top Card Casino** - New Player Bonus - 100% matching bonus up to \$200 - also some great 900 Pay, Central Coin, Citadel, FirePay, Mastercard, Neteller, Visa, Bank Wire, Money Transfer & Playtech.

\* **Casino Kingdom** - 100% Bonus On First Deposit and get \$216 , 100% payouts, and features such as: Flash Games, Downloadable Games, only at Casino Kingdom

\* **Metro Casino** - New Player Bonus - 100% matching bonus up to \$25 - also some great FirePay, Mastercard, Money Order, Neteller, Visa, WebDollar, Wire Transfer & Boss Media.

\* **Golden Cup Casino** - \$150 Free Bonus on your initial deposit!, 100% payouts and alot more, check our casino online!

\* **24KT Gold Casino** - New Player Bonus: \$200 Free Bonus, payouts such as: 900 Pay, Central Coin, Citadel, Direct Bank Transfer, FirePay, Mastercard, Neteller, Visa with Playtech, and 55 Total Games at 24KT Gold Casino.

\* **Casino Las Vegas** - 98.3% payouts and \$400 free bonus at Casino Las Vegas.

\* **Peach Casino** - 100% Bonus On First Deposit and get \$200 , 100% payouts, and features such as: Online Games, Downloadable Games, only at Peach Casino

\* **Portofino Casino** - free 100% bonus for you, come and play in our casino and get \$200 Free Bonus.

\* **Silver Dollar Casino** - \$100 free Money plus %96.41 payouts, come check us out online and check of our great features.

\* **Golden Riviera Casino** - free bonus up to \$200 free at Golden Riviera Casino.

\* **Capital Casino** - \$75 free Money plus %96.01 payouts, come check us out online and check of our great features.

\* **Music Hall Casino** - New Player Bonus - 100% matching payouts and up to \$150 Free Bonus.

\* **777 Dragon Casino** - 100% free bonus up to \$50 and 94.65% payouts.

- \* **Victor Chandler Casino** - 100% bonus up to \$500 Free Bonus, play upto 16 online games in our casino.
- \* **Diamond Deal Casino** - \$600 Free Bonus on your initial deposit!, 100% payouts and alot more, check our casino online!
- \* **Online Vegas Casino** - 100% free bonus up to \$200 and 97.9% payouts.
- \* **Indio Casino** - New Player Bonus: \$100 Free Bonus, payouts such as: 900 Pay, FirePay, instaCASH, Mastercard, Moneybookers, Neteller, PrePaid ATM, Visa with Playtech, and 60 Total Games at Indio Casino.
- \* **Prism Casino** - 97.5% payouts and \$250 free bonus at Prism Casino.
- \* **Sun Vegas Casino** - 100% bonus up to \$60 Free Bonus, play upto 100 online games in our casino.
- \* **South Beach Palace Casino** - 90% payouts and \$100 free bonus at South Beach Palace Casino.
- \* **FourG Casino** - \$200 Free Bonus on your initial deposit!, 100% payouts and alot more, check our casino online!
- \* **Slots Alley Casino** - \$100 free Money plus %97 payouts, come check us out online and check of our great features.
- \* **Gaming Club Casino** - \$200 Free Bonus on your initial deposit!, 100% payouts and alot more, check our casino online!
- \* **Zodiac Casino** - \$40 free Money plus %95.73 payouts, come check us out online and check of our great features.
- \* **First Web Casino** - \$75 free Money plus %96.06 payouts, come check us out online and check of our great features.
- \* **Showdown Casino** - \$50 free Money plus %95.3 payouts, come check us out online and check of our great features.
- \* **Carnival Casino** - \$777 Free Bonus on your initial deposit!, 100% payouts and alot more, check our casino online!
- \* **Giant Vegas Casino** - 100% Bonus On First Deposit anf get \$200 , 100% payouts, and features such as: Online Games, Downloadable Games, only at Giant Vegas Casino
- \* **49er Casino** - \$100 free Money plus %97.8 payouts, come check us out online and check of our great features.
- \* **Mega Sport Casino** - 90% payouts and \$40 free bonus at Mega Sport Casino.
- \* **Delano Casino** - 100% Bonus On First Deposit anf get \$750 , 100% payouts, and features such as: Online Games, Downloadable Games, only at Delano Casino
- \* **Grand Hotel Casino** - 96.17% payouts and \$100 free bonus at Grand Hotel Casino.
- \* **La Isla Bonita Casino** - 100% bonus up to \$999 Free Bonus, play upto 70 online games in our casino.
- \* **All Slots Casino** - 100% bonus up to \$150 Free Bonus, play upto 174 online games in our casino.
- \* **New York Casino** - 100% bonus up to \$212 Free Bonus, play upto 49 online games in our casino.
- \* **50 Stars casino** - \$2000 Free Bonus on your initial deposit!, 100% payouts and alot more, check our casino online!
- \* **Gem Lobby Casino** - \$150 Free Bonus on your initial deposit!, 100% payouts and alot more, check our casino online!
- \* **EL Casino** - 100% Bonus On First Deposit anf get \$50 , 100% payouts, and features such as: Online Games, Downloadable Games, only at EL Casino
- \* **Spin Palace Casino** - \$75 bonus For purchaces with ACH, Direct Bank Transfer, FirePay,

Mastercard, Neteller, PrePaid ATM, Visa, Wire Transfer and many new features at our casino for online gambling.

- \* **Starluck Casino** - 100% free bonus up to \$100 and 97% payouts.
- \* **Slot Fever Casino** - New Player Bonus: \$250 Free Bonus, payouts such as: ACH, FirePay, Mastercard, Neteller, Visa, EcoCard, InstaDebit, Click2pay with RealTime Gaming, and 10 Total Games at Slot Fever Casino.
- \* **Video Poker Classic Casino** - 100% free bonus up to \$200 and 90% payouts.
- \* **Merlins Magic Casino** - 100% Bonus On First Deposit anf get \$200 , 100% payouts, and features such as: Online Games, Downloadable Games, only at Merlins Magic Casino
- \* **Baraka Casino** - New Player Bonus - 100% matching payouts and up to \$100 Free Bonus.
- \* **AusVegas** - free 100% bonus for you, come and play in our casino and get \$200 Free Bonus.
- \* **Monaco Gold Casino** - 100% bonus up to \$1000 Free Bonus.
- \* **PowerBet Casino** - our casino features/does not features online possibilites such as: Flash Games, Downloadable Games, Live Dealers, Live Chat, and more.
- \* **Las Vegas USA Casino** - \$100 free Money plus %90 payouts, come check us out online and check of our great features.
- \* **Home Casino** - 100% bonus up to \$50 Free Bonus, play upto 68 online games in our casino.
- \* **Casino Aposte** - New Player Bonus: \$500 Free Bonus, payouts such as: with OddsOn Inc, and Total Games at Casino Aposte.
- \* **Crazy Vegas Casino** - 95.98% payouts and \$111 free bonus at Crazy Vegas Casino.

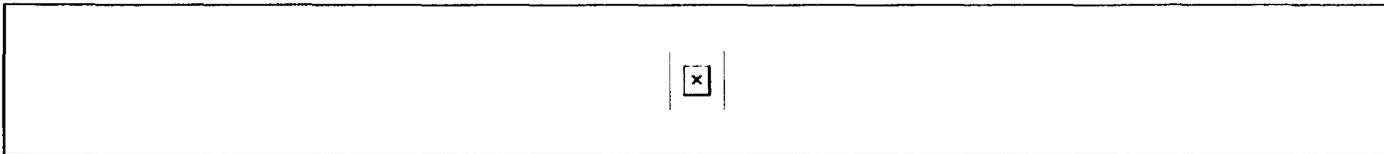


- \* **Prestige Poker** - 100% bonus up to \$5 Free Bonus, play upto online games in our casino.
- \* **Bollywood Poker** - 100% Bonus On First Deposit anf get \$5 , 100% payouts, and features such as: Online Games, Downloadable Games, only at Bollywood Poker
- \* **Koala Bingo** - \$200 Free Bonus on your initial deposit!, 100% payouts and alot more, check our casino online!
- \* **Take 5 bingo** - New Player Bonus - 100% matching bonus up to \$5 - also some great & Parlay Entertainment.
- \* **Paradise Poker** - New Player Bonus: \$5 Free Bonus, payouts such as: with , and Total Games at Paradise Poker.
- \* **Bingo 777** - 100% Bonus On First Deposit anf get \$120 , 100% payouts, and features such as: Online Games, Downloadable Games, only at Bingo 777
- \* **Pacific Poker** - New Player Bonus: \$100 Free Bonus, payouts such as: with Proprietary Software, and Total Games at Pacific Poker.
- \* **Bonkers For Bingo** - New Player Bonus - 100% matching payouts and up to \$5 Free Bonus.
- \* **Bingo Mega** - 100% bonus up to \$5 Free Bonus, play upto online games in our casino.
- \* **Bingo Gringo** - 10% payouts and \$100 free bonus at Bingo Gringo.
- \* **Bingo Head** - \$5 Free Bonus on your initial deposit!, 100% payouts and alot more, check our casino online!

#### Link partners

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# Usemybank Deposits Bonus:Usemybank Casinos Rating

Usemybank High Bonuses:Usemybank Deposits Bonus

## Usemybank High Bonuses

- [Bingo Card](#)
- [Gem Lobby Casino](#)
- [The Best Online Pai Gow Poker Casino](#)

Play top Usemybank Casinos Rating in order to improve your net betting capability in regards to online betting portals. Look here for guides of Usemybank Deposits Bonus so that you can boost your net gambling comprehension. Try brilliant Usemybank High Bonuses and succeed on the web.

\* **Carnival Casino** - \$777 free Money plus %97.37 payouts, come check us out online and check of our great features.

\* **Monaco Gold Casino** - \$1000 bonus For purchaces with 900 Pay, Citadel, FirePay, instaCASH, Mastercard, Moneybookers, Neteller, PaysafeCard, Visa, Wire Transfer and many new features at our casino for online gambling.

\* **Golden Tiger Casino** - New Player Bonus - 100% matching bonus up to \$250 - also some great FirePay, Mastercard, Neteller, PrePaid ATM, Visa & Microgaming.

\* **Inter Casino** - free bonus up to \$90 free at Inter Casino.

\* **Casino Las Vegas** - New Player Bonus - 100% matching payouts and up to \$400 Free Bonus.

\* **Gaming Club Casino** - 100% bonus up to \$200 Free Bonus.

\* **Sun Vegas Casino** - free 100% bonus for you, come and play in our casino and get \$60 Free Bonus.

\* **Silver Dollar Casino** - New Player Bonus - 100% matching bonus up to \$100 - also some great Citadel, FirePay, Mastercard, Neteller, PrePaid ATM, Visa & OddsOn Inc.

\* **Aspinalls Casino** - New Player Bonus - 100% matching bonus up to \$200 - also some great 900 Pay, Central Coin, Citadel, Direct Bank Transfer, FirePay, Mastercard, Neteller, Visa & Playtech.

\* **Flamingo Club Casino** - New Player Bonus - 100% matching bonus up to \$200 - also some great FirePay, Mastercard, Neteller, PrePaid ATM, Visa, Wire Transfer & Playtech.



\* **Kiwi Casino** - free 100% bonus for you, come and play in our casino and get \$100 Free Bonus.

\* **Shark Casino** - our casino features/does not features online possibilites such as: Flash Games, Downloadable Games, Live Dealers, Live Chat, and more.

\* **Mummys Gold Casino** - 90% payouts and \$55 free bonus at Mummys Gold Casino.

- \* **Swiss Casino** - free 100% bonus for you, come and play in our casino and get \$400 Free Bonus.
- \* **Twin Aces Casino** - New Player Bonus - 100% matching bonus up to \$500 - also some great 900 Pay, Cashiers Check, Citadel, FirePay, Mastercard, Money Order, Neteller, PrePaid ATM, Visa, Bank Wire & Playtech.
- \* **Mega Sport Casino** - free bonus up to \$40 free at Mega Sport Casino.
- \* **Royal Dice Casino** - free 100% bonus for you, come and play in our casino and get \$200 Free Bonus.
- \* **Maxima Casino** - 100% bonus up to \$50 Free Bonus, play upto 10 online games in our casino.
- \* **Flamingo Club Casino** - 100% free bonus up to \$200 and 97.5% payouts.
- \* **Cinema Casino** - 100% Bonus On First Deposit anf get \$50 , 100% payouts, and features such as: Online Games, Downloadable Games, only at Cinema Casino
- \* **South Beach Palace Casino** - \$100 bonus For purchaces with FirePay, Mastercard, Neteller, Visa, Click2pay, PaySpark, Diners and many new features at our casino for online gambling.
- \* **Golden Cup Casino** - New Player Bonus: \$150 Free Bonus, payouts such as: Check, FirePay, Mastercard, Money Order, PrePaid ATM, Visa, Wire Transfer with iGlobalMedia, and 25 Total Games at Golden Cup Casino.
- \* **La Isla Bonita Casino** - \$999 Free Bonus on your initial deposit!, 100% payouts and alot more, check our casino online!
- \* **Miami Beach Casino** - \$30 free Money plus %96.7 payouts, come check us out online and check of our great features.
- \* **777 Dragon Casino** - our casino features/does not features online possibilites such as: Flash Games, Downloadable Games, Live Dealers, Live Chat, and more.
- \* **Fortune Room Casino** - 97.26% payouts and \$750 free bonus at Fortune Room Casino.
- \* **Video Poker Classic Casino** - 100% bonus up to \$200 Free Bonus, play upto 90 online games in our casino.
- \* **Platinum Play Casino** - \$100 free Money plus %90 payouts, come check us out online and check of our great features.
- \* **Peach Casino** - our casino features/does not features online possibilites such as: Flash Games, Downloadable Games, Live Dealers, Live Chat, and more.
- \* **Crazy Vegas Casino** - 100% Bonus On First Deposit anf get \$111 , 100% payouts, and features such as: Online Games, Downloadable Games, only at Crazy Vegas Casino
- \* **Sterling House Casino** - New Player Bonus - 100% matching bonus up to \$120 - also some great Check, Citadel, Direct Bank Transfer, FirePay, Mastercard, Neteller, PrePaid ATM, Visa, Wire Transfer & Playtech.
- \* **Colosseum Casino** - New Player Bonus: \$135 Free Bonus, payouts such as: FirePay, Mastercard, Neteller, PrePaid ATM, Visa, Wire Transfer with Microgaming, and 183 Total Games at Colosseum Casino.
- \* **Starluck Casino** - 100% bonus up to \$100 Free Bonus, play upto 12 online games in our casino.
- \* **Lucky liner Casino** - 100% Bonus On First Deposit anf get \$250 , 100% payouts, and features such as: Online Games, Downloadable Games, only at Lucky liner Casino
- \* **Carnival Casino** - free bonus up to \$777 free at Carnival Casino.
- \* **Monaco Gold Casino** - \$1000 Free Bonus on your initial deposit!, 100% payouts and alot more, check our casino online!
- \* **All Slots Casino** - New Player Bonus: \$150 Free Bonus, payouts such as: FirePay,

Mastercard, Neteller, PrePaid ATM, Visa with Microgaming, and 174 Total Games at All Slots Casino.

\* **Grand Online Casino** - 100% bonus up to \$200 Free Bonus.

\* **Sci-Fi Casino** - New Player Bonus: \$250 Free Bonus, payouts such as: Central Coin, instaCASH, Mastercard, Neteller, PrePaid ATM, Visa, EcoCard, Use My Bank, Money Transfer, InstaDebit, Click2pay with RealTime Gaming, and 70 Total Games at Sci-Fi Casino.

\* **Six Shooter Casino** - 100% bonus up to \$200 Free Bonus.

\* **Challenge Casino** - 100% free bonus up to \$100 and 90% payouts.

\* **Online Vegas Casino** - our casino features/does not features online possibilites such as: Flash Games, Downloadable Games, Live Dealers, Live Chat, and more.

\* **Wallstreet Casino** - our casino features/does not features online possibilites such as: Flash Games, Downloadable Games, Live Dealers, Live Chat, and more.

\* **Black Widow Casino** - free bonus up to \$30 free at Black Widow Casino.

\* **One on One Casino** - \$50 bonus For purchaces with 900 Pay, ACH, FirePay, Mastercard, Neteller, PrePaid ATM, Visa and many new features at our casino for online gambling.

\* **Party Poker Casino** - free 100% bonus for you, come and play in our casino and get \$50 Free Bonus.

\* **Silver Dollar Casino** - New Player Bonus - 100% matching payouts and up to \$100 Free Bonus.

\* **Cabaret Club Casino** - 90% payouts and \$200 free bonus at Cabaret Club Casino.

\* **Victor Chandler Casino** - 100% bonus up to \$500 Free Bonus.

\* **Delano Casino** - \$750 free Money plus %98.8 payouts, come check us out online and check of our great features.

\* **Geisha Lounge Casino** - \$100 free Money plus %97.21 payouts, come check us out online and check of our great features.

\* **Jackpot Palace Casino** - 100% bonus up to \$25 Free Bonus.

\* **River Nile Casino** - \$100 bonus For purchaces with 900 Pay, ACH, Check, Citadel, FirePay, Mastercard, Neteller, PrePaid ATM, Visa, Wire Transfer and many new features at our casino for online gambling.

\* **Orbital Casino** - \$100 free Money plus %97.48 payouts, come check us out online and check of our great features.

\* **Sands of The Caribbean Casino** - New Player Bonus - 100% matching bonus up to \$50 - also some great ACH, FirePay, Mastercard, Neteller, PrePaid ATM, Visa & CryptoLogic (WagerLogic).

\* **Vegas Casino Online** - 97.6% payouts and \$150 free bonus at Vegas Casino Online.

\* **Brandy Casino** - our casino features/does not features online possibilites such as: Flash Games, Downloadable Games, Live Dealers, Live Chat, and more.

\* **FourG Casino** - free 100% bonus for you, come and play in our casino and get \$200 Free Bonus.

\* **Lazy Joker Casino** - New Player Bonus - 100% matching payouts and up to \$100 Free Bonus.

\* **Play United Casino** - our casino features/does not features online possibilites such as: Flash Games, Downloadable Games, Live Dealers, Live Chat, and more.

\* **King Solomons Casino** - New Player Bonus: \$100 Free Bonus, payouts such as: FirePay, Mastercard, Moneybookers, Neteller, Visa, Wire Transfer, Western Union with RealTime Gaming, and 41 Total Games at King Solomons Casino.

\* **First Web Casino** - 100% bonus up to \$75 Free Bonus, play upto 115 online games in

our casino.

- \* **Roxy Palace Casino** - \$100 bonus For purchaces with FirePay, Mastercard, Neteller, PrePaid ATM, Visa and many new features at our casino for online gambling.
- \* **32 Red Casino** - New Player Bonus - 100% matching bonus up to \$320 - also some great Check, Direct Bank Transfer, Direct Debit, Mastercard, Neteller, Visa, Wire Transfer & Microgaming.
- \* **Wild Jacks Casino** - \$100 Free Bonus on your initial deposit!, 100% payouts and alot more, check our casino online!
- \* **Gaming Club Casino** - \$200 Free Bonus on your initial deposit!, 100% payouts and alot more, check our casino online!
- \* **Aces High Casino** - New Player Bonus - 100% matching payouts and up to \$50 Free Bonus.
- \* **Casino On Liner** - 90% payouts and \$100 free bonus at Casino On Liner.
- \* **Break Away Casino** - \$250 bonus For purchaces with Central Coin, instaCASH, Mastercard, Neteller, PrePaid ATM, Visa, EcoCard, Use My Bank, Money Transfer, InstaDebit, Click2pay and many new features at our casino for online gambling.
- \* **Omni Casino** - free 100% bonus for you, come and play in our casino and get \$100 Free Bonus.
- \* **Desert Dollar Casino** - 96.85% payouts and \$100 free bonus at Desert Dollar Casino.
- \* **AusVegas** - 100% free bonus up to \$200 and 10% payouts.
- \* **Luck N' Roll Casino** - New Player Bonus - 100% matching payouts and up to \$1000 Free Bonus.
- \* **Caribbean Gold Casino** - New Player Bonus - 100% matching payouts and up to \$150 Free Bonus.
- \* **Slotland Casino** - our casino features/does not features online possibilites such as: Flash Games, Downloadable Games, Live Dealers, Live Chat, and more.
- \* **Virtual City Casino** - \$40 Free Bonus on your initial deposit!, 100% payouts and alot more, check our casino online!
- \* **24KT Gold Casino** - free bonus up to \$200 free at 24KT Gold Casino.



- \* **Crazy Vegas Poker** - New Player Bonus - 100% matching payouts and up to \$5 Free Bonus.
- \* **I Play Bingo** - 100% free bonus up to \$500 and 10% payouts.
- \* **Infinity Poker** - 10% payouts and \$5 free bonus at Infinity Poker.
- \* **abcBingo.co.uk** - 100% bonus up to \$5 Free Bonus.
- \* **Paramount Bingo** - 10% payouts and \$5 free bonus at Paramount Bingo.

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# Usemybank Casinos Deposit:Usemybank Casinos

Usemybank Casino Review:Usemybank Casinos Deposit

## Usemybank Casino Review

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Try out excellent Usemybank Casinos and you'll broaden your online gambling knowledge on the subject of wagering resources. Try out unbelievable Usemybank Casino Review in order to benefit from the supplementary income on the web. This site has resources about Usemybank Casinos Deposit with the aim to increase your online wagering knowledge.

- \* **Casino On Net** - New Player Bonus: \$200 Free Bonus, payouts such as: Citadel, Direct Bank Transfer, FirePay, Mastercard, Neteller, Visa, Wire Transfer with Random Logic, and 10 Total Games at Casino On Net.
- \* **Crazy Vegas Casino** - free 100% bonus for you, come and play in our casino and get \$111 Free Bonus.
- \* **Captain Cooks Casino** - 96.27% payouts and \$216 free bonus at Captain Cooks Casino.
- \* **Blackjack Ballroom Casino** - 100% bonus up to \$400 Free Bonus.
- \* **Showdown Casino** - \$50 bonus For purchases with ACH, FirePay, Mastercard, Neteller, PrePaid ATM, Visa and many new features at our casino for online gambling.
- \* **Magic Box Casino** - New Player Bonus - 100% matching payouts and up to \$567 Free Bonus.



- \* **Inter Casino** - our casino features/does not features online possibilities such as: Flash Games, Downloadable Games, Live Dealers, Live Chat, and more.
- \* **Sunset Casino** - 97.04% payouts and \$25 free bonus at Sunset Casino.
- \* **Cool Cat Casino** - free bonus up to \$150 free at Cool Cat Casino.
- \* **Nostalgia Casino** - \$125 bonus For purchases with Citadel, FirePay, Mastercard, Neteller, Visa, EcoCard, InstaDebit, Click2pay, Delta, PaySpark, Diners and many new features at our casino for online gambling.
- \* **Swiss Casino** - 100% free bonus up to \$400 and 96.5% payouts.
- \* **Merlins Magic Casino** - New Player Bonus - 100% matching bonus up to \$200 - also some great 900 Pay, Central Coin, Citadel, FirePay, Mastercard, Neteller, Visa, Bank Wire, Money Transfer & Playtech.
- \* **Global Player Casino** - 100% bonus up to \$30 Free Bonus.
- \* **Black Widow Casino** - 100% Bonus On First Deposit anf get \$30 , 100% payouts, and

- features such as: Online Games, Downloadable Games, only at Black Widow Casino
- \* **New York Casino** - our casino features/does not features online possibilites such as: Flash Games, Downloadable Games, Live Dealers, Live Chat, and more.
- \* **Golden Cup Casino** - \$150 Free Bonus on your initial deposit!, 100% payouts and alot more, check our casino online!
- \* **Six Shooter Casino** - 95% payouts and \$200 free bonus at Six Shooter Casino.
- \* **24KT Gold Casino** - free bonus up to \$200 free at 24KT Gold Casino.
- \* **Twin Aces Casino** - 100% free bonus up to \$500 and 90% payouts.
- \* **Party Poker Casino** - \$50 Free Bonus on your initial deposit!, 100% payouts and alot more, check our casino online!
- \* **Golden Reef Casino** - free bonus up to \$100 free at Golden Reef Casino.
- \* **Jackpot Palace Casino** - New Player Bonus: \$25 Free Bonus, payouts such as: FirePay, Mastercard, Neteller, Visa, WebDollar, Wire Transfer with Boss Media, and 18 Total Games at Jackpot Palace Casino.
- \* **Grand Hotel Casino** - \$100 free Money plus %96.17 payouts, come check us out online and check of our great features.
- \* **Captain Cooks Casino** - \$216 free Money plus %96.27 payouts, come check us out online and check of our great features.
- \* **Grand Aces Casino** - our casino features/does not features online possibilites such as: Flash Games, Downloadable Games, Live Dealers, Live Chat, and more.
- \* **Mapau Casino** - New Player Bonus: \$200 Free Bonus, payouts such as: Check, Citadel, Direct Bank Transfer, FirePay, Mastercard, Moneybookers, Neteller, PrePaid ATM, Visa, Wire Transfer with Playtech, and 59 Total Games at Mapau Casino.
- \* **Race Track Casino** - 100% bonus up to \$300 Free Bonus, play upto 60 online games in our casino.
- \* **Slots dot Com Casino** - 100% Bonus On First Deposit anf get \$100 , 100% payouts, and features such as: Flash Games, Downloadable Games, only at Slots dot Com Casino
- \* **Indio Casino** - 100% bonus up to \$100 Free Bonus.
- \* **3 Diamonds Casino** - New Player Bonus: \$100 Free Bonus, payouts such as: with CryptoLogic (WagerLogic), and Total Games at 3 Diamonds Casino.
- \* **Prism Casino** - 97.5% payouts and \$250 free bonus at Prism Casino.
- \* **River Nile Casino** - free 100% bonus for you, come and play in our casino and get \$100 Free Bonus.
- \* **Players Club Casino** - 100% Bonus On First Deposit anf get \$100 , 100% payouts, and features such as: Flash Games, Downloadable Games, only at Players Club Casino
- \* **William Hill Casino** - our casino features/does not features online possibilites such as: Flash Games, Downloadable Games, Live Dealers, Live Chat, and more.
- \* **Sands of The Caribbean Casino** - 97.81% payouts and \$50 free bonus at Sands of The Caribbean Casino.
- \* **Omni Casino** - New Player Bonus: \$100 Free Bonus, payouts such as: with CryptoLogic (WagerLogic), and Total Games at Omni Casino.
- \* **Grand Online Casino** - New Player Bonus - 100% matching bonus up to \$200 - also some great 900 Pay, Central Coin, Citadel, FirePay, Mastercard, Neteller, Visa, Bank Wire, Money Transfer & Playtech.
- \* **Fortune Room Casino** - free bonus up to \$750 free at Fortune Room Casino.
- \* **Triple Win Casino** - New Player Bonus: \$200 Free Bonus, payouts such as: 900 Pay, Central Coin, Citadel, FirePay, Mastercard, Neteller, Visa, Bank Wire, Money Transfer with Playtech, and 50 Total Games at Triple Win Casino.

- \* **Planet Luck Casino** - \$100 Free Bonus on your initial deposit!, 100% payouts and alot more, check our casino online!
- \* **Casino US** - free 100% bonus for you, come and play in our casino and get \$480 Free Bonus.
- \* **Magic Box Casino** - free bonus up to \$567 free at Magic Box Casino.
- \* **Prestige Casino** - \$40 Free Bonus on your initial deposit!, 100% payouts and alot more, check our casino online!
- \* **Lucky Trump Casino** - New Player Bonus - 100% matching payouts and up to \$1500 Free Bonus.
- \* **Maxima Casino** - 100% Bonus On First Deposit anf get \$50 , 100% payouts, and features such as: Flash Games, Downloadable Games, only at Maxima Casino
- \* **Gold Key Casino** - New Player Bonus: \$200 Free Bonus, payouts such as: 900 Pay, Check, FirePay, Mastercard, Money Order, Neteller, Visa, Wire Transfer with iGlobalMedia, and 70 Total Games at Gold Key Casino.
- \* **Zodiac Casino** - our casino features/does not features online possibilites such as: Flash Games, Downloadable Games, Live Dealers, Live Chat, and more.
- \* **Starluck Casino** - 100% free bonus up to \$100 and 97% payouts.
- \* **Havana Club Casino** - our casino features/does not features online possibilites such as: Flash Games, Downloadable Games, Live Dealers, Live Chat, and more.
- \* **Slotland Casino** - New Player Bonus: \$100 Free Bonus, payouts such as: 900 Pay, FirePay, Mastercard, Neteller, Visa with , and 9 Total Games at Slotland Casino.
- \* **Go To Blackjack** - 100% bonus up to \$200 Free Bonus, play upto 75 online games in our casino.
- \* **Victor Chandler Casino** - New Player Bonus - 100% matching bonus up to \$500 - also some great Mastercard, Neteller, Visa, Wire Transfer, Bank Draft & Boss Media.
- \* **Casino Kingdom** - 100% Bonus On First Deposit anf get \$216 , 100% payouts, and features such as: Flash Games, Downloadable Games, only at Casino Kingdom
- \* **Mummys Gold Casino** - \$55 free Money plus %90 payouts, come check us out online and check of our great features.
- \* **Gold Gate Casino** - New Player Bonus - 100% matching payouts and up to \$200 Free Bonus.
- \* **Shark Casino** - 100% Bonus On First Deposit anf get \$100 , 100% payouts, and features such as: Online Games, Downloadable Games, only at Shark Casino
- \* **Aztec Riches Casino** - New Player Bonus: \$100 Free Bonus, payouts such as: ACH, FirePay, Gaming Card, Mastercard, Neteller, PrePaid ATM, Visa with Microgaming, and 100 Total Games at Aztec Riches Casino.
- \* **Big Dollar Casino** - free 100% bonus for you, come and play in our casino and get \$60 Free Bonus.
- \* **Lazy Joker Casino** - New Player Bonus - 100% matching bonus up to \$100 - also some great FirePay, Mastercard, Neteller, PrePaid ATM, Visa, Wire Transfer & .
- \* **777 Dragon Casino** - New Player Bonus - 100% matching payouts and up to \$50 Free Bonus.
- \* **Casino On Net** - New Player Bonus: \$200 Free Bonus, payouts such as: Citadel, Direct Bank Transfer, FirePay, Mastercard, Neteller, Visa, Wire Transfer with Random Logic, and 10 Total Games at Casino On Net.
- \* **Virtual City Casino** - our casino features/does not features online possibilites such as: Flash Games, Downloadable Games, Live Dealers, Live Chat, and more.
- \* **49er Casino** - 100% bonus up to \$100 Free Bonus.

- \* **Domain Casino** - 100% free bonus up to \$30 and 99.47% payouts.
- \* **Capital Casino** - 96.01% payouts and \$75 free bonus at Capital Casino.
- \* **Platinum Play Casino** - our casino features/does not features online possibilites such as: Flash Games, Downloadable Games, Live Dealers, Live Chat, and more.

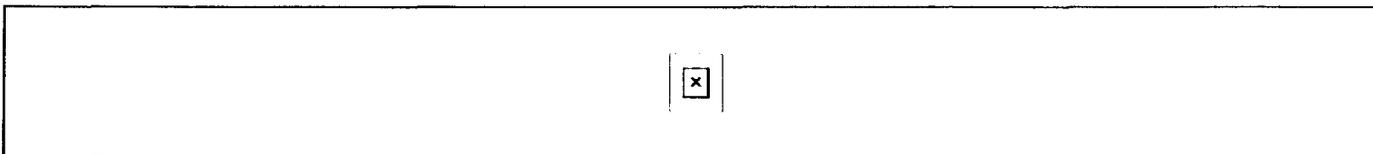


- \* **Bet 365 Poker** - 10% payouts and \$5 free bonus at Bet 365 Poker.
- \* **Big Dollar Poker** - New Player Bonus - 100% matching bonus up to \$5 - also some great & Microgaming.
- \* **Aztec Bingo** - \$200 bonus For purchaces with and many new features at our casino for online gambling.
- \* **Intertops Poker** - 100% free bonus up to \$100 and 10% payouts.
- \* **Pacific Poker** - 100% bonus up to \$100 Free Bonus, play upto online games in our casino.
- \* **10 Card Bingo** - New Player Bonus: \$500 Free Bonus, payouts such as: with Parlay Entertainment, and Total Games at 10 Card Bingo.
- \* **Yankee Bingo** - 100% free bonus up to \$500 and 10% payouts.
- \* **Lucky Nugget Poker** - 100% free bonus up to \$5 and 10% payouts.
- \* **Bingo Caf  ** - free 100% bonus for you, come and play in our casino and get \$100 Free Bonus.
- \* **Caribbean Sun Poker** - \$5 Free Bonus on your initial deposit!, 100% payouts and alot more, check our casino online!
- \* **Cyberbingo** - New Player Bonus: \$200 Free Bonus, payouts such as: with , and Total Games at Cyberbingo.

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# Usemybank Casinos List: Casino Using Usemybank

Usemybank Casino Cashier: Usemybank Casinos List

## Usemybank Casino Cashier

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- \* **Swiss Casino** - free bonus up to \$400 free at Swiss Casino.
- \* **New York Casino** - 100% Bonus On First Deposit anf get \$212 , 100% payouts, and features such as: Flash Games, Downloadable Games, only at New York Casino
- \* **Arthurian Casino** - \$75 free Money plus %90 payouts, come check us out online and check of our great features.
- \* **Maple Casino** - New Player Bonus - 100% matching payouts and up to \$60 Free Bonus.
- \* **English Harbour Casino** - 100% bonus up to \$275 Free Bonus.
- \* **Inter Casino** - \$90 Free Bonus on your initial deposit!, 100% payouts and alot more, check our casino online!
- \* **River Belle Casino** - \$200 Free Bonus on your initial deposit!, 100% payouts and alot more, check our casino online!
- \* **Casino On Net** - \$200 Free Bonus on your initial deposit!, 100% payouts and alot more, check our casino online!
- \* **Gaming Club Casino** - 100% free bonus up to \$200 and 96.35% payouts.
- \* **Casino Las Vegas** - New Player Bonus: \$400 Free Bonus, payouts such as: Check, Citadel, Direct Bank Transfer, FirePay, Mastercard, Moneybookers, Neteller, PrePaid ATM, Visa, Wire Transfer with Playtech, and 61 Total Games at Casino Las Vegas.



- \* **Brandy Casino** - 100% Bonus On First Deposit anf get \$500 , 100% payouts, and features such as: Online Games, Downloadable Games, only at Brandy Casino
- \* **Mummys Gold Casino** - free 100% bonus for you, come and play in our casino and get \$55 Free Bonus.
- \* **New York Casino** - \$212 free Money plus %97.28 payouts, come check us out online and check of our great features.
- \* **Crazy Vegas Casino** - 95.98% payouts and \$111 free bonus at Crazy Vegas Casino.
- \* **Acropolis Casinos** - New Player Bonus - 100% matching bonus up to \$200 - also some great Mastercard, Neteller, Visa, Wire Transfer, Bank Draft & Playtech.

- \* **Prism Casino** - 97.5% payouts and \$250 free bonus at Prism Casino.
- \* **Club Dice Casino** - New Player Bonus - 100% matching bonus up to \$500 - also some great 1-PAY, 900 Pay, ACH, Central Coin, Check, Citadel, ClearChex, Direct Bank Transfer, FirePay, Mastercard, Money Order, Moneybookers, Neteller, PaysafeCard, PrePaid ATM, Visa, WebDollar, Wire Transfer & Playtech.
- \* **AusVegas** - New Player Bonus: \$200 Free Bonus, payouts such as: with Access Gaming, and Total Games at AusVegas .
- \* **Atlantic Casino** - our casino features/does not features online possibilites such as: Flash Games, Downloadable Games, Live Dealers, Live Chat, and more.
- \* **Virtual City Casino** - 96.1% payouts and \$40 free bonus at Virtual City Casino.
- \* **Grand Aces Casino** - free bonus up to \$100 free at Grand Aces Casino.
- \* **Caribbean Gold Casino** - New Player Bonus - 100% matching bonus up to \$150 - also some great Check, Citadel, FirePay, Mastercard, Money Order, Neteller, PrePaid ATM, Visa, Wire Transfer & OddsOn Inc.
- \* **Golden Riviera Casino** - \$200 free Money plus %97.13 payouts, come check us out online and check of our great features.
- \* **Victor Chandler Casino** - New Player Bonus - 100% matching payouts and up to \$500 Free Bonus.
- \* **Omni Casino** - \$100 Free Bonus on your initial deposit!, 100% payouts and alot more, check our casino online!
- \* **First Web Casino** - New Player Bonus - 100% matching bonus up to \$75 - also some great FirePay, Mastercard, Neteller, PrePaid ATM, Visa & Microgaming.
- \* **Millionaire Casino** - our casino features/does not features online possibilites such as: Flash Games, Downloadable Games, Live Dealers, Live Chat, and more.
- \* **Golden Palace Casino** - 100% bonus up to \$300 Free Bonus, play upto 50 online games in our casino.
- \* **Go To Blackjack** - free 100% bonus for you, come and play in our casino and get \$200 Free Bonus.
- \* **Gold Gate Casino** - 100% Bonus On First Deposit anf get \$200 , 100% payouts, and features such as: Online Games, Downloadable Games, only at Gold Gate Casino
- \* **Windows Casino** - 100% Bonus On First Deposit anf get \$80 , 100% payouts, and features such as: Flash Games, Downloadable Games, only at Windows Casino
- \* **Jackpot City Casino** - free 100% bonus for you, come and play in our casino and get \$200 Free Bonus.
- \* **InterTops Casino** - 100% Bonus On First Deposit anf get \$100 , 100% payouts, and features such as: Online Games, Downloadable Games, only at InterTops Casino
- \* **Flamingo Club Casino** - free bonus up to \$200 free at Flamingo Club Casino.
- \* **PowerBet Casino** - free bonus up to \$250 free at PowerBet Casino.
- \* **Go Casino** - 100% bonus up to \$200 Free Bonus.
- \* **50 Stars casino** - our casino features/does not features online possibilites such as: Flash Games, Downloadable Games, Live Dealers, Live Chat, and more.
- \* **River Belle Casino** - 100% free bonus up to \$200 and 96.8% payouts.
- \* **Gem Lobby Casino** - 100% bonus up to \$150 Free Bonus, play upto 20 online games in our casino.
- \* **Music Hall Casino** - 90% payouts and \$150 free bonus at Music Hall Casino.
- \* **Jackpot Palace Casino** - \$25 bonus For purchaces with FirePay, Mastercard, Neteller, Visa, WebDollar, Wire Transfer and many new features at our casino for online gambling.

- \* **49er Casino** - free 100% bonus for you, come and play in our casino and get \$100 Free Bonus.
- \* **All Jackpots Casino** - \$25 bonus For purchases with FirePay, Mastercard, Neteller, Visa, Use My Bank and many new features at our casino for online gambling.
- \* **Piggs Peak Casino** - \$85 Free Bonus on your initial deposit!, 100% payouts and alot more, check our casino online!
- \* **Portofino Casino** - 100% Bonus On First Deposit anf get \$200 , 100% payouts, and features such as: Flash Games, Downloadable Games, only at Portofino Casino
- \* **Carnival Casino** - \$777 bonus For purchases with 1-PAY, 900 Pay, ACH, Central Coin, Check, Citadel, ClearChex, Direct Bank Transfer, FirePay, instaCASH, Mastercard, Neteller, PrePaid ATM, Visa, WebDollar, Wire Transfer and many new features at our casino for online gambling.
- \* **Slots Royale Casino** - 90% payouts and \$300 free bonus at Slots Royale Casino.
- \* **Royal Vegas Casino** - 100% free bonus up to \$100 and 97.05% payouts.
- \* **777 Dragon Casino** - \$50 free Money plus %94.65 payouts, come check us out online and check of our great features.
- \* **Lasseters Casino** - \$200 Free Bonus on your initial deposit!, 100% payouts and alot more, check our casino online!
- \* **One on One Casino** - \$50 free Money plus %97.8 payouts, come check us out online and check of our great features.
- \* **Vegas USA Casino** - \$50 bonus For purchases with 1-PAY, FirePay, Neteller, Visa, EcoCard, Use My Bank, Click2pay, PaySpark, Diners and many new features at our casino for online gambling.
- \* **Diamond Club Casino** - 100% bonus up to \$100 Free Bonus.
- \* **Maxima Casino** - 100% free bonus up to \$50 and 90% payouts.



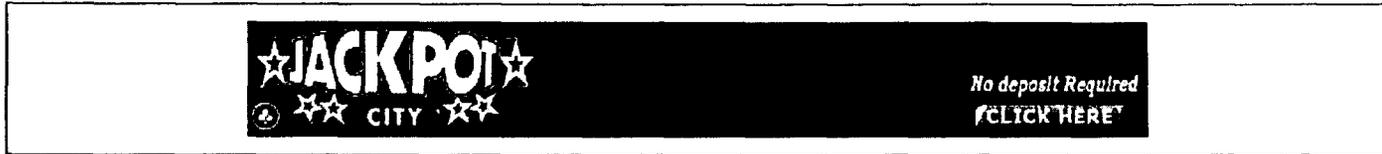
- \* **Empire Poker** - New Player Bonus - 100% matching payouts and up to \$5 Free Bonus.
- \* **Poker 333** - New Player Bonus - 100% matching bonus up to \$5 - also some great & Microgaming.
- \* **Play Gate Poker** - 100% bonus up to \$5 Free Bonus.
- \* **Nickel Bingo** - free bonus up to \$5 free at Nickel Bingo.
- \* **Safari Bingo** - 100% bonus up to \$100 Free Bonus.
- \* **Canadas Best Bingo** - free bonus up to \$5 free at Canadas Best Bingo.
- \* **Paradise Poker** - 100% bonus up to \$5 Free Bonus.
- \* **Grand Bay Poker** - New Player Bonus - 100% matching bonus up to \$5 - also some great & Microgaming.
- \* **Festive Bingo** - free 100% bonus for you, come and play in our casino and get \$100 Free Bonus.
- \* **Victor Bingo** - 100% free bonus up to \$5 and 10% payouts.
- \* **Poker World** - New Player Bonus: \$5 Free Bonus, payouts such as: with , and Total Games at Poker World.

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# Online Casinos Using Usemybank: Casino That Accept Usemybank

Usemybank Online Casino Game: Online Casinos Using Usemybank

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- \* **Jackpot City Casino** - free 100% bonus for you, come and play in our casino and get \$200 Free Bonus.
- \* **Crazy Vegas Casino** - free 100% bonus for you, come and play in our casino and get \$111 Free Bonus.
- \* **Lucky Nugget Casino** - 100% bonus up to \$200 Free Bonus.
- \* **Casino Las Vegas** - our casino features/does not features online possibilities such as: Flash Games, Downloadable Games, Live Dealers, Live Chat, and more.
- \* **Caribbean Gold Casino** - free bonus up to \$150 free at Caribbean Gold Casino.



- \* **Monaco Gold Casino** - \$1000 bonus For purchaces with 900 Pay, Citadel, FirePay, instaCASH, Mastercard, Moneybookers, Neteller, PaysafeCard, Visa, Wire Transfer and many new features at our casino for online gambling.
- \* **Swiss Casino** - 100% bonus up to \$400 Free Bonus, play upto 61 online games in our casino.
- \* **Mapau Casino** - our casino features/does not features online possibilities such as: Flash Games, Downloadable Games, Live Dealers, Live Chat, and more.
- \* **Jackpots in a Flash Casino** - free bonus up to \$50 free at Jackpots in a Flash Casino.
- \* **Piggs Peak Casino** - New Player Bonus - 100% matching payouts and up to \$85 Free Bonus.
- \* **Vegas Villa Casino** - New Player Bonus: \$300 Free Bonus, payouts such as: 900 Pay, ACH, FirePay, Mastercard, Neteller, PrePaid ATM, Visa with Microgaming, and 66 Total Games at Vegas Villa Casino.
- \* **USA Casino** - New Player Bonus: \$555 Free Bonus, payouts such as: Check, Citadel,

Direct Bank Transfer, FirePay, Mastercard, Neteller, PrePaid ATM, Visa, Wire Transfer with Playtech, and 49 Total Games at USA Casino.

- \* **Triple Win Casino** - 100% Bonus On First Deposit and get \$200 , 100% payouts, and features such as: Online Games, Downloadable Games, only at Triple Win Casino
- \* **FourG Casino** - \$200 bonus For purchases with FireCash, FirePay, Mastercard, Neteller, Visa, Wire Transfer and many new features at our casino for online gambling.
- \* **Inter Casino** - our casino features/does not features online possibilities such as: Flash Games, Downloadable Games, Live Dealers, Live Chat, and more.
- \* **Party Poker Casino** - 100% bonus up to \$50 Free Bonus.
- \* **Capital Casino** - our casino features/does not features online possibilities such as: Flash Games, Downloadable Games, Live Dealers, Live Chat, and more.
- \* **Slots Royale Casino** - \$300 bonus For purchases with 900 Pay, ACH, Check, Citadel, Direct Bank Transfer, FirePay, Mastercard, Neteller, PrePaid ATM, Visa, Wire Transfer and many new features at our casino for online gambling.
- \* **Sterling House Casino** - New Player Bonus - 100% matching bonus up to \$120 - also some great Check, Citadel, Direct Bank Transfer, FirePay, Mastercard, Neteller, PrePaid ATM, Visa, Wire Transfer & Playtech.
- \* **Golden Tiger Casino** - \$250 bonus For purchases with FirePay, Mastercard, Neteller, PrePaid ATM, Visa and many new features at our casino for online gambling.
- \* **King Solomons Casino** - New Player Bonus - 100% matching bonus up to \$100 - also some great FirePay, Mastercard, Moneybookers, Neteller, Visa, Wire Transfer, Western Union & RealTime Gaming.
- \* **Players Club Casino** - free bonus up to \$100 free at Players Club Casino.
- \* **Challenge Casino** - free 100% bonus for you, come and play in our casino and get \$100 Free Bonus.
- \* **Club Dice Casino** - \$500 Free Bonus on your initial deposit!, 100% payouts and alot more, check our casino online!
- \* **Planet Luck Casino** - 100% bonus up to \$100 Free Bonus.
- \* **Ace Club Casino** - New Player Bonus: \$250 Free Bonus, payouts such as: with , and Total Games at Ace Club Casino.
- \* **Lucky Emperor Casino** - 97.11% payouts and \$100 free bonus at Lucky Emperor Casino.
- \* **Omni Casino** - free bonus up to \$100 free at Omni Casino.



- \* **Infinity Poker** - 100% free bonus up to \$5 and 10% payouts.
- \* **Bingo Knights** - 10% payouts and \$5 free bonus at Bingo Knights.
- \* **Nickel Bingo** - 100% free bonus up to \$5 and 10% payouts.
- \* **Big Dollar Poker** - our casino features/does not features online possibilities such as: Flash Games, Downloadable Games, Live Dealers, Live Chat, and more.
- \* **Canadas Best Bingo** - New Player Bonus: \$5 Free Bonus, payouts such as: with Parlay Entertainment, and Total Games at Canadas Best Bingo.
- \* **You Bingo** - \$120 bonus For purchases with and many new features at our casino for online gambling.
- \* **Mamas Bingo** - 100% free bonus up to \$5 and 10% payouts.
- \* **iBingo** - \$5 free Money plus 10% payouts, come check us out online and check of our

great features.

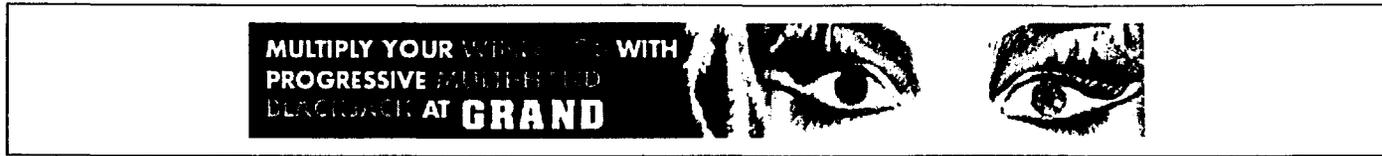
\* **Zodiac Bingo** - New Player Bonus: \$5 Free Bonus, payouts such as: with Byworth Investments, and Total Games at Zodiac Bingo.

\* **Lotto 24 Bingo** - 10% payouts and \$100 free bonus at Lotto 24 Bingo.

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- \* **Grand Online Casino** - free 100% bonus for you, come and play in our casino and get \$200 Free Bonus.
- \* **English Harbour Casino** - New Player Bonus - 100% matching bonus up to \$275 - also some great Check, Citadel, ClearChex, Direct Bank Transfer, FirePay, Mastercard, Neteller, PrePaid ATM, Visa, Wire Transfer & OddsOn Inc.
- \* **Gold Gate Casino** - 100% bonus up to \$200 Free Bonus.
- \* **USA Casino** - 100% free bonus up to \$555 and 97.28% payouts.
- \* **River Belle Casino** - free bonus up to \$200 free at River Belle Casino.
- \* **All Poker Casino** - 100% bonus up to \$77 Free Bonus.
- \* **Carnival Casino** - free 100% bonus for you, come and play in our casino and get \$777 Free Bonus.
- \* **Showdown Casino** - \$50 bonus For purchaces with ACH, FirePay, Mastercard, Neteller, PrePaid ATM, Visa and many new features at our casino for online gambling.



- \* **Swiss Casino** - New Player Bonus - 100% matching bonus up to \$400 - also some great Check, Citadel, Direct Bank Transfer, FirePay, Mastercard, Moneybookers, Neteller, PrePaid ATM, Visa, Wire Transfer & Playtech.
- \* **Starluck Casino** - 100% free bonus up to \$100 and 97% payouts.
- \* **Platinum Play Casino** - New Player Bonus - 100% matching bonus up to \$100 - also some great 900 Pay, ACH, Citadel, Direct Bank Transfer, Gaming Card, Mastercard, Neteller, PrePaid ATM, Visa, Wire Transfer & Microgaming.
- \* **Shark Casino** - \$100 bonus For purchaces with ACH, Central Coin, instaCASH, Mastercard, Neteller, Visa, Bank Wire and many new features at our casino for online gambling.
- \* **Players Club Casino** - 100% free bonus up to \$100 and 97% payouts.
- \* **Grand Riviera Casino** - 97.1% payouts and \$200 free bonus at Grand Riviera Casino.

- \* **Bingo Gala** - free bonus up to \$500 free at Bingo Gala.
- \* **Littlewoods Poker** - 10% payouts and \$5 free bonus at Littlewoods Poker.
- \* **Athena Bingo** - New Player Bonus: \$100 Free Bonus, payouts such as: with Parlay Entertainment, and Total Games at Athena Bingo.
- \* **Vic's Bingo** - 10% payouts and \$5 free bonus at Vic's Bingo.
- \* **Golden Tiger Poker** - 100% bonus up to \$5 Free Bonus.
- \* **abcBingo.co.uk** - \$5 free Money plus 10% payouts, come check us out online and check of our great features.

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Free Bonus.

\* **Diamond Deal Casino** - 96% payouts and \$600 free bonus at Diamond Deal Casino.



\* **Koala Bingo** - 100% bonus up to \$200 Free Bonus, play upto online games in our casino.

\* **Piggs Peak Poker** - 100% bonus up to \$5 Free Bonus, play upto online games in our casino.

\* **Bingo Vega** - 100% bonus up to \$5 Free Bonus.

\* **Play Gate Poker** - 100% bonus up to \$5 Free Bonus, play upto online games in our casino.

\* **Miss Bingo** - 100% bonus up to \$120 Free Bonus, play upto online games in our casino.

\* **Tiki Bingo** - free bonus up to \$120 free at Tiki Bingo.

\* **Aztec Bingo** - \$200 free Money plus 10% payouts, come check us out online and check of our great features.

\* **Vic's Bingo** - \$5 Free Bonus on your initial deposit!, 100% payouts and alot more, check our casino online!

\* **Bet 365 Poker** - \$5 bonus For purchaces with and many new features at our casino for online gambling.

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# Usemybank Betting: Best Usemybank Online Casinos

Usemybank Casinos Deposits: Usemybank Betting

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Try playing superb Best Usemybank Online Casinos in order to add to your internet betting skills on the topic of gambling web page. Try out first-rate Usemybank Casinos Deposits in order to enjoy supplementary income on the web. You may be interested in Usemybank Betting in order to broaden your net gambling knowledge.

- \* **Jackpot City Casino** - New Player Bonus: \$200 Free Bonus, payouts such as: 900 Pay, ACH, FirePay, Gaming Card, Mastercard, Neteller, PrePaid ATM, Visa with Microgaming, and 86 Total Games at Jackpot City Casino.
- \* **Club Dice Casino** - 97.77% payouts and \$500 free bonus at Club Dice Casino.
- \* **Flamingo Club Casino** - \$200 free Money plus %97.5 payouts, come check us out online and check of our great features.
- \* **Cinema Casino** - 100% Bonus On First Deposit and get \$50 , 100% payouts, and features such as: Online Games, Downloadable Games, only at Cinema Casino
- \* **Virtual City Casino** - New Player Bonus - 100% matching bonus up to \$40 - also some great 900 Pay, ACH, FirePay, Mastercard, Neteller, PrePaid ATM, Visa, Wire Transfer & Microgaming.
- \* **Casino US** - \$480 free Money plus %90 payouts, come check us out online and check of our great features.
- \* **Aces High Casino** - New Player Bonus - 100% matching bonus up to \$50 - also some great Citadel, Direct Bank Transfer, Gaming Card, Mastercard, Neteller, PrePaid ATM, Visa, Wire Transfer & Microgaming.
- \* **English Harbour Casino** - New Player Bonus - 100% matching payouts and up to \$275 Free Bonus.
- \* **Magic Box Casino** - New Player Bonus - 100% matching payouts and up to \$567 Free Bonus.
- \* **Lucky Emperor Casino** - free bonus up to \$100 free at Lucky Emperor Casino.
- \* **Sands of The Caribbean Casino** - free bonus up to \$50 free at Sands of The Caribbean Casino.
- \* **William Hill Casino** - \$50 Free Bonus on your initial deposit!, 100% payouts and alot more, check our casino online!

- \* **Reef Club Casino** - 100% free bonus up to \$200 and 97.38% payouts.
- \* **City Club Casino** - free bonus up to \$200 free at City Club Casino.
- \* **Party Poker Casino** - New Player Bonus - 100% matching bonus up to \$50 - also some great Check, Citadel, Direct Bank Transfer, FirePay, Mastercard, Neteller, Visa & .
- \* **African Palace Casino** - \$100 free Money plus %90 payouts, come check us out online and check of our great features.
- \* **Metro Casino** - 100% free bonus up to \$25 and 99% payouts.
- \* **Flamingo Club Casino** - 100% free bonus up to \$200 and 97.5% payouts.
- \* **Cabaret Club Casino** - our casino features/does not features online possibilites such as: Flash Games, Downloadable Games, Live Dealers, Live Chat, and more.
- \* **Global Player Casino** - 100% free bonus up to \$30 and 98.24% payouts.
- \* **Blackjack Ballroom Casino** - New Player Bonus - 100% matching bonus up to \$400 - also some great FirePay, Gaming Card, Mastercard, Neteller, Visa, Wire Transfer & Microgaming.
- \* **Sunset Casino** - 100% free bonus up to \$25 and 97.04% payouts.
- \* **Online Vegas Casino** - 100% bonus up to \$200 Free Bonus, play upto 50 online games in our casino.
- \* **Brandy Casino** - \$500 free Money plus %90 payouts, come check us out online and check of our great features.
- \* **Windows Casino** - 97.64% payouts and \$80 free bonus at Windows Casino.
- \* **Virtual City Poker Casino** - 100% free bonus up to \$30 and 97.6% payouts.
- \* **49er Casino** - New Player Bonus - 100% matching bonus up to \$100 - also some great ACH, Check, FirePay, Mastercard, PrePaid ATM, Visa & Cryptologic (WagerLogic).
- \* **Slots Royale Casino** - New Player Bonus - 100% matching payouts and up to \$300 Free Bonus.
- \* **Break Away Casino** - 100% Bonus On First Deposit anf get \$250 , 100% payouts, and features such as: Online Games, Downloadable Games, only at Break Away Casino
- \* **Slots dot Com Casino** - free bonus up to \$100 free at Slots dot Com Casino.

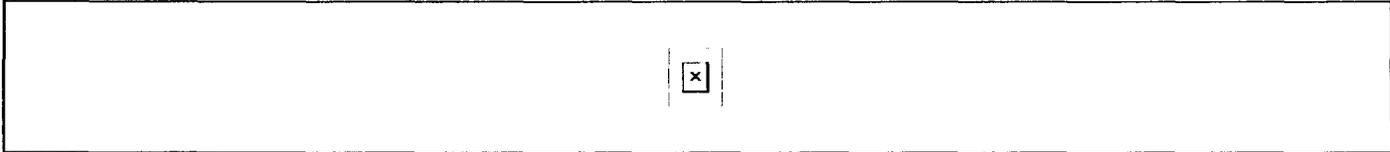


- \* **Billy Bingo** - New Player Bonus: \$5 Free Bonus, payouts such as: with Quadcard, and Total Games at Billy Bingo.
- \* **Bet 365 Poker** - \$5 free Money plus 10% payouts, come check us out online and check of our great features.
- \* **Gaming Club Poker** - New Player Bonus: \$5 Free Bonus, payouts such as: with Microgaming, and Total Games at Gaming Club Poker.
- \* **Inter Poker** - free 100% bonus for you, come and play in our casino and get \$5 Free Bonus.
- \* **Virtual City Poker** - our casino features/does not features online possibilites such as: Flash Games, Downloadable Games, Live Dealers, Live Chat, and more.
- \* **Bingo Parlour** - 100% bonus up to \$5 Free Bonus, play upto online games in our casino.
- \* **Planet Poker** - free 100% bonus for you, come and play in our casino and get \$50 Free Bonus.
- \* **Bingo Billy** - free 100% bonus for you, come and play in our casino and get \$5 Free Bonus.

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Casino Usemybank Top:Usemybank Casino Cash

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Have a look at Usemybank Casino Cash so that you can add to your online gambling capability. Enjoy fantastic Usemybank Online Casinos to build up your internet betting know how concerning betting directories. Play marvelous Usemybank Casino Cash in order to find success on the net.

- \* **Fortune Casino** - our casino features/does not features online possibilites such as: Flash Games, Downloadable Games, Live Dealers, Live Chat, and more.
- \* **All Poker Casino** - \$77 Free Bonus on your initial deposit!, 100% payouts and alot more, check our casino online!
- \* **Arthurian Casino** - 100% bonus up to \$75 Free Bonus, play upto 54 online games in our casino.
- \* **Lucky Emperor Casino** - our casino features/does not features online possibilites such as: Flash Games, Downloadable Games, Live Dealers, Live Chat, and more.
- \* **Home Casino** - 100% Bonus On First Deposit anf get \$50 , 100% payouts, and features such as: Online Games, Downloadable Games, only at Home Casino



- \* **USA Casino** - 100% free bonus up to \$555 and 97.28% payouts.
- \* **Havana Club Casino** - our casino features/does not features online possibilites such as: Flash Games, Downloadable Games, Live Dealers, Live Chat, and more.
- \* **Flamingo Club Casino** - \$200 bonus For purchaces with FirePay, Mastercard, Neteller, PrePaid ATM, Visa, Wire Transfer and many new features at our casino for online gambling.
- \* **Casino Aposte** - 100% bonus up to \$500 Free Bonus.
- \* **Vegas Break Casino** - 100% free bonus up to \$250 and 10% payouts.
- \* **All Poker Casino** - \$77 bonus For purchaces with Citadel, FirePay, Mastercard, Neteller, Visa and many new features at our casino for online gambling.
- \* **Break Away Casino** - 100% bonus up to \$250 Free Bonus, play upto 45 online games in our casino.
- \* **Lazy Joker Casino** - 100% bonus up to \$100 Free Bonus, play upto 19 online games in our casino.
- \* **Star Online Casino** - \$200 Free Bonus on your initial deposit!, 100% payouts and alot

more, check our casino online!

- \* **Music Hall Casino** - 100% free bonus up to \$150 and 90% payouts.
- \* **Metro Casino** - 100% Bonus On First Deposit anf get \$25 , 100% payouts, and features such as: Online Games, Downloadable Games, only at Metro Casino
- \* **Grand Aces Casino** - 96.5% payouts and \$100 free bonus at Grand Aces Casino.
- \* **Party Poker Casino** - free 100% bonus for you, come and play in our casino and get \$50 Free Bonus.
- \* **Platinum Play Casino** - New Player Bonus - 100% matching payouts and up to \$100 Free Bonus.
- \* **Prestige Casino** - 100% free bonus up to \$40 and 90% payouts.
- \* **Aztec Riches Casino** - 96.54% payouts and \$100 free bonus at Aztec Riches Casino.
- \* **32 Red Casino** - \$320 free Money plus %96.97 payouts, come check us out online and check of our great features.
- \* **Super Slots Casino** - 90% payouts and \$50 free bonus at Super Slots Casino.
- \* **Sun Vegas Casino** - New Player Bonus: \$60 Free Bonus, payouts such as: Citadel, FirePay, Mastercard, Neteller, Visa, Wire Transfer, Use My Bank, Click2pay, Solo, Switch, Delta, PaySpark with Microgaming, and 100 Total Games at Sun Vegas Casino.
- \* **Strike It Lucky Casino** - 90% payouts and \$20 free bonus at Strike It Lucky Casino.
- \* **Grand Banks Casino** - 96.73% payouts and \$250 free bonus at Grand Banks Casino.
- \* **Crazy Vegas Casino** - 100% bonus up to \$111 Free Bonus, play upto 111 online games in our casino.
- \* **City Club Casino** - New Player Bonus - 100% matching payouts and up to \$200 Free Bonus.
- \* **Go To Blackjack** - New Player Bonus - 100% matching bonus up to \$200 - also some great & RealTime Gaming.
- \* **Lasseters Casino** - New Player Bonus - 100% matching payouts and up to \$200 Free Bonus.
- \* **Silver Dollar Casino** - 100% bonus up to \$100 Free Bonus.
- \* **Race Track Casino** - New Player Bonus - 100% matching bonus up to \$300 - also some great 900 Pay, Check, Citadel, FirePay, Mastercard, Neteller, Visa, Wire Transfer & .



- \* **Full Tilt Poker** - free bonus up to \$5 free at Full Tilt Poker.
- \* **Inter Poker** - 100% bonus up to \$5 Free Bonus.
- \* **Bingo Ballroom** - New Player Bonus - 100% matching bonus up to \$100 - also some great & .
- \* **Gaming Club Poker** - free bonus up to \$5 free at Gaming Club Poker.
- \* **Wild Jack Poker** - \$5 bonus For purchaces with and many new features at our casino for online gambling.
- \* **Bingo 777** - \$120 bonus For purchaces with and many new features at our casino for online gambling.
- \* **Koala Bingo** - 10% payouts and \$200 free bonus at Koala Bingo.
- \* **Play Gate Poker** - 100% bonus up to \$5 Free Bonus.
- \* **Island Bingo** - 100% bonus up to \$5 Free Bonus.
- \* **Bingo Fun** - free bonus up to \$100 free at Bingo Fun.

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# Usemybank 10% Bonus Casinos:Online Deposits With Usemybank

Best Usemybank Casino Review:Usemybank 10% Bonus Casinos

## Best Usemybank Casino Review

- [magic online casinos](#)
- [Using Cryptologic Casinos](#)
- [Online Craps](#)

Try unbelievable Online Deposits With Usemybank and develop your betting capacity in regards to betting tips. Play stupendous Best Usemybank Casino Review so you can take home earnings on the net. We offer Usemybank 10% Bonus Casinos with the aim to boost your betting capacity.

- \* **Crazy Vegas Casino** - our casino features/does not features online possibilites such as: Flash Games, Downloadable Games, Live Dealers, Live Chat, and more.
- \* **Caribbean Gold Casino** - our casino features/does not features online possibilites such as: Flash Games, Downloadable Games, Live Dealers, Live Chat, and more.
- \* **Lucky Emperor Casino** - New Player Bonus - 100% matching payouts and up to \$100 Free Bonus.
- \* **Golden Palace Casino** - free 100% bonus for you, come and play in our casino and get \$300 Free Bonus.
- \* **Casino Kingdom** - New Player Bonus - 100% matching bonus up to \$216 - also some great 900 Pay, ACH, Citadel, FirePay, Gaming Card, Mastercard, Neteller, PrePaid ATM, Visa, Wire Transfer & Microgaming.



- \* **Top Card Casino** - New Player Bonus - 100% matching bonus up to \$200 - also some great 900 Pay, Central Coin, Citadel, FirePay, Mastercard, Neteller, Visa, Bank Wire, Money Transfer & Playtech.
- \* **Jackpots in a Flash Casino** - 100% bonus up to \$50 Free Bonus.
- \* **Caribbean Gold Casino** - New Player Bonus - 100% matching payouts and up to \$150 Free Bonus.
- \* **InterTops Casino** - our casino features/does not features online possibilites such as: Flash Games, Downloadable Games, Live Dealers, Live Chat, and more.
- \* **Mummys Gold Casino** - 100% free bonus up to \$55 and 90% payouts.
- \* **Lucky Trump Casino** - 100% free bonus up to \$1500 and 96.4% payouts.
- \* **English Harbour Casino** - \$275 bonus For purchaces with Check, Citadel, ClearChex,

Direct Bank Transfer, FirePay, Mastercard, Neteller, PrePaid ATM, Visa, Wire Transfer and many new features at our casino for online gambling.

- \* **Vegas Villa Casino** - 100% free bonus up to \$300 and 96.72% payouts.
- \* **Break Away Casino** - free bonus up to \$250 free at Break Away Casino.
- \* **24KT Gold Casino** - free 100% bonus for you, come and play in our casino and get \$200 Free Bonus.
- \* **Crazy Vegas Casino** - 100% Bonus On First Deposit anf get \$111 , 100% payouts, and features such as: Online Games, Downloadable Games, only at Crazy Vegas Casino
- \* **Reef Club Casino** - 100% Bonus On First Deposit anf get \$200 , 100% payouts, and features such as: Flash Games, Downloadable Games, only at Reef Club Casino
- \* **Lucky liner Casino** - New Player Bonus: \$250 Free Bonus, payouts such as: Central Coin, Check, ClearChex, FirePay, Mastercard, Neteller, Visa, Wire Transfer with Cytech, and 41 Total Games at Lucky liner Casino.
- \* **Colosseum Casino** - \$135 bonus For purchaces with FirePay, Mastercard, Neteller, PrePaid ATM, Visa, Wire Transfer and many new features at our casino for online gambling.
- \* **Shark Casino** - New Player Bonus - 100% matching bonus up to \$100 - also some great ACH, Central Coin, instaCASH, Mastercard, Neteller, Visa, Bank Wire & RealTime Gaming.
- \* **Jackpot Palace Casino** - 99% payouts and \$25 free bonus at Jackpot Palace Casino.
- \* **Nostalgia Casino** - our casino features/does not features online possibilites such as: Flash Games, Downloadable Games, Live Dealers, Live Chat, and more.
- \* **Prism Casino** - \$250 free Money plus %97.5 payouts, come check us out online and check of our great features.
- \* **Atlantic Casino** - New Player Bonus - 100% matching bonus up to \$100 - also some great 900 Pay, FirePay, Mastercard, Money Order, Neteller, Visa, WebDollar, Wire Transfer & Boss Media.
- \* **Cool Cat Casino** - 98.5% payouts and \$150 free bonus at Cool Cat Casino.
- \* **Ace Club Casino** - 100% free bonus up to \$250 and 10% payouts.
- \* **Silver Dollar Casino** - \$100 free Money plus %96.41 payouts, come check us out online and check of our great features.
- \* **Royal Vegas Casino** - New Player Bonus - 100% matching bonus up to \$100 - also some great 900 Pay, ACH, FirePay, Mastercard, Neteller, PrePaid ATM, Visa & Microgaming.
- \* **Lucky Emperor Casino** - 97.11% payouts and \$100 free bonus at Lucky Emperor Casino.
- \* **African Palace Casino** - free bonus up to \$100 free at African Palace Casino.
- \* **Aspinalls Casino** - 100% Bonus On First Deposit anf get \$200 , 100% payouts, and features such as: Flash Games, Downloadable Games, only at Aspinalls Casino
- \* **Golden Reef Casino** - 100% bonus up to \$100 Free Bonus.
- \* **Sunset Casino** - 100% bonus up to \$25 Free Bonus, play upto 14 online games in our casino.
- \* **Prestige Casino** - New Player Bonus: \$40 Free Bonus, payouts such as: 900 Pay, FirePay, Mastercard, Neteller, Visa with Playtech, and 19 Total Games at Prestige Casino.
- \* **Windows Casino** - 100% free bonus up to \$80 and 97.64% payouts.
- \* **Geisha Lounge Casino** - 97.21% payouts and \$100 free bonus at Geisha Lounge Casino.

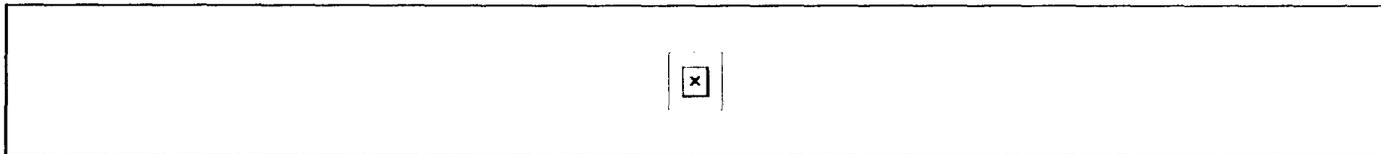


- \* **Starlight Bingo** - \$5 bonus For purchases with and many new features at our casino for online gambling.
- \* **Party Poker.com** - \$5 Free Bonus on your initial deposit!, 100% payouts and alot more, check our casino online!
- \* **CaptainCooks poker** - New Player Bonus: \$50 Free Bonus, payouts such as: with Microgaming, and Total Games at CaptainCooks poker.
- \* **Diamond Club Poker** - New Player Bonus: \$5 Free Bonus, payouts such as: with Playtech, and Total Games at Diamond Club Poker.
- \* **Bingo Caribe** - 10% payouts and \$5 free bonus at Bingo Caribe.
- \* **Bingo Nova** - 100% free bonus up to \$5 and 10% payouts.

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# Usemybank Casino Despoit Method:Usemybank Casino List

Sign Up Usemybank Bonus:Usemybank Casino Despoit Method

## Sign Up Usemybank Bonus

- [FirePay Casinos](#)
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Play unbelievable Usemybank Casino List and you'll gain gambling capacity about the subject free wagering listings. This Portal includes info about Usemybank Casino Despoit Method to help you improve your online betting capacity. Play excellent Sign Up Usemybank Bonus in order to have fun on the web.

- \* **Casino King** - 100% Bonus On First Deposit anf get \$300 , 100% payouts, and features such as: Online Games, Downloadable Games, only at Casino King
- \* **Miami Beach Casino** - New Player Bonus - 100% matching payouts and up to \$30 Free Bonus.
- \* **Crazy Vegas Casino** - our casino features/does not features online possibilites such as: Flash Games, Downloadable Games, Live Dealers, Live Chat, and more.
- \* **Maple Casino** - 90% payouts and \$60 free bonus at Maple Casino.
- \* **Lucky Emperor Casino** - New Player Bonus - 100% matching bonus up to \$100 - also some great Citadel, FirePay, Gaming Card, Mastercard, Neteller, PrePaid ATM, Visa, Wire Transfer & Microgaming.
- \* **All Poker Casino** - free 100% bonus for you, come and play in our casino and get \$77 Free Bonus.
- \* **Casino US** - New Player Bonus - 100% matching bonus up to \$480 - also some great Citadel, FirePay, Mastercard, Neteller, Visa, Wire Transfer, Use My Bank & Microgaming.
- \* **Blackjack Ballroom Casino** - \$400 bonus For purchaces with FirePay, Gaming Card, Mastercard, Neteller, Visa, Wire Transfer and many new features at our casino for online gambling.
- \* **Monaco Gold Casino** - 100% free bonus up to \$1000 and 98.89% payouts.



- \* **3 Diamonds Casino** - New Player Bonus: \$100 Free Bonus, payouts such as: with CryptoLogic (WagerLogic), and Total Games at 3 Diamonds Casino.
- \* **Home Casino** - free bonus up to \$50 free at Home Casino.
- \* **Six Shooter Casino** - 100% free bonus up to \$200 and 95% payouts.

- \* **Virtual City Casino** - 100% Bonus On First Deposit and get \$40 , 100% payouts, and features such as: Flash Games, Downloadable Games, only at Virtual City Casino
- \* **Spin Palace Casino** - 100% Bonus On First Deposit and get \$75 , 100% payouts, and features such as: Flash Games, Downloadable Games, only at Spin Palace Casino
- \* **49er Casino** - New Player Bonus - 100% matching payouts and up to \$100 Free Bonus.
- \* **Brandy Casino** - \$500 Free Bonus on your initial deposit!, 100% payouts and alot more, check our casino online!
- \* **Roxy Palace Casino** - \$100 bonus For purchases with FirePay, Mastercard, Neteller, PrePaid ATM, Visa and many new features at our casino for online gambling.
- \* **Twin Aces Casino** - 90% payouts and \$500 free bonus at Twin Aces Casino.
- \* **Delano Casino** - New Player Bonus - 100% matching payouts and up to \$750 Free Bonus.
- \* **Omni Casino** - 100% Bonus On First Deposit and get \$100 , 100% payouts, and features such as: Online Games, Downloadable Games, only at Omni Casino
- \* **Portofino Casino** - 100% bonus up to \$200 Free Bonus.
- \* **Sands of The Caribbean Casino** - 100% free bonus up to \$50 and 97.81% payouts.
- \* **Casino On Net** - \$200 bonus For purchases with Citadel, Direct Bank Transfer, FirePay, Mastercard, Neteller, Visa, Wire Transfer and many new features at our casino for online gambling.
- \* **Giant Vegas Casino** - New Player Bonus: \$200 Free Bonus, payouts such as: Mastercard, Neteller, Visa, Wire Transfer with Playtech, and Total Games at Giant Vegas Casino.
- \* **Diamond Deal Casino** - free bonus up to \$600 free at Diamond Deal Casino.
- \* **Sky Kings Casino** - 90% payouts and \$100 free bonus at Sky Kings Casino.
- \* **Casino On Liner** - 100% Bonus On First Deposit and get \$100 , 100% payouts, and features such as: Flash Games, Downloadable Games, only at Casino On Liner
- \* **Domain Casino** - \$30 Free Bonus on your initial deposit!, 100% payouts and alot more, check our casino online!
- \* **Mega Sport Casino** - 90% payouts and \$40 free bonus at Mega Sport Casino.
- \* **Break Away Casino** - 90% payouts and \$250 free bonus at Break Away Casino.
- \* **24KT Gold Casino** - New Player Bonus - 100% matching bonus up to \$200 - also some great 900 Pay, Central Coin, Citadel, Direct Bank Transfer, FirePay, Mastercard, Neteller, Visa & Playtech.
- \* **Palace of Chance Casino** - New Player Bonus - 100% matching payouts and up to \$333 Free Bonus.
- \* **Club Dice Casino** - \$500 bonus For purchases with 1-PAY, 900 Pay, ACH, Central Coin, Check, Citadel, ClearChex, Direct Bank Transfer, FirePay, Mastercard, Money Order, Moneybookers, Neteller, PaysafeCard, PrePaid ATM, Visa, WebDollar, Wire Transfer and many new features at our casino for online gambling.
- \* **Diamond Club Casino** - \$100 free Money plus %97.7 payouts, come check us out online and check of our great features.
- \* **Swiss Casino** - 96.5% payouts and \$400 free bonus at Swiss Casino.
- \* **Luck N' Roll Casino** - 100% Bonus On First Deposit and get \$1000 , 100% payouts, and features such as: Flash Games, Downloadable Games, only at Luck N' Roll Casino
- \* **All Poker Casino** - \$77 free Money plus %90 payouts, come check us out online and check of our great features.
- \* **Acropolis Casinos** - free bonus up to \$200 free at Acropolis Casinos.
- \* **Sun Vegas Casino** - 100% free bonus up to \$60 and 90% payouts.

- \* **Golden Reef Casino** - \$100 Free Bonus on your initial deposit!, 100% payouts and alot more, check our casino online!
- \* **Atlantic Casino** - \$100 Free Bonus on your initial deposit!, 100% payouts and alot more, check our casino online!
- \* **Colosseum Casino** - 100% bonus up to \$135 Free Bonus, play upto 183 online games in our casino.
- \* **Caribbean Gold Casino** - 100% Bonus On First Deposit anf get \$150 , 100% payouts, and features such as: Online Games, Downloadable Games, only at Caribbean Gold Casino
- \* **Indio Casino** - 100% bonus up to \$100 Free Bonus.
- \* **Sterling House Casino** - 100% bonus up to \$120 Free Bonus, play upto 63 online games in our casino.
- \* **Royal Vegas Casino** - free 100% bonus for you, come and play in our casino and get \$100 Free Bonus.
- \* **All Jackpots Casino** - 100% free bonus up to \$25 and 90% payouts.
- \* **Jackpots in a Flash Casino** - free 100% bonus for you, come and play in our casino and get \$50 Free Bonus.
- \* **William Hill Casino** - New Player Bonus: \$50 Free Bonus, payouts such as: ACH, Mastercard, Money Order, Neteller, Visa, Wire Transfer with Boss Media, and 11 Total Games at William Hill Casino.
- \* **Merlins Magic Casino** - New Player Bonus - 100% matching bonus up to \$200 - also some great 900 Pay, Central Coin, Citadel, FirePay, Mastercard, Neteller, Visa, Bank Wire, Money Transfer & Playtech.
- \* **Golden Riviera Casino** - New Player Bonus - 100% matching bonus up to \$200 - also some great ACH, Direct Bank Transfer, FirePay, Mastercard, Neteller, PrePaid ATM, Visa, Wire Transfer & Microgaming.
- \* **Star Online Casino** - \$200 Free Bonus on your initial deposit!, 100% payouts and alot more, check our casino online!
- \* **Grand Riviera Casino** - \$200 bonus For purchaces with 900 Pay, Central Coin, Citadel, FirePay, Mastercard, Neteller, Visa, Bank Wire, Money Transfer and many new features at our casino for online gambling.
- \* **Golden Tiger Casino** - \$250 bonus For purchaces with FirePay, Mastercard, Neteller, PrePaid ATM, Visa and many new features at our casino for online gambling.
- \* **FourG Casino** - New Player Bonus - 100% matching payouts and up to \$200 Free Bonus.
- \* **Cabaret Club Casino** - free bonus up to \$200 free at Cabaret Club Casino.
- \* **Black Widow Casino** - free 100% bonus for you, come and play in our casino and get \$30 Free Bonus.
- \* **Monaco Gold Casino** - 100% bonus up to \$1000 Free Bonus.
- \* **Piggs Peak Casino** - New Player Bonus: \$85 Free Bonus, payouts such as: Citadel, FirePay, Mastercard, Neteller, PlayCheck, PrePaid ATM, Visa with Microgaming, and 81 Total Games at Piggs Peak Casino.
- \* **Race Track Casino** - New Player Bonus - 100% matching payouts and up to \$300 Free Bonus.



- \* **7 Sultans Poker** - New Player Bonus - 100% matching bonus up to \$5 - also some great

& Microgaming.

\* **Empire Poker** - free 100% bonus for you, come and play in our casino and get \$5 Free Bonus.

\* **Festive Bingo** - 10% payouts and \$100 free bonus at Festive Bingo .

\* **Gay Pride Bingo** - \$100 Free Bonus on your initial deposit!, 100% payouts and alot more, check our casino online!

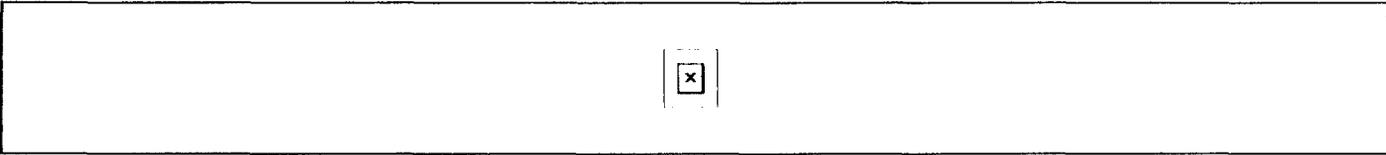
\* **Miss Bingo** - 100% bonus up to \$120 Free Bonus.

\* **Bingo Cabin** - \$100 bonus For purchaces with and many new features at our casino for online gambling.

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# Listed Online Usemybank Casinos:Usemybank Deposit Blackjack Games

Usemybank Casino Portal:Listed Online Usemybank Casinos

## Usemybank Casino Portal

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Have a turn playing marvelous Usemybank Deposit Blackjack Games and you'll boost your betting capacity on the subject of internet gaming resources. Play stupendous Usemybank Casino Portal in order to enjoy wagers on the internet. Updated site lists of Listed Online Usemybank Casinos with the aim to increase your net gambling skills.

- \* **English Harbour Casino** - free 100% bonus for you, come and play in our casino and get \$275 Free Bonus.
- \* **Gaming Club Casino** - 100% Bonus On First Deposit anf get \$200 , 100% payouts, and features such as: Flash Games, Downloadable Games, only at Gaming Club Casino
- \* **Magic Box Casino** - 96.9% payouts and \$567 free bonus at Magic Box Casino.
- \* **Fortune Casino** - 100% bonus up to \$200 Free Bonus.
- \* **Super Slots Casino** - free bonus up to \$50 free at Super Slots Casino.
- \* **Mapau Casino** - \$200 Free Bonus on your initial deposit!, 100% payouts and alot more, check our casino online!
- \* **Cinema Casino** - \$50 bonus For purchaces with ACH, FirePay, Mastercard, Neteller, Visa, Wire Transfer and many new features at our casino for online gambling.
- \* **Inter Casino** - 100% bonus up to \$90 Free Bonus, play upto 45 online games in our casino.



- \* **Break Away Casino** - \$250 bonus For purchaces with Central Coin, instaCASH, Mastercard, Neteller, PrePaid ATM, Visa, EcoCard, Use My Bank, Money Transfer, InstaDebit, Click2pay and many new features at our casino for online gambling.
- \* **Home Casino** - 100% free bonus up to \$50 and 94.59% payouts.
- \* **Magic Box Casino** - 100% free bonus up to \$567 and 96.9% payouts.
- \* **South Beach Palace Casino** - 100% free bonus up to \$100 and 90% payouts.
- \* **William Hill Casino** - 100% bonus up to \$50 Free Bonus.
- \* **Lucky liner Casino** - New Player Bonus - 100% matching bonus up to \$250 - also some great Central Coin, Check, ClearChex, FirePay, Mastercard, Neteller, Visa, Wire Transfer &

Cytech.

\* **Metro Casino** - \$25 Free Bonus on your initial deposit!, 100% payouts and alot more, check our casino online!

\* **Cinema Casino** - free bonus up to \$50 free at Cinema Casino.

\* **Shark Casino** - 100% free bonus up to \$100 and 90% payouts.

\* **Arthurian Casino** - 100% Bonus On First Deposit anf get \$75 , 100% payouts, and features such as: Flash Games, Downloadable Games, only at Arthurian Casino

\* **Cabaret Club Casino** - our casino features/does not features online possibilites such as: Flash Games, Downloadable Games, Live Dealers, Live Chat, and more.

\* **New York Casino** - \$212 bonus For purchaces with Check, Citadel, Direct Bank Transfer, FirePay, Mastercard, Neteller, PrePaid ATM, Visa, Wire Transfer and many new features at our casino for online gambling.

\* **La Isla Bonita Casino** - 100% bonus up to \$999 Free Bonus, play upto 70 online games in our casino.

\* **Vegas Casino Online** - New Player Bonus - 100% matching payouts and up to \$150 Free Bonus.

\* **First Web Casino** - 100% Bonus On First Deposit anf get \$75 , 100% payouts, and features such as: Online Games, Downloadable Games, only at First Web Casino

\* **Blackjack Ballroom Casino** - 97.75% payouts and \$400 free bonus at Blackjack Ballroom Casino.

\* **USA Casino** - our casino features/does not features online possibilites such as: Flash Games, Downloadable Games, Live Dealers, Live Chat, and more.

\* **Aspinalls Casino** - New Player Bonus - 100% matching payouts and up to \$200 Free Bonus.

\* **Race Track Casino** - \$300 bonus For purchaces with 900 Pay, Check, Citadel, FirePay, Mastercard, Neteller, Visa, Wire Transfer and many new features at our casino for online gambling.

\* **Windows Casino** - New Player Bonus: \$80 Free Bonus, payouts such as: Central Coin, FirePay, Mastercard, Neteller, PrePaid ATM, Visa, Wire Transfer with RealTime Gaming, and 130 Total Games at Windows Casino.

\* **Fortune Casino** - New Player Bonus: \$200 Free Bonus, payouts such as: Check, Citadel, Direct Bank Transfer, FirePay, Mastercard, Moneybookers, Neteller, PrePaid ATM, Visa, Wire Transfer with Playtech, and 59 Total Games at Fortune Casino.

\* **Casino Aposte** - 100% free bonus up to \$500 and 10% payouts.

\* **Sunset Casino** - New Player Bonus - 100% matching bonus up to \$25 - also some great 900 Pay, Check, FirePay, Mastercard, Money Order, Neteller, Visa, Wire Transfer & Boss Media.

\* **Diamond Deal Casino** - free bonus up to \$600 free at Diamond Deal Casino.

\* **City Club Casino** - 100% bonus up to \$200 Free Bonus, play upto 61 online games in our casino.

\* **Captain Cooks Casino** - 100% Bonus On First Deposit anf get \$216 , 100% payouts, and features such as: Flash Games, Downloadable Games, only at Captain Cooks Casino

\* **Grand Riviera Casino** - free 100% bonus for you, come and play in our casino and get \$200 Free Bonus.

\* **Virtual City Poker Casino** - free bonus up to \$30 free at Virtual City Poker Casino.

\* **24KT Gold Casino** - New Player Bonus: \$200 Free Bonus, payouts such as: 900 Pay, Central Coin, Citadel, Direct Bank Transfer, FirePay, Mastercard, Neteller, Visa with Playtech, and 55 Total Games at 24KT Gold Casino.

- \* **One on One Casino** - New Player Bonus - 100% matching payouts and up to \$50 Free Bonus.
  - \* **7 Sultans Casino** - 100% bonus up to \$100 Free Bonus.
  - \* **Aztec Riches Casino** - New Player Bonus: \$100 Free Bonus, payouts such as: ACH, FirePay, Gaming Card, Mastercard, Neteller, PrePaid ATM, Visa with Microgaming, and 100 Total Games at Aztec Riches Casino.
  - \* **Golden Cup Casino** - 100% bonus up to \$150 Free Bonus.
  - \* **River Nile Casino** - free 100% bonus for you, come and play in our casino and get \$100 Free Bonus.
  - \* **Vegas Villa Casino** - \$300 free Money plus %96.72 payouts, come check us out online and check of our great features.
  - \* **Crazy Vegas Casino** - 100% Bonus On First Deposit anf get \$111 , 100% payouts, and features such as: Online Games, Downloadable Games, only at Crazy Vegas Casino
  - \* **Lazy Joker Casino** - our casino features/does not features online possibilites such as: Flash Games, Downloadable Games, Live Dealers, Live Chat, and more.
  - \* **Video Poker Classic Casino** - 100% bonus up to \$200 Free Bonus.
  - \* **Inter Casino** - \$90 bonus For purchaces with 900 Pay, Citadel, FirePay, Mastercard, Neteller, Visa, Wire Transfer and many new features at our casino for online gambling.
  - \* **Global Player Casino** - free 100% bonus for you, come and play in our casino and get \$30 Free Bonus.
  - \* **Casino Las Vegas** - 100% bonus up to \$400 Free Bonus.
  - \* **Aces High Casino** - New Player Bonus: \$50 Free Bonus, payouts such as: Citadel, Direct Bank Transfer, Gaming Card, Mastercard, Neteller, PrePaid ATM, Visa, Wire Transfer with Microgaming, and 130 Total Games at Aces High Casino.
  - \* **Action Online Casino** - our casino features/does not features online possibilites such as: Flash Games, Downloadable Games, Live Dealers, Live Chat, and more.
  - \* **Golden Riviera Casino** - New Player Bonus - 100% matching bonus up to \$200 - also some great ACH, Direct Bank Transfer, FirePay, Mastercard, Neteller, PrePaid ATM, Visa, Wire Transfer & Microgaming.
  - \* **Gold Key Casino** - free bonus up to \$200 free at Gold Key Casino.
  - \* **Six Shooter Casino** - 100% Bonus On First Deposit anf get \$200 , 100% payouts, and features such as: Online Games, Downloadable Games, only at Six Shooter Casino
  - \* **Maple Casino** - \$60 free Money plus %90 payouts, come check us out online and check of our great features.
  - \* **Players Club Casino** - 97% payouts and \$100 free bonus at Players Club Casino.
  - \* **Gem Lobby Casino** - 100% Bonus On First Deposit anf get \$150 , 100% payouts, and features such as: Online Games, Downloadable Games, only at Gem Lobby Casino
- x
- \* **Play Gate Poker** - 100% Bonus On First Deposit anf get \$5 , 100% payouts, and features such as: Online Games, Downloadable Games, only at Play Gate Poker
  - \* **Poker Stars** - free 100% bonus for you, come and play in our casino and get \$5 Free Bonus.
  - \* **Saturn Bingo** - our casino features/does not features online possibilites such as: Flash Games, Downloadable Games, Live Dealers, Live Chat, and more.
  - \* **Tiki Bingo** - 100% free bonus up to \$120 and 10% payouts.
  - \* **Bet 365 Poker** - New Player Bonus - 100% matching payouts and up to \$5 Free Bonus.
  - \* **Bingo Bongo** - 100% Bonus On First Deposit anf get \$100 , 100% payouts, and features

such as: Online Games, Selective Online Games, only at Bingo Bongo

\* **Noble Poker** - free 100% bonus for you, come and play in our casino and get \$5 Free Bonus.

\* **Bingo Hearts** - \$5 free Money plus 10% payouts, come check us out online and check of our great features.

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UseMyBank's Automated Clearing and Settlement system for Sellers and Affiliates allows wire transfers, cheques, and several other methods to be used. Easy to use summary and detailed reporting and management tools are provided on the website.

UseMyBank accepts direct payments with your Online Internet Bank access to the Bank of Montreal, CIBC, Desjardins, Royal Bank, ScotiaBank, and TD Canada Trust. Additional Canadian, United States and International Financial Institutions are planned for release throughout 2004.

### The Benefits of UseMyBank

Total control over all payments through your existing online bank account.

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Try remarkable Usemybank Casino so you can build up your internet gambling ability on the subject of free gambling resources. Try playing fabulous Usemybank Casino and take advantage of the wins online. The basic key of Usemybank Casinos Portal for the purpose to improve your net gambling capacity.

\* **Virtual City Casino** - New Player Bonus - 100% matching bonus up to \$40 - also some great 900 Pay, ACH, FirePay, Mastercard, Neteller, PrePaid ATM, Visa, Wire Transfer & Microgaming.

\* **Arthurian Casino** - 90% payouts and \$75 free bonus at Arthurian Casino.

\* **Grand Online Casino** - 90% payouts and \$200 free bonus at Grand Online Casino.

\* **English Harbour Casino** - New Player Bonus: \$275 Free Bonus, payouts such as: Check, Citadel, ClearChex, Direct Bank Transfer, FirePay, Mastercard, Neteller, PrePaid ATM, Visa, Wire Transfer with OddsOn Inc, and 35 Total Games at English Harbour Casino.

\* **Magic Box Casino** - New Player Bonus: \$567 Free Bonus, payouts such as: Check, Citadel, Direct Bank Transfer, FirePay, Mastercard, Moneybookers, Neteller, PrePaid ATM, Visa, Wire Transfer with Playtech, and 61 Total Games at Magic Box Casino.

\* **Showdown Casino** - 100% free bonus up to \$50 and 95.3% payouts.

\* **Cinema Casino** - 96.43% payouts and \$50 free bonus at Cinema Casino.

\* **Casino King** - \$300 free Money plus %97 payouts, come check us out online and check of our great features.



\* **Gold Key Casino** - free bonus up to \$200 free at Gold Key Casino.

\* **Platinum Play Casino** - \$100 free Money plus %90 payouts, come check us out online and check of our great features.

\* **Challenge Casino** - \$100 bonus For purchaces with ACH, FirePay, Mastercard, Neteller, PrePaid ATM, Visa and many new features at our casino for online gambling.

\* **Aspinalls Casino** - free bonus up to \$200 free at Aspinalls Casino.

\* **Kiwi Casino** - 100% bonus up to \$100 Free Bonus.

\* **All Slots Casino** - our casino features/does not features online possibilites such as: Flash Games, Downloadable Games, Live Dealers, Live Chat, and more.

\* **Lucky Nugget Casino** - \$200 Free Bonus on your initial deposit!, 100% payouts and alot more, check our casino online!

\* **Wallstreet Casino** - \$100 free Money plus %90 payouts, come check us out online and check of our great features.

- \* **Race Track Casino** - New Player Bonus - 100% matching payouts and up to \$300 Free Bonus.
- \* **Pharaohs Casino** - 100% free bonus up to \$30 and 98.6% payouts.
- \* **Crazy Vegas Casino** - free bonus up to \$111 free at Crazy Vegas Casino.
- \* **Inter Casino** - New Player Bonus - 100% matching payouts and up to \$90 Free Bonus.
- \* **Mega Sport Casino** - free bonus up to \$40 free at Mega Sport Casino.
- \* **Fortune Casino** - 100% bonus up to \$200 Free Bonus.
- \* **Ace Club Casino** - \$250 Free Bonus on your initial deposit!, 100% payouts and alot more, check our casino online!
- \* **Golden Reef Casino** - 100% bonus up to \$100 Free Bonus.
- \* **Golden Riviera Casino** - 100% bonus up to \$200 Free Bonus.
- \* **Sunset Casino** - \$25 Free Bonus on your initial deposit!, 100% payouts and alot more, check our casino online!
- \* **Slots Alley Casino** - our casino features/does not features online possibilites such as: Flash Games, Downloadable Games, Live Dealers, Live Chat, and more.
- \* **Action Online Casino** - 100% bonus up to \$50 Free Bonus, play upto 70 online games in our casino.
- \* **Casino On Liner** - 100% Bonus On First Deposit anf get \$100 , 100% payouts, and features such as: Flash Games, Downloadable Games, only at Casino On Liner
- \* **Vegas Break Casino** - 10% payouts and \$250 free bonus at Vegas Break Casino.
- \* **50 Stars casino** - 100% bonus up to \$2000 Free Bonus.
- \* **Roxy Palace Casino** - free bonus up to \$100 free at Roxy Palace Casino.
- \* **Players Club Casino** - free 100% bonus for you, come and play in our casino and get \$100 Free Bonus.
- \* **Phoenician Casino** - New Player Bonus - 100% matching bonus up to \$1200 - also some great Citadel, FirePay, Mastercard, Neteller, Visa, EcoCard, InstaDebit, Click2pay, Delta, PaySpark, Diners & Microgaming.
- \* **Vegas Casino Online** - free bonus up to \$150 free at Vegas Casino Online.
- \* **Big Dollar Casino** - New Player Bonus: \$60 Free Bonus, payouts such as: ACH, FirePay, Mastercard, PrePaid ATM, Visa with Microgaming, and 122 Total Games at Big Dollar Casino.
- \* **Sports Inter Action Casino** - 100% bonus up to \$125 Free Bonus.
- \* **Maxima Casino** - New Player Bonus: \$50 Free Bonus, payouts such as: Citadel, FirePay, Mastercard, Neteller, Visa with Playtech, and 10 Total Games at Maxima Casino.
- \* **Golden Palace Casino** - \$300 Free Bonus on your initial deposit!, 100% payouts and alot more, check our casino online!
- \* **InterTops Casino** - \$100 bonus For purchaces with Check, FirePay, Mastercard, Money Order, Neteller, PrePaid ATM, Visa, Wire Transfer and many new features at our casino for online gambling.
- \* **Maple Casino** - 100% free bonus up to \$60 and 90% payouts.
- \* **Club Dice Casino** - 100% bonus up to \$500 Free Bonus, play upto 71 online games in our casino.
- \* **USA Casino** - 100% free bonus up to \$555 and 97.28% payouts.
- \* **Peach Casino** - New Player Bonus - 100% matching payouts and up to \$200 Free Bonus.
  
- \* **Play Gate Casino** - \$25 free Money plus %98 payouts, come check us out online and check of our great features.
- \* **Aztec Riches Casino** - \$100 Free Bonus on your initial deposit!, 100% payouts and alot

more, check our casino online!

\* **Lazy Joker Casino** - \$100 bonus For purchases with FirePay, Mastercard, Neteller, PrePaid ATM, Visa, Wire Transfer and many new features at our casino for online gambling.

\* **All Jackpots Casino** - New Player Bonus - 100% matching payouts and up to \$25 Free Bonus.

\* **Jackpot Palace Casino** - \$25 free Money plus %99 payouts, come check us out online and check of our great features.

\* **Merlins Magic Casino** - 100% Bonus On First Deposit anf get \$200 , 100% payouts, and features such as: Online Games, Downloadable Games, only at Merlins Magic Casino

\* **King Solomons Casino** - New Player Bonus - 100% matching payouts and up to \$100 Free Bonus.

\* **Planet Luck Casino** - 100% bonus up to \$100 Free Bonus.

\* **Diamond Deal Casino** - \$600 free Money plus %96 payouts, come check us out online and check of our great features.

\* **Millionaire Casino** - 100% bonus up to \$350 Free Bonus, play upto online games in our casino.

\* **Video Poker Classic Casino** - free 100% bonus for you, come and play in our casino and get \$200 Free Bonus.

\* **Gaming Club Casino** - 100% bonus up to \$200 Free Bonus.

\* **32 Red Casino** - 96.97% payouts and \$320 free bonus at 32 Red Casino.

\* **Casino Las Vegas** - New Player Bonus - 100% matching payouts and up to \$400 Free Bonus.



\* **Inter Poker** - 10% payouts and \$5 free bonus at Inter Poker.

\* **Inter Bingo** - 100% bonus up to \$90 Free Bonus, play upto online games in our casino.

\* **Everest Poker** - free 100% bonus for you, come and play in our casino and get \$5 Free Bonus.

\* **Bingos.Com** - our casino features/does not features online possibilites such as: Flash Games, Downloadable Games, Live Dealers, Live Chat, and more.

\* **Poker World** - \$5 free Money plus 10% payouts, come check us out online and check of our great features.

\* **7 Sultans Poker** - free 100% bonus for you, come and play in our casino and get \$5 Free Bonus.

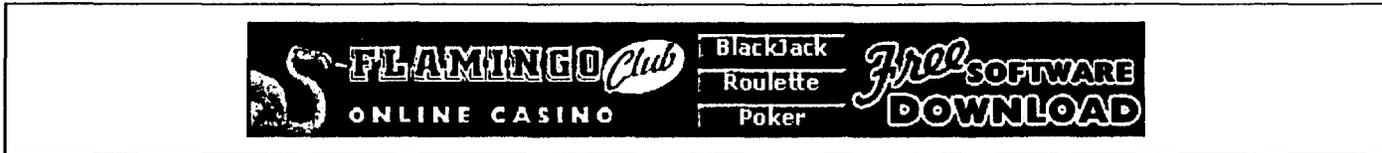
\* **Party Poker.com** - \$5 bonus For purchases with and many new features at our casino for online gambling.

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- \* **Flamingo Club Casino** - New Player Bonus - 100% matching bonus up to \$200 - also some great FirePay, Mastercard, Neteller, PrePaid ATM, Visa, Wire Transfer & Playtech.
- \* **Fortune Casino** - 100% free bonus up to \$200 and 96.6% payouts.
- \* **Virtual City Casino** - New Player Bonus - 100% matching payouts and up to \$40 Free Bonus.
- \* **Showdown Casino** - New Player Bonus - 100% matching payouts and up to \$50 Free Bonus.
- \* **Mapau Casino** - free 100% bonus for you, come and play in our casino and get \$200 Free Bonus.



- \* **Go Casino** - New Player Bonus - 100% matching payouts and up to \$200 Free Bonus.
- \* **Showdown Casino** - New Player Bonus: \$50 Free Bonus, payouts such as: ACH, FirePay, Mastercard, Neteller, PrePaid ATM, Visa with Microgaming, and 61 Total Games at Showdown Casino.
- \* **Sun Palace Casino** - free 100% bonus for you, come and play in our casino and get \$500 Free Bonus.
- \* **Monaco Gold Casino** - New Player Bonus - 100% matching bonus up to \$1000 - also some great 900 Pay, Citadel, FirePay, instaCASH, Mastercard, Moneybookers, Neteller, PaysafeCard, Visa, Wire Transfer & Playtech.
- \* **Play Gate Casino** - New Player Bonus: \$25 Free Bonus, payouts such as: Check, Citadel, Direct Bank Transfer, FirePay, Mastercard, Money Order, Neteller, Visa, Wire Transfer with Playtech, and 11 Total Games at Play Gate Casino.
- \* **Mummys Gold Casino** - 100% bonus up to \$55 Free Bonus, play upto 180 online games in our casino.
- \* **Maple Casino** - \$60 free Money plus %90 payouts, come check us out online and check of our great features.
- \* **Las Vegas USA Casino** - 100% bonus up to \$100 Free Bonus, play upto 60 online games in our casino.
- \* **City Club Casino** - New Player Bonus - 100% matching payouts and up to \$200 Free Bonus.

- \* **Royal Vegas Casino** - 100% Bonus On First Deposit and get \$100 , 100% payouts, and features such as: Flash Games, Downloadable Games, only at Royal Vegas Casino
- \* **Caribbean Gold Casino** - New Player Bonus - 100% matching payouts and up to \$150 Free Bonus.
- \* **Delano Casino** - 100% bonus up to \$750 Free Bonus.
- \* **Triple Win Casino** - our casino features/does not features online possibilities such as: Flash Games, Downloadable Games, Live Dealers, Live Chat, and more.
- \* **Miami Beach Casino** - 100% Bonus On First Deposit and get \$30 , 100% payouts, and features such as: Online Games, Downloadable Games, only at Miami Beach Casino
- \* **Merlins Magic Casino** - free 100% bonus for you, come and play in our casino and get \$200 Free Bonus.
- \* **La Isla Bonita Casino** - 90% payouts and \$999 free bonus at La Isla Bonita Casino.
- \* **Inter Casino** - 97.5% payouts and \$90 free bonus at Inter Casino.
- \* **Planet Luck Casino** - 100% Bonus On First Deposit and get \$100 , 100% payouts, and features such as: Flash Games, Downloadable Games, only at Planet Luck Casino
- \* **Vegas Casino Online** - 100% bonus up to \$150 Free Bonus.
- \* **River Belle Casino** - 100% bonus up to \$200 Free Bonus, play upto 111 online games in our casino.
- \* **Black Widow Casino** - 100% bonus up to \$30 Free Bonus.
- \* **Captain Cooks Casino** - 100% bonus up to \$216 Free Bonus, play upto 80 online games in our casino.
- \* **Mapau Casino** - \$200 free Money plus %98.47 payouts, come check us out online and check of our great features.
- \* **USA Casino** - \$555 free Money plus %97.28 payouts, come check us out online and check of our great features.
- \* **Spin Palace Casino** - free 100% bonus for you, come and play in our casino and get \$75 Free Bonus.
- \* **Peach Casino** - New Player Bonus - 100% matching payouts and up to \$200 Free Bonus.
  
- \* **PowerBet Casino** - New Player Bonus: \$250 Free Bonus, payouts such as: 900 Pay, Mastercard, Neteller, PrePaid ATM, Visa with RealTime Gaming, and 40 Total Games at PowerBet Casino.
- \* **Golden Riviera Casino** - New Player Bonus: \$200 Free Bonus, payouts such as: ACH, Direct Bank Transfer, FirePay, Mastercard, Neteller, PrePaid ATM, Visa, Wire Transfer with Microgaming, and 103 Total Games at Golden Riviera Casino.
- \* **Lucky Emperor Casino** - 100% free bonus up to \$100 and 97.11% payouts.
- \* **Twin Aces Casino** - New Player Bonus: \$500 Free Bonus, payouts such as: 900 Pay, Cashiers Check, Citadel, FirePay, Mastercard, Money Order, Neteller, PrePaid ATM, Visa, Bank Wire with Playtech, and 63 Total Games at Twin Aces Casino.
- \* **Lucky liner Casino** - New Player Bonus - 100% matching bonus up to \$250 - also some great Central Coin, Check, ClearChex, FirePay, Mastercard, Neteller, Visa, Wire Transfer & Cytech.
- \* **One on One Casino** - 100% bonus up to \$50 Free Bonus.
- \* **Virtual City Poker Casino** - 100% free bonus up to \$30 and 97.6% payouts.
- \* **Capital Casino** - \$75 bonus For purchases with ACH, Mastercard, Visa and many new features at our casino for online gambling.
- \* **Break Away Casino** - 90% payouts and \$250 free bonus at Break Away Casino.
- \* **All Poker Casino** - New Player Bonus: \$77 Free Bonus, payouts such as: Citadel,

FirePay, Mastercard, Neteller, Visa with OddsOn Inc, and 10 Total Games at All Poker Casino.

\* **Sky Kings Casino** - 90% payouts and \$100 free bonus at Sky Kings Casino.

\* **Diamond Deal Casino** - New Player Bonus: \$600 Free Bonus, payouts such as: 900 Pay, Citadel, FirePay, Mastercard, Money Order, Neteller, PrePaid ATM, Visa with Playtech, and 60 Total Games at Diamond Deal Casino.

\* **King Solomons Casino** - \$100 Free Bonus on your initial deposit!, 100% payouts and alot more, check our casino online!

\* **Six Shooter Casino** - \$200 bonus For purchaces with 900 Pay, Central Coin, Citadel, FirePay, Mastercard, Neteller, Visa, Bank Wire, Money Transfer and many new features at our casino for online gambling.

\* **Lazy Joker Casino** - New Player Bonus - 100% matching bonus up to \$100 - also some great FirePay, Mastercard, Neteller, PrePaid ATM, Visa, Wire Transfer & .

\* **Fortune Casino** - free 100% bonus for you, come and play in our casino and get \$200 Free Bonus.

\* **Casino Las Vegas** - free 100% bonus for you, come and play in our casino and get \$400 Free Bonus.



\* **Wide World Of Poker** - 100% Bonus On First Deposit anf get \$5 , 100% payouts, and features such as: Online Games, Downloadable Games, only at Wide World Of Poker

\* **Mamas Bingo** - \$5 free Money plus 10% payouts, come check us out online and check of our great features.

\* **Ultimate Bet** - New Player Bonus: \$200 Free Bonus, payouts such as: with Propriety Software, and Total Games at Ultimate Bet.

\* **Crazy Vegas Poker** - 100% bonus up to \$5 Free Bonus, play upto online games in our casino.

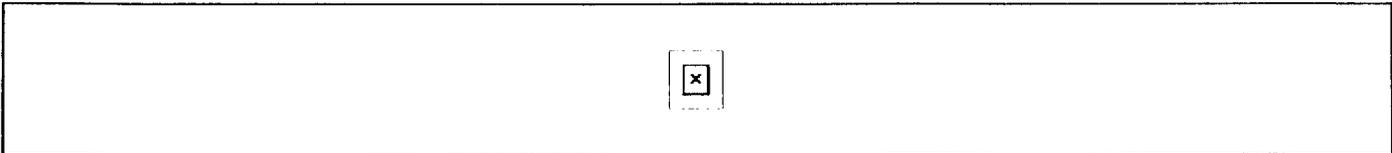
\* **You Bingo** - 100% Bonus On First Deposit anf get \$120 , 100% payouts, and features such as: Online Games, Downloadable Games, only at You Bingo

\* **Caribbean Sun Poker** - 100% Bonus On First Deposit anf get \$5 , 100% payouts, and features such as: Online Games, Downloadable Games, only at Caribbean Sun Poker

#### Link partners

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# Usemybank Casino Portal:Usemybank Casino Blackjack

Usemybank Casino Poker:Usemybank Casino Portal

## Usemybank Casino Poker

- [NetPay Casinos](#)
- [Ach Progressive Video Poker](#)
- [Download Texas Holdem Poker Casinos](#)

Enjoy wonderful Usemybank Casino Blackjack so that you can develop your betting ability when it comes to betting tips. Play terrific Usemybank Casino Poker in order to enjoy wins on the web. Learn the basics about Usemybank Casino Portal in order to develop your betting awareness.

\* **777 Dragon Casino** - New Player Bonus - 100% matching payouts and up to \$50 Free Bonus.

\* **Maple Casino** - 100% bonus up to \$60 Free Bonus.

\* **Arthurian Casino** - \$75 free Money plus %90 payouts, come check us out online and check of our great features.

\* **Lucky Nugget Casino** - New Player Bonus - 100% matching bonus up to \$200 - also some great FirePay, Mastercard, Neteller, Visa & Microgaming.

\* **Lucky Emperor Casino** - \$100 free Money plus %97.11 payouts, come check us out online and check of our great features.

\* **English Harbour Casino** - free 100% bonus for you, come and play in our casino and get \$275 Free Bonus.

\* **Casino Las Vegas** - 100% Bonus On First Deposit anf get \$400 , 100% payouts, and features such as: Flash Games, Downloadable Games, only at Casino Las Vegas

\* **Gold Gate Casino** - free bonus up to \$200 free at Gold Gate Casino.



\* **Spin Palace Casino** - free 100% bonus for you, come and play in our casino and get \$75 Free Bonus.

\* **Gold Gate Casino** - free 100% bonus for you, come and play in our casino and get \$200 Free Bonus.

\* **Vegas Villa Casino** - our casino features/does not features online possibilites such as: Flash Games, Downloadable Games, Live Dealers, Live Chat, and more.

\* **Planet Luck Casino** - 100% bonus up to \$100 Free Bonus, play upto 60 online games in our casino.

\* **Inter Casino** - New Player Bonus - 100% matching bonus up to \$90 - also some great 900 Pay, Citadel, FirePay, Mastercard, Neteller, Visa, Wire Transfer & Cryptologic (WagerLogic).

- \* **32 Red Casino** - \$320 Free Bonus on your initial deposit!, 100% payouts and alot more, check our casino online!
- \* **Indio Casino** - 100% bonus up to \$100 Free Bonus, play upto 60 online games in our casino.
- \* **Geisha Lounge Casino** - New Player Bonus: \$100 Free Bonus, payouts such as: ACH, Direct Bank Transfer, FirePay, Mastercard, Moneybookers, Neteller, Visa, Western Union, Electronic Check with RealTime Gaming, and 43 Total Games at Geisha Lounge Casino.
- \* **Ace Club Casino** - free bonus up to \$250 free at Ace Club Casino.
- \* **PowerBet Casino** - free bonus up to \$250 free at PowerBet Casino.
- \* **Zodiac Casino** - free bonus up to \$40 free at Zodiac Casino.
- \* **Triple Win Casino** - \$200 free Money plus %97.2 payouts, come check us out online and check of our great features.
- \* **New York Casino** - 97.28% payouts and \$212 free bonus at New York Casino.
- \* **Jackpots in a Flash Casino** - 100% bonus up to \$50 Free Bonus.
- \* **Lucky Trump Casino** - \$1500 Free Bonus on your initial deposit!, 100% payouts and alot more, check our casino online!
- \* **Video Poker Classic Casino** - \$200 Free Bonus on your initial deposit!, 100% payouts and alot more, check our casino online!
- \* **Fortune Casino** - 96.6% payouts and \$200 free bonus at Fortune Casino.
- \* **Blackjack Ballroom Casino** - \$400 Free Bonus on your initial deposit!, 100% payouts and alot more, check our casino online!
- \* **Challenge Casino** - free bonus up to \$100 free at Challenge Casino.
- \* **Fortune Room Casino** - \$750 free Money plus %97.26 payouts, come check us out online and check of our great features.
- \* **Grand Banks Casino** - \$250 free Money plus %96.73 payouts, come check us out online and check of our great features.
- \* **Shark Casino** - free 100% bonus for you, come and play in our casino and get \$100 Free Bonus.
- \* **Carnival Casino** - our casino features/does not features online possibilites such as: Flash Games, Downloadable Games, Live Dealers, Live Chat, and more.
- \* **Virtual City Poker Casino** - 100% bonus up to \$30 Free Bonus.
- \* **Casino King** - New Player Bonus - 100% matching payouts and up to \$300 Free Bonus.
- \* **3 Diamonds Casino** - New Player Bonus - 100% matching payouts and up to \$100 Free Bonus.
- \* **Golden Tiger Casino** - free bonus up to \$250 free at Golden Tiger Casino.
- \* **First Web Casino** - free bonus up to \$75 free at First Web Casino.
- \* **Golden Riviera Casino** - 100% bonus up to \$200 Free Bonus.
- \* **Jackpot Palace Casino** - 99% payouts and \$25 free bonus at Jackpot Palace Casino.
- \* **Play United Casino** - 100% free bonus up to \$150 and 90% payouts.
- \* **Gold Key Casino** - New Player Bonus - 100% matching payouts and up to \$200 Free Bonus.
- \* **King Solomons Casino** - New Player Bonus - 100% matching bonus up to \$100 - also some great FirePay, Mastercard, Moneybookers, Neteller, Visa, Wire Transfer, Western Union & RealTime Gaming.
- \* **Arthurian Casino** - 100% bonus up to \$75 Free Bonus.
- \* **Vegas USA Casino** - 100% Bonus On First Deposit anf get \$50 , 100% payouts, and features such as: Flash Games, Downloadable Games, only at Vegas USA Casino

- \* **Millionaire Casino** - \$350 Free Bonus on your initial deposit!, 100% payouts and alot more, check our casino online!
- \* **Casino Webcam** - 100% bonus up to \$150 Free Bonus.
- \* **Flamingo Club Casino** - \$200 bonus For purchaces with FirePay, Mastercard, Neteller, PrePaid ATM, Visa, Wire Transfer and many new features at our casino for online gambling.
- \* **Sun Vegas Casino** - 90% payouts and \$60 free bonus at Sun Vegas Casino.
- \* **Vegas Casino Online** - 97.6% payouts and \$150 free bonus at Vegas Casino Online.
- \* **Aztec Riches Casino** - New Player Bonus - 100% matching payouts and up to \$100 Free Bonus.
- \* **Diamond Club Casino** - 100% bonus up to \$100 Free Bonus.
- \* **EL Casino** - \$50 Free Bonus on your initial deposit!, 100% payouts and alot more, check our casino online!
- \* **Mapau Casino** - New Player Bonus - 100% matching bonus up to \$200 - also some great Check, Citadel, Direct Bank Transfer, FirePay, Mastercard, Moneybookers, Neteller, PrePaid ATM, Visa, Wire Transfer & Playtech.
- \* **Prestige Casino** - free bonus up to \$40 free at Prestige Casino.
- \* **Las Vegas USA Casino** - New Player Bonus - 100% matching payouts and up to \$100 Free Bonus.
- \* **La Isla Bonita Casino** - \$999 bonus For purchaces with Mastercard, Moneybookers, Neteller, Visa, Wire Transfer and many new features at our casino for online gambling.
- \* **Cirrus Casino** - \$200 Free Bonus on your initial deposit!, 100% payouts and alot more, check our casino online!
- \* **Play Gate Casino** - 100% bonus up to \$25 Free Bonus.
- \* **Race Track Casino** - \$300 free Money plus %90 payouts, come check us out online and check of our great features.
- \* **Home Casino** - 100% Bonus On First Deposit anf get \$50 , 100% payouts, and features such as: Online Games, Downloadable Games, only at Home Casino
- \* **7 Sultans Casino** - \$100 free Money plus %90 payouts, come check us out online and check of our great features.
- \* **Break Away Casino** - \$250 bonus For purchaces with Central Coin, instaCASH, Mastercard, Neteller, PrePaid ATM, Visa, EcoCard, Use My Bank, Money Transfer, InstaDebit, Click2pay and many new features at our casino for online gambling.
- \* **Golden Cup Casino** - New Player Bonus - 100% matching payouts and up to \$150 Free Bonus.
- \* **Casino On Liner** - \$100 Free Bonus on your initial deposit!, 100% payouts and alot more, check our casino online!
- \* **Merlins Magic Casino** - 100% Bonus On First Deposit anf get \$200 , 100% payouts, and features such as: Online Games, Downloadable Games, only at Merlins Magic Casino
- \* **Lucky Emperor Casino** - \$100 bonus For purchaces with Citadel, FirePay, Gaming Card, Mastercard, Neteller, PrePaid ATM, Visa, Wire Transfer and many new features at our casino for online gambling.
- \* **AusVegas** - 100% bonus up to \$200 Free Bonus, play upto online games in our casino.
- \* **Silver Dollar Casino** - free 100% bonus for you, come and play in our casino and get \$100 Free Bonus.
- \* **Swiss Casino** - 100% free bonus up to \$400 and 96.5% payouts.
- \* **Sky Kings Casino** - 100% bonus up to \$100 Free Bonus.

- \* **Grand Aces Casino** - our casino features/does not features online possibilites such as: Flash Games, Downloadable Games, Live Dealers, Live Chat, and more.
- \* **Domain Casino** - 99.47% payouts and \$30 free bonus at Domain Casino.
- \* **Mummys Gold Casino** - New Player Bonus: \$55 Free Bonus, payouts such as: Citadel, Neteller, Visa, Click2pay with Microgaming, and 180 Total Games at Mummys Gold Casino.
- \* **Maple Casino** - 100% bonus up to \$60 Free Bonus, play upto 170 online games in our casino.
- \* **Mega Sport Casino** - our casino features/does not features online possibilites such as: Flash Games, Downloadable Games, Live Dealers, Live Chat, and more.
- \* **Baraka Casino** - free 100% bonus for you, come and play in our casino and get \$100 Free Bonus.
- \* **Acropolis Casinos** - New Player Bonus - 100% matching payouts and up to \$200 Free Bonus.
- \* **Strike It Lucky Casino** - New Player Bonus - 100% matching payouts and up to \$20 Free Bonus.



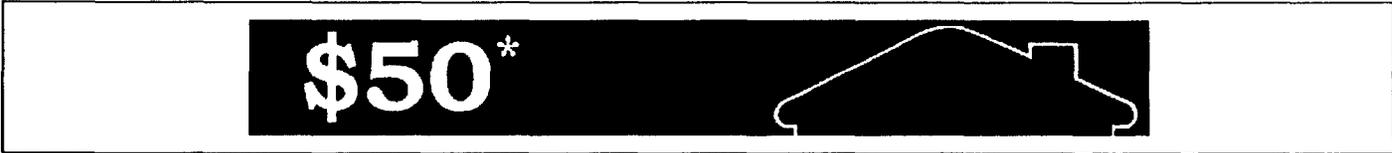
- \* **Diamond Club Poker** - 100% Bonus On First Deposit anf get \$5 , 100% payouts, and features such as: Online Games, Downloadable Games, only at Diamond Club Poker
- \* **Bingo Craze** - free bonus up to \$5 free at Bingo Craze.
- \* **Leisure Bingo** - \$5 bonus For purchaces with and many new features at our casino for online gambling.
- \* **Baraka Bingo** - \$120 bonus For purchaces with and many new features at our casino for online gambling.
- \* **Victor Bingo** - New Player Bonus: \$5 Free Bonus, payouts such as: with Boss Media, and Total Games at Victor Bingo.
- \* **Vic's Bingo** - our casino features/does not features online possibilites such as: Flash Games, Downloadable Games, Live Dealers, Live Chat, and more.
- \* **Nickel Bingo** - \$5 bonus For purchaces with and many new features at our casino for online gambling.
- \* **Bingo Empire** - New Player Bonus: \$500 Free Bonus, payouts such as: with Byworth Investments, and Total Games at Bingo Empire.
- \* **South Beach Bingo** - 10% payouts and \$5 free bonus at South Beach Bingo.
- \* **Bingo Millionaire** - 10% payouts and \$5 free bonus at Bingo Millionaire.
- \* **Empire Poker** - 100% Bonus On First Deposit anf get \$5 , 100% payouts, and features such as: Online Games, Downloadable Games, only at Empire Poker

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# Best Usemybank Online Casinos:Usemybank Casinos Deposit List

Usemybank Online Casino:Best Usemybank Online Casinos

## Usemybank Online Casino

- [100% Bonus Casinos](#)
- [Aspinalls Casino](#)
- [900pay casinos](#)

Explore this page to develop your internet betting comprehension on the subject of online casino listings. Updated site lists of Best Usemybank Online Casinos in order to expand your internet betting ability. Try wonderful Usemybank Online Casino so you can take home prize giveaways on the web. Play top Usemybank Casinos Deposit List and you'll increase your net gambling skills about net gaming portals.

\* **Home Casino** - 100% bonus up to \$50 Free Bonus, play upto 68 online games in our casino.

\* **Swiss Casino** - \$400 bonus For purchaces with Check, Citadel, Direct Bank Transfer, FirePay, Mastercard, Moneybookers, Neteller, PrePaid ATM, Visa, Wire Transfer and many new features at our casino for online gambling.

\* **Miami Beach Casino** - \$30 Free Bonus on your initial deposit!, 100% payouts and alot more, check our casino online!

\* **Casino On Net** - \$200 bonus For purchaces with Citadel, Direct Bank Transfer, FirePay, Mastercard, Neteller, Visa, Wire Transfer and many new features at our casino for online gambling.

\* **Virtual City Casino** - 100% bonus up to \$40 Free Bonus, play upto 117 online games in our casino.

\* **Golden Tiger Casino** - \$250 bonus For purchaces with FirePay, Mastercard, Neteller, PrePaid ATM, Visa and many new features at our casino for online gambling.

\* **Gold Gate Casino** - 100% Bonus On First Deposit anf get \$200 , 100% payouts, and features such as: Online Games, Downloadable Games, only at Gold Gate Casino



\* **Gem Lobby Casino** - New Player Bonus - 100% matching payouts and up to \$150 Free Bonus.

\* **Strike It Lucky Casino** - our casino features/does not features online possibilites such as: Flash Games, Downloadable Games, Live Dealers, Live Chat, and more.

\* **Top Card Casino** - free bonus up to \$200 free at Top Card Casino.

\* **Metro Casino** - free bonus up to \$25 free at Metro Casino.

\* **Global Player Casino** - free bonus up to \$30 free at Global Player Casino.

\* **All Jackpots Casino** - our casino features/does not features online possibilites such as:

Flash Games, Downloadable Games, Live Dealers, Live Chat, and more.

- \* **Prestige Casino** - 100% Bonus On First Deposit anf get \$40 , 100% payouts, and features such as: Flash Games, Downloadable Games, only at Prestige Casino
- \* **Lasseters Casino** - free 100% bonus for you, come and play in our casino and get \$200 Free Bonus.
- \* **Casino Webcam** - 90% payouts and \$150 free bonus at Casino Webcam.
- \* **Challenge Casino** - 100% bonus up to \$100 Free Bonus, play upto 120 online games in our casino.



- \* **Platinum Poker** - New Player Bonus - 100% matching bonus up to \$5 - also some great & .
- \* **Bet 365 Poker** - New Player Bonus: \$5 Free Bonus, payouts such as: with , and Total Games at Bet 365 Poker.
- \* **Binglotto** - 100% bonus up to \$5 Free Bonus, play upto online games in our casino.
- \* **Super Slots Bingo** - 100% bonus up to \$5 Free Bonus, play upto online games in our casino.
- \* **Bingo Fun** - our casino features/does not features online possibilites such as: Flash Games, Downloadable Games, Live Dealers, Live Chat, and more.
- \* **Bingo Billy** - New Player Bonus - 100% matching bonus up to \$5 - also some great & Parlay Entertainment.
- \* **Astro Bingo** - 100% Bonus On First Deposit anf get \$5 , 100% payouts, and features such as: Online Games, Downloadable Games, only at Astro Bingo
- \* **Prestige Bingo** - \$5 free Money plus 10% payouts, come check us out online and check of our great features.
- \* **Poker 333** - \$5 Free Bonus on your initial deposit!, 100% payouts and alot more, check our casino online!
- \* **Inter Poker** - 10% payouts and \$5 free bonus at Inter Poker.
- \* **Mapau Bingo** - 10% payouts and \$120 free bonus at Mapau Bingo.

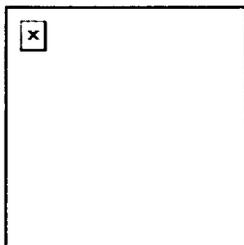
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Usemybank casinos featuring Video Poker Reviews: Video Poker Online Reviews providing Usemybank casinos

# Video Poker Reviews



## Video Poker

- Video Poker Reviews
- Aces and Eights video poker
- 4 Hand Power Poker
- double joker power poker
- progressive video poker
- three hands poker
- Aces and faces video poker
- Deuces and joker
- double double jackpot poker
- Doubling monte carlo poker
- Hot joker poker
- java poker
- bonus poker video poker
- lucky nugget video poker
- 5 Hand Video Poker
- pickem poker
- aces and faces power poker
- Jacks or better power poker
- straight flush bonus
- triple play video poker
- all american video poker
- deuces wild video poker
- Double jackpot poker
- Double double bonus poker
- Draw poker
- island progressive stud poker
- joker poker
- mac poker
- 10 Hand Video Poker

## Lists of Usemybank casinos: Casinos Featuring Video Poker Reviews

**Beware:** Usemybank casinos featuring Video Poker Reviews such as Silk Road Casino. Find out about everything iNetBet Casino has to offer the player and tons of other useful information. The following online gambling games can be found at iNetBet Casino: Baccarat, Blackjack, Caribbean Poker, Casino War, Craps, Keno, Pai Gow, Slot Machines, Video Poker and many more. Slots dot Com Casino offers two modes of play - fun mode and pay mode. In Video Poker Reviews you'll need to make deposits and withdrawals by using any of the following payment methods in conjunction with Bet And Win Casino: Mastercard, Neteller, NetPay, PaysafeCard, Visa and Wire Transfer. This will allow you to collect your prize winnings. Usemybank casinos offers all these fantastic games and casino software at Privilege Casino in English.

### Usemybank casinos:

- \* Silk Road Casino - An average payouts of 90% Deposits and Withdrawals by Silk Road Casino can be made with the following payment methods: FirePay, Mastercard, Visa, Wire Transfer and any major Credit Card.
- \* iNetBet Casino - Here you could find great bonuses and features like java based games, full screen playing mode, all support Video Poker Reviews and provided by RealTime Gaming.
- \* Slots dot Com Casino - Visit this casino for a great \$100 new user Bonus. At Slots dot Com Casino you can choose to play in English and Spanish. Additionally, the provided currencies are US Dollar, Euro and Pound. Slots dot Com Casino is part of the Slots.com affiliate program.
- \* Bet And Win Casino - Presenting a generous \$100 Welcome Signup Bonus. Over 10 online games you can choose to play from, either for fun, or for real money. Some of the games you could find at Bet And Win Casino are 5 Card Stud, Baccarat, Blackjack, Casino War, Craps, Jacks Or Better, Pai Gow, Roulette, Three Poker and Video Poker.
- \* Privilege Casino - An average payouts of 95% Deposits and Withdrawals by Privilege Casino can be made with the following payment methods:
- \* Flamingo Club Casino - Here you could find great bonuses and features like flash based games, java based games, sound and music abilities, full screen playing mode, all support Video Poker Reviews and provided by Playtech.
- \* Treasure Hunter Casino - Visit this casino for a great \$100 new user Bonus. At Treasure Hunter Casino you can choose to play in Dutch, English, French, Japanese and Spanish. Additionally, the provided currencies are US Dollar.
- \* Omni Casino - Presenting a generous \$100 Welcome Signup Bonus. Over online games you can choose to

Poker pursuit video poker  
 deuces and joker video  
 poker  
 Joker power poker  
 Super jackpot video poker  
 video poker double down  
 Doubling jacks or better  
 crazy eights 8s  
 double bonus video poker  
 Double joker poker  
 Flushorama video poker  
 jackpot poker  
 joker wild poker  
 3 Hand Video Poker  
 multihand Video Poker  
 poker tournaments  
 deuces wild power poker  
 free video poker  
 tens or better power poker  
 tens or better video poker  
 Video poker tips  
 Jacks or better poker  
 louisiana double poker  
 4 Hand Video Poker  
 multiplayer video poker

play from, either for fun, or for real money. Some of the games you could find at Omni Casino are

**Usemybank casinos Facts**

Las Vegas McCarran International Airport has an average of 980 flights a day.



**Casino Software**

Microgaming casinos  
 Realtime gaming casinos  
 Playtech casinos  
 Cryptologic casinos  
 Icrystal casinos  
 Oddson casinos  
 Randomlogic casinos  
 Wagerlogic casinos  
 Iglobal media casinos  
 Microgaming viper casinos

**Tip of the day by Juley**



Keep your numbers the same regardless of what you pick until you hit large on them. You will always come out ahead at least once. When you are, even if it is only by \$1, cash out and do it again!

**Deposit Methods**

Neteller casinos  
 Central coin casinos  
 Instadebit casinos  
 Neteller instacash casinos  
 Click2pay casinos  
 Gaming card casinos  
 Wire transfer casinos  
 Visa casinos  
 Mastercard casinos  
 Diner club card casinos  
 Payspark casinos

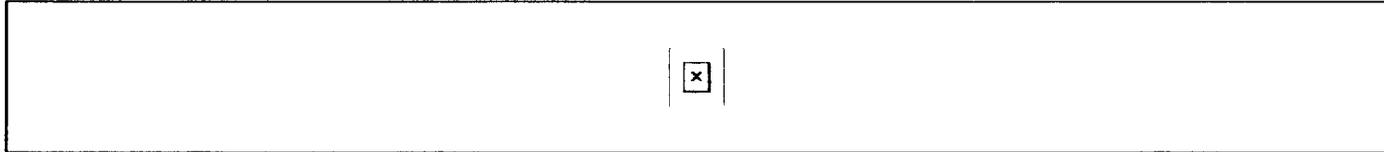
- 900pay casinos
- Direct bank transfer casinos
- Bank draft casinos
- Switch casinos
- Solo casinos
- Electronic check casinos
- Paysafecard casinos
- Western union casinos
- Money orders casinos
- On demand fund casinos
- webdollar casinos
- Telebuy casinos
- Usemybank casinos
- 1-pay casinos
- Virtual exchange casinos
- Clearchex casinos
- Egold casinos
- Stormpay casinos
- Echecks casinos
- ECP casinos
- Eurocard casinos
- Visa electron casinos
- Firepay casinos
- Neteller ATM card casinos
- Igmpay casinos
- Canadian dollars casinos
- Epassporte casinos
- Citadel casinos
- ACH casinos
- Prepaid atm casinos
- Moneybookers casinos
- Ecocard casinos

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# Usemybank Com:Deposit Using Usemybank

Insta Cash Usemybank Casinos:Usemybank Com

## Insta Cash Usemybank Casinos

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- \* **Captain Cooks Casino** - 100% bonus up to \$216 Free Bonus, play upto 80 online games in our casino.
- \* **Showdown Casino** - 100% Bonus On First Deposit anf get \$50 , 100% payouts, and features such as: Flash Games, Downloadable Games, only at Showdown Casino
- \* **Casino Kingdom** - 100% free bonus up to \$216 and 97.38% payouts.
- \* **Mapau Casino** - free bonus up to \$200 free at Mapau Casino.
- \* **Lucky Nugget Casino** - our casino features/does not features online possibilites such as: Flash Games, Downloadable Games, Live Dealers, Live Chat, and more.
- \* **Gaming Club Casino** - New Player Bonus - 100% matching bonus up to \$200 - also some great ACH, FirePay, Mastercard, Neteller, Visa & Microgaming.
- \* **Casino On Net** - free bonus up to \$200 free at Casino On Net.
- \* **Grand Online Casino** - \$200 Free Bonus on your initial deposit!, 100% payouts and alot more, check our casino online!
- \* **Lucky Emperor Casino** - \$100 bonus For purchaces with Citadel, FirePay, Gaming Card, Mastercard, Neteller, PrePaid ATM, Visa, Wire Transfer and many new features at our casino for online gambling.
- \* **Fortune Casino** - 100% Bonus On First Deposit anf get \$200 , 100% payouts, and features such as: Online Games, Downloadable Games, only at Fortune Casino



- \* **24KT Gold Casino** - New Player Bonus - 100% matching payouts and up to \$200 Free Bonus.
- \* **Desert Dollar Casino** - 96.85% payouts and \$100 free bonus at Desert Dollar Casino.
- \* **Vegas Casino Online** - \$150 bonus For purchaces with FirePay, Mastercard, Money Order, Neteller, Visa, Wire Transfer and many new features at our casino for online gambling.

- \* **Flamingo Club Casino** - 97.5% payouts and \$200 free bonus at Flamingo Club Casino.
- \* **Crazy Vegas Casino** - 100% Bonus On First Deposit and get \$111 , 100% payouts, and features such as: Online Games, Downloadable Games, only at Crazy Vegas Casino
- \* **Party Poker Casino** - \$50 Free Bonus on your initial deposit!, 100% payouts and alot more, check our casino online!
- \* **32 Red Casino** - free 100% bonus for you, come and play in our casino and get \$320 Free Bonus.
- \* **PowerBet Casino** - New Player Bonus - 100% matching bonus up to \$250 - also some great 900 Pay, Mastercard, Neteller, PrePaid ATM, Visa & RealTime Gaming.
- \* **Triple Win Casino** - \$200 Free Bonus on your initial deposit!, 100% payouts and alot more, check our casino online!
- \* **Jackpot Palace Casino** - our casino features/does not features online possibilities such as: Flash Games, Downloadable Games, Live Dealers, Live Chat, and more.
- \* **Race Track Casino** - free 100% bonus for you, come and play in our casino and get \$300 Free Bonus.
- \* **Pharaohs Casino** - 100% Bonus On First Deposit and get \$30 , 100% payouts, and features such as: Flash Games, Downloadable Games, only at Pharaohs Casino
- \* **Ace Club Casino** - 100% Bonus On First Deposit and get \$250 , 100% payouts, and features such as: Flash Games, Downloadable Games, only at Ace Club Casino
- \* **Gold Gate Casino** - 97.31% payouts and \$200 free bonus at Gold Gate Casino.
- \* **Top Card Casino** - \$200 bonus For purchases with 900 Pay, Central Coin, Citadel, FirePay, Mastercard, Neteller, Visa, Bank Wire, Money Transfer and many new features at our casino for online gambling.
- \* **Fortune Room Casino** - 100% free bonus up to \$750 and 97.26% payouts.
- \* **Sports Inter Action Casino** - 100% bonus up to \$125 Free Bonus, play upto 10 online games in our casino.
- \* **Platinum Play Casino** - \$100 free Money plus %90 payouts, come check us out online and check of our great features.
- \* **Shark Casino** - \$100 Free Bonus on your initial deposit!, 100% payouts and alot more, check our casino online!
- \* **William Hill Casino** - 100% free bonus up to \$50 and 97.35% payouts.
- \* **Strike It Lucky Casino** - 90% payouts and \$20 free bonus at Strike It Lucky Casino.
- \* **3 Diamonds Casino** - 100% free bonus up to \$100 and 98.46% payouts.
- \* **Delano Casino** - \$750 Free Bonus on your initial deposit!, 100% payouts and alot more, check our casino online!
- \* **Jackpots in a Flash Casino** - 100% bonus up to \$50 Free Bonus.
- \* **Bet Royal Casino** - 100% bonus up to \$200 Free Bonus.
- \* **Casino Apostle** - 100% Bonus On First Deposit and get \$500 , 100% payouts, and features such as: Online Games, Selective Online Games, only at Casino Apostle
- \* **50 Stars casino** - 100% free bonus up to \$2000 and 97.5% payouts.
- \* **Mummys Gold Casino** - \$55 Free Bonus on your initial deposit!, 100% payouts and alot more, check our casino online!
- \* **Vegas Break Casino** - free bonus up to \$250 free at Vegas Break Casino.
- \* **Star Online Casino** - free 100% bonus for you, come and play in our casino and get \$200 Free Bonus.
- \* **AusVegas** - 100% bonus up to \$200 Free Bonus.
- \* **Casino US** - 100% Bonus On First Deposit and get \$480 , 100% payouts, and features such as: Flash Games, Downloadable Games, only at Casino US

- \* **Captain Cooks Casino** - free 100% bonus for you, come and play in our casino and get \$216 Free Bonus.
- \* **Sun Palace Casino** - free 100% bonus for you, come and play in our casino and get \$500 Free Bonus.
- \* **Spin Palace Casino** - free 100% bonus for you, come and play in our casino and get \$75 Free Bonus.
- \* **USA Casino** - \$555 Free Bonus on your initial deposit!, 100% payouts and alot more, check our casino online!
- \* **Havana Club Casino** - 100% bonus up to \$110 Free Bonus.
- \* **Challenge Casino** - 100% bonus up to \$100 Free Bonus.
- \* **Grand Banks Casino** - \$250 Free Bonus on your initial deposit!, 100% payouts and alot more, check our casino online!
- \* **Peach Casino** - 100% bonus up to \$200 Free Bonus, play upto online games in our casino.
- \* **Grand Riviera Casino** - 100% Bonus On First Deposit anf get \$200 , 100% payouts, and features such as: Online Games, Downloadable Games, only at Grand Riviera Casino
- \* **Golden Reef Casino** - 100% bonus up to \$100 Free Bonus.
- \* **Slot Fever Casino** - \$250 free Money plus %90 payouts, come check us out online and check of our great features.



- \* **Billy Bingo** - free bonus up to \$5 free at Billy Bingo.
- \* **I Play Bingo** - free bonus up to \$500 free at I Play Bingo.
- \* **Empire Poker** - New Player Bonus: \$5 Free Bonus, payouts such as: with iGlobalMedia, and Total Games at Empire Poker.
- \* **Bingo Fun House** - 100% Bonus On First Deposit anf get \$5 , 100% payouts, and features such as: Online Games, Downloadable Games, only at Bingo Fun House
- \* **CaptainCooks poker** - \$50 free Money plus 10% payouts, come check us out online and check of our great features.
- \* **Online Bingo.com** - 100% bonus up to \$5 Free Bonus.
- \* **Think bingo** - free 100% bonus for you, come and play in our casino and get \$100 Free Bonus.

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# Top Usemybank Casino: Casino Usemybank Top

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- \* **Casino On Net** - 98.01% payouts and \$200 free bonus at Casino On Net.
- \* **Roxy Palace Casino** - 100% free bonus up to \$100 and 97.12% payouts.
- \* **Crazy Vegas Casino** - 100% bonus up to \$111 Free Bonus, play upto 111 online games in our casino.
- \* **Arthurian Casino** - \$75 free Money plus %90 payouts, come check us out online and check of our great features.
- \* **Casino Las Vegas** - 98.3% payouts and \$400 free bonus at Casino Las Vegas.
- \* **Virtual City Casino** - our casino features/does not features online possibillites such as: Flash Games, Downloadable Games, Live Dealers, Live Chat, and more.
- \* **Flamingo Club Casino** - New Player Bonus - 100% matching bonus up to \$200 - also some great FirePay, Mastercard, Neteller, PrePaid ATM, Visa, Wire Transfer & Playtech.



- \* **Vegas USA Casino** - 100% Bonus On First Deposit anf get \$50 , 100% payouts, and features such as: Flash Games, Downloadable Games, only at Vegas USA Casino
- \* **Lasseters Casino** - New Player Bonus - 100% matching bonus up to \$200 - also some great Check, Direct Bank Transfer, Mastercard, Neteller, Visa, Wire Transfer & Access Gaming.
- \* **Crazy Vegas Casino** - New Player Bonus - 100% matching payouts and up to \$111 Free Bonus.
- \* **Golden Tiger Casino** - New Player Bonus: \$250 Free Bonus, payouts such as: FirePay, Mastercard, Neteller, PrePaid ATM, Visa with Microgaming, and 110 Total Games at Golden Tiger Casino.
- \* **Casino Las Vegas** - New Player Bonus: \$400 Free Bonus, payouts such as: Check, Citadel, Direct Bank Transfer, FirePay, Mastercard, Moneybookers, Neteller, PrePaid ATM, Visa, Wire Transfer with Playtech, and 61 Total Games at Casino Las Vegas.

- \* **Diamond Deal Casino** - 100% Bonus On First Deposit and get \$600 , 100% payouts, and features such as: Online Games, Downloadable Games, only at Diamond Deal Casino
- \* **3 Diamonds Casino** - 100% Bonus On First Deposit and get \$100 , 100% payouts, and features such as: Flash Games, Downloadable Games, only at 3 Diamonds Casino
- \* **Top Card Casino** - 100% Bonus On First Deposit and get \$200 , 100% payouts, and features such as: Online Games, Downloadable Games, only at Top Card Casino
- \* **Six Shooter Casino** - free bonus up to \$200 free at Six Shooter Casino.
- \* **Lucky Emperor Casino** - our casino features/does not features online possibilities such as: Flash Games, Downloadable Games, Live Dealers, Live Chat, and more.
- \* **Players Club Casino** - New Player Bonus: \$100 Free Bonus, payouts such as: 900 Pay, Check, FirePay, Mastercard, Money Order, Neteller, Visa, Wire Transfer with Boss Media, and 21 Total Games at Players Club Casino.
- \* **Sunset Casino** - 97.04% payouts and \$25 free bonus at Sunset Casino.
- \* **Fortune Room Casino** - free 100% bonus for you, come and play in our casino and get \$750 Free Bonus.
- \* **Atlantic Casino** - free 100% bonus for you, come and play in our casino and get \$100 Free Bonus.
- \* **Maple Casino** - New Player Bonus - 100% matching payouts and up to \$60 Free Bonus.
- \* **Play United Casino** - 90% payouts and \$150 free bonus at Play United Casino.
- \* **Sun Vegas Casino** - New Player Bonus - 100% matching bonus up to \$60 - also some great Citadel, FirePay, Mastercard, Neteller, Visa, Wire Transfer, Use My Bank, Click2pay, Solo, Switch, Delta, PaySpark & Microgaming.
- \* **One on One Casino** - \$50 Free Bonus on your initial deposit!, 100% payouts and alot more, check our casino online!
- \* **Capital Casino** - 100% Bonus On First Deposit and get \$75 , 100% payouts, and features such as: Flash Games, Downloadable Games, only at Capital Casino
- \* **Vegas Villa Casino** - New Player Bonus: \$300 Free Bonus, payouts such as: 900 Pay, ACH, FirePay, Mastercard, Neteller, PrePaid ATM, Visa with Microgaming, and 66 Total Games at Vegas Villa Casino.
- \* **Baraka Casino** - \$100 bonus For purchases with 900 Pay, FirePay, Mastercard, Moneybookers, Neteller, PaysafeCard, Visa, EcoCard and many new features at our casino for online gambling.
- \* **Cabaret Club Casino** - New Player Bonus - 100% matching bonus up to \$200 - also some great Citadel, FirePay, Mastercard, Moneybookers, Neteller, Visa, EcoCard & Microgaming.
- \* **La Isla Bonita Casino** - 100% bonus up to \$999 Free Bonus.
- \* **Play Gate Casino** - 100% bonus up to \$25 Free Bonus, play upto 11 online games in our casino.
- \* **Portofino Casino** - 100% free bonus up to \$200 and 99.05% payouts.
- \* **Casino Kingdom** - 100% bonus up to \$216 Free Bonus.
- \* **Go To Blackjack** - 100% Bonus On First Deposit and get \$200 , 100% payouts, and features such as: Online Games, Downloadable Games, only at Go To Blackjack
- \* **FourG Casino** - 97.5% payouts and \$200 free bonus at FourG Casino.
- \* **Orbital Casino** - \$100 bonus For purchases with ACH, Mastercard, Neteller, PrePaid ATM, Visa and many new features at our casino for online gambling.
- \* **Metro Casino** - free bonus up to \$25 free at Metro Casino.
- \* **Monaco Gold Casino** - free bonus up to \$1000 free at Monaco Gold Casino.
- \* **Windows Casino** - 100% bonus up to \$80 Free Bonus.

- \* **Wild Jacks Casino** - 95.73% payouts and \$100 free bonus at Wild Jacks Casino.
- \* **First Web Casino** - 100% bonus up to \$75 Free Bonus, play upto 115 online games in our casino.

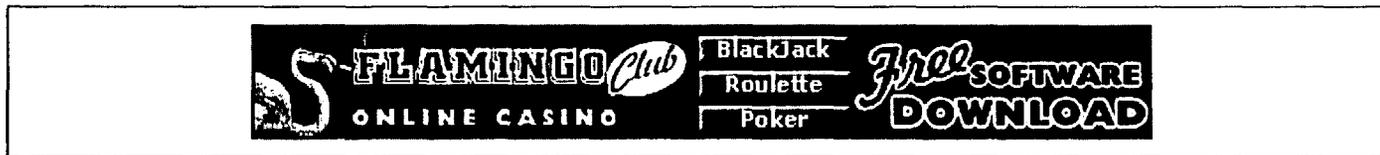


- \* **Take 5 bingo** - our casino features/does not features online possibilites such as: Flash Games, Downloadable Games, Live Dealers, Live Chat, and more.
- \* **Playtime Bingo** - free 100% bonus for you, come and play in our casino and get \$5 Free Bonus.
- \* **Bingo Australia** - our casino features/does not features online possibilites such as: Flash Games, Downloadable Games, Live Dealers, Live Chat, and more.
- \* **Bingos.Com** - 100% bonus up to \$5 Free Bonus, play upto online games in our casino.
- \* **Crazy Vegas Poker** - free 100% bonus for you, come and play in our casino and get \$5 Free Bonus.
- \* **Bollywood Poker** - 100% bonus up to \$5 Free Bonus.
- \* **Bingo Gala** - 100% bonus up to \$500 Free Bonus, play upto online games in our casino.
- \* **Baraka Bingo** - 100% Bonus On First Deposit anf get \$120 , 100% payouts, and features such as: Online Games, Downloadable Games, only at Baraka Bingo
- \* **Bingo Fantasy** - free 100% bonus for you, come and play in our casino and get \$5 Free Bonus.
- \* **7 Sultans Poker** - New Player Bonus - 100% matching payouts and up to \$5 Free Bonus.

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# Usemybank Download Casino:No Download Casinos Usemybank

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- \* **Flamingo Club Casino** - \$200 free Money plus %97.5 payouts, come check us out online and check of our great features.
  - \* **Swiss Casino** - New Player Bonus: \$400 Free Bonus, payouts such as: Check, Citadel, Direct Bank Transfer, FirePay, Mastercard, Moneybookers, Neteller, PrePaid ATM, Visa, Wire Transfer with Playtech, and 61 Total Games at Swiss Casino.
  - \* **Caribbean Gold Casino** - \$150 free Money plus %96.84 payouts, come check us out online and check of our great features.
  - \* **Miami Beach Casino** - New Player Bonus - 100% matching bonus up to \$30 - also some great Check, Citadel, Direct Bank Transfer, FirePay, Mastercard, Moneybookers, Neteller, PrePaid ATM, Visa, Wire Transfer & Playtech.
  - \* **Cinema Casino** - 96.43% payouts and \$50 free bonus at Cinema Casino.
  - \* **All Poker Casino** - our casino features/does not features online possibilities such as: Flash Games, Downloadable Games, Live Dealers, Live Chat, and more.
  - \* **New York Casino** - free bonus up to \$212 free at New York Casino.
  - \* **River Belle Casino** - New Player Bonus - 100% matching bonus up to \$200 - also some great FirePay, Mastercard, Neteller, PlayCheck, PrePaid ATM, Visa, Western Union & Microgaming.
- x
- \* **Hampton Casino** - \$1165 Free Bonus on your initial deposit!, 100% payouts and alot more, check our casino online!
  - \* **Grand Riviera Casino** - 97.1% payouts and \$200 free bonus at Grand Riviera Casino.
  - \* **Inter Casino** - New Player Bonus: \$90 Free Bonus, payouts such as: 900 Pay, Citadel, FirePay, Mastercard, Neteller, Visa, Wire Transfer with CryptoLogic (WagerLogic), and 45 Total Games at Inter Casino.
  - \* **Ace Club Casino** - \$250 Free Bonus on your initial deposit!, 100% payouts and alot

more, check our casino online!

- \* **Gold Key Casino** - 97.61% payouts and \$200 free bonus at Gold Key Casino.
- \* **32 Red Casino** - New Player Bonus - 100% matching bonus up to \$320 - also some great Check, Direct Bank Transfer, Direct Debit, Mastercard, Neteller, Visa, Wire Transfer & Microgaming.
- \* **Shark Casino** - 100% Bonus On First Deposit anf get \$100 , 100% payouts, and features such as: Online Games, Downloadable Games, only at Shark Casino
- \* **Lucky Trump Casino** - 100% Bonus On First Deposit anf get \$1500 , 100% payouts, and features such as: Flash Games, Downloadable Games, only at Lucky Trump Casino
- \* **Mega Sport Casino** - \$40 Free Bonus on your initial deposit!, 100% payouts and alot more, check our casino online!
- \* **Sports Inter Action Casino** - \$125 free Money plus %90 payouts, come check us out online and check of our great features.
- \* **Sky Kings Casino** - 100% free bonus up to \$100 and 90% payouts.
- \* **River Belle Casino** - 100% Bonus On First Deposit anf get \$200 , 100% payouts, and features such as: Flash Games, Downloadable Games, only at River Belle Casino
- \* **Video Poker Classic Casino** - free bonus up to \$200 free at Video Poker Classic Casino.
- \* **Kiwi Casino** - our casino features/does not features online possibilites such as: Flash Games, Downloadable Games, Live Dealers, Live Chat, and more.
- \* **Luck N' Roll Casino** - 100% free bonus up to \$1000 and 90% payouts.
- \* **Havana Club Casino** - New Player Bonus - 100% matching bonus up to \$110 - also some great 900 Pay, ACH, Direct Bank Transfer, FireCash, Gaming Card, Mastercard, Neteller, PrePaid ATM, Visa, Wire Transfer & Microgaming.
- \* **Palace of Chance Casino** - New Player Bonus: \$333 Free Bonus, payouts such as: ACH, Mastercard, Neteller, PrePaid ATM, Visa, Wire Transfer with RealTime Gaming, and 13 Total Games at Palace of Chance Casino.
- \* **Phoenician Casino** - \$1200 bonus For purchaces with Citadel, FirePay, Mastercard, Neteller, Visa, EcoCard, InstaDebit, Click2pay, Delta, PaySpark, Diners and many new features at our casino for online gambling.
- \* **Sci-Fi Casino** - \$250 free Money plus %90 payouts, come check us out online and check of our great features.
- \* **Online Vegas Casino** - New Player Bonus - 100% matching bonus up to \$200 - also some great FirePay, Mastercard, Neteller, PrePaid ATM, Visa, Wire Transfer & Playtech.
- \* **Fortune Room Casino** - free 100% bonus for you, come and play in our casino and get \$750 Free Bonus.
- \* **All Jackpots Casino** - New Player Bonus - 100% matching payouts and up to \$25 Free Bonus.
- \* **All Slots Casino** - 96.48% payouts and \$150 free bonus at All Slots Casino.
- \* **Party Poker Casino** - New Player Bonus - 100% matching payouts and up to \$50 Free Bonus.
- \* **Casino Aposte** - 100% Bonus On First Deposit anf get \$500 , 100% payouts, and features such as: Online Games, Selective Online Games, only at Casino Aposte
- \* **Lasseters Casino** - 94% payouts and \$200 free bonus at Lasseters Casino.
- \* **Portofino Casino** - \$200 free Money plus %99.05 payouts, come check us out online and check of our great features.
- \* **777 Dragon Casino** - free bonus up to \$50 free at 777 Dragon Casino.
- \* **Fortune Casino** - \$200 free Money plus %96.6 payouts, come check us out online and check of our great features.







# Usemybank Casinos Bonuses: Usemybank Internet Casino

Usemybank Casinos Rating: Usemybank Casinos Bonuses

## Usemybank Casinos Rating

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\* **Caribbean Gold Casino** - New Player Bonus: \$150 Free Bonus, payouts such as: Check, Citadel, FirePay, Mastercard, Money Order, Neteller, PrePaid ATM, Visa, Wire Transfer with OddsOn Inc, and 25 Total Games at Caribbean Gold Casino.

\* **Swiss Casino** - New Player Bonus: \$400 Free Bonus, payouts such as: Check, Citadel, Direct Bank Transfer, FirePay, Mastercard, Moneybookers, Neteller, PrePaid ATM, Visa, Wire Transfer with Playtech, and 61 Total Games at Swiss Casino.

\* **Cinema Casino** - \$50 free Money plus %96.43 payouts, come check us out online and check of our great features.

\* **Casino King** - New Player Bonus - 100% matching payouts and up to \$300 Free Bonus.

\* **Roxy Palace Casino** - 100% bonus up to \$100 Free Bonus, play upto 62 online games in our casino.

\* **Jackpot City Casino** - New Player Bonus - 100% matching payouts and up to \$200 Free Bonus.

\* **Gold Gate Casino** - New Player Bonus: \$200 Free Bonus, payouts such as: Check, Citadel, Direct Bank Transfer, FirePay, Mastercard, Neteller, PrePaid ATM, Visa, Wire Transfer with Playtech, and 63 Total Games at Gold Gate Casino.

\* **River Belle Casino** - 100% bonus up to \$200 Free Bonus.



\* **Sun Palace Casino** - \$500 free Money plus %90 payouts, come check us out online and check of our great features.

\* **All Jackpots Casino** - 100% bonus up to \$25 Free Bonus, play upto 60 online games in our casino.

\* **Grand Hotel Casino** - New Player Bonus: \$100 Free Bonus, payouts such as: Citadel, FirePay, Mastercard, Neteller, PrePaid ATM, Visa, Wire Transfer with Microgaming, and 119 Total Games at Grand Hotel Casino.

- \* **Players Club Casino** - free bonus up to \$100 free at Players Club Casino.
  - \* **Casino Webcam** - 100% bonus up to \$150 Free Bonus.
  - \* **Pharaohs Casino** - \$30 free Money plus %98.6 payouts, come check us out online and check of our great features.
  - \* **Race Track Casino** - 90% payouts and \$300 free bonus at Race Track Casino.
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  - \* **Peach Casino** - \$200 Free Bonus on your initial deposit!, 100% payouts and alot more, check our casino online!
  - \* **Strike It Lucky Casino** - 100% Bonus On First Deposit anf get \$20 , 100% payouts, and features such as: Flash Games, Selective Online Games, only at Strike It Lucky Casino
  - \* **Casino On Net** - New Player Bonus - 100% matching payouts and up to \$200 Free Bonus.
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  - \* **English Harbour Casino** - \$275 Free Bonus on your initial deposit!, 100% payouts and alot more, check our casino online!
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  - \* **Go To Blackjack** - \$200 free Money plus 10% payouts, come check us out online and check of our great features.
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  - \* **Sports Inter Action Casino** - \$125 bonus For purchaces with FirePay, Mastercard, Neteller, Visa, Swift Pay and many new features at our casino for online gambling.
  - \* **Victor Chandler Casino** - New Player Bonus: \$500 Free Bonus, payouts such as: Mastercard, Neteller, Visa, Wire Transfer, Bank Draft with Boss Media, and 16 Total Games at Victor Chandler Casino.
  - \* **Vegas Casino Online** - 100% bonus up to \$150 Free Bonus, play upto 33 online games in our casino.
  - \* **Baraka Casino** - \$100 Free Bonus on your initial deposit!, 100% payouts and alot more, check our casino online!
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- 
- \* **Aztec Riches Poker** - \$50 Free Bonus on your initial deposit!, 100% payouts and alot more, check our casino online!

- \* **Party Bingo** - 100% Bonus On First Deposit and get \$250 , 100% payouts, and features such as: Online Games, Downloadable Games, only at Party Bingo
- \* **Party Poker.com** - 100% bonus up to \$5 Free Bonus.
- \* **Bingo Gringo** - New Player Bonus - 100% matching bonus up to \$100 - also some great & .
- \* **7 Sultans Poker** - our casino features/does not features online possibilities such as: Flash Games, Downloadable Games, Live Dealers, Live Chat, and more.
- \* **Sport Inter Action Poker** - New Player Bonus - 100% matching bonus up to \$5 - also some great & Playtech.
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 INTERNET GAMING: A LOOK AT ONLINE GAMBLING IN CANADA  
 A COMMISSIONER FOR TAKING AFFIDAVITS

*The International Masters of Gaming Law*

Michael D. Lipton, Q.C.

June 2002

Canadians are gambling online. Online gambling is illegal in Canada. Despite this fact, it is very difficult to regulate Internet gambling in Canada.

One of the most important new trends to affect the gaming industry is Internet gambling. The world's first online casino, Internet Casinos, Inc. (ICI), arrived in force on August 18, 1995 with 18 different casino games, online access to the National Indian Lottery, and plans to launch an Internet sports book. Internet gambling offers all the excitement of traditional gambling but has the added advantage of the convenience of gambling from home. All that is required is a personal computer and connection to the Internet. Gambling sites are open for business 24 hours a day, attracting the consumer with flashy Web sites.

Most of the Internet gambling companies are located offshore to thwart government prosecution. For example, ICI operates out of the Turks and Caicos Islands. Bettors can either send cash through one of the companies offering secure payment systems for the Internet or open an offshore account. Bets can be as low as a nickel for certain slot machines and go into the thousands of dollars.

The economics are tremendous. Whereas it might cost US\$300 million to build a new resort casino which employs thousands, ICI's virtual casino was developed for only US\$1.5 million and employs only 17 individuals.<sup>(1)</sup>

The financial allure is enormous. There are no reliable statistics available as to the extent of Canadians currently online, however, publicized estimates are varied and show anywhere from 20 to 47 million people wired in North America and between 90 million and 117.5 million around the globe.<sup>(2)</sup> In addition, no reliable statistics are available as to the extent of participation of Internet gambling by Canadians. A 1999 Canada West Foundation survey found that less than 0.5% of Canadians who gamble had gambled through the Internet, suggesting that in 1999 few Canadians gambled online.<sup>(3)</sup> A more recent study, conducted in 2001, shows that 85% of Canadians who gamble have gambled online.<sup>(4)</sup> These extreme numbers illustrate either the unreliability of such statistics,

or the gargantuan growth of the industry!

Canada has a unique policy structure. Unlike many international counterparts, gambling operates exclusively under the control of the provincial and territorial governments. A consequence of this decentralized structure is the lack of national or comparative data on gambling as a whole.

In Canada, the number of Internet gambling sites has leapt from 15 in 1997 to more than 250 by the end of 1998. By comparison, in the United States, the number of Internet gambling sites has increased from 700 sites in 1999 to 1,400 in 2000, and 1,800 in 2001.

Canadian law allows only the provincial government and some charities to run gambling operations. It is now clear that this law, section 207 of the Criminal Code of Canada ("the Code"), makes it illegal to operate, or place a bet through, an offshore Internet casino. The Code specifically restricts the way in which Internet gambling can be introduced. Provincial governments are permitted to operate computer-based lottery schemes like Internet gambling but they cannot licence others to do so. Further, any province that did wish to offer Internet gambling could not take bets from out of province residents unless that other province allowed it. Finally, any type of gambling on the Internet would have to be legally available in Canada, leaving the most popular type of online gambling – single event sports betting – prohibited.

Players and operators thought that they could circumvent the Canadian gambling laws by setting up offshore accounts – which would be as simple as typing in credit card information while online. However, a recent decision by the Supreme Court Appeal Division of the province of Prince Edward Island, judgment rendered April 24, 2002, **Reference Re: Earth Future Lottery [2002] P.E.I.J. No. 34 (QL)** ("Earth Lottery Reference") held that in order for a lottery to be lawful it must be conducted and managed **in** the province.

The Earth Lottery Reference concerned the lawfulness of an Internet lottery scheme established by a charitable organization in P.E.I. A key aspect of the lottery was its proposed use of the Internet as a means of accessing the global market and having persons physically located outside Prince Edward Island participate in the lottery using its interactive website through their home computers. The Supreme Court said that section 207 of the Criminal Code, which does permit some extra-provincial activities relating to gaming, such as the making, printing and transporting of anything to be used in a place where it would be legal, does not authorize extra-provincial marketing and, in effect, the lottery would illegally invade

other provinces' gambling turf.

### **Key Findings** <sup>(5)</sup>

There are over 100,000 places to make a bet in Canada. Canadians and visitors can choose to gamble at 38,252 VLTs, 31,537 slot machines, 32,932 lottery ticket centres, 1,880 bingo halls with permits, 59 permanent casinos, 70 race tracks (20 with slot machines) and 107 teletheatres.

The total net profit, or what the governments keep after expenses and commissions are paid, for provincial and territorial governments was \$5.5 billion in 1999/2000. Gambling leads "sin" tax revenues for the provinces. At \$5.5 billion, provincial net gambling revenue is just shy of the \$5.9 billion that the provinces net from sales of alcohol and tobacco combined.

Total gross profits, or the amount left over after players' prizes have been paid but before expenses have been paid, were estimated at \$9 billion by Statistics Canada for 2000. Looking at the difference between the gross and net figures, a big chunk of revenue, \$3.5 billion, is the cost of operating gambling.

On average, gambling contributes 3.41% of all provincial revenue sources. The provinces that benefit most from gambling activity are Nova Scotia (5.08%), Saskatchewan (4.68%), Alberta (4.58%), and Newfoundland (4.41%). The average total loss for each adult on provincially-run gambling is nearly \$400. Manitoba (\$491.87), Quebec (\$475.69), and Nova Scotia (\$470.76) generate the most per adult profit from their gambling activities, and BC (\$181.93) and PEI (\$277.90) the least.

Charity-run gambling in Canada generated \$712 million in net revenue in 1999/2000. Combined with the \$5.5 billion in net revenue made by the provinces, total net revenue from gambling in Canada was \$6.3 billion in 1999/2000. In total, charities generated about 11% of all gambling revenue and governments the remaining 89%.

Combined, the provinces spent over \$28 million on problem gambling treatment programs in 1999/2000, or about \$1.20 for every adult Canadian. No province (except PEI) spent more than 1% of their gambling revenue on problem gambling treatment, education or prevention programs. These numbers are likely to increase in the near future as on May 6, 2002, a Quebec court authorized Canada's first class-action lawsuit over problem gambling, and a flood of similar lawsuits is expected. Justice Roger Banford of the Quebec Superior Court ruled that a case against

Loto-Quebec, the provincial gaming corporation, may proceed to trial as a class action.<sup>(6)</sup> The case is spearheaded by Jean Brochu, who says he gambled away tens of thousands of dollars playing video lottery games and stole \$50,000 to cover his debts. The suit alleges that up to 119,000 Quebecers are pathological gamblers, although only about 240 have joined the class action so far. The plaintiffs demand as much as \$625 million in damages to cover counselling and legal fees, alleging Loto-Quebec knew or should have known that its video lottery terminals created dangerous addictions. It is believed that this suit will prompt similar cases in other provinces. Also foreseeable in the near future are third-party lawsuits against gambling operators. Groups who have been embezzled by gambling-addicted workers are likely to begin suing gaming corporations.

Gambling activity in Canada employs an estimated 47,500 persons as either regulators or operators of gambling for government or within gaming management companies. One of the key strengths of gaming probably lies in the income-generating power of the industry, thus ensuring its continued support by local municipalities, provincial and federal governments. The fact that charities, hospitals and cultural projects benefit from the money poured into the gaming industry gives the industry an added boost.

According to Alan Schnieder of Rolling Good Times, a gambling information site on the Internet, "Canada is the number one country for designing and providing gaming software", although it is illegal to operate an Internet gaming site in Canada.

For the online gambler, the industry's lack of regulation should raise some bright red flags. Online gambling is a risky business, as the player has no real idea of who is running the Web site and how to contact the company should the need arise. For example, how do gamblers know these companies will deliver their winnings should they actually beat the odds? And how do they know those odds are fair when every turn of the card and spin of the wheel can be electronically manipulated? (it is technically possible to install a secret algorithm in the software program that pulls more 21s when the house falls behind in blackjack.) There are many unknowns in online gambling, such as how long has the company been in business, are the odds promised the odds actually played, and so on. Nevertheless, the players are continuing to be lured by the better odds being offered by the Internet casinos, and by the greater convenience of playing in the privacy of home.

Although virtual gaming over the Internet uses slot machines and cards that are not real, **the money is**. And while the winners receive

cheques through the mail, (although several online betting operations have already become notorious for shorting their customers) the losers have already shelled out hundreds if not thousands of dollars to play. "In essence, someone can lose their shirt without leaving their home", warns Bill Ursel of Problem Gambling Community.

It is estimated that by 2004 the Internet gambling market will pull in \$7.4 billion in revenue through gambling operations as well as through related software sales.<sup>(7)</sup> The expansion of online gambling in Canada poses new challenges to law enforcement. Many of organized crime's criminal activities such as drug trafficking, money laundering and enterprise crime offences are financed by illegal gaming profits. Even if authorities decided to act, however, enforcing vague rules on the World Wide Web, which moves across borders faster than any roulette wheel can spin, may prove impossible. Canada's federal and provincial laws are inadequate to deal with the onslaught of virtual gaming. Provincial governments are limited in their ability to prosecute foreign-based casino operators operating in cyberspace. Since the existing legal framework is inadequate to deal with a global, intangible entity, new legal, technological, and political solutions will have to be crafted in order to protect Canadians from the substantial externalities posed by online gambling.

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(1) Dave Mayfield, First Virtual Casino Plans Spring Opening, *The Virginian Pilot*, March 26, 1995.

(2) See <http://www.casino.org>

(3) Source: *Gambling @ Home: Internet Gambling in Canada*, R. Kelley, P. Todosichuk and J.J. Azmier, Canada West Foundation Senior Policy Analysts

(4) Source: *The River City Gambler Monitor*, 2001, presented at the Global Interactive Gaming Summit & Expo, May 13, 2002.

(5) Source: *Gambling in Canada 2001: An Overview*, Jason J. Azmier, Canada West Foundation Senior Policy Analyst and Director of Gambling Studies, August 2001.

(6) *Brochu c. Societe des loteries du Quebec*, [2002] J.Q. No. 1062 (QL)

(7) Frost & Sullivan.

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# GRS Report for Congress

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A COMMISSIONER FOR TAKING AFFIDAVITS

## Terrorist Financing: The 9/11 Commission Recommendation

Martin A. Weiss  
Analyst in International Trade and Finance  
Foreign Affairs, Defense, and Trade

### Summary

Although efforts to seize terrorist funds have met with some success, in July 2004, the 9/11 Commission asserted that the likelihood of being able to continue freezing funds may diminish as terrorists seek increasingly more informal methods of earning and moving money. The financial support of terrorism involves both earning funds, through legal and illegal means, and the illicit movement of money to terrorist groups. The Commission recommended that the U.S. government shift the focus of its efforts to counter terrorist financing from a strategy based on seizing terrorist assets to a strategy based on exploiting intelligence gathered from financial investigations. This report will be updated as events require.

Since the September 11, 2001 attacks, there has been increasing interest in terrorist financing. Following the attacks, the administration stated its goal of "starving the terrorists of funding and shutting down the institutions that support or facilitate terrorism."<sup>1</sup> In the months immediately following the attacks, a significant amount of funds were frozen internationally. After this initial sweep, the freezing of terrorist assets slowed down considerably. As of November 2002, estimates indicated that of the roughly \$121 million in terrorist assets frozen worldwide, more than 80% were blocked in the first three months following the attacks.<sup>2</sup> Over the next year and a half, an additional \$80 million has been seized, bringing the current total frozen to roughly \$200 million.<sup>3</sup>

While separating terrorist organizations from their assets will continue to be a major component of the campaign against terrorism, many have questioned the feasibility of this

<sup>1</sup> Statement of Secretary Paul O'Neill on Signing of Executive Order Authorizing the Treasury Department to Block Funds of Terrorists and their Associates, September 24, 2001.

<sup>2</sup> CRS Report RL31658, *Terrorist Financing: The U.S. and International Response*, p. 1.

<sup>3</sup> Testimony of Samuel W. Bodman, Deputy Secretary U.S. Department of the Treasury Before the Senate Committee on Banking, Housing and Urban Affairs, April 29, 2004.

goal. The slowdown in the amounts frozen reflects numerous changes in how Al Qaeda and other terrorist groups finance their activities. Terrorist organizations are increasingly relying on informal methods of money transfer, and regional cells have begun independently generating funds through criminal activity.<sup>4</sup>

In response to these changes, the National Commission on Terrorist Attacks Upon the United States (also known as the 9/11 Commission), an independent, bipartisan commission created by congressional legislation and President Bush has recommended that the U.S. government shift the focus of its efforts to counter terrorist financing from a strategy based on seizing terrorist assets to a strategy based on exploiting intelligence gathered from financial investigations. According to the Commission, the United States should “expect less from trying to dry up terrorist money and more from following the money for intelligence, as a tool to hunt terrorists, understand their networks, and disrupt their operations.”<sup>5</sup> According to Commission Chairman Thomas Kean, “Right now we have been spending a lot of energy in the government trying to dry up sources of funding. When it only costs \$400,000 to \$500,000 to pull off an operation like 9/11, we’ll never dry up money. But by using the money trail, we may be able to catch some of these things [terrorist plots] and break them up.” Kean further asserted, “Obviously if you can dry up money, you dry it up, but we believe one thing we didn’t do effectively is follow the money. That’s what we have to do.”<sup>6</sup>

While the goals of freezing terrorist funds and tracking them for intelligence<sup>7</sup> are not mutually exclusive, they tend to emphasize different strategies and approaches. For example, the FBI and other intelligence agencies have a history of gathering intelligence by monitoring financial transactions and relationships over extended periods of time, for example in its investigations of the Mafia, and then using laws against financial crimes to eventually arrest the perpetrators. The Department of the Treasury, by contrast, has traditionally favored freezing terrorist assets as soon as possible. Each strategy reflects the agency’s primary skills and capabilities. According to Treasury Assistant Secretary for Terrorist Financing and Financial Crime Juan Zarate, “I think we need to do everything the commission said with respect to the money trail, but we also need to continue — and frankly be even more vigorous — on attacking the sources because that affects the long-term ability of Al-Qaeda to do all the nasty things we want to stop them

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<sup>4</sup> See General Accounting Office Report GAO-04-163, *Terrorist Financing: U.S. Agencies Should Systematically Assess Terrorists’ Use of Alternative Financing Mechanisms*, November, 2003.

<sup>5</sup> Executive Summary, Final Report of the National Commission on Terrorist Attacks Upon the United States, July 2004, pp. 18-19, available at [[http://www.9-11commission.gov/report/911Report\\_Exec.pdf](http://www.9-11commission.gov/report/911Report_Exec.pdf)]

<sup>6</sup> Laura Sullivan, “U.S. Split on Usefulness of Tracing Money Trails to Prevent Terrorist Plots,” *The Seattle Times*, August 3, 2004.

<sup>7</sup> In its full report, the Commission embraced tracking, recommending that vigorous efforts to track terrorist financing remain front and center. In contrast, “trying to starve the terrorists of money,” said the Commission, “is like trying to catch one kind of fish by draining the ocean.” *Final Report of the National Commission on Terrorist Attacks Upon the United States*, July 2004, p. 382.

from doing.”<sup>8</sup> This tension is echoed by Jonathan Winer, a former Deputy Assistant Secretary of State for International Law Enforcement under President Bill Clinton. “There is a big ideological divide right now between the asset freezers and the people who want to follow the money as it changes hands. There’s no easy answer one way or another.”<sup>9</sup>

Effectively combating terrorist financing requires effective coordination of many different elements of national power including intelligence gathering, financial regulation, law enforcement, and building international coalitions. “There are a number of areas where jurisdiction is blurred,” according to one senior official.<sup>10</sup> According to most analysts, interagency cooperation is imperative to successfully combat this threat.

## What Is Terrorist Financing?

**Earning Money.** The financial support of terrorism involves both earning funds — through legal and illegal means — and the illicit movement of money to terrorist groups. It is important to note that in many cases, charities being the main example, funds transferred to terrorists are often raised legally and only acquire their relationship to terrorist financing through subsequent money laundering. In a case currently under investigation, on July 27, 2004, the Holy Land Foundation for Relief and Development, the largest Muslim charity in the United States, was indicted on charges it provided financial support to Hamas, an Islamic terrorist group.<sup>11</sup> Its finances had been frozen more than two years earlier, in December 2001. Many of the organization’s donors reported no knowledge that their donations were being diverted to illegal activities. In addition to charities, apparently legitimate businesses whose profits go to terrorism are another means of earning funds. Finally, terrorists have engaged in criminal activity such as drug trafficking, and smuggling cigarettes or commodities as a means of raising funds.

**Moving Money.** For many years — especially prior to the September 11, 2001 attacks — terrorists have exploited the formal banking sector’s international reach and often weak regulation. While the international system is moving towards increased regulation of international banking, there are many built-in impediments to regulatory and law enforcement cooperation. For example, domestic laws and regulations have allowed the United States to freeze large amounts of terrorist assets in banks located in U.S. jurisdictions. However, the ability of the United States to freeze funds in other jurisdictions is limited. The United States and other countries are working to make the international financial sector more secure from terrorist financing abuses. For example, the Federal Reserve Board recently fined the U.S. arm of UBS AG \$100 million for funneling \$5 billion to countries such as Cuba, Iran, and Libya.<sup>12</sup> Riggs Bank was fined

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<sup>8</sup> Ibid.

<sup>9</sup> Ibid.

<sup>10</sup> Lauren Shepherd, “Nominees Stalled by Turf Battle,” *The Hill*, June 9, 2004.

<sup>11</sup> “Holy Land Foundation, Muslim Charity, Accused of Aiding Terror,” *Bloomberg*, July 27, 2004.

<sup>12</sup> See Kathleen Day and Terence O’Hara, “Obstacles Block Tracking of Terror Funding; Task Is Complex, Leadership Is Lacking, Critics Say,” *The Washington Post*, July 14, 2004.

\$25 million in May 2004, for failing to report unusual transactions.<sup>13</sup> The United States is also working with the Financial Action Task Force (FATF) and other international financial institutions to create new standards and best practices for the formal financial sector.

As governments have begun to crack down on terrorist abuse of the formal banking sector, terrorists have increasingly turned to informal means in order to move money around. These services are cheaper than formal banking or money transfer arrangements, they can provide anonymity for all parties involved, and they can reach countries where there is no formal banking sector, in some cases even arranging for hand delivery of the cash. While most use these systems for legitimate purposes, their lack of documentation and anonymous, informal nature make them attractive for money laundering and/or terrorist financing purposes.

Alternative remittance systems, or more broadly informal value transfer systems (IVTS) date back hundreds of years and were originally used to finance trade in regions where traveling with gold or other forms of payment was not safe.<sup>14</sup> The system goes by various names including *Hue* (Vietnam), *Fei-Ch'ien* (China) *Phei Kwan* (Thailand) *Hundi* (South Asia), or *Hui Kuan* (Hong Kong). The primary current network is the *hawala* system (*hawala* means "transfer" in Arabic) in use in South Asia and the Middle East. The primary users of the *hawala* system are emigrants in Europe, the Persian Gulf, and North America who send remittances back to their family in South and East Asia, Africa, Eastern Europe, and other regions.<sup>15</sup> The most basic *hawala* transfer would involve a migrant going to a *hawaladar* (an IVTS agent), mostly likely located through an ethnic neighborhood, and giving the agent money to send to someone abroad. The agent will call/fax/or e-mail instructions to a counterpart in the recipient country with instructions. Accounts may be settled in multiple ways. Since the *hawala* system operates on trust, and often familial networks, accounts between *hawaladars* can remain open and active for years before being settled. Settlement might occur simply with a transfer in the opposite direction, over (or under) invoicing of traded items, through occasional wire transfers, or some other bartering arrangement.

Authorities have also noted the use of cash couriers to transport sums of money between terrorist operatives. Cash couriers are particularly common in Middle Eastern and South Asian countries with predominantly cash economies. Many of these countries have weak or no formal financial system. In many countries, cross border currency transportation limits are relatively high or nonexistent.

### **Can Terrorist Financing Be Stopped?**

As the 9/11 Commission has stressed, the cost of a terrorist attack is very small, and the impediments to freezing money are many and varied. Collaboration between local, state, national, and international actors, both private and public provides a comprehensive response that can prevent terrorists from exploiting gaps or weaknesses within the multi-

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<sup>13</sup> Ibid.

<sup>14</sup> Mohammed El-Qorchi, "Hawala," *Finance and Development*, December 2002, p. 31.

<sup>15</sup> Ibid.

layered international financial system. Going forward, action at the multilateral level may become increasingly more important.

**Financial Action Task Force (FATF).** FATF is an inter-governmental body that develops and promotes policies and standards to combat money laundering (the so-called *Forty Recommendations*) and terrorist financing (*Eight Special Recommendations on Terrorist Financing*). It is housed at the Organization for Economic Cooperation and Development (OECD) in Paris. FATF currently has 33 members.<sup>16</sup> FATF sets minimum standards and makes recommendations for its member countries.

During 2003-2004, the IMF and the World Bank undertook a twelve-month pilot program that evaluated 33 countries and assessed their compliance with the FATF 40 + 8 recommendations. In addition, 8 countries were assessed either by FATF or one of the FATF-style regional bodies. At the G-7 meeting in Boca Raton during February 2004, finance ministers requested the IMF to make the assessments a normal component of its economic surveillance reports. In March 2004, the IMF and World Bank reviewed the pilot program and subsequently included AML/CFT assessments as part of its normal country surveillance.<sup>17</sup>

A concern is that of the 41 countries assessed in the Bank/Fund pilot program, only three — Jordan, Oman, and Algeria — are in the Middle East or North Africa, arguably the region of primary concern regarding terrorist financing, especially informal money transfers. An assessment of numerous Islamic countries' compliance with international counter terrorist finance standards was undertaken by the Watson Institute for International Studies at Brown University in consultation with the Council on Foreign Relations (CFR) Independent Task Force on Terrorist Financing.<sup>18</sup> According to the Watson Institute's report, Saudi Arabia's compliance with the guidelines established by FATF is "among the most robust in the sample."<sup>19</sup> A similar assessment of Saudi Arabia was reached by FATF in 2004.<sup>20</sup> Other Middle Eastern countries, while making strides in establishing legal and administrative frameworks, still lack effective regulatory and enforcement tools. A step in this direction is a 2004 initiative to start a FATF-style regional body for the Middle East and North Africa.

**Legislation.** The Intelligence Reform and Terrorism Prevention Act (P.L.108-458) made technical corrections to Title III of the USA PATRIOT Act and included provisions that would require the Treasury Department to develop a national money laundering strategy; grant the Securities and Exchange Commission (SEC)

<sup>16</sup> See FATF website for a list of member countries and observer organizations [<http://www1.oecd.org/fatf/>]

<sup>17</sup> International Monetary Fund, "IMF Executive Board Reviews and Enhances Efforts for Anti-Money Laundering and Combating the Financing of Terrorism" Public Information Notice No. 04/33, available at [<http://www.imf.org/external/np/sec/pn/2004/pn0433.htm>]

<sup>18</sup> Council on Foreign Relations Independent Task Force on Terrorist Financing, *Update on the Global Campaign Against Terrorist Financing*, Appendix C, "A Comparative Assessment of Saudi Arabia with Other Countries of the Islamic World."

<sup>19</sup> *Ibid.*, p. 8

<sup>20</sup> See CRS Report RL32499, *Saudi Arabia: Terrorist Financing Issues*.

emergency authority to respond to extraordinary market disturbances; boost the authority of the Financial Crimes Enforcement Network, the U.S. Government's financial intelligence unit; and equates the possession of counterfeiting tools with the intent to use them and the actual act of counterfeiting. The Treasury Department would also be authorized to print the currency, postage stamps, and other security documents of other nations.

A provision to crack down on illegal internet gambling by barring financial institutions from processing certain internet gambling transactions that occur via credit cards, wire transfers, or other bank instruments was also added. FinCEN was authorized an additional \$35.5 million to improve technology and the SEC would be given emergency authority for up to 90 days to alter, supplement, suspend, or impose requirements or restrictions with respect to any matter or action subject to regulation by the Commission or a self-regulatory organization under the securities laws, as provided for in a 2003 House-passed bill.

Congress also required the President to submit to Congress within 270 days a report evaluating and making recommendations on: (1) the effectiveness of efforts and methods to track terrorist financing; (2) ways to improve governmental cooperation; (3) ways to improve the performance of financial institutions; (4) the adequacy of agency coordination and ways to improve that coordination; and (5) recommendations for changes in law and additional resources required to improve this effort. The Administration would be required to submit an annual report on the allocation of funding within the Treasury's Office of Foreign Asset Control (OFAC).

**Potential Issues for Congress.** The recommendation of the 9/11 Commission to shift the U.S. strategy from one focused on freezing assets to one of exploiting terrorist financing networks for intelligence, combined with terrorist organizations' increasing shift to informal methods of money transfer point to a few challenges that may dominate future discussions on how best to counter terrorist financing. These include (1) establishing an overall U.S. strategy (seize assets vs. tracking networks), (2) establishing clear jurisdiction among the various federal departments and agencies involved in tracking terrorist financing, (3) establishing an inter-agency policy coordination mechanism, (4) increasing cooperation between law enforcement operatives, customs and border patrol authorities, and intelligence agencies, (5) establishing a congressional oversight mechanism, (6) deciding how to regulate charitable organizations and alternative remittance systems (*hawala* registration), and (7) creating a public diplomacy apparatus that can address cultural sensitivities related to increased regulation of charities and *hawala* systems.<sup>21</sup>

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<sup>21</sup> In April, 2004, U.S. agents raided an Eritrean civic center that provided remittance services for immigrants, yet did not fully comply with Patriot Act requirements. See Allan Lengal and Mary Beth Sheridan, "Business for Fund Transfers Raided; U.S. Takes Records at Eritrean Center," *The Washington Post*, April 17, 2004.

October 31, 2004	Montreal	www.frontiertimes.ca 2000 hits per day and rising	Canada <i>H</i> This is Exhibit <i>1</i>	Issue: 5 referred to in the
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**TSUNAMI INSTANT DEBIT –  
CANADIAN BANKS PROMOTE  
ELECTRONIC DONATIONS**

Canadians are the world's top debit card users, making 76.4 transactions per person in 2002 compared to 54.0 in the United States according to the **Canadian Bankers Association** and a 2003 survey by the **Bank for International Settlements (BIS)**. While in 1990, checks made up of two-thirds of cash-transactions for Canadians, just 7 years later, debit accounted for 1/3 of payments while check transactions decreased to 31%. Why this increase in debit for payments? The reason was the unveiling, in 1990, of Interact Direct Payment (IDP), Canada's national debit service, by Interac Association, an unincorporated, not-for-profit association, founded in 1984 by five Canadian financial institutions. As stated on its website,

**Interac Association** is the Canadian organization responsible for the development and operation of a national network of two shared electronic financial services: Shared Cash Dispensing at automated banking machines and Interac Direct Payment. While today, Interac's membership includes numerous banks and other financial institutions; any company incorporated in Canada is eligible to join.

In the brick-and-mortar world, debit payments in Canada are all under the auspices of Interac Direct Payment (IDP). The merchant or cardholder swipes his or her debit card at the POS terminal for customer's approval. Once the customer has chosen the account from which funds are to be withdrawn, and entered his or her PIN, the transaction is sent, using the Interac Inter-Member Network, to the cardholder's financial institution for approval. IDP transactions are processed immediately, and the funds are typically debited from the customer's account right away. Similarly, the customer's funds are normally transferred to the merchant on the same, or within one, business day. But, what about online debit? Today, the only company providing the technology to enable consumers to use their debit cards to make online purchases is **UseMyBank Services, Inc**, of Toronto, Ontario. When asked about UseMyBank, George Gorsline, Director of New Opportunities Interac had "No comment." Neither Sara Feldman, VP of *Communications & Marketing of Interac*, nor Barry Campbell, Marketing Manager of Interac, returned e-mails or calls for comment on this story. UseMyBank calls itself "the world's first payment service to use the existing Online Banking Payment Systems." The service allows buyers to use their existing "online banking bill payment service" with their supported banks to make payments in real-time to registered sellers or merchants. Sellers can sign up to accept instant online payments in minutes. Buyers do not have to sign up with UseMyBank to make payments to sellers. For the buyers, the service is free. For the merchants, UseMyBank claims to offer the best transaction fees available on the Internet today: a discount rate of between 1.5% and 3.5% is applied to the purchase with a \$1.50 minimum transaction fee. The average Seller rate is 2.5%. Merchants who apply to become Sellers with UseMyBank pay a one time, one-dollar electronic signature fee activate a merchant account. The banks verify the money is in the account before the transaction goes through. In contrast, eCheques (i.e. preauthorized debits) are not verified, and can be denied if the funds are not available. Since the transaction is in real-time, charge backs and holdbacks are prevented. As Brian Crozier, UseMyBank's VP of Business Development, confirmed, the company has helped Internet

affidavit of.....  
sworn before me, this.....  
day of..... 20..03



A four-horse team pulls a load of logs out of the woods. All through the nineteenth century, lumbering was the greatest industry in many parts of eastern Canada. Logs were dragged to the rivers in winter, and floated down to sawmills or seaports in the spring.

merchant increase sales by 10%-30%, and has built a port folio of almost 1000 Internet merchants with continued growth UseMyBank's success thus far comes as no surprise judging from the absence of an alternative in the market.

UseMyBank was founded in July 2002 by Joseph Iuso, a Canadian entrepreneur with over 18 years experience in various management and consultant positions in the areas of Project Management, e commerce, ATMs, POS, and Credit & Debit transaction processing Iuso contacted the banks and Interac for financing but was not given the deals he wanted, so he financed the company himself.

This is how UseMyBank's service operates: the providers and sources of the consumers' online accounts are referred to "Transaction Providers." The account information that is collected from these Transaction Providers is used on the consumer's behalf (i.e. account information, Bill payee, etc). In order to access the account information from these Transaction Providers, UseMyBank requests the consumer's online Login Information, which is the user's online-banking password and card number, providing online access to the appropriate account information and billing facilities. The account access from these Transaction providers is then used to process bill payment or email

**The service allows buyers to use their existing "online banking bill service" with their supported banks to make payments in real-time...¶**

money transfer transactions from the selected account. At no time is the account information logged or stored on a server. The actual transaction processing is done by the banks automatically to UseMyBank's biller, GPAY. GPAY also does the settlement between the banks and the merchants. Thus, UseMyBank is a service provider, and not a payment provider. GPAY is just one biller, and as Iuso stated, UseMyBank has "the ability, and rightfully has attempted to sell to the over 4400 billers in Canada, including, Sears, Rogers, Bell, Telus, Fido, and on and on." Moreover, he claims that "the fact that the banks hold a monopoly on these institutions in other ways is most likely the reason they have not come on board." As he explains, in 2003, both CIBC and TD notified UseMyBank's Biller GPAY that they would no longer be offering a biller account to UseMyBank, citing worries about security and protection. This caused UseMyBank to leverage CertaPay, which offers e-mail money transfers. Now consumers, who were paying zero to 50 cents for a debit, depending on their bank's service plan, would be forced to pay an extra flat fee of \$1.50. This move initially hurt UseMyBank because of the \$1.50 applied to every transaction from CIBC and TD. However, Iuso assured us that "the volume levels have returned for both banks, and it is no longer a concern." In a recent Toronto Sun / CANOE online article entitled "Online debit hits firewall" (May 28, 2004,) columnist Linda Leatherdale wrote about the relationship between UseMyBank and Canadian banks. Indeed, Iuso confirmed with us that in May 2003, he took his complaint to Ottawa's Competition Bureau. The Competition Bureau, when contacted about this story, was unable to disclose any information about UseMyBank's file, as all Competition Bureau files are confidential.

To extrapolate on the Competition Bureau issue, Brian Crozier drew our attention to an article in *Digital Transactions* dated September 1, 2004 entitled "Canadian Banks Will Launch PIN Debit for the Web Next Spring" announcing that Canada's five major banks will roll out the exact same service that UseMyBank provides. Crozier pointed out that the Bank's planned new service, iDebit, has been in the works since 1999, without coming to fruition yet. **Acxsys Corp.**, an affiliate of Interac, will be administering iDebit, as the *Digital Transactions* (DT) article reports. Crozier notes, however, that the name of "PIN Debit" used in the article's title is a misnomer as PIN Debit is used in the brick-and-mortar word. The DT article itself corroborates this fact, reporting that, with this promised future service, "the consumer enters his password for online-banking access along with his account number [...] no need to enter a PIN." Moreover, from a perusal of the article, iDebit seems to be mirroring the service UseMyBank is offering now with the exception that buyers would be directed to their online banking site during the transaction. Bob Grant, Senior Vice President of Electronic Banking at **Scotiabank**, told us that the iDebit product would be available either in late Spring or early Summer and that Interac would serve as the information conduit or communication channel through which debit transactions would be processed. In the DT article, Mr. Grant also noted that "online merchants are

clamoring” for this service. Crozier agrees as “this is what he has seen and UseMyBank has been delivering since 2002.” When asked if UseMyBank holds the patent to the technology it provides, Iuso says there is “no point”: similar technologies have been patented as early as 1984 but no one has the license to implement this technology since banks do not give this license. So, how has Iuso been able to implement this technology? He says that he has “insider knowledge.” The technology security systems of the banks are so complex and vary from bank to bank that, as Iuso says: “you have to know how banks work to start up a company such as” UseMyBank. According to an independent undisclosed source, UseMyBank technology involves screen scraping. Chris Ball in his January 22, 2003 article “Screen scraping with WWW::Mechanize”

(<http://www.perl.com/pub/a/2003/01/22/mechanize.html>) writes that “screen scraping is the process of emulating an interaction with a Web site – not just downloading pages, but filling out forms, navigating around the site, and dealing with the HTML received as a result.” Most of the similar payment solutions to UseMyBank have focused on using Industry Standards (OFX, XML, JPOS, etc), or by implementing a proprietary connection to the financial institution using interface standards (ISO 8583), or simply an online form for credit card, debit card, or any other existing online payment service. All these solutions require direct contact with technical and business resources within the financial institution. UseMyBank says that it is leveraging the existing online systems functions and capabilities within the clients’ own financial institution in a real-time fashion. These transactions are done from the clients’ own Chequing, Savings, or Credit Card account. Crozier stresses that the “genius” behind UseMyBank’s technology is Iuso. Iuso makes it possible for UseMyBank to ensure that the consumer’s bank authenticates the consumer’s transaction without the consumer’s card number and online password-information being stored, without exception in a model that is powerful and seems to be unique.

When asked about Iuso, an undisclosed independent source said Joseph Iuso is the “real thing,” adding that UseMyBank “drove” the rule Draft X of the CPA, the **Canadian Payments Association**. What is this rule? Robert Dowdall, the CPA’s Director of Communications & Education, pointed us to the Online Payment Requirements Consultation Paper whose comment period concluded on August 6, 2004. The Draft Rule X “Exchange for The Purpose of Clearing and Settlement of Electronic On-Line Payments” will be approved by 2005, according to Dowdall. As well, when asked about debit transactions over the Internet, the **Canadian Banker’s Association (CBA)**’s Maura Drew-Lytle, Senior Manager, Media Relations and Public and Community Affairs lead us in the direction of the CPA. As stated in the “Online Payment Requirements Consultations Paper” prepared by the H Rules Review Working Group for the CPA Board of Directors on May 27, 2004, the CPA has developed policy framework identifying criteria that online payment options must fulfill to be eligible for clearing and settlement through the CPA’s Automated Clearing Settlement System (ACSS). For the purpose of the framework, online payments are considered payments initiated over the Internet or other open communications (the term open communications network refers to a communication infrastructure, technology, or system that accommodates the processing and transmission of electronic data in a manner that can be accessed by anybody) networks that result in funds being transferred from a consumers’ account held at a financial institution to an account of another party (e.g. a merchant.). One of the key requirements is that: “The consumer’s financial institution is responsible for authenticating the consumer and obtaining his/her authorization for each online payment. The authorization for the payment must evidence not only the consumer’s assent to the transaction and his/her authority to issue a payment, but also the identity of the legitimate account holder.” This is the model that UseMyBank has developed: the consumer’s financial institution is responsible for authenticating and authorizing the consumer.

As in the model used by the CPA, UseMyBank uses a credit push model: in the debit-pull scenario, the consumer provides all of the necessary info and authorization that allows the merchant to go directly to the consumer’s financial institution and make a request for the funds. For example, a consumer may authorize a utility company to withdraw funds directly from his/her account that is owed at the end of each month (e.g., preauthorized debits). Alternatively, in the credit-push scenario,

the consumer directly instructs his/her financial institution to send money from his/her account to the account of the designated recipient (e.g. merchant) For example, through online or telephone banking, a consumer may instruct his/her financial institution to pay a monthly utility bill. Dowdall added that he does not know when a product that matches the rule will be offered to Post your news, views, and questions to the NEW Frontier Times' Chat Forum at [www.frontiertimes.ca](http://www.frontiertimes.ca) Canadians. When asked if he had heard about UseMyBank, he replied in the affirmative but could not offer any other information.

**Post your news, views, and questions to the NEW Frontier Times' Chat Forum at [www.frontiertimes.ca](http://www.frontiertimes.ca)**

Iuso says that he welcomes competition, adding that he would be happy to have Interac develop a product similar to UseMyBank's, as he would be able to streamline his product to interface online with Interac's. The company is currently in ongoing negotiations and testing with billers in Europe and the

U.S. and plans to offer its services to merchants and consumers there by November 2004. UseMyBank wants to become a worldwide phenomenon connecting consumers and merchants on the Internet from every part of the world. Iuso, with noted pride, told us that an ex-CEO of Europay remarked to him that UseMyBank's objectives could be mapped to the 3D Secure Model for credit card transactions, a key component to the Visa Authenticated Payment Program with the primary benefit of the reduction in disputed transactions and the resultant exception handling expenses and losses. Whatever UseMyBank's objectives are, the fact remains that UseMyBank's service appears to be the only one of its kind today not only in Canada but also in the world.

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## CORRECTION

In *The Frontier Times'* Issue 4, the news item "TD Outsource to Hewlett-Packard its New ATM Network" incorrectly stated that HP will lead the project to "supply TD with POS terminals." As Robert Hayhow, Product Manager of Merchant Services at TD Canada Trust, clarified, while HP will replace 2,400 TD ATM machines but will not supply TD with POS terminals.

## NOTE FROM THE EDITOR

Debit payment in Canada is ready to graduate. The question is, who will take us to the next level of on-line access to debit payments. Canadian banks have been talking about various solutions for some time. Some entrepreneurs have also entered the space in Canada. In this issue we take a look at one such entrepreneur, UseMyBank.com. Studying on-line debit from the perspective of a Canadian entrepreneur, we discovered that the business has more than the usual set of barriers to entry. For example, Canadian banks seem to be encouraging their clients to not use anything but their own solution, which has yet to be deployed. This topic is perfect to expose the growing pains of the emerging payments business in Canada.

The FT announces that it has a new Managing Editor. I would like to take this opportunity to thank **Anny Vexler**, outgoing Managing Editor, for adding a lot of depth to our writing and substantially increasing our subscriber base. We wish Anny the very best. I would also like to give a warm welcome to our new Managing Editor, **Angela R. Read** who brings a



A 19th-century Canadian Bank of Commerce Branch.

wealth of research experience to the position. Angela has worked for a number of years as a researcher in film and television. We are excited to have Angela as part of the FT Team. Finally, stay tuned for advertising from some of the biggest names in the business, that we expect in coming issues.

Adam N. Atlas  
Editor in Chief  
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## NEWS

### **Datawest Solutions Inc. Announces Plans to be Acquired by Open Solutions Inc.**

Vancouver, BC, August 13- **Datawest Solutions Inc.**, a leading provider of innovative banking and payment technology solutions in Canada announced that it has entered into a definitive acquisition agreement under which a Canadian subsidiary of **Open Solutions Inc.**, a provider of integrated data processing technologies for banks and credit unions, will acquire all of the shares of the Company. Under the terms of the agreement, Open Solutions will offer total cash consideration of CDN \$1.23 per common share for 29,824,126 common shares and CDN \$2.60 per preferred share for 5,000,000 preferred shares.

This acquisition, which has been approved by Datawest's board of directors, is subject to the approval of Datawest's shareholders, the Toronto Stock Exchange and the Supreme Court of British Columbia, as well as customary closing conditions. The board of directors of the Company believes that the proposed transaction is in the best interests of the Company and its shareholders and recommends that shareholders vote in favor of the proposed transaction. The Company currently anticipates holding the necessary shareholders' meeting in October 2004 and closing the transaction in November 2004. Open Solutions will operate Datawest through a wholly-owned Canadian subsidiary, and Datawest will continue to be located and operate its Banking Solutions data centre in Vancouver and its Payment Solutions data centre in Oakville (outside of Toronto). Open Solutions hopes to leverage each company's strengths and experience to develop additional product offerings, new technologies and applications. \*

### **Nishe Media Licenses Smart Chip Technologies' Loyalty Solution**

Las Vegas & Toronto, August 17- **Smart Chip Technologies**, whose turnkey customer retention solution, including Loyalty, Pre-Paid Stored Value, and Gift Cards, was co-developed with Canada's Airos Group and IBM, announced that Nishe Media, a multinational media and advertising firm specializing in vertical market communications, has signed an agreement to license Smart Chip Technologies' patent-protected, next-generation loyalty program management solution. In a press release, Phil Watkins President and CEO, Nishe Merchant Solutions stated: "We are extremely excited about the launch of our new loyalty program. Since this is a multi-million dollar investment over the next few years, we focused on choosing a vendor that could grow with us into the future. SCTN's scalable, end-to-end software solution is at the heart of driving this important rewards program." \*

### **TNS Smart Network now processing transactions for 7,200 Canadian ATMs**

Toronto, August 31- **TNS Smart Network Inc.**, the largest privately owned Canadian transaction processor, has reached a milestone of more than 7,200 ATMs in Canada. According to a news release, this growth represents a 149% increase in ATMs in the past three years. TNS Smart Network has seen a 79% increase in transaction volume since 2001, and continues to add new features such as

customizable alert notifications as well as wireless transactions/ATM security monitoring to its software. It also began offering processing in the United States through a subsidiary, SPN Processing Network, earlier this year. \*

### **Fake-CU Newspaper Scam Returns, But No One Victimized**

Credit Union Journal, August 9-The state Division of Banking and Financial Institutions issued a cease-and-desist order last week against four individuals, believed to be Canadian, after they sought to place an ad in the **Great Falls Tribune** for credit unions purporting to operate out of a Kaispell, Montana address. The newspaper was apparently made aware of the potential scam because of a letter that NCUA (**National Credit Union Administration**) and the American Newspaper Association sent to more than 7,000 publishers and advertising department heads warning them about such ads.

The scam is similar to one that spread through more than 20 states over 18 months in which two Toronto-area residents used bogus credit union names and sometimes the same names as legitimate credit unions, to solicit hundreds of thousands of dollars from unsuspecting American victims. The two suspects, brothers Leslie and Kevin Card, were convicted of fraud charges in Ontario. \*

### **Keycorp in wireless payment system for Canadian taxis**

August 13- **Keycorp Canada Inc.**, a secure electronic transaction solutions provider and subsidiary of Keycorp Limited, announced an agreement with **Digital Dispatch Systems Inc.** to introduce an in-vehicle solution for accepting debit card payments in Canadian taxis. The two companies have developed the solution, called SmartPay, to allow Canadian taxi companies to accept real-time payments using Interac®, Canada's national debit card service, which uses a taxi's existing radio system to securely transmit wireless data to authorize card payments. Until now, Canada's only in-vehicle wireless POS solutions were based on cellular networks and required the merchant to pay airtime connection fees. Paul DeRosse, Managing Director of Keycorp Canada Inc., said: "Canadians have been pushing taxi companies to introduce mobile debit payments for some time [...]."

Keycorp worked with Digital Dispatch Systems to integrate the Keycorp K23 Payment terminals into the taxi radio dispatch terminal. Digital Dispatch Systems chose Keycorp K23 terminals because of their backlit graphics display, faster processing speed, superior memory and the capability to add new applications in the future. The K23 terminals also have enhanced security features as well as an award-winning ergonomic PIN Pad design. BlueBird Cabs Ltd, based in Canada, has already signed a contract with Digital Dispatch Systems to purchase the SmartPay system for its fleet of taxi cabs. \*

**SmartPay uses a taxi's existing radio system to securely transmit wireless data to authorize card payments.**

### **Canada Post Unit EPO Inc. Buys E-Bill Service**

Toronto, July 8- The Canada Post launched **epost**, the world's first electronic post office, announced that **EPO Inc.** has acquired the **BCE Emergis** online bill delivery service, **webdoxs**. BCE Emergis is a leading North American eBusiness company. Louise Picot, Communications Manager at EPO, said that webdoxs was epost's main competitor. The total purchase price for the webdoxs assets is \$14.5 million.

The Canada Post – **epost** is a service available through various Internet portals and Canadian bank Websites, that lets consumers receive and pay bills, tax statements, and other obligations by e-mail. Sixty-five major billers use the service. EPO will combine epost's e-billing service with webdoxs' business-to-consumer services to provide a single Electronic Bill Presentment and Payment (EBPP) service that will be available to the 10 million Canadians who bank online. The two services will continue to operate separately until the new synthesized system is introduced in approximately six

months. The webdoxs buy will allow EPO to deliver 7 out of 10 critical bills to millions of Canadian consumers from almost a hundred companies, including utilities, municipalities, national retailers, and most major financial institutions. The new service will be available through the Websites of BMO, CIBC, Credit Union Central of British Columbia, Desjardins, Laurentian Bank of Canada, National Bank of Canada, RBC, Scotia Bank, and TD Canada Trust, as well as through the Canadian version of Microsoft Corp.'s MSN portal, Yahoo Inc., and Intuit Inc.'s QuickTax and Quicken personal financial management software. \*

### **TD Bank Financial Group to become majority shareholder of Banknorth Group, Inc.**

Toronto, August 26- **TD Bank Financial Group and Banknorth Group, Inc.** announced that they have signed a definitive agreement for TDBFG to acquire 51% of the outstanding shares of Banknorth for approximately US\$3.8 billion (approximately CDN\$5 billion) in cash and TD common shares. This acquisition will provide TD with the majority interest in a growth company that has a proven track record of making strategic acquisitions. Banknorth, a New England-based company recognized by Forbes magazine as the best managed bank in America, offers personal and commercial banking, insurance, investment planning and wealth management services. The Toronto-Dominion Bank and its subsidiaries are collectively known as TD Bank Financial Group. In Canada and around the world, TD Bank Financial Group serves more than 13 million customers in three key businesses: personal and commercial banking including TD Canada Trust; wealth management including the global operations of TD Waterhouse; and wholesale banking, including TD Securities, operating in a number of locations in key financial centers around the globe. The deal could perhaps position TD as a competitor to the bank of Montréal that owns Harris Bank of Chicago, the back end for Moneris Solutions, USA. \*

### **Bank Merger Rules Update**

Ottawa and Toronto, September 10- In a *Globe and Mail* article dated September 10 entitled "Bank merger: CIBC says it's not interested," Sinclair Stewart and Steven Chase report that Ottawa was scheduled to publish new guidelines on bank mergers by the end of this month, but Finance Minister Ralph Goodale stated that he was delaying the much-anticipated report for a second time because he was preoccupied with a coming meeting on the future of health care funding. Furthermore, Robert Waite, a spokesman for CIBC, said that while the industry would certainly benefit from the improved clarity on merger rules, the further delay doesn't have much impact on the bank. CIBC and TD Bank attempted to merge in 1998, shortly after RBC and BMO unveiled a surprise merger proposal, but both pairings were turned down by former finance minister Paul Martin, now Canada's Prime Minister. Finance officials are refusing to set a new due date for the rules update paper and are being even more cautious on the topic of so-called "cross-pillar" mergers between banks and insurers, which are currently prohibited. \*

### **ECHO, Xpresschex and Nova Change Counsel in Ongoing Litigation with Canada's LML Patent Corp. after LML Patent Corp. Files Patent Infringement Suit**

Vancouver, September 1- **LML Patent Corp.**, a wholly-owned subsidiary of LML Payment Systems Inc., has agreed, and the Court has approved a second extension time for ECHO, Xpresschex and Nova to respond to LML Patent Corp.'s patent infringement complaint because each of the defendants recently changed lead counsel. LML Patent Corp. filed suit on July 14 in the U.S. District Court for the District of Delaware against Telecheck Services Inc., Electronic Clearing House Inc., Xpresschex Inc., and Nova Information Systems Inc. who provide equipment, systems and services that convert paper checks presented at the POS into electronic transactions. In the suit, LML alleges that these four companies infringe U.S. Patent Nos. 5,484,988; 6,164,528 and 6,283,366. LML is seeking damages,

injunctive and other relief for the alleged willful infringement of these patents. In a company press release, Patrick H. Gaines, CEO and President of LML Patent Corp. and LML Payment Systems Inc., said that LML, during the fiscal year ending March 31, 2004, awarded a non-exclusive license to Verus Financial Management Inc, one of LML's competitors. Gaines went on the state that LML "will not allow Telecheck and ECHO and its wholly-owned subsidiary Xpresschex, and Nova to use our intellectual property without a proper license." \*

### **Maitre'D POS terminal by Posera at top on POS Scoreboard 2004**

Montreal, July 2004- According to *Hospitality Technology* magazine, (July/August 2004), based in New Jersey, the *POS Scoreboard* placed **Maitre'D** by Posera – a Montreal-based software-solution development company for the hospitality industry – in the top performers category. The *POS Scoreboard* gave **Maitre'D** the highest overall rating in *User Satisfaction, Overall Performance, Return on Investment, Total Cost of Ownership, Ease of Integration* and *Quality of Support and Service* in the category of POS North American vendors with more than 20,000 POS terminals installed. \*

### **Retention Management Inc. Licenses Smart Chip Technologies' Product Suite**

Las Vegas & Toronto, September 13- **Smart Chip Technologies** announced that Toronto-based **Retention Management Inc. (RGM)**, a loyalty, branding, and customer relationship management (CRM) consulting firm, has contracted to rebrand and sublicense SCTN's Loyalty, Pre-Paid Stored Value, and Gift Card solution to their clients throughout North America. Under the agreement, RMG will begin to host the Loyalty Central(TM) back-end clearing operation for their clients later this year. \*

### **Grand & Toy Rolls Out Triversity's Transactionware GM POS Solution to 70+ Stores in Canada**

Toronto, July 20- **Triversity Inc.**, an international provider of customer-centric retail solutions, announced that **Grand & Toy**, a leading Canadian office products dealer, has implemented Triversity's Transactionware GM POS software throughout their enterprise. The rollout, which took only three months, followed the completion of a successful pilot project earlier this year. \*

### **Atlantic Lottery Offers Lottery Products on Website PlaySphere**

Moncton, NB, August 4- After more than 5 years of research and development, the **Atlantic Lottery Corporation (ALC)** is offer existing lottery products to Atlantic Canadian adults through a secure and controlled environment on the corporation's website called PlaySphere. Customers can fund their account in two ways. One way is with WebCash, which is a voucher that can be purchased from any ALC retailer that sells LOTTO 6/49. With WebCash, their account is funded as soon as its special 12-digit code is entered into their PlaySphere account. The second way for customers to fund their account is to electronically transfer funds from a bank account which takes 24 to 48 hours. \*

### **Hudson's Bay Company joins Rewards Network**

Chicago, August 12- The credit-card based loyalty and rewards program **Rewards Network**, headquartered in Chicago, has partnered with Canadian department store retailer **Hudson's Bay Company** to set up the Hbc Rewards Dining & Hotels program. Members earn 100 Hbc Rewards bonus points for every CDN\$1 spent on food and drinks (including tax and tips) at any participating restaurant, as well as earning points at participating hotels. For every room-rate CDN\$1 spent, members earn 50 HBC Rewards points (or 100 points at selected 'special hotels'). As Rewards Network president

and CEO George Wiedemann explained: "This partnership follows the expansion of our US program into Canada." \*

### **Rewards Network Enters Canadian Marketplace with Dining Rewards Program**

Chicago, September 13- **Rewards Network Inc.**, a leading provider of credit card-based loyalty and rewards programs, has entered into an arrangement with **RBC Royal Bank** to provide RBC Royal Bank Visa cardholders the opportunity to earn additional rewards points when dining at restaurants throughout Canada and the United States. With plans to add non-dining merchants throughout Canada, Rewards Network currently includes more than 10,400 restaurants in Canada and the United States. Under the arrangement, once registered, RBC Rewards Visa cardholders in Canada will automatically earn one additional point for every dollar spent when they dine at participating restaurants and pay using their RBC Rewards Visa card. These points are earned in addition to the Rewards points cardholders already collect for these purchases, and for most cardholders, that means doubling their points. \*

### **Linens'n Things and GE Consumer Finance enhance payment options for Canadian shoppers**

Clifton, NJ, July 6- **Linens Linens'n Things**, one of the leading, national large format retailers of home textiles, housewares and home accessories, and **GE Consumer Finance**, a unit of General Electric Company, a leading provider of credit services to consumers, retailers and auto dealers in 39 countries around the world, announced the launch of the first private-label credit card program for the Canadian Linens'n Things Stores this month. Linens'n Things expects to open approximately 50 new stores in the United States and Canada in 2004, further broadening its presence as a leading retailer of home furnishings. During the first quarter of 2004, the company opened 21 new stores, increasing its total square footage to 15.8 million. The new agreement covers Linens'n Things' private label consumer credit business in Canada. Under the agreement, GE Consumer Finance will provide a full range of services to Linens'n Things including marketing, risk management, customer service, collections and payment processing. Linens'n Things Canada accounts will be serviced by GE Consumer Finance's Canadian operation with offices in Edmonton and Toronto. Approved Linens 'n Things cardholders in Canada will enjoy a number benefits including: 10% off their first purchase at any Linens 'n Things store; special offers and discounts; no annual fee; and the chance to earn rewards for every \$1 spent and a \$10 reward certificate for every \$250 spent. \*

**Voila! The little guy had, at virtually no initial cost or ongoing cost, the very thing the big billers wanted.**

### **ETAC Founding Convention Postponed**

Montreal, September 12- ETAC – The Electronic Transactions Association of Canada's founding convention of October 21, 2004 has been postponed until mid 2005. To receive registration information please contact: [info@electran.ca](mailto:info@electran.ca) or telephone: (514)-282-8463. \*

## **FEATURES**

### **EBPP Needs to Face Reality: Commentary**

*By Bill Loewen – Chairman TelPay, Inc.*

The acceptance of Electronic Bill Presentment and Payment has, as has been stated repeatedly, been disappointing. The reason, in my opinion, is that its proponents have advocated solutions that have, understandably, served their own interests first.

The banks thought they might tie their bill payment customers, and thus their account holders, more tightly to themselves by creating a more direct link between the bank, the customer, and the biller. Canada Post foresaw a loss of revenue from mailing paper bills as the transition to electronic billing took place.

The objective of both parties was to satisfy the anticipated need of their customers to be able to access all their bills from one location. This was the right objective, just the wrong means. Wrong because it required each party to sign up all billers, an unlikely prospect. Furthermore, billers objected to the high initial and ongoing costs. While the costs proposed by the proponents were attractive compared to regular mail, billers felt they could gain the benefit without the cost by operating their own presentment service. This ignored the customer's desire to be able to see all their bills at one location. The basic problem has been that the middle man, the service provider and the payment systems, failed to satisfy the needs of the main participants, the biller who wanted low cost or the customer who wanted convenience.

All of this has involved big players; banks, the post office and major billers such as utility companies. Meanwhile, an interesting side show was taking place. Very small billers, those using accounting systems such as Accpac and QuickBooks, found these systems could email bills. Voila! The little guy had, at virtually no initial cost or ongoing cost, the very thing the big billers wanted.

For the Biller, emailing bills to a customer designated email address satisfies the biller's objective. Nothing could cost less than that. It is relatively easy to maintain the customer's email address. Off the shelf emailing routines are available. A little modification to the print file routine and you are in business. There are no passwords to issue and maintain. The customer's email program can satisfy payment history requirements.

For the customer, there is only one likely place to find all their bills; at an email address designated for that purpose. It may be an individual's regular email address. Businesses will likely designate a particular address for the purpose.

To complete the circle, bill payment service providers need to adapt their systems so that they allow their customers to view their emails as they pay their bills. They will then be able to conveniently pay all bills, paper and those emailed to them, from any source without having to print them beforehand. Copies of eBills can be stored with their payment history.

An enhancement to the process is to include with the emailed bill, HTML code that includes the customer account number, the amount of the bill, and any other information required. That information can be imported into the bill payment system and then be passed back to the biller; eliminating any possibility of incorrect application of the payment. In effect it emulates the paper bill procedure of requesting the return of a tear-off portion of the bill with the cheque. Such a process has been patented by TelPay and is now in use by one major biller.

The email approach provides the prospect of a paperless billing and payment system. With it the promise of EBPP can become a reality.

*Bill Loewen FCA, CM is founder of Comcheq and a pioneer in the field of Electronic Payments. He is currently Chairman of TelPay Inc. in Winnipeg.*

*Note: The views expressed in this column are those of its author only, and do not necessarily represent the views of the FT.*



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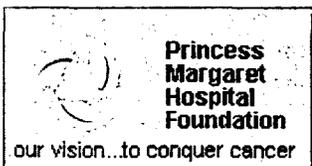
Legal

Terms and Conditions of Use

1. **Acceptance of terms**  
 Your use of UseMyBank is subject to the following Terms and Conditions of Use. UseMyBank reserves the right to update and change, from time to time, these Terms and all documents referenced. The most recent version of these Terms can be found at <http://www.UseMyBank.com/legal.asp>.
2. **Transaction providers**  
 You understand that the Transaction Provider may not have consented to and/or endorsed, and/or may not have knowledge of its inclusion as a designated Transaction Provider, and/or access by you to its Online Service, and that in the context of UseMyBank as an acting agent on your behalf, and not on the behalf of any Transaction Provider. You understand that UseMyBank provides a link to the Transaction Provider for your convenience, but that (i) if you activate such a link you will be using UseMyBank to access the Transaction Providers web site, and (ii) you are responsible for bill payments or email money transfer made by you using this service.
3. **Description of use**  
 UseMyBank is a service that facilitates account information and bill payment or email money transfer from your preferred online Transaction Provider. The providers and sources of your online accounts are referred to in these Terms as "Transaction Providers". The account information that is collected from these Transaction Providers is used on your behalf (ie. account information, Bill payee, etc). In order to access the account information from these Transaction Providers, UseMyBank will request your online Login Information. "Login Information" is your user ID, password, Personal Information Number (PIN), and other information that provides online access to the appropriate account information and billing facilities. The terms "Login Information" and "Account Information" are collectively referred to in these Terms as "Buyer Information." Please note account access from these Transaction providers will be used to process bill payment or email money transfer transactions from the selected account and at no time will the account information of login information be logged, and hence cannot be used in the facilitation of any transactions. UseMyBank is simply a facilitator, all rules and regulation governing the transferring of funds is provided by NPAY (NPAY Inc. which is the corporation that has Biller account with the Transaction Providers). Transaction Providers may prohibit the disclosure of Login Information or deny liability to the user if Login Information is disclosed. It is the users responsibility to review their agreements with the Transaction Providers to determine whether disclosure is permitted, what the consequences of such disclosure are and what liability will be in connection with such disclosure.
  - i. For funds transfer, the Seller and Affiliate Terms and Conditions can be found by clicking [here](#)
  - ii. For funds transfer, the Buyer Terms and Conditions can be found by clicking [here](#).
4. **Your authorization of UseMyBank services**  
 Online accounts access is provided by you from the Transaction Providers. By providing

This is Exhibit 111 referred to in the affidavit of Robert Resnikoff sworn before me, this 1st day of July 2005

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Try UseMyBank right now and make a donation

Login Information, you authorize UseMyBank and its facilitation service to act as your agent to access, retrieve your Account Information, and make bill payments or email money transfer from the web sites of your Transaction Provider site on your behalf. You hereby grant UseMyBank and its facilitation service a limited power of attorney, and you hereby appoint UseMyBank and its facilitation service as your true and lawful attorney-in-fact and agent, with full power of substitution and resubstitution, for you and in your name, place and stead, in any and all capacities, to access Transaction Provider sites, retrieve information, and use your information, all as described above, with the full power and authority to do and perform each and every act and thing requisite and necessary to be done in connection with such activities, as fully to all intents and purposes as you might or could do in person. YOU ACKNOWLEDGE AND AGREE THAT WHEN USEMYBANK AND ITS FACILITATION SERVICE ACCESSES AND RETRIEVES INFORMATION FROM THE TRANSACTION PROVIDER, USEMYBANK AND ITS FACILITATION SERVICE ARE ACTING AS YOUR AGENT, AND NOT THE AGENT OR ON BEHALF OF SUCH TRANSACTION PROVIDER. You agree that the Transaction Providers will be entitled to rely on the foregoing authorization, agency and power of attorney granted by you to UseMyBank. You also authorize UseMyBank and its respective authorized agents and assignee's to receive your Information, to provide that information to its facilitation service in accordance with the terms of the UseMyBank Privacy Policy Statement. UseMyBank is not responsible for any fees that are associated with the facilitation of this services as it relates to Bill Payment or email money transfer through the Transaction Provider and/or third parties.

**5. Privacy**

Certain information, required by law, will be requested through your Transaction Provider. This information is solely used in the Facilitation Service of UseMyBank. All other information is subject to UseMyBank privacy policy statement (<http://www.UseMyBank.com/PrivacyBotSecurity.asp>). UseMyBank may contact you via your email address regarding your account status, provide information to you about enhancements of our services, and respond to your questions or comments about your transactions or other items.

**6. Method of communication**

To the fullest extent permitted by applicable law and usage, this Agreement and any other agreements, notices or other communications regarding your membership and/or your use of the UseMyBank Service, may be provided to you electronically and you agree to receive Communications in an electronic form. Electronic Communications may be posted on the pages within the UseMyBank website and/or delivered to your email address. You will print a copy of any Communications and retain it for your records. All Communications in either electronic or paper format will be considered to be in "writing," and to have been received no later than five (5) business days after posting or dissemination, whether or not you have received or retrieved the Communication. UseMyBank reserves the right but assumes no obligation to provide Communications in paper format. In Ontario, please refer to the Electronics Commerce Act. Your consent to receive Communications electronically is valid until you revoke your consent by notifying UseMyBank of your decision to do so, by sending an email message to [support@UseMyBank.com](mailto:support@UseMyBank.com). If you revoke your consent to receive Communications electronically, UseMyBank may terminate your right to use the UseMyBank Service.

**7. Anti-spam**

You agree not to use unsolicited email, usenet, message board postings, or similar methods of mass messaging (spam) to gather referral bonuses. The use of spam to promote the UseMyBank Service has strict negative consequences. UseMyBank will immediately and permanently terminate the account of any member who has used unsolicited email to gain referrals. In addition, you may be subject to Canadian provincial and federal penalties and US state and federal penalties and other legal consequences under applicable law if you send unsolicited email. Our Anti-Spam Policy is intended to protect our members, the Internet, and UseMyBank.

**8. Specific limitation of liability**

UseMyBank's facilitation service do not assume responsibility for malfunctions in communications facilities that may affect the accuracy or timeliness of transactions or information you send or that is provided to you via online access to the site. UseMyBank's service is also not responsible for any losses or delays in transmission of

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instructions arising out of the use of any Internet service provider providing connection to the Internet or caused by any third party software or systems. In the event that a court should hold that the limitations of liabilities or remedies available as set forth in these Terms, or any portions thereof, are unenforceable for any reason, or that any of your remedies in connection with the online access fail their essential purpose, you expressly agree that under no circumstances will UseMyBank and its facilitation service have any liability to you or any party claiming by, through or under you for any cause whatsoever, and regardless of the form of action, whether in contract or in tort, including negligence or strict liability, in the aggregate, exceed \$5,000 (Canadian.). Because some jurisdictions do not allow the exclusion or limitation of liability for consequential or incidental damages, in such cases liability is limited to the extent permitted by law.

**9. Exchange Rates**

Best efforts are made to obtain the most accurate and timely exchange rates from Bank of Canada. UseMyBank does not guarantee the accuracy, timeliness, reliability or completeness of this service from Bank of Canada. As a user, you acknowledge and agree that any reliance on or use by you of the exchange rates shall be entirely at your own risk. In no event shall UseMyBank nor any of its bill payment or email money transfer providers be liable for any direct, indirect, consequential or exemplary damages arising from the use or the performance of the exchange rates provided by Bank of Canada.

**10. Specific disclaimer of warranties**

YOU EXPRESSLY AGREE THAT USE OF ONLINE ACCESS IS AT YOUR SOLE RISK. NONE OF USEMYBANK'S, THIRD PARTIES, TRANSACTION PROVIDERS, OR THEIR RESPECTIVE LICENSORS, AFFILIATES, EMPLOYEES, DISTRIBUTORS OR AGENTS WILL HAVE ANY LIABILITY FOR ANY DIRECT, INCIDENTAL, CONSEQUENTIAL, INDIRECT, SPECIAL OR OTHER DAMAGES SUFFERED BY YOU OR ANY OTHER PARTY (REGARDLESS OF WHETHER OR NOT SUCH PARTIES HAVE BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES) RESULTING FROM: (I) THE USE OR THE INABILITY TO USE THE SERVICE; (II) THE COST OF OBTAINING SUBSTITUTE GOODS OR SERVICES RELATING IN ANY MANNER TO YOUR USE OR NON-USE OF THE SERVICE; (III) UNAUTHORIZED ACCESS TO OR ALTERATION OF YOUR TRANSMISSIONS OR DATA; (IV) STATEMENTS OR CONDUCT OF ANYONE ON THE SERVICE; OR (V) ANY OTHER MATTER RELATING IN ANY MANNER TO THE SERVICE.

**11. Termination**

Either you or UseMyBank may terminate your use of this service at any time without prior notice. You can cancel your transaction at any time during the use of this service at any time and have your information deleted from our records. The UseMyBank Terms of Service which apply to your use of your online account and transaction providers, provides that UseMyBank expressly reserves the right to immediately modify, suspend or terminate your transaction and refuse current or future use of any UseMyBank service, including online transaction processing. If UseMyBank in its sole discretion believes you or someone using your online access has: (i) violated or tried to violate the rights of others; or (ii) acted inconsistently with the spirit or letter of the UseMyBank's Terms.

**12. Invalidity of specific terms**

If any provision of these Terms or any document incorporated by reference is found by a court of competent jurisdiction to be invalid, the parties nevertheless agree that the court should endeavor to give effect to the parties' intentions as reflected in the provision, and the other provisions of the such documents remain in full force and effect.

**13. Age of use**

You agree and accept that payments that require age verification have been completed and accepted. UseMyBank services restrictions are not limited. All use is governed by the Transaction Providers and Third Party suppliers.

**14. Legal matters**

The UseMyBank Terms which apply to all use of the online access through the transaction providers, provides that both you and UseMyBank agree that any dispute or

**What they are saying**

I hope your leadership in the burgeoning internet banking community is recognized and adopted, so that it might become easier to transact business cross-border and, if possible, internationally ... Duane

controversy arising out of or relating to any interpretation, construction, performance or breach of these Terms, shall be settled by arbitration to be held in Toronto, Ontario, before a single arbitrator and in accordance with the Commercial Arbitration Rules then in effect and/or pursuant to the statutes of Ontario, and in particular, the Arbitrations Act. Each party irrevocably and unconditionally consents to the jurisdiction of any such proceeding and waives any objection that it may have to personal jurisdiction or the laying of venue of any such proceeding. The parties will cooperate with each other in causing the arbitration to be held in as efficient and expeditious a manner as practicable. If the parties are unable to appoint a mutually acceptable arbitrator within thirty (30) days after a party gives written notice to the other requesting resolution of a dispute, the a Ontario court shall appoint the arbitrator in accordance with such Commercial Arbitration rules and/or the Arbitrations. The arbitrator may grant any and all relief permitted by the Arbitration Act. The decision of the arbitrator shall be final, conclusive and binding on the parties to the arbitration. Judgment may be entered on the arbitrator's decision in any court having jurisdiction. Nothing herein shall prevent the parties from settling any dispute by mutual agreement at any time.

**15. Indemnities**

EXCEPT WITH RESPECT TO CLAIMS, COSTS, AND LIABILITIES ARISING PRINCIPALLY BY REASON OF USEMYBANKS' NEGLIGENCE, YOU WILL INDEMNIFY USEMYBANK AGAINST ANY CLAIM, COST AND LIABILITY INCURRED BY YOU IN CONNECTION WITH USEMYBANK PROVIDING ITS FACILITATION SERVICE. IN ADDITION, YOU AGREE TO RELEASE USEMYBANK FROM ANY CLAIM, COST, AND/OR LIABILITY INCURRED BY YOU IN CONNECTION WITH THE USEMYBANK SERVICE, EXCEPT FOR THOSE ARISING PRINCIPALLY BY REASON OF USEMYBANKS' NEGLIGENCE.

**16. Language**

It is agreed that this Agreement and all related documents, including notices, be drawn up in the English language only.

**17. Code of Practice**

UseMyBank endorses the [Canadian Code of Practice for Consumer Debit Card Services](#) and is committed to maintaining and/or exceeding the level of customer protection for all its clients. Note: this is a voluntary code.

**18. Notices**

- i. The following legal agreement details the users responsibilities and obligations along with UseMyBank/NPAY with its facilitation of online bill payments or email money transfer from accounts of these Transaction Providers and by using this service you agree to be bound by same.
- ii. A copy of this agreement will not be mailed to the user. Please print or save this agreement by using the "Print" or "File/Save" options the appropriate Internet browser.

April 25, 2005



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  - Automobiles
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    - Financial Institutions and Regulators
    - Mortgages
    - Insurance
    - Investments
    - Debit Card Information
    - Costs of Financial Services and Credit Cards
  - Health and Food
  - Other Products and Services
- Consumer Contacts
- Standards, Laws and Codes
- Consumer Policy and Research
- Publications

## Canadian Code of Practice for Consumer Debit Card Services

Prepared by the Electronic Funds Transfer Working Group  
 May 1992  
 Revised 1996  
 Revised 2002

This is Exhibit "1" referred to in the affidavit of Robert Prasalleli sworn before me, this 12 day of July 2005

*[Signature]*  
 A COMMISSIONER FOR TAKING AFFIDAVITS

### Table of Contents

- > [About this Code](#)
- > [Issuing Debit Cards and Personal Identification Numbers \(PIN\)](#)
- > [Debit Cardholder Agreements](#)
- > [Debit Card Transactions](#)
- > [Liability For Loss](#)
- > [Resolving Disputes](#)
- > [Organizations That Endorse The Code](#)
- > [Terms Used In This Code](#)
- > [Appendix A: Guide to the Interpretation of Section 5: Liability for Loss](#)
- > [PDF Version](#)

### 1. About this Code

1. This voluntary code of practice has been developed through consultation among representatives of consumer organizations, financial institutions, retailers, and federal and provincial governments.
2. The code was developed in 1992 and revised in 1996. In January 2002, a guide to the interpretation of Section 5, Liability for Loss, was agreed to by the Electronic Funds Transfer Working Group and has been added as Appendix A to this document. The guide provides additional interpretation for financial institution staff and consumers on the question of liability for losses, which is covered in Section 5 of the code.
3. Organizations endorsing the code will maintain or exceed the level of consumer protection it establishes. The code does not preclude the

protection given by existing laws and standards.

4. The code outlines industry practices and consumer and industry responsibilities, which will help to protect consumers in their use of debit card services in Canada. It applies only to services that use debit cards and personal identification numbers (PIN) to access point-of-service terminals, such as automated banking machines (ABM), point-of-sale (POS) terminals and debit card terminals in the home. The code does not cover transactions that take place outside Canada, or that transfer funds into or out of Canada; other arrangements apply to these transactions. Card issuers will also do their best to protect consumers in such transactions and to resolve any problems that may occur.
5. The code will be reviewed regularly to ensure its relevance to current technology and business practices, and its effectiveness in promoting consumer protection in electronic funds transfers.
6. Debit cards provide consumers with a convenient alternative method of making payments. The use of debit cards is not intended to limit consumers' choice among payment methods at the point of sale, such as cash, cheque or credit card.
7. Definitions for a number of terms used in the code are found in Section 8.

[Back to Top](#)

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## **2. Issuing Debit Cards and Personal Identification Numbers (PIN)**

A debit card and its associated PIN may be issued by two separate organizations. For example, it may be that a retailer or other organization issues the card and the financial institution issues the PIN. For this reason, the responsibilities of the PIN issuer and card issuer are described separately below.

When debit cards and/or PINs are issued,

- > It is the responsibility of the PIN issuer to
  - > commence the debit card service only on receipt of a signed request from an applicant;
  - > enable the applicant to choose which eligible accounts the card will access. Access to the accounts will include access to all the accounts' features selected by the applicant, such as overdraft protection;
  - > inform the applicant of
    - > any fees associated with holding and using the PIN;
    - > the purpose and functions of the PIN;
    - > the cardholder's responsibility for PIN security, and the possible consequences of a breach of that responsibility; and
    - > how to contact the PIN issuer in the event of a problem.
  - > ensure that the PIN is disclosed only to the cardholder, or

- selected only by the cardholder; and
- > advise the cardholder
  - > of how to avoid unauthorized use of the card and PIN, including typical PIN combinations to avoid for security reasons when cardholders select their own PIN; and
  - > of the potential extent of losses that could occur due to unauthorized use of the card and PIN.
- > It is the responsibility of the card issuer to
  - > inform the applicant of
    - > any fees associated with holding and using the debit card;
    - > the purpose and functions of the card;
    - > the cardholder's responsibility for card security, and the possible consequences of a breach of that responsibility; and
    - > how to contact the card issuer in the event of a problem;
  - > ensure that the card is delivered to the intended cardholder;
  - > provide the cardholder with a copy of the cardholder agreement; and
  - > advise the cardholder
    - > of how to avoid unauthorized use of the card; and
    - > of the potential extent of losses that could occur due to unauthorized use of the card.

[Back to top](#)

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### **3. Debit Cardholder Agreements**

1. Cardholder agreements will be written in plain language.
2. A copy of the cardholder agreement(s) will be provided to the cardholder or applicant for a debit card
  - a. when a card is issued or a PIN is initially issued or selected; or
  - b. when requested.
3. The following general headings or equivalent wording will be used in cardholder agreements: Definitions; Dispute Resolution; Liability; Lost or Stolen Card; PIN Confidentiality; Service Charges; and Termination of This Agreement.
4. Cardholders will be informed
  - a. as soon as the terms and conditions of a cardholder agreement change; and
  - b. of where to obtain a copy of the changes or the revised agreement.

[Back to Top](#)

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#### 4. Debit Card Transactions

1. Transaction records, together with periodic statements or passbook entries, will contain enough information to enable cardholders to check account entries. The information may be in the form of abbreviations or codes, as long as the meanings of the codes are clearly set out in the document in which the codes are used.

- a. *Transaction Record* When a debit card transaction takes place, the cardholder will be offered a paper or electronic transaction record containing the following information:
- > transaction amount;
  - > transaction date;
  - > transaction time, if possible. If the transaction time does not appear on the transaction record, information on the transaction time will be available from the card issuer;
  - > transaction type (e.g. deposit, withdrawal, purchase or refund);
  - > type of account being credited or debited;
  - > card number (full or abbreviated);
  - > transaction number; and
  - > identity of the card acceptor: the trade name and local address of the merchant involved in the transaction, as generally known to the public; and the identity of the terminal, including, specifically, the name under which the machine operates. When the location of the machine is identified on the transaction record by a number only, the card issuer will provide the street address on request.

If a transaction record cannot be provided, for example, when the machine runs out of transaction slips, the cardholder will be offered the choice of whether or not to proceed with the debit card transaction.

- b. *Periodic Statements* For an account other than a passbook account, the cardholder will be provided with periodic statements containing the following information about all debit card transactions occurring since the previous statement:
- > transaction amount;
  - > transaction date;
  - > transaction type (e.g. deposit, withdrawal, purchase or refund);
  - > transaction number where possible; and
  - > where possible, the identity of the card acceptor: the trade name and local address of the merchant involved in the transaction, as generally known to the public; and the identity of the terminal, including, specifically, the name under which the machine operates.
- c. *Passbook Accounts* For a passbook account, the following debit card transaction information will be printed in the

passbook when it is presented for update:

- > transaction amount;
- > transaction date; and
- > transaction type (e.g. deposit, withdrawal, purchase or refund).

## 2. Transaction Security

- a. Point-of-service terminals will give access to information on a cardholder's account(s) only when used with that cardholder's card and PIN.
- b. When point-of-service terminals in a public place are installed or replaced, the terminals and their immediate surroundings will allow sufficient privacy to enable a cardholder to enter a PIN with minimum risk of the PIN being revealed to others.

[Back Top](#)

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## 5. Liability For Loss

The interpretation guide for this section is in Appendix A.

1. Cardholders are responsible for all authorized use of valid cards.
2. Cardholders are responsible if they make entry errors at point-of-service terminals, or if they make fraudulent or worthless deposits.
3. Cardholders are not liable for losses resulting from circumstances beyond their control. Such circumstances include, but are not limited to
  - a. technical problems, card issuer errors, and other system malfunctions;
  - b. unauthorized use of a card and PIN where the issuer is responsible for preventing such use, for example after
    - > the card has been reported lost or stolen;
    - > the card is cancelled or expired; or
    - > the cardholder has reported that the PIN may be known to someone other than the cardholder; and
  - c. unauthorized use, where the cardholder has unintentionally contributed to such use, provided the cardholder co-operates in any subsequent investigation.
4. In all other cases, when a cardholder contributes to unauthorized use, the cardholder will be liable for the resulting loss. This loss will not exceed the established debit card transaction withdrawal limits.

However, in some circumstances, the loss may exceed the actual funds in an account. This may occur, for example,

- > if an account has a line of credit or overdraft protection or is linked with another account or other accounts; or
- > if a debit card transaction is made on the basis of a fraudulent deposit at an ABM.

5. A cardholder contributes to unauthorized use by
  - a. voluntarily disclosing the PIN, including writing the PIN on the card, or keeping a poorly disguised written record of the PIN in proximity with the card; and
  - b. failing to notify the issuer, within a reasonable time, that the card has been lost, stolen or misused, or that the PIN may have become known to someone other than the cardholder.

Back to Top

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## 6. Resolving Disputes

1. PIN issuers will have clear, timely procedures for dealing with debit card transaction problems, which provide for review of problems at a senior level within their organizations.
2. In the event of a problem with a debit card transaction, a cardholder should first attempt to resolve the problem with the PIN issuer.
3. In the event of a problem with a debit card terminal in the home, a cardholder may also contact the card acceptor, who will trace the source of the problem and advise the cardholder of the appropriate party to contact to resolve the problem.
4. In the event of a problem with merchandise or retail service that is paid for through a debit card transaction, a cardholder should resolve the problem with the retailer concerned.
5. If a problem with a debit card transaction cannot be settled when the cardholder first complains, the PIN issuer will provide information on how the dispute-resolution process works and on how long each stage will take under normal circumstances.
6. A cardholder whose problem cannot be settled by the PIN issuer will be informed of the reasons for the issuer's position on the matter. The issuer will then advise the cardholder of the appropriate party to contact regarding the dispute.
7. During the dispute-resolution process, cardholders will not be unreasonably restricted from the use of funds that are the subject of the dispute.

Back to Top

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## 7. Organizations That Endorse The Code

1. The following organizations endorsed the code at the time of publication, May 1, 1992:
  - > Canadian Payments Association
  - > Canadian Bankers Association
  - > The Trust Companies Association of Canada
  - > Credit Union Central of Canada
  - > La Confédération des caisses populaires et d'économie

- Desjardins du Québec
  - > Retail Council of Canada
  - > Canadian Federation of Independent Business
  - > Consumers' Association of Canada
2. In addition, the code is supported by the following government departments and ministries:
- > Industry Canada
  - > Department of Finance
  - > Office of the Superintendent of Financial Institutions
  - > The consumer ministries of Newfoundland and Labrador; Prince Edward Island; Nova Scotia; New Brunswick; Quebec; Ontario; Manitoba; Saskatchewan; Alberta; British Columbia; Northwest Territories; and Yukon.

[Back to Top](#)

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## 8. Terms Used In This Code

1. **Automated Banking Machine (ABM. Also known as Automated Teller Machine – ATM):** an electronic terminal used by consumers to access financial services provided by the financial institution(s) that hold(s) their account(s).
2. **Card Acceptor:** the financial institution, retailer or other service provider that owns or operates a point-of-service terminal that accepts the use of a debit card.
3. **Cardholder:** the person to whom a valid debit card is issued.
4. **Card Issuer:** the organization that issues a valid debit card.
5. **Debit Card:** a card with electronically readable data that is used, in conjunction with a PIN, to confirm the identity of the cardholder and authorize debit card transactions.
6. **Debit Card Service:** a service that enables a cardholder to undertake financial transactions at point-of-service terminals.
7. **Debit Card Terminal in the Home:** an in-home electronic terminal used by cardholders to make debit card transactions.
8. **Debit Card Transactions:** deposits, withdrawals, payments, or other funds transfers made at point-of-service terminals using a debit card.
9. **Electronic Funds Transfer:** transfers of funds using electronically transmitted instructions. Examples include
  - > payment for goods or services at a point-of-sale terminal;
  - > deposits, withdrawals and transfers of funds between a cardholder's accounts, made at an ABM; and
  - > payments and transfers of funds made at a debit card terminal in the home.
10. **Personal Identification Number (PIN):** a secret code intended for the sole use of a cardholder. The PIN is used in conjunction with a debit card to confirm the identity of the cardholder and to authorize debit

card transactions.

11. PIN Issuer: a financial institution that issues PINs for use with debit cards.
12. Point-of-sale Terminal: an electronic terminal used by cardholders to pay for goods or services at a retail or service outlet.
13. Point-of-service Terminal: an electronic terminal, incorporating a card reader and PIN pad, used to make debit card transactions. Automated banking machines, point-of-sale terminals and terminals in the home are examples of point-of-service terminals.

The plain language definitions given above are based in part on the technical definitions used by the Canadian Payments Association (CPA) in its Rule E1, "Clearing and Settlement of Shared Electronic Point-of-Service Payment Items."

The CPA is an organization that governs how payments, including both paper payments (such as cheques) and electronic payments (such as ABM and EFT/POS), are cleared and settled between financial institutions. Copies of Rule E1 may be obtained from:

Canadian Payments Association  
50 O'Connor Street, Suite 1212  
Ottawa, Ontario  
K1P 6L2

[Back to Top](#)

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## **Appendix A Guide to the Interpretation of Section 5: Liability for Loss**

Note: For the purposes of this interpretation, a loss is defined as an amount withdrawn from an account without the authority of the cardholder, including related service and interest charges.

### **Clause 1. Cardholders are responsible for all authorized use of valid cards.**

#### **Interpretation**

An authorized transaction is one in which the card and PIN are used to carry out the transaction and in which the cardholder has not been the victim of trickery, force, intimidation or theft.

### **Clause 2. Cardholders are responsible if they make entry errors at point-of-service terminals, or if they make fraudulent or worthless deposits.**

#### **Interpretation**

1. In situations in which a cardholder is responsible, the entry error will be corrected by the card issuer, but the cardholder may still be liable for consequential costs such as service, NSF and/or interest charges.

2. At ABMs, cardholders are responsible if they accidentally enter the same transaction twice, enter an amount greater or less than the actual deposit, or forget to include the deposit. For example, if a cardholder deposits \$1000.00 but incorrectly enters an amount of \$100.00, which subsequently results in the card issuer returning a cardholder's cheque NSF prior to the card issuer verifying funds, the cardholder may be liable for NSF charges.
3. If a cardholder makes an error because the ABM instruction/message has not been written in clear and understandable language, then the cardholder is not responsible and thus would not be debited for related service or interest charges.
4. At point-of-sale terminals, the card acceptor and the cardholder have a shared responsibility to ensure that the transaction is processed for the correct amount. In the event that there is an error, it is the responsibility of the merchant to assist the cardholder in correction of the error.

**Clause 3. Cardholders are not liable for losses resulting from circumstances beyond their control. Such circumstances include, but are not limited to**

1. technical problems, card issuer errors and other system malfunctions;
2. unauthorized use of a card and PIN where the issuer is responsible for preventing such use, for example after
  - > the card has been reported lost or stolen;
  - > the card is cancelled or expired; or
  - > the cardholder has reported that the PIN may be known to someone other than the cardholder; and
3. unauthorized use, where the cardholder has unintentionally contributed to such use, provided the cardholder co-operates in any subsequent investigation.

**Interpretation**

The cardholder is not liable for losses relating to transactions:

1. resulting from a technical failure of the system or equipment when a transaction has been accepted at a terminal in accordance with the cardholder's instructions;
2. that are caused by the fraudulent or negligent conduct of any of the following: employees or agents of the card issuer; companies involved in networking arrangements; merchants who are linked to the electronic fund transfer system, or their agents or employees;
3. that are caused by the card acceptor or card issuer incorrectly debiting the account more than once for the same transaction;
4. relating to cards that are forged, faulty, expired or cancelled;
5. occurring before it has been ascertained that the cardholder has received the card and PIN. Neither the card issuer nor the PIN issuer, whether or not they are the same body, can rely solely on records of delivery to the cardholder's address by mail or courier as proof that the PIN was received by the cardholder;

6. occurring after the cardholder has notified the card issuer that the card has been misused; lost or stolen; or that PIN security has been breached;
7. where the cardholder has been the victim of fraud, theft, or has been coerced by trickery, force or intimidation, provided that the cardholder reports the incident promptly and co-operates fully in any subsequent investigation; or
8. resulting from the PIN issuer failing to fulfil their obligations under Section 2, Clause 2(e) of the code.

**Clause 4. In all other cases, when a cardholder contributes to unauthorized use, the cardholder will be liable for the resulting loss. This loss will not exceed the established debit card transaction withdrawal limits.**

However, in some circumstances, the loss may exceed the actual funds in an account. This may occur, for example,

- > if an account has a line of credit or overdraft protection or is linked with another account or other accounts; or
- > if a debit card transaction is made on the basis of a fraudulent deposit at an ABM.

**Interpretation**

Most card issuers set daily limits for cash withdrawals at ABMs and separate daily limits for purchases at point-of-sale terminals. For example, the following daily transaction limits could apply:

Cash at ABMs	up to \$1000.00
Purchases at point-of-sale terminals	up to \$2000.00
<b>Total limit</b>	<b>up to \$3000.00</b>

Note: limits vary depending on the institution and the cardholder's agreement.

In the above example, even if there is only \$2000.00 in the account, daily withdrawals totalling \$3000.00 could still be made, if:

1. the account has overdraft protection
2. the account is linked to a line of credit or other accounts; or
3. a fraudulent cheque or empty envelope is deposited.

**Clause 5. A cardholder contributes to unauthorized use by:**

1. voluntarily disclosing the PIN, including writing the PIN on the card, or keeping a poorly disguised written record of the PIN in proximity with the card; or
2. failing to notify the issuer, within a reasonable time, that the card has been lost, stolen or misused, or that the PIN may have become known to someone other than the cardholder.

### Interpretation

1. Cardholders are not considered to have disclosed the PIN "voluntarily" if the PIN is obtained by coercion, trickery, force or intimidation. This includes situations where the customer's PIN is observed at point-of-sale terminals.
2. The fact that a cardholder uses the same PIN for more than one card does not constitute contribution to unauthorized use.
3. For the cardholder to be liable, a voluntary disclosure of the PIN must contribute to the loss.
4. Cardholders are considered to have disclosed the PIN voluntarily if they use a PIN combination selected from the cardholder's name, telephone number, date of birth, address, or social insurance number.
5. A PIN is poorly disguised when:
  - a. it is written on the card; or
  - b. a record of the PIN is kept without making a reasonable attempt to hide or disguise the code, and could be lost or stolen simultaneously with the card. For example, if it is kept in the same receptacle which itself can be lost or stolen (e.g. a wallet, purse, briefcase or suitcase), or it is kept in the same location so that the card and PIN record can be easily associated.
6. The reasonableness of an attempt to disguise a PIN should be assessed from the point of view of the reasonable cardholder, not from the point of view of the thief or the card issuer's official who through experience have become familiar with many types of disguises and their strengths and weaknesses.
7. A PIN is reasonably disguised if it is concealed within a record, for example, by re-arranging the numerals, substituting other numerals or symbols, or if it is made to appear as another type of number by surrounding it with other numerals or symbols.
8. Notification of the issuer within a **reasonable time**:
  - a. The card issuer should be notified of lost, stolen, or misused cards and/or disclosure of the PIN as soon as the cardholder becomes aware of the loss or disclosure.

[Back to Top](#)

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▲  
[Top of Page](#)

[Important Notices](#)



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sworn before me, this

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The UseMyBank system is devised to ensure database integrity, which require sen high speed backbones within a 7/24 monitored location. All Authorized Personnel c the data centre using industry accepted security measures. We use the co-location of [Colosseum Online Inc.](#)

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**Code of Practice**

UseMyBank endorses the Canadian Code of Practice for Consumer Debit Card Se is committed to maintaining and/or exceeding the level of customer protection for a clients. Note: this is a voluntary code.

**Notification of Changes**

If UseMyBank decides to change our privacy and security policies we will post thos to this section, the homepage, and other sections where we deem appropriate so c are always aware of what information we collect, how we use it, and under what circumstances, if any, we disclose it.

If, however, we are going to use users' personally identifiable information in a man different from that stated at the time of collection we will notify users by posting a n our Web site for 30 days, and/or by email, where applicable.

**Other Resources**

Further information about privacy and security can be found at the Privacy Commis Canada, Canada Customs and Revenue Agency, and the Federal Trade Commiss sites offer an overview and detailed information of privacy protection policies. UseA carefully reviews these sites from time to time to ensure we meet or exceed applica policies.

**Contact Information**

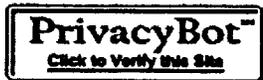
For Contact information goto our contact us page.

**What they are saying**

I hope your leadership in the burgeoning internet banking community is recognized and adopted, so that it might become easier to transact business cross-border and, if possible, internationally ... Duane



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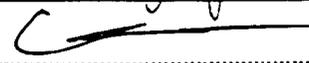
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This is Exhibit 11 referred to in the  
 affidavit of Robert Rosatelli  
 sworn before me, this 12  
 day of July, 2005

  
 A COMMISSIONER FOR TAKING AFFIDAVITS

This is Exhibit "M" referred to in the affidavit of Robert Roskelli sworn before me, this 12 day of July 2005



Segment 1  
(Telephone dialing and ringing)

Barry: "Thank you for calling Scotiabank. My name is Barry. How can I help you?"

Ray: "Hi there Barry. I opened...I opened a couple of money manager accounts the other day. And they were all there and now they're gone."

Barry: "Oh o.k. how did you open up those accounts?"

Ray: "I phoned someone from your department and they...they said o.k. fine and they opened them up".

Barry: "Let's have a look at that. Now are you an existing Scotiabank customer?"

Ray: "Yup."

Barry: "O.k. Can I have your bank card number to begin with?"

Ray: "Yeah you can...one second...till I find it...o.k. the bank card I used was 453 6056 749 361 504".

Barry: "O.k. one moment now while I access your file. Now for the security and the confidentiality of your..."

Ray: "I don't know the code...Unless you're actually looking at my report...I don't actually ever...but the cards are locked up. No one ever uses them."

Barry: "O.k., um, there are still some questions I can ask..."

Ray: "Yup"

Barry: "Just one moment now. Just bypass this first section here. Now, for the security and the confidentiality of your information, first of all, I'm just going to ask for your name and for the name of the business..."

Ray: "My name is Ray (sounds like 'Grace') and company is either...this is either (inaudible)..I forget which one this is".

Barry: "O.k. Actually, I'm seeing something else"

Ray: "D. Tyler Inc."

Barry: "What is the mother's maiden name that we would have on file...?"

Ray: "Kennoy. K-E-double-N-O-Y. Francis on First Street and Shern Park. I do this a lot."

Barry: "O.k. Can I ask for the...just a moment now...the amount of the last cheque on that account?"

Ray: "There was never a cheque on that account. Oh sorry, it might be a withdrawal. You're talking about a withdrawal?"

Barry: "Yes, a cheque that was debited from that account?"

Ray: "An amount that was...I don't know...just a sec...I'll sign on online."

Barry: "O.k. or if I could ask you how long you've had this account...how long you've been a customer?"

Ray: "I've been a customer since 1999. You'd have to look at account...at the transit 03749 and the account number is 1003474".

Barry: "O.k."

Ray: "I don't know how long this account has been open."

Barry: "You don't know how long this account...o.k. I'll still ask...I'll ask you once again for the amount of that last cheque..."

Ray: "I'll sign on...(inaudible)"

## **Segment 2**

---

Ray: "(inaudible)...like magic..."

Barry: "You know what, I like it myself. There's a lot of people that still, you know, don't even want to try it but..."

Ray: "Well you'd...but if you can convince a senior to use it..."

Barry: "I've actually had...The oldest customer I've had that actually wanted to try it was 90 years old. And after he tried it for about 2 hours, he called me back and said, 'You know what, I wish somebody would had told me about this years ago'".

Ray: "Oh, it just makes life so much easier for them. They don't have to go out in the snow. They..you know...it's just like...Hey, who am I to say? My wife didn't know about debit cards until I showed them to her last year."

Barry: "Well, you know...Different people will have different preferences, so..."

Ray: "(inaudible)".

## **Segment 3**

---

Ray: "O.k. now in the current account it says \$1,776.25. The last transaction coming out of it is...I do them all the time...\$55,002.28.

Barry: "Thank you very much for that. One moment now. O.k. I'm just going to take a moment and take a look to see what I can find out. I see it says you're wishing to open a money master account transferred and they gave a..."

Ray: "They're all there? How many are there. No. They're not there...transactions...They opened them up and then they closed them. Well, I can't see them anymore. They're all there. No, no, no. That's right. 'Cause they need... Here's the problem. With a money master account...If you do more than 100 transactions, it blows up on the system. You can't download statements. Are you aware of that little feature?"

Barry: "No, actually I haven't heard of that."

Ray: "Yeah, yeah...So if you do a money master account...If you have a money master account and you download and you...pump through more than 100 transactions, other than deposits or withdrawals, number 101 triggers the system to refuse to let you see the transaction. It can only store 100. So, I'm doing like 10,000 a month."

Barry: "Now, if you took a look at your on-line banking there, how many of these accounts do you see?"

Ray: "Oh, I see lots. There's...I think I opened 23. There should be about 30 accounts."

Barry: "Ah yeah, 'cause I actually see about 35."

Ray: "Yeah, 35..exactly right...There were 5 original ones and I opened 30. So that's perfect"

Barry: "Oh, so everything is right?"

Ray: "Yeah, everything is perfect."

Ray: "O.k. hang on just a second 'cause I have another company that they were doing it for me for as well... 'cause ah...hang on just a second...I got a new bank card I got to sign in under...'cause they were doing the other ones as well and I wanted to see...maybe it was just a system glitch...I looked and they weren't there this morning..."

Barry: "When was it that you did the setup?"

Ray: "Ah, Last week".

Barry: "O.k."

Ray: "(inaudible)...Because what I don't want is I don't want it to blowup. Because when they blowup, then head office gets involved and then the reconciliations are endless...Oh, they're

cool. Everything is there. Everything is there. Can you do this for me? They're restricted. There's stars on some of them. Can you remove those or is that a branch function?

Barry: "That would be a branch function. Now..."

Ray: "That's o.k. That's perfect. So they're there. Cool. It's just me being paranoid. I should have looked in the right spot."

Barry: "Well Mr. Grace, I'm glad it all worked out. I know I didn't have anything to do with it."

Ray: "Yes, you did. It was talking to you...It was just talking to the lucky customer service guy. That's what it is. Actually, can you add a couple for me? 'Cause I have one more that I need another bunch of accounts added."

Barry: "O.k. now so how many more did you need?"

Ray: "O.k. just a second...I need...My problem is that I'm processing about 10,000 transactions a month for these accounts."

Barry: "O.k."

Ray: "So it's not like I need 100 accounts. What I need is to stop processing the transactions at about 80 so that they don't blow up on me and then I switch to the next one. That's all I do. Then I transfer the money to the current account and then we deal with it out of the current account. So...I have...What do I have there? ...1...2...3...4...5...6...I have I think....I need another 25. Can you do that? Like set up one and let me go and then set up another one and then send me an e-mail when they're ready?"

Barry: "O.k. so actually...so we're going to do them all money master for business?"

Ray: "Yeah. All money master for business and I'll give you a different bank card for...sign on...453..."

Barry: "Oh...Just one moment...I need to...Can I put you on hold for just a moment while I come out of here?"

Ray: "Yeah, yeah..."

Barry: "Thanks very much."

#### **Segment 4**

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Barry: "O.k. thank you very much for holding. I'm just going to...'Cause I have to...On two systems here I was in with that business...So I had to take them all and just sort of back out there...So the new card number is?"

Ray: "6056 715..."

Barry: "Did you say 715?"

Ray: "715"

Barry: "O.k."

Ray: "781 008".

Barry: "Excellent. Thank you very much. Now you know what, I'm going to have to ask you some questions..."

Ray: "They're all the same"

Barry: "Alright. So just a moment know..."

Ray: "The balance?"

Barry: "And you don't have...you don't have the card for this at this time?"

Ray: "If you want, I can go get the card out of (inaudible)..."

Barry: "O.k. perfect".

Ray: "You want me to do that? Would that make it easier?"

Barry: "Yes."

Ray: "Just to make sure that I am me?"

Barry: "Absolutely".

Ray: "Just a sec...Let me just put you on speaker"

Barry: "Thanks so much."

**Segments 5 and 6 (they're the same)**

Barry: "O.k. there you go. And I'm just going to (sounds like 'raise') everything. So how do you do the...your transactions on the money master? Do you just a..."

Ray: "EMTs"

Barry: "I'm sorry."

Ray: "Elec...E-mail money transfers".

Barry: "Oh...o.k. So you e-mail money transfers from the money master back to the card accounts or...?"

Ray: "No, no. They come to me."

Barry: "Oh perfect."

Ray: "They pay me by EMTs".

Barry: "Is this...is this...like your customers...This is how..."

Ray: "Yeah, yeah. This is how they pay me. The problem is that if the accounts blow up...have over 100 payments..."

Barry: "So if there's more than a...So you basically stop it at 80 payments per account then?"

Ray: "Yeah, I stop it at 80 payments per account."

Barry: "O.k."

Ray: "Switch to the next one. And then that leaves me enough room to do transactions and stuff so it doesn't blow up. Because over 80 payments, what happens is, when you go have a look at the account, it's not available..."

Barry: "Oh wow. You know what? I did not know that."

Ray: "Nobody knows that. I'm the only person that knows that."

Barry: "You found out from just experience".

Ray: "Well it blew up on me. You see...You see what happens is...what'll happen is if you go into the account and transfer the money from the business...from the money master to the business account, and it lets you do it...except because there's over 100 transactions, it doesn't actually subtract the amount until the next business day. So that's fine, generally speaking if it's only one person moving money back and forth between the accounts. And if it happens on a Friday, o.k., it doesn't actually...the balance in the money master account doesn't get reduced until Tuesday morning sometimes."

Barry: "Well, you know what? You've...You've obviously found out all the ins and outs with the account".

Ray: "No...No, the problem is...well, believe me...from, from, from...Somebody moved \$95,000 (inaudible)...and it was like panic...and so I just went in and I wrote him a cheque and I said 'figure this out, what happened?' And after like a month, they said, 'well, you moved money twice out of the money master account'. And I said that's not possible. And he said 'Well, it's because of...stuff over weekends...and because...they didn't know...and after a while they

figured it out...over 100 transactions...They record the transactions, but not real time into the database. They, they cap it at 100...so...”.

Barry: “Well, Mr. Grace, you’ve certainly found something out that most of us didn’t know...”

Ray: “Well...”

Barry: “Let’s go and get...”

Ray: “It would be simple enough to have...all these accounts...But to be honest...(inaudible) sweet system...It’s like...As matter of fact, there shouldn’t be \$69,000 in the current account. It should be in a money master account earning interest.”

Barry: “Absolutely. Well, let’s get these set up now. These 25 are going to be under the...under the guaranteed payment...(sounds like ‘G-Tay’).”

Ray: “Yeah...Under that card number is fine”.

Barry: “Alright. So let’s get through and we’ll get the first one set up and then I can take care of the rest for you.”

Ray: “O.k.”

Barry: “So I do have to let you know that the account will be opened. However, you would have to visit the branch to activate the account. And previous representatives have told you that?”

Ray: “No.”

Barry: “They haven’t told you that?”

Ray: “No. They never said ‘you have to go to the branch’...They said you could just...How do you mean ‘activate the account’?”

Barry: “Well the thing is ..is that...with the ones with the...that you...the stars on them”

Ray: “Oh, no, no, no...Yeah...At one point I had...for security purposes...I had different bank cards for different accounts”.

Barry: “O.k.”

Ray: “So that not everybody could look at all the money”.

Barry: “O.k.”

Ray: "But...I finally decided to give it to the controller and one other person...But they can look at the accounts, but I didn't want them moving...I didn't want everybody moving money".

Barry: "O.k."

Ray: "So now it's decided that nobody can look at the accounts except the controller and myself. So there's only two guys moving the money".

Barry: "Now the last time that you opened up the batch of accounts, they didn't mention this disclosure with you at all?"

Ray: "That I had to go to the branch?"

Barry: "Yeah. 'Cause when we...When we open up a business account, we still send documentation to the branch..."

Ray: "Oh, to the branch that I got to sign? Yeah, Yeah, Yeah...No, no, I gotta go sign... Yeah, that's fine".

Barry: "O.k. good perfect...o.k. so ah, the account will be opened. However, you will visit the branch to activate the account. So that's what the signing is. And the branch will contact you to set up an appointment once you attend the branch to sign. And when visiting the branch, you will be required to provide identification..."

Ray: "Sure."

Barry: "Alright...perfect. And just one second here. O.k., and let's go to the next section here. So this is going to be...And actually, I just wanted to confirm once again that all 25 were going to be for (sounds like 'G-TAY').

Ray: "Yeah."

Barry: "O.k. And it's going to be the money master for business?"

Ray: "Right".

Barry: "Just going to go through the screening questions. Do your annual sales exceed \$5-million?"

Ray: "No. Not on these accounts."

Barry: "Now does your business operate in Canada?"

Ray: "Yes".

Barry: "Is this account being opened for a not-for-profit business or association or lawyer's trust?"

Ray: "No."

Barry: "Ah, will more than one signature be required to access funds from these accounts?"

Ray: "No."

Barry: "And will this account be used to conduct business on behalf of someone other than the named account holder?"

Ray: "No"

Barry: "Excellent. Thank you very much. And so everything that we go through here applies for the 25. Now in order for Scotiabank to qualify you for your request, we do require a copy of your credit bureau. Do we have your permission to obtain a copy of your credit bureau to assist with, ah, your request?"

Ray: "Yeah. They haven't...They didn't asked me for that before."

Barry: "They didn't mention that before?"

Ray: "Yeah... they never...(inaudible)"

Barry: "O.k. 'cause I know that when we do the business accounts, we always get that disclosure".

Ray: "O.k., that's fine".

Barry: "O.k...O.k...so I'm just going to...(inaudible)...(sounds like 'G-TAY')...(inaudible)"

Ray: "(inaudible)"

Barry: "...English, of course, is your choice of..."

Ray: "Right".

Barry: "And I've got an address of 9 (sounds like 'Highvail') Crescent...."

Ray: "Yup".

Barry: "O.k....And..."

### **Segment 7**

---

Barry: "Alberta in there and the postal code?"

### **Segment 8**

---

Barry: "Ok. and with this..O.k. actually it looks like, ah, there's some information that's already locked in here... Ah, the number of owners for (sounds like GPING)?"

Ray: "One. Me".

Barry: "O.k. And the business year end?"

Ray: "Ah...Geeze, I'm not sure. I think...I'm almost certain it's December 31<sup>st</sup>, but I'm not sure."

Barry: "Just a moment now".

Ray: "No, no it is...it is December 31<sup>st</sup>."

### **Segment 9**

---

Barry: "O.k. and...the business...just a moment...just let me check...it is incorporated?"

Ray: "Yup"

Barry: "And your incorporation number?"

Ray: "(inaudible)...Incorporation number is...217538784"

Barry: "O.k. I'm just going to ask you that once more time. 217..."

Ray: "Yeah...217538784"

Barry: "O.k. that's 217...ah...853...oh sorry...is it 218538784?"

Ray: "No, no. I'll start again...217..."

Barry: "Oh. O.k. sorry. I didn't see the 7. So 217..."

Ray: "538".

Barry: "Just a sec here...538".

Ray: "784".

Barry: "784. Perfect...I do have that here...It's just a typo where I typed in the 8 rather than a 7. But that's why I always ask. And I'm also just as well, too, duplicating this information just for the other ones as well...And the place of issue was here in Alberta?"

Ray: "No, it's a federally incorporated."

Barry: "O.k."

Ray: "It's extra-provincially registered...Sorry...What do they call it? It's provincially registered in Alberta".

Barry: "And your ownership is 100%?"

Ray: "Yup"

### **Segment 10**

---

Barry: "So you're our point of contact here. And what...What is the nature of this business?"

Ray: "Ah we...we do process retail payments. Process Internet payments...PNPs."

Barry: "O.k. Just a moment now...Now, um...the number of employees shows on my file as 3".

Ray: "Yeah".

Barry: "O.k."

Ray: "Ah, 3 here...4 in Toronto."

Barry: "4 in Toronto? Oh...o.k."

Ray: "No...Just leave it as 3 because it's kind of a complicated setup".

Barry: "You got it...O.k. and also just a moment here...."

### **Segment 11**

---

Barry: "Now...ah...also...for your place of business...a phone number there?"

Ray: "Oh...(780) 449-3650".

Barry: "O.k. one moment. So you called the call centre when you opened up the previous ones as well."

Ray: "Yeah, yeah, yeah."

Barry: "Do you remember the rep that you spoke with?"

Ray: "I got an email but I don't know where it is".

Barry: "O.k. just one moment now".

Ray: "(inaudible)".

Barry: "Now the Canadian Deposit Insurance Corporation Information by-laws require that I inform you that deposit registers are available to you upon request. Did you want us to send a copy of the deposit registers pamphlet?"

Ray: "No thank you. I have them..."

Barry: "Alright now with the money master high interest savings account, it only offers an online statement report and a transaction history of your previous and current month activity, available through the Scotia online Internet banking. And the account provides unlimited free transfers using Scotia Online, TeleScotia, and wireless banking. All other debit transactions are \$5 each and full details will be in the fulfillment package."

Ray: "O.k."

Barry: "O.k., now lets get a couple of other details included here. And so you do already have a customer profile. And you do already have a business Scotia card for this account. Let me just include the number here..."

#### **Segments 12 and 13 (they're the same)**

Barry: "Just a moment now...Now I do need to include just one piece of identification".

Ray: "Oh, you want my license or something?"

Barry: "Yeah, I'll take that".

Ray: "O.k. hang on just a second, I'll have to get it...I'll put you on speaker..."

#### **Segment 14**

Barry: "O.k. just one moment now. Let's see what else we need....Alright...and...(inaudible)...I don't see if there's anything else that's needed...Oh, o.k., and just one second here...So...yeah, I just had a section here it was just asking me 'just make sure of the business' and ah...actually you know what...I'm just going to clarify with you...'cause here's what I have for choices: service, retail, wholesale, fishing, manufacturing, agriculture..."

Ray: "Service".

Barry: "Just put service?"

Ray: "Yeah."

Barry: "Excellent"

Barry: "O.k...And let's see if that's all that my system will want. And that's all...See that all that it asked for. I do have the first of the reference numbers for you."

Ray: "Sure".

Barry: "And that starts off with the letters (sounds like 'D'), E, and P like 'Peter'.

Ray: "Just a sec...let me write this down...(sounds like 'D'), E, P, "

Barry: "Yep, correct."

Ray: "D, E, P".

Barry: "And then 480184".

Ray: "O.k. cool."

Barry: "Alright. And I just want to confirm once again it's ray@gpay.com."

Ray: "Yup".

Barry: "I'm going to give you my number as well too".

Ray: "Yeah, o.k."

Barry: "And so my number...I'm just down the road in Calgary...it's 1-888-882-3844 at extension 75219".

Ray: "Who am I speaking to?"

Barry: "My name is Barry, B-a-r-r-y".

Ray: "Barry, let me ask you a question".

Barry: "O.k."

Ray: "What happens if sales start to exceed \$5-million a year? Do I...Do they give me an account manager?"

Barry: "Yeah, absolutely. The account manager would need to take over at that time then".

Ray: "O.k. Because it's likely they will."

Barry: "O.k."

Ray: "With the account manager, you have to go downtown...(inaudible) and have it (inaudible)?"

Barry: "It's basically just with your...your home branch because all of the branches would have an account manager....and I'm just going pull up the (inaudible)".

Ray: "No, no, it's Roy (sounds like 'Woodrow') that I deal with and I have in the past...(inaudible)...O.k., I'm going to give him a call a buzz then right now and see if he's sent the other stuff..."

Barry: "Oh, o.k. and I can continue with setting these up for you".

Ray: "O.k. then. Perfect".

Barry: "O.k. excellent".

Ray: "Thanks...(inaudible)"

Barry: "And I will be in contact with you once I have them all fill...finished with the reference numbers for the rest."

Barry: "Alright, Mr. Grace. Anything else I can help you with?"

Ray: "No, no...I got two new companies. But I'll probably call you...to set up 30 accounts. 'Cause it's like, I'm looking at 1,200 transactions and they're growing".

Barry: "1,200 transactions?"

Ray: "No, 12,000 transactions".

Barry: "12,000 transactions? So customers email money transfer to you. Do you just like...Is this a service that you sell?"

Ray: "Yeah, yeah, yeah, yeah...Well, it's like...What...What we provide is...is an alternative to VISA."

Barry: "Oh, it's an alternative...so that you're..."

Ray: "If you're a merchant..."

Barry: "O.k."

Ray: "And your customer...Let's say you bought something on eBay..."

Barry: "O.k."

Ray: "For arguments sake."

Barry: "Yup".

Ray: "You have to give your real name..."

Barry: "Yup".

Ray: "You generally have to give them your real address".

Barry: "O.k."

Ray: "You have to give them your VISA number".

Barry: "Yup"

Ray: "Your expiry date".

Barry: "All that information"

Ray: "And (sounds like 'half the time') the security code. So now, this is stored in some third party's database for 180 days just in case there was a fraud."

Barry: "O.k."

Ray: "So, I'm in the business. There are no secure database. If I can look at it, it's not secure".

Barry: "O.k."

Ray: "O.k. so what we do is we give merchants the alternative of putting the word DEBIT on the...on their website. So if they pay by debit, they send us the same information they send VISA or Mastercard although we ask for certain specific other stuff: we want an email address,

Barry: "O.k."

Ray: "We want a name, and we want a phone number."

Barry: "O.k."

Ray: "O.k. So we use the phone number as the account number. O.k., so the account number would (inaudible), followed by the merchant code which is 6 characters, followed by your phone number".

Barry: "O.k."

Ray: "O.k. And we want an e-mail address. So you would (inaudible) onto our site and it would say 'you agree to pay Ray's Radishes...\$25.82' and you say...ah 'yes' and they says pick your bank (inaudible), so you pick 'Scotia'. And it says, o.k., these are the terms and conditions and the privacy policy...So they put so...well 'click here if you agree'...No one reads them. So they click it...No they don't".

Barry: "I know...I know what you mean...(inaudible)".

Ray: "Nobody does. So they click it and...it says 'enter your bank card, enter your password. Please be advised that this information is not recorded.' So it's not recorded. O.k., we don't record that in a database. Once you hit enter, that screen, it's scrubbed.

Barry: "O.k."

Ray: "What it does is it...it starts (sounds like 'scripting') your bank account and it makes the payment...through Internet banking..."

Barry: "O.k."

Ray: "And then we notify the merchant real time".

Barry: "O.k."

Ray: "And we send your receipt saying 'you've made the payment'".

Barry: "And so what happens is the customer ends up...basically through an email transfer making the payments to these accounts".

Ray: "Well, yeah. But the other thing is...Say you're making a payment from a bank account in Edmonton."

Barry: "O.k."

Ray: "With an IP address. 'Cause we know the IP address. We know...we know lots about you. You came to our website."

Barry: "Yeah, absolutely".

Ray: "O.k. so we know the IP address of the website...that you're making...the computer you're making the payment. If you made the payment from Mexico, maybe you're retired. We really don't care. I'm going to hold that payment. I'm going to take the money. Because if it's a fraud I'm going to take that money and protect the money".

Barry: "Absolutely".

Ray: "O.k., but I'm going to hold that payment. And then I'll send a fax or I'll call...or I'll call customer service. But calling customer service is a bit of a waste of time. Because you don't know (inaudible)..."

Barry: "Yeah".

Ray: "Unless it's an emergency...Like, you have to understand...most frauds...It's like...It's like rule of thumb: it happens at 12:03 a.m."

Barry: "Oh really?"

Ray: "Oh, of course....it's like a rule...on a Saturday or a Friday night....Like it just does..."

Barry: "When it's least likely to be noticed right away".

Ray: "Well, when the bank's closed...So, so what we do is we flag it, we keep the money. We notify the...Like I now have all the 24/7 numbers for the fraud departments and their emails."

Barry: "Yup".

Ray: "So if it's a big deal...because...we... While we don't record the bank cards and the passwords, we look at the name on the account and we need to know what the balance is so that if you're making a payment of \$300 and you have a balance of \$275, we're not going to process the payment."

Barry: "Yeah".

Ray: "O.k. So if the name you gave is Daffy Duck, and the name on the account is Ray Grace, that's an orange flag."

Barry: "Absolutely".

Ray: "Maybe not. But if that, combined with the IP address doesn't make any sense, we'll freeze the money."

Barry: "Wow".

Ray: "We'll process the payment, but we'll freeze the money. But say...remember, we have your e-mail address, right?"

Barry: "Yeah..."

Ray: "So say you come in...This is our new generation stuff...It'll be in place in about a month. Say you come in and you come in with [ray@gtay.com](mailto:ray@gtay.com)."

Barry: "O.k."

Ray: "You make a payment from Ray Grace's account..."

Barry: "O.k."

Ray: "And then the next time you come in, you come in and you make a payment from Barry Smith's account".

Barry: "Yeah".

Ray: "O.k., now we're going to freeze both payments.

Barry: "Oh wow".

Ray: "Plus, now we're going to go looking for that IP address and see if there's any other payments and we'll freeze them as well".

Barry: "Did you think of all of this yourself?"

Ray: "I have a partner who is a genius".

Barry: "Wow, your partner has to be a genius".

Ray: "No, no, no...because...we...I worked in the credit industry for years."

Barry: "O.k."

Ray: "And...like I mean...um...I um...I wrote a manual... When I did my (inaudible) instruction manual..."

Barry: "O.k."

Ray: "I wrote a thing on all the frauds that I had come across".

Barry: "Yup".

Ray: "So I accidentally showed it to my lawyer when we were doing stuff with the accountant. He said, 'Ray, what this chapter here?' I said, 'Well these are all the frauds I came across'. He said, 'Ray, take this chapters out right now and we're going to shred it. Then you go to your computer and you're going to delete that and you're going to delete it and never have it on your computer...(inaudible) it's just a road map on how to do stuff."

Barry: "Oh, o.k."

Ray: "Well, it is, o.k.....so all these little things that I think are frauds...you know...Like there's...I mean we came across a big one on the weekend, two weekends ago. The guy made a \$1,900 payment from a Bank of Montreal account...which...it triggered a...our average payment size is about \$150. So the minute you go over that, like if you double that...we just look at you..."

Barry: "Yeah o.k."

Ray: "But that \$1,900...we just ...it just...it...we just looked at it...but the guy made another payment of \$500 from a different account so we immediately froze it. Like he made payment from Ray Grace's account and the payment from Barry Smith's account.

Barry: "O.k."

Ray: "So we froze it within like 14 or 15 seconds of the payment. And then...this was an older client. Like right now, if you want to make the payment, like you can try it. You can go to the website. It's use my bank as the website...usemybank.com..."

Barry: "O.k."

Ray: "(inaudible) donations to Princess Margaret Hospital...you'll see how (inaudible) it is. But ah, we used to force the customer, once they signed up with you, with...with the client, we would make them sign up with us. We would ask first...their name, email address, create a user ID and a password. So we don't do this anymore. Only with one client do we do this."

Barry: "O.k."

Ray: "It's only because they won't change."

Barry: "O.k."

Ray: "Anyway, so this fraud guy, he went through that particular client and he signed up and he gives us a user ID and a password. So my partner, who is really a genius, he checked to see if the password he gave us for his user ID was the same as for his email address and it was. And there was a suspicious email out of that email address. And when we went to...when we went to that suspicious email address, it was like Pandora's box...(inaudible)..."

Barry: "Wow".

Ray: "Trojans, zipped files, (inaudible) credit cards..."

Barry: "Wow".

Ray: "A e-mail to some guy saying send me a...from a...to some guy confirming a (sounds like 'MPCN') for \$2,000...here's the 10 IDs, and they had 10 IDs of guys from the States...Ray Grace married to (sounds like Heleen) bank card, Royal Bank bank card, Bank of Montreal bank card, password, security code, like everything..."

Barry: "Wow".

Ray: "On these people...I notified the cops here, but that didn't help much. So I...'cause it's like'...with phone busters...Have you ever heard of phone busters?"



each director will get \$600,000 if they leave the board.

That's one reason why shareholder Catalyst Fund General Partner 1 Inc. and Vancouver financial adviser Ken McLaren have been negotiating board changes. Catalyst wants the entire existing board replaced, while Mr. McLaren is willing to leave some members there, so long as the minority shareholders are represented by strong directors.

Those talks are continuing, and involve RSM Richter Inc., the receiver handling Conrad Black's holding company, Ravelston Corp.

Lord Black's long-time colleague, Peter White, a former Hollinger director, wrote a letter to the editor of the Financial Post strongly criticizing the board's credentials, which he said are "insignificant" in relation to their responsibilities at Hollinger. In an e-mail to The Globe and Mail yesterday, Mr. White said the current board members were recruited by himself and Lord Black as part-time directors, not to aid the firm. He criticized the board's performance as well as its compensation package.

In an interview, Mr. Carroll described Mr. White's comments as "leap shots." He said Mr. White was paid \$900,000 a year, and received \$150,000 a year in expenses, before he was removed as an executive of Hollinger. "I think it's a little cheeky for him to be throwing a pay up at us when he was being more."

# Wave of computer attacks under way

## ATTACKS from page B1

about using the Internet, they will begin to back off from using it. This is one of the greatest social costs of cybercrime," he said yesterday.

Law enforcement around the world is struggling to track and locate the threats, said Mr. Lewis, who was commissioned by McAfee Inc., a large security software company based in California, to write a report on organized crime and the Internet. "There's been substantial effort on behalf of law enforcement. But the best you can say is that they're barely keeping up with it," he said.

In the past few weeks, several major breaches of consumer financial data have come to light. In one instance, forty million credit card accounts were exposed to a breach and at least 200,000 records were stolen from Atlanta-based CardSystems Solutions Inc., which processes credit card and other payments for banks and merchants across North America. Further, Equifax Canada Inc., the credit reporting company, revealed that it had suffered a security breach that gave criminals access to personal financial information for hundreds of Canadians.

Threats may come in the form of electronic Trojan horses, which lie

behind fake Web links or attach themselves to e-mails, appearing as harmless files that actually contain malicious code. When a file is opened, the code installs itself on the recipient's computer and is programmed to surreptitiously take control of the device. Infected computers are known as bots, or zombies, and they become part of an army of machines under the control of an attacker, who can use them to bombard a site with traffic and even bring it down.

These battalions of bots have been used in countless attacks on companies that do business on the Web. On-line betting firms, including CanBet Ltd. and William Hill Sportsbook, have been favourite targets, with attackers demanding payments of tens of thousands of dollars to back off.

Some Trojans planted inside companies' computers actually reroute corporate traffic to an illegitimate destination. Once the electronic bridge is in place, criminals intercept, monitor and retrieve all the sensitive information they want. They may dismantle the connection days before a company's IT department realizes what happened.

Web-based chat rooms and Internet relay chat, a technology that allows users to set up discussion

channels on-line anonymously, are favourite forums for exchanging information and recruiting. There are also countless websites set up to blatantly promote criminal activity, such as the International Association for the Advancement of Criminal Activity ([www.iaaca.com](http://www.iaaca.com)).

Some cybergangs hide in plain sight. The HangUP Team, a Russian gang that has eluded the law for several years, carries out a dialogue of hacker exploits on its site and bears the logo "In Fraud We Trust."

Mobile devices such as cell phones that can surf the Web or act as credit cards will be attractive targets of cybercrooks in the next year, as users begin to store more valuable information on their handheld devices. In addition, voice over Internet protocol (VoIP) will give attackers a new way to exploit computer vulnerabilities to interfere with phone services, Mr. Lewis said.

The trend toward mobile computing is already opening up a giant hole in many networks. When users plug their laptops or personal digital assistants into a corporate network, they run the risk of importing malicious code. "Mobile devices represent a new way for mischief to come into a company and they are hard to control," said Robert Gleichauf, chief technology officer of

security at Cisco Systems Inc.

Police use a variety of techniques to track attackers, including tracing the Internet protocol (IP) address assigned to the computer by its Internet service provider. "You always leave a trail, just like a murderer does. Your IP address is your fingerprint, your DNA," Mr. Purita said.

That trail, however, is frequently impossible to track. Most advanced attackers employ a process of looping and weaving, which means running their traffic through zombie computers in multiple countries.

"The further physically removed they are, the harder it becomes to find them," said Howard Schmidt, former special adviser for cyberspace security at the White House and president of R&H Security Consulting in Seattle.

Getting a handle on the number of attacks is difficult because many businesses don't report them for fear of hurting their reputations, said inspector Rob Currie, director of the RCMP's technological crime branch.

He says his group receives a call from a large Canadian company almost every week reporting a breach or seeking counsel on a "hypothetical" breach.

"IT security breaches are now part of daily life."

## ECONOMY

# Bank keeps growth forecast despite loonie's strength

Bank of Canada is sticking to its growth forecasts for the Canadian economy of 2.7 per cent this year and 3.2 per cent next year, say-at strength in the domestic market will continue to offset trade weakness brought on by the dollar's appreciation against the U.S. dollar.

proved," Craig Wright, the bank's chief economist, said yesterday following the release of a quarterly update on its outlook for economic and financial markets. "If we go back to the spring, the risks seemed to be predominantly tilted to the downside."

There were concerns about

ample. "Given the strength we've seen consistently in terms of domestic growth, that is not the question it used to be."

RBC said in the update yesterday that a brief rise in core inflation earlier this year was just a "smoke-screen." As a result, it

benchmark overnight lending rate unchanged at 2.5 per cent since last October, and RBC is expecting the rate to finish the year at just 3 per cent.

By contrast, the U.S. Federal Reserve Board has

rates will eliminate a pillar of support for the Canadian dollar." It also expects non-energy commodity prices to back off slightly, eliminating another cyclical support for the loonie.

- The transaction charges imposed by other financial institutions (inside or outside Canada) for each transaction conducted through their ABMs in which the card and electronic signature has been used. Contact the other financial institution for the transaction fees they charge for using their ABMs.
- You acknowledge that the automated banking services charges/fees for each transaction performed are in addition to any account level service charges which apply to your accounts.

**Transaction Limits**

We may establish and change limits, dollar or otherwise, from time to time, on the various transactions which may be available, without prior notice to you. Cumulative limits in effect as of February 2001 are:

**ABM/ABB withdrawal/cash advance limits**

- \$1,000 per day/\$3,000 per week from your deposit, line of credit, ScotiaLine VISA, ScotiaGold and/or Classic & Scotiabank Value VISA accounts; plus
- \$1,000 cash advance per day/\$3,000 per week using your Classic and Scotiabank Value VISA accounts; plus
- \$2,000 cash advance per day/\$5,000 per week using your ScotiaGold VISA account and ScotiaLine VISA account

**Direct Payment debit limits**

- \$2,500 per day/\$17,500 per week

**ABM deposit**

- \$99,999 per transaction

**Internet Banking and Telephone Banking transfer and bill payment limits**

- \$49,999 per transaction

**ABM transfer limit**

- \$49,999 per day

**Transaction Records/Confirmation Numbers**

At the completion of each automated banking services transaction, you will be given a printed transaction record or reference number, unless otherwise requested. If your card and electronic signature is used for an *Interac* Direct Payment transaction, we may arrange for a third party, such as a merchant, to give you the transaction record.

You agree that cheques or any other form of debit voucher delivered to any Scotiabank branch offering ABB or automated banking services, other than at the branch that keeps your accounts, will not be returned to you, but will be described in your monthly statement or passbook.

**Accepting Our Records**

Our records as to whether an automated banking services or ABB transaction has been performed, and our determination of the details of that transaction, will be considered correct and binding on you, unless you provide us with evidence to the contrary within 30 days of the date of a disputed transaction.

**Posting of Transactions**

Any automated banking service transaction (excluding automated bill payments) conducted in Canada before 12:00 midnight local time Monday through Saturday will

normally be posted to your applicable account as of the date of the transaction, unless that day is a holiday. Transactions conducted on Sundays or holidays will normally be posted to the applicable account as of the next business day.

Any transaction conducted on a Saturday involving a Scotia Chequing account (opened prior to September 23, 1995) or a Current/Business account will normally be posted to the account as of the next business day.

Transactions conducted outside Canada may be posted to an account at a later date.

Any automated bill payment request made on or before 8:30 p.m. Eastern Standard Time; Monday through Friday will be posted to your designated account on the day of the transaction. An automated bill payment made after 8:30 p.m. Eastern Standard Time, Monday through Friday or anytime on Saturday, Sunday or a holiday, will be posted to your designated account on the next business day.

Any automated bill payment request will be deemed to have been received by us on the date the transaction is posted to the account. We are not responsible for the processing/posting procedures of your designated bill payment companies.

The debit to your accounts for post-dated bill payments and fund transfers are processed 6:00 p.m. Eastern Standard Time on the due date. Transactions for Personal accounts with insufficient funds at the time of processing will be rejected.

**Limitation of Liability**

We are not liable to you for any delay, loss, damage or inconvenience which results from providing, or failing to provide any service, except where such losses result from technical problems, bank errors and other system malfunctions for which the bank is solely responsible. Also, we are not responsible for your acts or omissions, or those of any third party. Furthermore, the bank shall in no way be liable for any accident, act of aggression, theft, loss or damage you may suffer while using automated banking services, whether you are on bank or other premises.

If your card and electronic signature is used for an *Interac* Direct Payment transaction, the bank is in no way responsible for the quality or non receipt of the goods or services. All claims or disputes between you and the merchant, including your rights to compensation or any offsetting rights (set-off) shall be settled directly by the merchant and yourself. We are not liable if a merchant does not accept the card at any time. Where a merchant becomes liable to make any refund to you, we will credit the designated account with the refunded amount only on receipt by us of a properly issued credit voucher or other appropriate verification or authorization of the refund.

You are responsible for any errors, which result from your having incorrectly provided to or selected from us, any account number, dollar amount or other information required for the operation of the service. You acknowledge that once you have confirmed the details of a payment, you may not revoke or stop the payment except, in the case of a *TelScotia* Telephone Banking or *Scotia OnLine Financial Services* post dated payment. You may make a written/ telephone/internet request to stop the payment no later than one business day before the date the payment is due to be charged to your account.

You are responsible for notifying us of any changes to or errors in billing account information. We may at our discretion and without prior notice, refuse a request for authorization of any card transaction, and may notify third parties of such refusal as we think necessary.

This is Exhibit returned to in the  
 affidavit of Robert Rossell  
 sworn before me, this 13  
 day of July 2005  
 A COMMISSIONER FOR TRADING AFFIDAVITS

In exercising such discretion, we may take into account in calculating the funds available, any funds which we may decide have been credited or debited to an account. We may refuse to honour any payment and/or funds transfer request, if there are insufficient funds in your designated account or we may create or increase an overdraft to your accounts according to the agreement governing those accounts.

We may place a hold on ABB or ABM deposits pending verification.

**Lost, Stolen, Authorized & Unauthorized Use of the Card**

You will notify us immediately, by telephone and in writing, of the loss, theft or any unauthorized use of the card or electronic signature. Your liability will cease only when we receive notice of such loss, theft or unauthorized use.

**You are responsible for the care and safety of the card and your electronic signature. You will keep your electronic signature confidential; secure from all persons without exception and apart from the card at all times. You are liable for all card transactions incurred using your electronic signature.**

**Limitation for Authorized & Unauthorized Use of the Card**

You are liable for all debts, withdrawals and account activity resulting from:

- Authorized use of the card by persons to whom you have made the card and/or electronic signature available.
- Unauthorized use of the card and/or electronic signature, where you have made available for use the card and electronic signature by keeping them together or in such a manner as to make them available for use, until we have received notice of loss, theft or unauthorized use.

You will not be liable for losses in circumstances beyond your control. Such circumstances include:

- Technical problems and other system malfunctions.
- Unauthorized use of a card and PIN
  - after the card has been reported lost or stolen;
  - the card is cancelled or expired or
  - you have reported the PIN is known to another person.

You will be considered as contributing to the unauthorized use of the card and/or electronic signature and will be fully liable for all debts, withdrawals and account activity where:

- The electronic signature you have selected is the same as or similar to an obvious number combination such as your date of birth, bank account numbers or telephone numbers.
- You write your electronic signature down or keep a poorly disguised written record of your electronic signature, such that it is available for use with your card, or
- You otherwise reveal your electronic signature, resulting in the subsequent unauthorized use of your card and electronic signature together.

Until such time as you notify us of the loss, theft or unauthorized use of the card and electronic signature, you will be liable for all withdrawals or other transactions on your accounts up to the maximum daily and weekly permitted withdrawal amounts through ABMs. You will also be liable for all purchases/withdrawals up to the maximum daily and weekly *Interac* Direct Payment limits for *Interac* Direct Payment transactions. The

*Interac* Direct Payment liability is over and above the maximum daily and weekly ABM withdrawal amounts.

You will also be liable for Other Losses which occur through Automated Banking Services, including but not limited to, Scotiabank VISA, Scotiabank VISA, Scotiabank *for business* Visa Card and/or Scotiabank line of credit cash advances, collectively called "Other Losses". You are liable for these losses if they occur as a result of authorized or unauthorized use of your card and/or electronic signature or the Automated Banking Service.

Note the amount of the loss may exceed your account balance if your account has overdraft protection or if a fraudulent deposit has been made to your account.

**VISA account liability clause:**

You understand that each withdrawal or transfer from your Scotiabank VISA account is treated as a cash advance under the Revolving Credit Agreement. If VISA cash advance losses occur through Automated Banking Services, the liability for those losses under this Agreement is in addition to the liability you incur under your Revolving Credit Agreement.

**Processing Foreign Currency Withdrawals**

Cash withdrawals obtained in a foreign currency using your card and electronic signature will be deducted from your accounts in Canadian dollars. VISA International on our behalf determines the foreign exchange rate on the date of conversion. This rate may be different from the rate in effect on the date your withdrawal occurred. The rate includes an amount equal to 2.5% of the converted amount. For each foreign currency withdrawal, a converted Canadian dollar amount will be deducted from your account(s), plus a charge per withdrawal as defined in the applicable Revolving Credit Agreement, Service Request, Day-to-Day Banking Companion Booklet or the Business Banking Service Agreement governing the accounts.

**Changing Limits & Designated Accounts**

We may establish and change limits (dollar or otherwise) from time to time, on the types of transactions which may be available, or companies which may be paid in connection with any of the Automated Banking Services or the ABB services provided for in the agreement. We may designate one or more of your accounts for the FastCash or other services available through our Automated Banking Services or *Interac* Direct Payment terminals. Any designation may be cancelled or changed by you in writing at any time.

**Cancelling Banking Services**

We may at any time, without notice, withdraw any ABMs or *Interac* Direct Payment terminals from use, or cancel or vary the whole or any part of the services we offer you through the use of the card. No post dated bill payments, funds transfer and/or cash advance requests will be processed after cancellation of the service.

**Adding or Changing the Terms of this Agreement**

We can add or change the terms and conditions of this Agreement from time to time. Notice of additional or amended terms and conditions may be given to you in any of the following ways:

- a notice addressed to you at your last address on our records
- a notice prominently displayed at all bank ABMs
- an announcement through the Automated Banking Services

- a notice on the Scotiabank web site
- a notice in a readily accessible place in our branches.

#### Settling Disputes

All disputes between you and a designated bill payment company, including your rights to compensation or any offsetting rights (set-off), shall be settled directly by the company and yourself. We do not verify, nor are we required to, that any purpose for which the payment is made has been fulfilled by the company as a condition of honouring your payment request on your account.

Any dispute you have regarding the services provided by this agreement will normally be resolved within 15 business days after your branch of account is notified in writing of the dispute. If a dispute cannot be resolved within this time, we will provide you with information concerning our dispute resolution process and how long each step will normally take.

#### Other Agreements

All credit agreements and all banking agreements governing your accounts, apply to Automated Banking Services transactions. When using your card to access your VISA account, you will be governed in all other respects by the terms of your Scotiabank Revolving Credit Agreement. If there is a conflict between this agreement and the Revolving Credit Agreement, the Service Request, the Day-to-Day Banking Companion Booklet, or the Business Banking Services Agreement, the ScotiaCard Cardholder Agreement will prevail.

#### ScotiaCard Customer Service

If your card is lost or stolen, or retained by the automated banking machine, immediately visit your nearest Scotiabank branch and request a replacement or call one of the following numbers:

Service in English	1-800-4-SCOTIA (1-800-472-6842)
Toronto	(416) 701-7200
Service en français	1 800 575-2424
Région de Toronto	(416) 701-7222
TTY/IDD Service Only	1-800-645-0288

Your ScotiaCard banking card provides access to Automated Banking Services, wherever you see these symbols:



Information on Automated Banking Services can be obtained on the Scotiabank web site @ [www.scotiabank.com](http://www.scotiabank.com) or by calling ScotiaCard Customer Service at:

1-800-4-SCOTIA (1-800-472-6842).

Further details on these and other services, fees or rates are available at any Scotiabank branch.

Scotiabank voluntarily adheres to the Canadian Code of Practice for Consumer Debit

## Overdraft Protection Agreement

*Overdraft protection is a temporary credit account*

You may use your overdraft protection from the date the agreement is approved by us.

#### Overdraft limit

You may overdraw the account specified in the agreement up to the amount agreed to in writing by us.

You may overdraw the account by cheque, pre-authorized payment or any other debit we authorize. We may refuse any debit if the amount would cause the overdraft limit to be exceeded.

#### Payment

Within 30 days from the day in which the overdraft occurred:

- You will bring your account to a positive balance and maintain a positive balance for 24 continuous hours.
- For dishonoured items, you will pay us the handling charge for each debit drawn on the account and all other applicable service charges. Handling charges are treated as overdraft amounts.
- You will pay us the overdraft interest charge set out in this booklet, or as stipulated by written notice to you. Interest is accrued and calculated daily to each statement date on each debit from the date on which the debit is charged to the account. Overdraft interest charges are treated as overdraft amounts.

#### Terminating the agreement

Either party may terminate this agreement. We may terminate the agreement if you are in default. You may terminate the agreement by giving us at least 10 days' prior written notice.

Termination does not relieve you of any obligations under this agreement until the overdraft amount has been paid to us in full. Regardless of such termination, you are responsible for paying us for all debits or other charges made following termination.

## Telephone/Fax/E-Mail Banking Agreement

Through this Banking Services Agreement, you authorize Scotiabank, including any of our subsidiaries or agents for whom we normally accept instructions, to act on instructions that you provide by telephone, fax, or e-mail. These instructions are only for accounts or products where you alone can give instructions.

Instructions may be given for:

- Investments in and renewals of GICs and mutual funds
- Transfers from your deposit accounts to purchase GICs and mutual funds
- Transfers between investments
- Changing instructions for the payment of principal, interest or income from existing or maturing GICs or mutual funds

ly, if you accept a *Scotiabank* insurance product or service with us:

If you have accepted an insurance product from us, you may only withdraw your consent above so long as the consent does not relate to underwriting or claims where the *Scotiabank Group Member* must collect and report information to insurance reinsurers after the application has been underwritten or the claim has been denied. This is necessary to help maintain the integrity of underwriting and claims

information:

For information about any *Scotiabank Group Member's* privacy policies, please see the brochure, *The Scotiabank Group & You: A Question of Privacy* available at any *Scotiabank Group Member's* branch or office or on the *Scotiabank* website at [scotiabank.com](http://scotiabank.com).

Applies to accounts opened after January 1, 2001. This agreement supercedes and replaces the *Scotiabank* agreement and is binding upon you unless you notify us otherwise.

For purposes of this Agreement, *Scotiabank Group*, means collectively *Scotiabank* and all of *Scotiabank's* subsidiaries with respect to their operations in Canada. *Scotiabank Group Member* means *Scotiabank* or any one of its subsidiaries with respect to its operations in Canada. A list of *Scotiabank's* main domestic subsidiaries can be found in any *Scotiabank Group Member's* branch or office.

Applies to accounts opened after January 1, 1993.

## ScotiaCard banking card Cardholder Agreement

Upon request, we will issue you a *ScotiaCard* banking card, in your name (or in a name designated in writing by you). When you receive the card from us, you agree to the terms and conditions described in this agreement. Upon your enrollment, you may access the following services with your card and the electronic signature specific to that service:

### Automated Banking Services

You can access your designated accounts through:

- designated automated banking machines (ABMs)
- *Interac* Direct Payment terminals
- telephone/wireless
- personal computer through the internet

You authorize *Scotiabank* to accept your instructions given by any of these methods as if you had given the instructions in writing, for bill payments, transfers between accounts and other available Automated Banking Services offered by the respective services.

You can obtain cash advances at ABMs in Canada from *Scotiabank VISA*, *ScotiaLine for Business*, *ScotiaLine* and *ScotiaLine VISA* accounts if:

- Automated Banking Services access to these accounts has been prearranged,
- your accounts are in good standing, and
- your account credit limit will not be exceeded by doing so.

You can also access your designated investment accounts (including your GICs and accounts with *Scotia Securities*) by:

- personal computer through the internet,
- voice response unit,
- wireless, or
- ABM

You authorize *Scotiabank* to accept the instructions given in this manner as if you had given instructions in writing for purchases, sales and transfers between your designated investment accounts and other accounts, or for other services made available from time to time. For certain purposes, when dealing with your investment accounts, we may restrict access to some of your other account options.

### Any Branch Banking (ABB Service)

You can access your accounts through the ABB Service by presenting your card, together with your passbook or your personalized *Scotiabank* cheque, or such other identification, as we reasonably require at any *Scotiabank* branch within Canada.

Inactive Accounts cannot be accessed through any Automated Banking Services or through the ABB service.

### Transaction Charges & Fees

You agree to pay and we may deduct, without notice, from any of your accounts (even if this creates or increases an overdraft):

- A transaction charge at the prevailing rate for each transaction for which the card has been used via the automated banking services listed above, or other designated automatic terminals. A notice of the charges and fees is provided in a readily accessible place in our branches.



Small Business

**Qualifying Criteria**

Electronic Banking *for business* has been designed for small business customers with low transaction and deposit volumes whose annual sales do not exceed \$5 million.

Business Accounts	# of Transactions	Deposit Contents
No more than 3 business accounts (may not be interest bearing unless SPP or Money Master <i>for business accounts</i> ).	Up to 150 business account transactions per month.	Deposits contain primarily cheques with low cash content: <ul style="list-style-type: none"> <li>• up to 50 cheques deposited per month;</li> <li>• up to \$5,000 in cash deposited per month;</li> <li>• up to \$400,000 total monthly deposit volume or \$5,000,000 a year.</li> </ul>

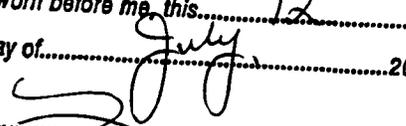
**Note:**

Customers must operate business account(s) and loans in a fully satisfactory manner (i.e., no NSF's in past year or Watch List, unsatisfactory or non-accrual loans).

Last Updated: March 10, 2004



"P"

This is Exhibit \_\_\_\_\_ referred to in the  
 affidavit of Robert Rosalitti  
 sworn before me this 12  
 day of July, 2005  
  
 A COMMISSIONER FOR TAKING AFFIDAVITS

**Other Products & Services**

Published Date: 06/20/2005

**Electronic Banking for business****EBfb: Quick Reference (Electronic Banking for business)**[General Help](#)

**Electronic Banking for business** is a banking package that gives Small Business customers access to their Canadian Dollar accounts via ABM, Interac Direct Payment, TeleScotia, Scotia OnLine and Wireless banking. US Dollar account balances can only be viewed.

## Eligible Customers

- Small Business customers whose annual sales do not exceed \$5 million;
- Customers must operate business accounts and loans in a fully satisfactory manner (ie., no NSF's in the past year, loans not rated "Watch List, Unsatisfactory, or Non-Accrual");
- Customers with business account transaction volumes of up to 150 transactions a month;
- Customers with deposit volumes of up to \$400,000 a month or \$5 million per year;
- Deposit contents of up to 50 cheques and/or up to \$5,000 cash per month;
- includes Money Master for business (MMfb) and Scotia Professional Plan (SPP) customers;

**Note:** Lawyer's Trust accounts, Agricultural NISA/CAIS, customers with NSF's in the past year, and customers that require 2 to sign on behalf of the business, are **not** eligible.

## Product Information

- Canadian Dollar accounts only are permitted. However, customers can view balances of USD accounts that are linked to the customer profile;
- Customers can have a maximum of two business accounts in addition to a Money Master for business account;
- This service includes 2 types of Business ScotiaCards: Full Access Business ScotiaCards (issued either as Business or Personal/Business) and Business Deposit only ScotiaCard. For the specific features of each access card click [here](#);
- A 100% hold funds is placed on all ABM deposits until contents are verified. However, if the business customer is approved for CashBack, the funds (up to the CashBack limit) are available immediately to the customer;
- Customers require a Business ScotiaCard and a PIN or password to access their business accounts through self-service banking;
- All cards are issued to the business and given to the designated ScotiaCard Officer;
- [Customer Benefits and Product Features](#)

### Transaction Limits

Deposits	\$99,999 or 40 items per transaction
Transfers	\$49,999 a day for ABB/ABM; \$49,999 per transaction for TeleScotia and Scotia OnLine
Cash withdrawals	\$1,000 a day, maximum \$3,000 a week
Interac Purchases	\$2,500 a day, maximum \$17,500 a week
Email Money	Sending - \$10 minimum,

Transfers - \$1,000 maximum per 24-hour period, \$3,000 per 7-day period, \$7,000  
per 30-day period  
Receiving - \$10,000 maximum per 24-hour period, \$70,000 per 7-day  
period,  
\$300,000 per 30-day period

## Pricing

- A monthly access fee of \$9.95 is applicable to cover all 4 alternate banking channels in the package. This multichannel access cannot be purchased separately;
- Access fee is waived for MMfb, SPP, Account Plan *for business* (APfb) and ScotiaOne Account Plan *for business* (SOAPfb) customers;
- Business account service charges are in addition to the standalone Electronic Banking *for business access fee*;
- In situations where warranted, the access fee may be waived at the Branch's discretion;
- There is a one time fee of \$5.00 for each Deposit Only Card issued;
- Customers are charged \$0.75 per mini-statement obtained from the ABM.

## Process

### Application & Processing

The Scotiabank Group Privacy Code applies when personal information is taken in conjunction with any service/product for a Small Business customer ☒.

- Use the Business Account Opening (BAO) process (follow the BAO- Credit Bureau screen flow) to obtain approval of all CashBack limits except SOAPfb and associations/not-for-profits/widely held corporations ☒.
  - For new business accounts follow the Business Account Opening (BAO) process;
  - For existing business accounts, verify that Annual Sales amount shown on customer's CIS profile is correct. From the Account Profile select 'Account Maintenance with Credit Bureau' and follow the screen flow to obtain a CashBack limit and set up the EBfb fee if applicable. Once the CashBack limit has been approved and accepted by the customer, return to the Account Profile and select "Setup/Maintain ScotiaCards" to set up EBfb access to the business accounts. Print the ScotiaCard Banking Access Enrollment/Maintenance form for the customer's signature
- For SOAPfb and associations/not-for-profits/widely held corporations submit the request to the LUC ☒. Once the CashBack limit is approved by the LUC, refer to the Job Aid 'Set Up Electronic Banking Access for Small Business Customers' to set up EBfb access
- the CashBack limit approved for the Small Business customer is divided among the Business ScotiaCards according to the customer's needs
- a copy of the Business Banking Services Agreement (Form 1318676) must be given to each officer/owner who is issued a ScotiaCard

## Account Maintenance

- Only the Small Business' ScotiaCard Officer can authorize changes to the EBfb service
- Set up or maintenance of Business ScotiaCards on an existing business account can only be done at the domicile branch for the business account;
- To change a ScotiaCard Officer:
  - if the new ScotiaCard Officer is an owner who is also an existing signing officer, select the "Account Maintenance without Credit Bureau" link from the Account Profile. Select the new ScotiaCard Officer name from the drop down menu. Follow the screen flows.
  - if the new ScotiaCard Officer is an owner who is **not** an existing signing officer, create a Personal CIS Profile if none exists and link it to the Non-Personal Profile for the business. Select the "Account Maintenance without Credit Bureau" link from the Account Profile. Select the new ScotiaCard Officer as a signing officer and follow the screen flows. Print the new documents for signing by the customer.
  - if the new Signing Officer requires a ScotiaCard then select the 'Setup/Maintain ScotiaCards' link from the Account Profile and follow the screen flows. Print the ScotiaCard Banking Access Enrollment/Maintenance form for the customer's signature
  - refer to the Job Aid '[ScotiaCard- New Card Issuance](#)' for full details
- [Click here](#) for information on how to change a CashBack limit (Set up Procedure for CashBack).

## Contacts/Phone Numbers

### Resource Centre for business

English 1-800-528-2611 French 1-800-528-2199

### TeleScotia

English 1-800-267-1234 Cantonese 1-800-830-8800

French 1-800-575-1212 Mandarin 1-800-830-8080

### ScotiaOnLine Internet

#### Banking

English 1-800-472-6842 English 416-701-7200 (Toronto)

French 1-800-575-2424 French 416-701-7222 (Toronto)

### Disclaimer

This information is intended for use by employees of The Bank of Nova Scotia only. Product information is intended as a quick reference and not a replacement for the Manual. Please refer to the appropriate Manual section for specific details.

### ► Sources/Reference

**Other Products & Services**

Published Date: 08/31/2004

**Electronic Banking for business****EBfb: Types of Business Access ScotiaCards (Electronic Banking for business)**General Help **Features for "Full Access" and "Business Deposit Only" Business Access Scotiacards**

<b>Full Access Business ScotiaCard</b>	<b>Business Deposit only ScotiaCard</b>
Available to each principal of the business.	Deposit Only. No other functions are allowed.
Full access to ABM, TeleScotia, and ScotiaOnLine.	Cannot access TeleScotia, or ScotiaOnline.
Can accept a link with respective personal accounts.	Cannot withdraw cash from ABM.
Issuance of multiple cards is permitted* and are available to any designated authorized signing officer of the business.	Can be issued as a standalone i.e without a Full Access Card.
Can be issued to business customer as either : Business - allows access to business accounts and operating loans via self service banking channels Personal/Business ScotiaCard - allows access to business accounts and to the selected cardholder personal accounts via self service banking channels.	Account balance does not print on ABM deposit receipt.
ScotiaCard cannot be issued to an association/corporation which is prohibited from assigning a single signing officer.	Can be issued to designated employees to make deposits to the business account.
NOT available to accounts needing 2 or more officers to sign together.	Available to accounts needing 2 or more officers to sign together.

**\*Multiple Full Access Cards**

Full Access ScotiaCards can be issued to every signing officer of the account.

- For corporations, a ScotiaCard Officer must be appointed.
- For proprietorships/partnerships, a ScotiaCard Officer is needed only if Full Access ScotiaCards are issued to non-owners.

ScotiaCard Officer will PIN all cards before giving them to the respective cardholders.

**Disclaimer**

This information is intended for use by employees of The Bank of Nova Scotia only. Product information is intended as a quick reference and not a replacement for the Manual. Please refer to the appropriate Manual section for specific details.

▶ **Sources/Reference**

## Small Business

**Types of ScotiaCard Access**

There are 2 types of Business ScotiaCards made available to business customers:

**Full Access ScotiaCard(s)**

Full Access Business ScotiaCard(s) can be issued to business customers as either a Business or a Personal/Business ScotiaCard:

- **Business:** allows access to business accounts, credit accounts and operating loans via self-service banking channels;
- **Personal/Business:** allows access to the business accounts, credit accounts and to the selected cardholder's personal accounts via self-service banking channels.

**Note:**

If the customer already has a Personal ScotiaCard and qualifies for a Personal/Business ScotiaCard, link the business account, on-line loans and credit accounts to this card. In such cases, all personal account level service fees continue to apply in addition to the business account level service fees.

Issuance of "multiple" Full Access Business ScotiaCards is permitted and they are available to any designated authorized signing officer of the business/association.

Business accounts with multiple signing officers are eligible provided:

- the card is not being issued to an association/corporation which is prohibited from assigning a single signing officer (i.e., non-profit organization); and
- the following documentation is obtained to confirm single signing authority:
  - **For corporations and eligible unincorporated associations,** the Full Access Business ScotiaCard holder must be a signing officer documented on Certificate of Officers, Directors and Signing Authorities (Form 1312510).
  - **For partnerships,** the Full Access Business ScotiaCard holder must be a signing officer documented on Authorized Signing Authorities (Partnership/Joint Venture/Joint Account) (Form 1319213).

- o For all other types of business accounts, the Full Access Business ScotiaCard holder must be a signing officer documented on Consolidated Service Request (Form 1312111) or Business Account - Service Request, as applicable.
- o In situations where one of the signing officers has single signing authority, a Full Access ScotiaCard must be issued prior to placing the " Multiple Signatures " message on the account. Otherwise, the system will not allow the account to be linked to a Full Access ScotiaCard. For ScotiaCard maintenance after the " Multiple Signatures " message has been placed on the account, it may be necessary to temporarily remove the " Multiple Signatures " message to perform the maintenance activity, and then re-input the " Multiple Signatures " message on the account.

Business accounts and Non-personal Savings account with the "Multiple-Signatures" message without single signing authority are not eligible to be linked to the Full Function ScotiaCard.

#### **Business Deposit ScotiaCard(s)**

Business Deposit ScotiaCard(s) may be issued to the business, for a one-time fee of \$5 (per card issued) for designated employees to make deposits to the business account. *No other functions are allowed and the account balance does not print on the ABM transaction receipt.*

Business accounts and Non-personal Savings account with the "Multiple-Signatures" message are eligible to be linked to the Business Deposit ScotiaCard.

As this package is targeted at small businesses, it is expected that there will be a very limited demand for more than one additional Business Deposit ScotiaCard per business.

#### **Note:**

With the issuance of a Business ScotiaCard, the customer will have ABB (any branch banking) access to their business accounts with the exception of requests to process OLL transactions. The Electronic Banking *for business* package is not intended to replace CCP and, while customers presenting deposits at another branch are not to be turned away, they should be encouraged to use the ABM.

Last Updated: April 7, 2005



IntraLink

Small Business

## Appendix A - What's Different for Business Customers

Feature	Retail (Personal) Offerings	Business Offerings
Business ScotiaCards	Not applicable.	Additional Full Access Business or Business Deposit ScotiaCards may be issued to business accounts for use by designated employees of the customer.
ScotiaCard Officer	Not applicable.	Setup and maintenance of ScotiaCards for business customers must be done at the business account domicile branch.  Either a business owner, shareholders, partner or authorized signing officer of an incorporation may be designated as the authorized ScotiaCard officer (using the Consolidated Service Request form).
Deposit Contents Screens	Not applicable.	As with over-the-counter deposits, deposit contents fees apply to business account deposits made at the ABM.  Two new screens allow the customer to enter the number of cheques and dollar value of cash deposited (does not apply to non-personal savings accounts).
On-line Loan Information	Not applicable.	Business customers can access balance information on operating and term loans, make advances and paydowns to operating loans and obtain next payment date/amount on term loans.
Packaged Pricing	TeleScotia and Scotia OnLine Internet Banking are free.	Electronic Banking <i>for business</i> is sold as one package for a flat monthly fee and TeleScotia or Scotia OnLine Internet Banking cannot be unbundled and sold separately.
CashBack Authorization and Limits	For Personal ScotiaCards, the system automatically recommends a CashBack limit based on existing	CashBack limit is a maximum of \$100,000 per business (\$50,000 per card).  For eligible business customers, the CashBack limit is approved by the Business Account Opening System.

	business with the customer. Maximum limit \$2,000.	
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Last Updated: February 2, 2004





Home | Contact Us | Search

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News

Français

## New CPA Rule for On-line Payments

A new Canadian Payments Association (CPA) rule to support the clearing and settlement of internet payments came into effect on **February 3, 2005**. The rule will facilitate the introduction of on-line payment services by service providers, working with CPA member financial institutions, that will allow consumers to pay for purchases directly from their bank account via the internet.

Until now, the primary on-line payment option for consumers has been credit cards. It is expected that services offered to consumers, under the new rule entitled *Rule E2: Exchange for the Purpose of Clearing and Settlement of Electronic On-line Payment Items*, will allow them to make payments similar to the way they currently do online banking. The first such services that would be eligible for clearing under the new rule are expected to be introduced by mid-2005. **Payment services that require consumers to provide their on-line user banking ID and password to a party other than their financial institution are not eligible for clearing under the rule.**

An example of how the payment process will work under the Rule is as follows:

- The consumer visits a merchant's web site, makes a purchase and chooses to pay using the on-line payment service;
- The consumer then identifies his/her financial institution and is securely transferred to its on-line banking site;
- The consumer's financial institution authenticates him/her and obtains authorization for the transaction;
- The consumer's financial institution sends a message to the merchant and the consumer advising if the transaction was successful;
- If successful, the consumer's account is debited and the merchant's account would be credited with the funds.

A fundamental requirement under Rule E2 is that the consumer's financial institution is responsible for directly authenticating the consumer (through their on-line banking user ID and password) and obtaining the consumer's authorization for each on-line payment. Part C of Rule E2 contains provisions that would apply in the event a fraudulent transaction is placed to a consumer's account. Further, to ensure that consumers have access to an appropriate means to resolve disputes respecting on-line payments, the CPA's Board of Directors issued a Policy Statement encouraging its member financial institutions that participate in any on-line payment service as described in Rule E2, to subscribe to a fair and transparent framework of consumer protection. In particular, the CPA is encouraging its members to apply, as appropriate, the principles outlined in the Canadian Code of Practice for Debit Card Services to on-line payments.

- Consultation on Conditions for Direct Participation in the ACSS
- Payments Panorama 2005
- CPA Signs Contract for Key Component in Modernization of Cheque Clearing System
- New CPA Rule for On-line Payments
- New Cheque Specifications
- Rule Changes
- Cheque Imaging in Canada: A Change Whose Time has Come (Project Overview)
- New U.S. Cheque Clearing Legislation May Affect Cross-Border Cheques

This is Exhibit "A" referred to in the affidavit of Robert Forcette sworn before me, this 12 day of July 2005.

NOTARIES PUBLIC FOR TAKING AFFIDAVITS

The CPA has encouraged members to endorse the Policy Statement prior to offering any on-line payment offerings. A list of members that endorse the Policy Statement will be published on the CPA web site.

For further information, interested parties are welcome to consult the following documents:

**Rule E2 - Exchange for the Purpose of Clearing and Settlement of Electronic On-line Payment Items**

**On-line Payment Policy Statement and the list of members who have confirmed their support**

For a summary report on the consultation during the development of the rule, interested parties can visit the following link:

**On-line Payments Consultation Report**

[Home](#) | [Contact Us](#) | [Search](#) | [Legal Notices](#)



Home | Contact Us | Search

[ABOUT THE CPA](#) [NEWS](#) [SYSTEMS](#) [RULES](#) [MEMBERSHIP](#) [FAQs](#) [PUBLICATIONS](#) [LINKS](#)

About the CPA

[Français](#)

Overview • **Facts & Figures**

Clearing & Settlement •

Governance •

Legislation -  
Board of Directors -

Stakeholder Advisory •

Council  
Overview -  
Composition -  
Appointment Process -  
Members -  
Current Activities -

Facts & Figures •

Committees •

Descriptions -  
Organizational Chart -

Contact Information •

**Note:** All references to the volume of payment items on this page are based on the number of items delivered through the clearing system. For official purposes under the CPA's By-Laws, such as the calculation of members' dues, voting rights and direct clearer criteria, the total volume of payment items includes both items delivered and received through the clearing system.

- The CPA's Automated Clearing Settlement System (ACSS) and Large Value Transfer System (LVTS) cleared and settled a total of over \$37 trillion in 2004.
- On average, almost \$147 billion worth of transactions were cleared and settled through CPA systems every business day during 2004.
- The total volume of transactions flowing through the Canadian payments system increased by 134 per cent between 1990 and 2004.

**Automated Clearing Settlement System (ACSS)**

- More than 4.9 billion payment items were cleared through ACSS in 2004.
- In 2004, the total value of ACSS payment items was \$4.21 trillion, down from \$4.24 trillion in 2003. This decrease is largely due to the implementation of a \$25 million ceiling on cheques and other paper items cleared through the ACSS.
- The average value of an ACSS transaction is about \$843.
- In 2004, close to 76 per cent of payment items cleared via the ACSS were electronic, up from just 13 per cent in 1990. Paper items declined from 86 per cent of items cleared through the ACSS in 1990 to 24 per cent in 2004.
- Paper items are also declining in absolute numbers. Between 1990 and 2004, paper based transactions decreased by 34.8 per cent, while electronic transactions grew by approximately 1224 per cent, in part reflecting the use of electronic payment mechanisms, such as point-of-sale devices, instead of cash for low-value transactions.
- Although electronic items account for over three quarters of ACSS volume, they represent only 30.3 per cent of the total value cleared through ACSS. The bulk of the ACSS value (69.7 per cent) remains in paper-based transactions, especially those cleared in the "L" stream (value of over \$50,000).

**Large Value Transfer System (LVTS)**

This is Exhibit *K* referred to in the affidavit of *Robert Meslelli* sworn before me, this *12* day of *July*, 20*05*  
 A COMMISSIONER FOR TAKING AFFIDAVITS

- LVTS was implemented in February 1999 and serves as Canada's wire payment service, providing real-time finality of payment and guaranteed settlement.
- In 2004, over \$33 trillion was settled through the LVTS. This figure represents 88 per cent of all value flowing through Canada's payments system.
- The total volume of LVTS transactions during 2004 was over 4.3 million.
- The average value of an LVTS transaction is about \$7.6 million.
- The peak value for LVTS transactions in a single day is \$219.2 billion (December 15, 2004).
- The average daily value in 2004 was in the range of \$130 billion.
- On average, over 17,100 LVTS payments were carried out daily in 2004. The highest daily volume of LVTS transactions to date is 28,908 (July 2, 2004).

[Home](#) | [Contact Us](#) | [Search](#) | [Legal Notices](#)



Home | Contact Us | Search

[ABOUT THE CPA](#) [NEWS](#) [SYSTEMS](#) [RULES](#) [MEMBERSHIP](#) [FAQs](#) [PUBLICATIONS](#) [LINKS](#)

About the CPA

[Français](#)

Overview ● **Organizational Chart of Committees**

Clearing & Settlement ●

Governance ●

- Legislation -
- Board of Directors -

Stakeholder Advisory ●

- Council
- Overview -
- Composition -
- Appointment Process -
- Members -
- Current Activities -

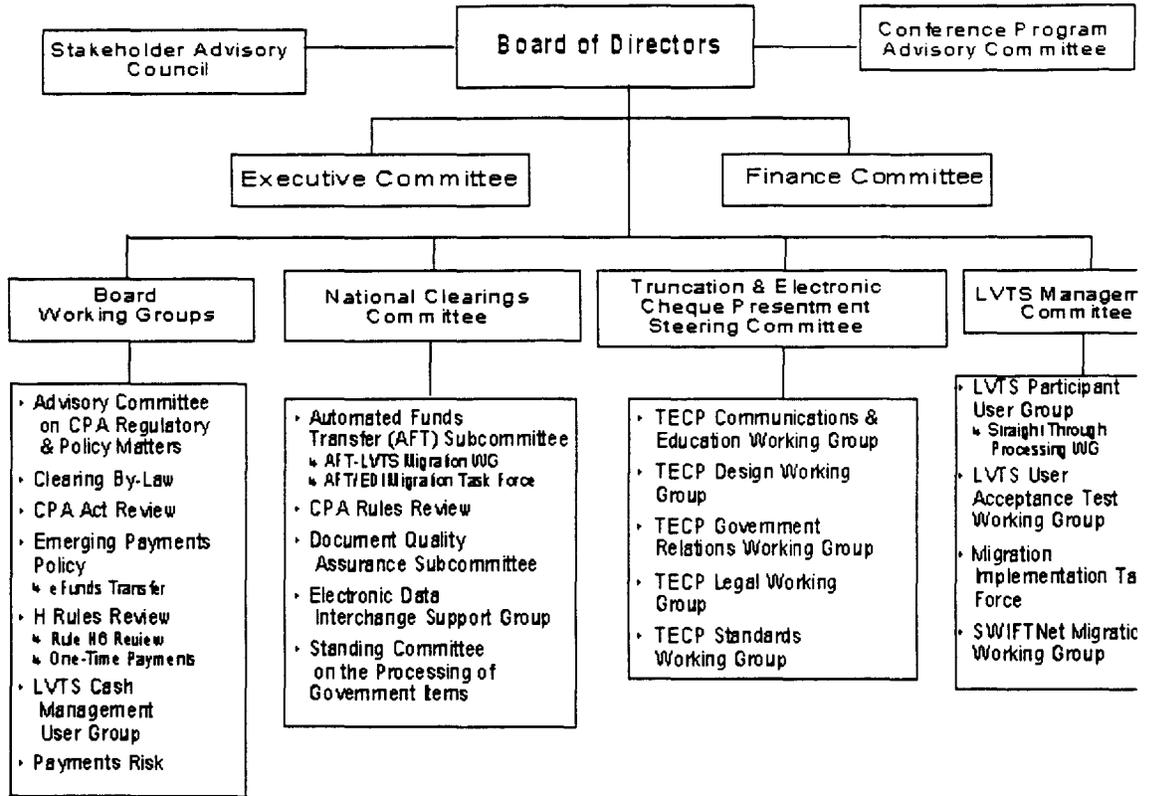
Facts & Figures ●

Committees ●

- Descriptions -
- Organizational Chart -

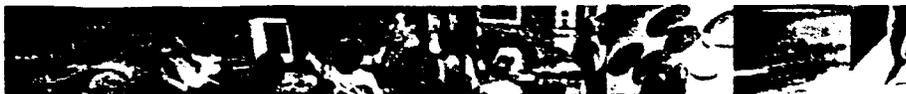
Contact Information ●

## Canadian Payments Association Committees



December 2003

Home | Contact Us | Search | Legal Notices



[Home](#) | [Contact Us](#) | [Search](#)

[ABOUT THE CPA](#) [NEWS](#) [SYSTEMS](#) [RULES](#) [MEMBERSHIP](#) [FAQs](#) [PUBLICATIONS](#) [LINKS](#)

## About the CPA

[Français](#)

### Overview ● **Clearing & Settlement**

#### Clearing & Settlement ●

Eighteen million times a day, Canadians withdraw cash from banking machines and use cheques, debit cards and pre-authorized payments or make other payments that result in one financial institution owing money to another. These transactions must be sent to the financial institution holding the account on which the funds are drawn in the case of a debit payment item, such as a cheque, or to the financial institution holding the account in which they are to be deposited in the case of a credit item, such as a direct deposit. The process through which CPA member financial institutions exchange the payment items, whether in paper or electronic form, is referred to as **clearing**.

#### Governance ●

- Legislation -
- Board of Directors -

#### Stakeholder Advisory ●

- Council
- Overview -
- Composition -
- Appointment Process -
- Members -
- Current Activities -

#### Facts & Figures ●

Flows of value in one direction are netted against flows in the opposite direction, and the financial institutions involved **settle** for the net amounts through their accounts at the Bank of Canada. These processes of clearing and settlement are central to the operation of the national payments system.

#### Committees ●

- Descriptions -
- Organizational Chart -

#### Contact Information ●

The CPA currently operates two systems for the clearing and settlement of payments: the Automated Clearing Settlement System (ACSS) and the Large Value Transfer System (LVTS). In addition, the U.S. Bulk Exchange (USBEX) system, a parallel system to the ACSS, is used for the clearing of payment items in U.S. dollars. Settlement of USBEX balances is carried out through correspondent banks in New York.

[Home](#) | [Contact Us](#) | [Search](#) | [Legal Notices](#)



## Systems

[Français](#)

### Automated Clearing Settlement System (ACSS)

- Overview -
- Clearing of Cheques -
- Clearing of Electronic Payments -

### U.S. Dollar Bulk Exchange (USBE)

### Large Value Transfer System (LVTS)

- Overview -
- Key Benefits -
- LVTS Tranches -
- Risk Controls -

### Financial Institutions File (FIF)

### Corporate Creditor Identification Number (CCIN)

## ACSS Overview

The Automated Clearing Settlement System (ACSS), introduced in 1984, is the system through which the vast majority of payment items in Canada – more than 17 million on an average business day – are cleared. **Clearing** means the process of exchanging and reconciling payment items that result in a transfer of funds from one financial institution (FI) to another. **Settlement** means the process of adjusting financial positions of individual FIs to reflect the net amounts due to and from them (including interest compensation) as a result of the inter-member exchange of payment items.

The core of the ACSS is an information system used to track the volume and value of payment items exchanged between CPA members and determine the balances due to and from participants. In addition, a framework of ACSS Rules and Standards details the procedures that apply to the exchange, clearing and settlement of the various categories, or "streams", of payment items cleared through this system.

Within the ACSS, 11 CPA member financial institutions, referred to as Direct Clearers, handle the clearing and settlement of payment items for their own customers, as well as for customers that maintain accounts at the other financial institutions, known as Indirect Clearers. (The Bank of Canada is also included among Direct Clearers.)

The ACSS is used for clearing both paper-based payment items, such as cheques, and electronic items, including Automated Funds Transfer debits (e.g. pre-authorized debits) and credits (e.g. direct deposits). Each time payment items are exchanged between Direct Clearers, data is entered into the ACSS to track the total volume and value of items in the particular stream. These entries are made by the Direct Clearer that is owed money; that is, the delivering Direct Clearer enters the data for debit streams, and the receiving Direct Clearer enters the information for credit streams. At the end of the daily exchange process, these entries are used to determine the net positions of the Direct Clearers.

Direct Clearers must maintain settlement accounts at the Bank of Canada. During the morning of each business day, the Bank of Canada adjusts the financial positions of the individual Direct Clearers by transferring funds among their accounts to reflect the net balances of the previous day's ACSS clearing. In turn, Indirect Clearers settle with their respective Direct Clearers through special accounts they maintain with them.

Although 99 per cent of the daily transaction volume is cleared through the ACSS, these transactions represent only about 12 per cent of the total value cleared, as most ACSS payment items are for relatively small amounts. Approximately 88 per cent of the total value is cleared via the Large Value Transfer System (LVTS).



## Systems

[Français](#)

### LVTS Overview

- Automated Clearing Settlement System (ACSS)
  - Overview -
  - Clearing of Cheques -
  - Clearing of Electronic Payments -
- U.S. Dollar Bulk Exchange (USBE)
- Large Value Transfer System (LVTS)
  - Overview -
  - Key Benefits -
  - LVTS Tranches -
  - Risk Controls -
- Financial Institutions File (FIF)
- Corporate Creditor Identification Number (CCIN)

LVTS is an electronic wire system introduced by the CPA in February 1999 to facilitate the transfer of irrevocable payments in Canadian dollars across the country in real time. Through LVTS, funds can be transferred between participating financial institutions virtually instantaneously, and the money can thus be credited to the recipient's account on a timely basis. As all LVTS payments are immediately final and irrevocable, the recipient may withdraw the money, invest it or use it to make another payment in full confidence that the incoming payment will not be reversed for any reason.

LVTS is the first model of its kind in the world, a hybrid that combines the benefits of the two main models for current payment systems. It achieves the real-time payment finality of a Real Time Gross Settlement (RTGS) system, with the added benefit of lower collateral costs associated with a netting system. Each payment is final and settlement is assured immediately, even though the actual settlement occurs at the end of the day on the books of the Bank of Canada.

On average, LVTS is used to clear and settle about \$130 billion in Canadian dollar payments each business day, or approximately 88 per cent of the total value moving through the Canadian payment system. Approximately 17,100 LVTS payments are processed each day, with the average value of a transaction in the range of \$7.6 million. LVTS is also particularly suitable for time-sensitive payments of any value.

LVTS is designed as an open and accessible system. CPA members that establish and maintain an LVTS settlement account at the Bank of Canada and provide an acceptable system interface may participate directly. There are no minimum payment value or volume requirements.

Currently 15 members of the CPA, including the Bank of Canada, participate directly in LVTS. All other CPA members can arrange LVTS payments for their customers through LVTS participants. Financial institutions may offer LVTS wire payments to their customers under various proprietary names.

The legal foundation for LVTS is provided in the CPA's *LVTS By-law* and in the *Payments Clearing and Settlement Act*. The Bank of Canada is responsible for monitoring the flow of payments through LVTS and the settlement positions of the participants at all times. The CPA administers the daily operations of LVTS as well as the LVTS Rules. Participating CPA members fund the LVTS operating costs.


[Home](#) | [Contact Us](#) | [Search](#)
[ABOUT THE CPA](#) [NEWS](#) [SYSTEMS](#) [RULES](#) [MEMBERSHIP](#) [FAQs](#) [PUBLICATIONS](#) [LINKS](#)

## About the CPA

[Français](#)
[Overview ●](#)

## Legislation

[Clearing & Settlement ●](#)

The *Canadian Payments Act* sets out the legal framework for the CPA, including its mandate, the types of organizations that are eligible for membership, the role of the Board of Directors and certain oversight responsibilities for the Minister of Finance.

[Governance ●](#)
[Legislation -  
Board of Directors -](#)

Under the *Act*, CPA by-laws are subject to approval by the Governor-in-Council (i.e. the federal cabinet). In addition, the Minister of Finance has the authority to review new CPA rules or amendments to existing rules.

[Stakeholder Advisory ●](#)
[Council](#)
[Overview -](#)
[Composition -](#)
[Appointment Process -](#)
[Members -](#)
[Current Activities -](#)

In addition, the *Payment Clearing and Settlement Act* gives the Bank of Canada responsibility for oversight of clearing and settlement systems for the purpose of controlling systemic risk. The CPA's Large Value Transfer System (LVTS) has been designated under this *Act*, and consequently the Bank of Canada acts in a supervisory capacity in relation to it.

[Facts & Figures ●](#)
[Committees ●](#)
[Descriptions -  
Organizational Chart -](#)
[Home](#) | [Contact Us](#) | [Search](#) | [Legal Notices](#)
[Contact Information ●](#)

**CANADIAN PAYMENTS ASSOCIATION**  
**ASSOCIATION CANADIENNE DES PAIEMENTS**

**RULE E2**

**EXCHANGE FOR THE PURPOSE OF CLEARING AND  
SETTLEMENT OF ELECTRONIC ON-LINE PAYMENT ITEMS**

This is Exhibit.....<sup>"S"</sup>.....referred to in the  
affidavit of.....*Robert Rosatelli*.....  
sworn before me, this.....*12*.....  
day of.....*July*.....20..*05*  
.....  
A COMMISSIONER FOR TAKING AFFIDAVITS

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2005 ASSOCIATION CANADIENNE DES PAIEMENTS

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**Rule E2 – Exchange for the Purpose of Clearing and Settlement of Electronic On-line  
Payment Items**

**Implementation and Revisions**

**Implemented**

February 3, 2005

**Amendments Post-February 2005**



## Rule E2 - Exchange for the Purpose of Clearing and Settlement of Electronic On-line Payment Items

### Introduction

1. This Rule sets out requirements for the Exchange, Clearing and Settlement of on-line, Real-time, electronic Payment Items (i.e. On-line Payment Items).

Inter-member Exchanges take place throughout the day via a series of interactive electronic messages. The obligations arising from the Inter-member Exchanges are settled as a credit transfer of funds.

While this Rule makes functional distinctions, it is recognized that one entity may play several roles in the context of a single On-line Payment Transaction. For example, the Acquirer and Acquirer FI may be one and the same financial institution or the Acquirer and Payee may be one and the same person. Further, this Rule does not preclude the establishment of agency relationships for the performance of particular functions, or Members performing functions on behalf of non-members provided such agents or non-members are required to comply with the applicable provisions of this Rule by agreement.

### Scope

2. This Rule addresses Payment Items arising from individual transactions initiated by a Payor using an electronic device (e.g. personal computer, PDA), over an open communication network in an on-line Real-time environment, which results in a debit to a Payor's Account for the purpose of making payment for goods or services. These Payment Items involve verification of the Payor's identity (e.g., through the use of a user id and Secret Code) and on-line Real-time approval of the transaction, resulting in an obligation on the part of the Payor FI to settle for that Payment Item, thereby making all duly authorized Payment Items not subject to subsequent repudiation by the Payor or dishonour by the Payor FI. However, in the event an inquiry or complaint is raised by a Payor regarding whether an Item was duly authorized, this Rule also addresses returns and refunds and the procedures that apply.

### References

3. (a) This Rule shall be read in conjunction with the following:
  - (i) CPA Rules Manual - Introduction
  - (ii) CPA Rule A1 - General Rules Pertaining to Items Acceptable for Exchange, for the purpose of Clearing and Settlement
  - (iii) CPA Rule B1 - Inter-Member Clearing at Regional Exchange Points
  - (iv) CPA Rule B2 - Manual Preparation of Cheque Clearing Logs
  - (v) CPA Rule D4 - Institution Numbers and Clearing Agency Arrangements
  - (vi) CPA Rule L1 - Procedures Pertaining to the Default of a Direct Clearer



**Rule E2 - Exchange for the Purpose of Clearing and Settlement of Electronic On-line Payment Items**

**References (cont'd)**

- (vii) CPA Rule L2 - Procedures Pertaining to the Default of an Indirect Clearer
- (b) Additional guidelines pertaining to other aspects of the Canadian On-line shared environment are contained in the following:
  - (i) Canadian Code of Practice for Consumer Protection in Electronic Commerce (The Working Group on Electronic Commerce and Consumers, January 16, 2004);
  - (ii) Electronic Authentication Principles (Industry Canada, November 2003 Rev);
  - (iii) Principles and Guidelines for Payments over Open Communication Networks (CPA, October 5, 2000); and
  - (iv) CPA Policy Statement on Consumer Dispute Resolution Practices in the Context of On-line Payment Items as Defined in CPA Rule E2 and the Canadian Code of Practice for Consumer Debit Card Services (Electronic Funds Transfer Working Group, 2004 Rev), as appropriate.

**Definitions**

4. In this Rule,

- (a) "Acceptance" means the informed, voluntary agreement by the Payor to the obligation to make payment by means of an On-line Payment Item;
- (b) "Acquirer" means a person who captures transaction data from the Payee for transmittal to the Acquirer FI to reconcile the credit payment instruction sent by the Payor's FI to the Acquirer FI;
- (c) "Acquirer FI" means the Member that holds the Acquirer's account, receives the payment information from the Acquirer and the credit payment instruction from the Payor's FI, for the benefit of the Payee;
- (d) "Approve, Approved, Approval" means the affirmative response by the Payor FI that Authentication and Authorization has occurred and the Payor FI agrees to honour the resulting On-line Payment Item;
- (e) "Authentication" means the techniques, procedures and processes used by the Payor FI to verify the identity of the Payor or the security attributes of the Payor (e.g. Secret Code);
- (f) "Authorization" means the on-line, Real-Time, techniques, procedures and processes used by the Payor FI to verify the consent of the Payor to the On-line Payment Transaction;
- (g) "Delivering Direct Clearer" means a Direct Clearer that delivers On-line Payment Items to another Direct Clearer for the purpose of Clearing and Settlement;



**Rule E2 - Exchange for the Purpose of Clearing and Settlement of Electronic On-line Payment Items**

**Definitions (cont'd)**

- (h) "Electronic Device" means any electronic mechanism used by a Payor to initiate an On-line Payment Transaction;
- (i) "On-line Payment Item" means a Payment Item arising from an On-line Payment Transaction, consisting of a payment order initiated by a Payor and subsequent Authentication, Authorization and Approval by the Payor's FI, utilizing on-line Real-time interactive messages, which result in a debit or a credit to the Payor's Account;
- (j) "On-line Payment Service" means the network that facilitates On-line Payment Transactions;
- (k) "On-line Payment Transaction" means an electronic payment transaction, initiated over an Open Communication Network by a Payor using an electronic device and his/her Secret Code, which, if Approved, gives rise to an On-line Payment Item;
- (l) "Open Communication Network" means a communication infrastructure, technology and system that permit the processing and transmission of electronic messages or data in a manner that can be accessed and used by any person;
- (m) "Payee" means the person or entity who is offering goods and services through an URL, who has pre-registered with an On-line Payment Service and to whom the funds arising from an On-line Payment Item are to be paid;
- (n) "Payor" means a person who authorizes the Payor FI to issue an On-line Payment Item and whose account is to be, or has been, debited with the amount of the On-line Payment Item.
- (o) "Payor's Account" means an account, held by the Payor FI, where funds are standing at the disposal of the Payor;
- (p) "Payor FI" means the Member that holds the Payor's Account, controls issuance and verification of the Secret Code which is used to access that Payor's Account, and receives and responds to requests for Authentication, Authorization and Approval;
- (q) "Real-time" means, in the context of Authorization and Approval of an On-line Payment Transaction, immediate communication of requests for Authorization and Approval via on-line means;
- (r) "Receiving Direct Clearer" means a Direct Clearer that receives On-line Payment Items from another Direct Clearer for Settlement;
- (s) "Secret Code" (e.g., userid and password) means a method used by the Payor FI to uniquely identify the Payor and signify the Payor's consent to each On-line Payment Transaction;
- (t) "Single Factor Technique" means, in the context of Authentication, verification of the identity of a Payor or the security attributes of a Payor (e.g. Secret Code) by using something the Payor knows (e.g., password);



**Rule E2 - Exchange for the Purpose of Clearing and Settlement of Electronic On-line Payment Items**

**Definitions (cont'd)**

- (u) "Uniform Resource Locator or URL" means the character string used to describe the location and access method of a Payee website on the Internet; and
- (v) "Writing" or "in writing" means any mode of representing or reproducing words in visible form, and includes an electronic document, provided the document is under the control of the intended recipient, the information contained in the electronic document is substantially in the same form as a paper copy, and the information contained in the document is accessible if requested.

**A) ROLES, RESPONSIBILITIES AND RELATIONSHIPS FOR ON-LINE PAYMENTS**

Part A) of this Rule contains general rules pertaining to the roles, responsibilities and relationships applicable to the parties involved in the Exchange, Clearing and Settlement of On-line Payment Items.

**General**

- 5. (a) In all matters relating to the Exchange, Clearing and Settlement of On-line Payment Items for the purpose of Clearing and Settlement, each Member shall respect the privacy and confidentiality of Payor and Payee personal and financial information in accordance with applicable Canadian provincial and federal legislation governing the treatment of personal and financial information. In particular, only that information or data that is necessary to effect the processing of the On-line Payment Item is to be made available to the Acquirer and/or the Payee during the session. For greater clarity, the Payor's personal banking information, such as but not limited to the authentication information (e.g., user identification and password) and account balance, shall not be made available at any time to the Acquirer and/or Payee during the On-line Payment Transaction session.
- (b) Where a CPA Member Exchanges On-line Payment Items for the purpose of Clearing and Settlement, on behalf of a non-CPA Member Acquirer, that Member shall obtain a written undertaking from each such non-CPA Member for which it acts, to be bound by, adhere to and comply with the requirements of this Rule.
- (c) Each Member shall be responsible and liable for every On-line Payment Item, and every item purporting to be an On-line Payment Item, that it delivers and shall indemnify the Association and its Members for any direct loss, costs or damages incurred by virtue of the Exchange of that Item for the purpose of Clearing and Settlement.

**Acquirer FI Responsibilities**

- 6. Each Member that functions as an Acquirer FI in an On-line Payment Service is responsible for the following:
  - (a) registering with the On-line Payment Service;
  - (b) ensuring each Acquirer for which it acts is registered with the On-line Payment Service;
  - (c) entering into an agreement with each Acquirer whereby the Acquirer agrees, in all respects, to comply with the following:



**Rule E2 - Exchange for the Purpose of Clearing and Settlement of Electronic On-line Payment Items**

**Acquirer FI Responsibilities (cont'd)**

- (i) all CPA By-laws and Rules, including in particular Rule E2, and any CPA Standards that may be applicable;
  - (ii) to ensure that the On-line Payment Service has adequate information about each Payee for which it acts;
  - (iii) to enter into an agreement with each Payee for which it acts, whereby the Payee agrees, in all respects, to;
    - comply with all applicable CPA By-laws and Rules, including in particular Rule E2, and any CPA Standards that may be applicable;
    - disclose to Payors its policies regarding security, privacy, returns and reimbursements;
    - employ security measures and controls for its website that are consistent with current industry standards to protect the privacy and confidentiality of the On-line Payment Transaction and any information provided by the Payor; and
  - (iv) to immediately begin an investigation to determine what action should be taken to remedy a situation where the Acquirer becomes aware that there is reasonable evidence or suspicion that the Payee is involved in suspicious on-line activity, or the Payee is not complying with this Rule. Such action may require the Payee to amend its operating practices or, if required, a suspension of the clearing services for the Payee;
- (d) acquiring, Exchanging, Clearing and Settling On-line Payment Items for the Acquirer and its Payees;
- (e) where the Acquirer FI is not the Payee's financial institution, holding the funds in a segregated account such that the funds are legally protected for the benefit of and subsequent payment to the Payee; and
- (f) where, in any instance, the Acquirer FI becomes aware that there is reasonable evidence or suspicion that a Payee is involved in suspicious on-line activity, or the Payee is not complying with this Rule, the Acquirer FI shall immediately begin an investigation to determine what action should be taken to remedy the situation. Such action may require the Payee to amend its operating practices or, if required, a suspension of the clearing services for the Payee.
7. (a) Where an Acquirer FI also functions as an Acquirer or the Acquirer and Payee are one and the same, the responsibilities with respect to Acquirers and Payees as set out in section 6 apply as applicable; and
- (b) Where an Acquirer uses an agent, such as but not limited to a reseller or aggregator, to register Payees the Acquirer FI shall ensure the Acquirer is party to the agreement between the agent and the Payee and that all parties are complying with the requirements set out in this Rule and section 6 in particular.



**Rule E2 - Exchange for the Purpose of Clearing and Settlement of Electronic On-line Payment Items**

**Payor FI Responsibilities**

8. Each Member that functions as a Payor FI in an On-line Payment Service is responsible for the following:
- (a) registering with the On-line Payment Service;
  - (b) entering into an agreement with the On-line Payment Service whereby the On-line Payment Service agrees, in all respects, to
    - (i) comply with all applicable CPA By-laws and Rules, including in particular Rule E2, and any CPA Standards that may be applicable; and
    - (ii) employ security measures and controls for its Service that are consistent with current industry standards to protect the privacy and confidentiality of the On-line Payment Transaction and any information provided by the Payor and Payee;
  - (c) conducting Authentication, Authorization, and Approval for its customers who are Payors in an On-line Payment Transaction. Authentication, Authorization and Approval shall be conducted in an on-line Real-time environment. Once Approval has occurred, the Payor's FI shall honour, Exchange, and effect Settlement for the resulting On-line Payment Item. In the event that there is a failure in the Payor FI's Authentication technology and/or its security controls and policies, the Payor FI is liable to the Payor and Members, as applicable, for any unauthorized On-line Payment Transactions; and
  - (d) disclosing to its Payors the policies and procedures available to them for verifying the validity of an On-line Payment Item and for investigating disputes and the expected timing for resolving such disputes.

**Registration**

9. Acquirer FIs participating in an On-line Payment Service shall exercise due diligence and "know your customer" principles to ensure that only Acquirers in good standing are registered with the On-line Payment Service and, in turn, that Acquirers are exercising the same due diligence when signing up Payees. At a minimum, the following information shall be captured:
- (a) the full legal name and address of Acquirers and Payees;
  - (b) the type of business being offered by the Acquirers and Payees;
  - (c) the length of time that the Acquirers and Payees have been operating in their business;
  - (d) the URL(s) of the Payees; and
  - (e) any other information that will help identify Acquirers and Payees and the type of business in which they are engaged.

**Relationships**

10. (a) Every Indirect Clearer shall give written notice to the General Manager of its clearing arrangement for On-line Payment Items.



**Rule E2 - Exchange for the Purpose of Clearing and Settlement of Electronic On-line Payment Items**

**Relationships (cont'd)**

- (b) A Direct Clearer that Exchanges On-line Payment Items for the purpose of Clearing and Settlement through another Direct Clearer, shall give notice of this arrangement to the General Manager.
- (c) The relationships referred to in subsections (a) and (b) shall be recorded in Rule D4, Appendix I.
- (d) A Member may Exchange On-line Payment Items, for the purpose of Clearing and Settlement, for a non-CPA member but is responsible and liable for those transactions as if they were their own.

**B) GENERAL RULES FOR ON-LINE PAYMENT PROCESSING**

Part B) of this Rule contains general rules applicable to the processing of On-line Payment Transactions and the Exchange of On-line Payment Items.

**Initiation of On-line Payment Transaction**

11. An On-line Payment Transaction is initiated when the Payor:
- (a) establishes an on-line, Real-time communication with the Payee by accessing the Payee's URL(s);
  - (b) purchases goods or services at the Payee's URL(s); and
  - (c) chooses to make payment for the goods or services using an On-line Payment Transaction.
12. During the On-line Payment Transaction session, the Payor shall:
- (a) have the ability to make corrections while entering instructions at the Payee's URL(s) relating to the On-line Payment Transaction;
  - (b) have the total amount of the On-line Payment Transaction to be debited from the Payor's account clearly displayed and verified by the Payor prior to being sent for Authentication and Authorization;
  - (c) have the ability to cancel the On-line Payment Transaction at any point prior to Authentication and Authorization. Such cancellation shall terminate the Transaction; and
  - (d) have the disposition of each On-line Payment Transaction in terms of Approval or denial communicated to the Payor.

**Routing to Payor's FI**

13. The Payor shall be securely routed to the Payor's FI through the On-line Payment Service.



**Rule E2 - Exchange for the Purpose of Clearing and Settlement of Electronic On-line Payment Items**

**Authentication, Authorization**

14. The Payor's FI shall conduct Authentication and Authorization using current industry standards and at a minimum SSL 128-bit RC4 encryption technology prior to processing On-line Payment Transactions to the Payor's Account.
15. The Payor's FI shall, as a minimum, use a Single Factor Technique (e.g., user id and password) for Authentication.
16. The Payor's FI shall, in the event of a breach of security during an On-line Payment Transaction or timing out of an on-line session recommence Authentication and Authorization to ensure the integrity of the On-line Payment Transaction.
17.
  - (a) Authorization shall only be conducted if the Payor's FI has successfully completed Authentication.
  - (b) Prior to completing Authorization the following information shall be provided by the Payor's FI to the Payor for verification or correction:
    - (i) the total amount of the On-line Payment Transaction; and
    - (ii) the identity of the Payee.
  - (c) Prior to completing Authorization, the Payor shall be given the option to accept or decline the On-line Payment Transaction, at the same time that the information of subsection (b) has been provided.
  - (d) The Payor's FI shall not proceed with the Approval of the On-line Payment Transaction if the Payor declines in accordance with subsection (c).

**Approval**

18.
  - (a) Upon receipt of the Payor's payment instructions, the Payor FI shall decide in Real-time whether or not to Approve the On-line Payment Transaction.
  - (b) Upon Approval, the Payor's FI is deemed to have accepted the On-line Payment Transaction which shall give rise to an On-line Payment Item, which shall create an obligation on the part of the Payor FI to settle for that Item,
    - (i) with the Delivering Direct Clearer where the Payor FI is a Direct Clearer, or
    - (ii) with the Receiving Direct Clearer where the Payor FI is an Indirect Clearer. The Receiving Direct Clearer is then obliged to settle for that payment with the Delivering Direct Clearer.

**Notification of Status of On-line Payment Transaction**

19. Once the On-line Payment Transaction is Approved or declined, the Payor FI shall be responsible for ensuring the Payor is notified of the status of the On-line Payment Transaction by indicating if the Transaction was Approved or declined.



**Rule E2 - Exchange for the Purpose of Clearing and Settlement of Electronic On-line Payment Items**

**Notification of Status of On-line Payment Transaction (cont'd)**

20. If Approved, the Payor FI shall ensure the Payee is notified, through the Acquirer or On-line Payment Service if applicable, of the unique On-line Payment Item identifier that identifies the Payor and Payor FI.

**Confirmation of Approved On-line Payment Transaction**

21. Immediately upon the Payee receiving the unique On-line Payment Item identifier, the Acquirer FI, through the Acquirer or the On-line Payment Service if applicable, shall be responsible for ensuring that the Payee provides the Payor with confirmation of the following:
- (a) the total amount of the On-line Payment Transaction;
  - (b) the name of the Payee; and
  - (c) the unique On-line Payment Item identifier provided by the Payor FI.

**Processing of On-line Payment Items**

22. All Members participating in an On-line Payment Service shall adhere to the following when processing On-line Payment Items,
- (a) all On-line Payment Items shall be processed in electronic format only;
  - (b) current industry security standards shall be followed to ensure the integrity of any payment and personal data exchanged on-line and stored; and
  - (c) an On-line Payment Item is deemed to have been delivered to the Payor's FI when the Payor FI receives the electronic message containing the instructions of the Payor to make payment to the Payee and Approves the On-line Payment Item. As between Members, this Exchange of electronic messages constitutes delivery and acceptance of the payment order for the electronic transfer of funds between the Payor and Payee.

**Subsequent Dishonour**

23. An On-line Payment Item may not be dishonoured. As such, CPA Rule A4 – *Returned and Redirected Items* does not apply to On-line Payment Items.

**Reconciliation**

24. Each Member shall maintain sufficient internal records of On-line Payment Items to determine and confirm that the amounts, due to and from other CPA Members, calculated by the ACSS, are correct. Errors in On-line Payment Item deliveries entered into the ACSS may be contested and corrected in the manner provided for in Rule B1.



**Rule E2 - Exchange for the Purpose of Clearing and Settlement of Electronic On-line Payment Items**

**Settlement**

25. CPA Rule B1 – *Inter-member Clearing at Regional Exchange Points* and CPA Rule B2 - *Manual Preparation of Cheque Clearing Logs* apply to the Clearing of On-line Payment Items through the ACSS. In particular,
- (a) All Entries into the ACSS in respect of On-line Payment Items shall be made in the National Electronic Settlement Region using the *On-line - Credit Payment* (J) and *On-line Payment Refund* (K) stream identifiers.
  - (b) ACSS entries shall be made in accordance with ACSS procedures and shall be made as soon as possible and no later than the ACSS closing time applicable to the Business Day following Approval.
  - (c) Such entries shall be made in a manner that reflects both the volume and value involved.
  - (d) ACSS entries using the stream identifier "J" or "K" shall include the appropriate On-line Identifier where the entries are in respect of On-line Payment Items involving:
    - (i) an On-line Network Connector who is a non-CPA Member; or
    - (ii) a CPA Member with multiple direct connections to an On-line Payment Service.
  - (e) Errors in ACSS entries may be contested and corrected in the manner provided for within the ACSS procedures. Refer to CPA Rule B1 – *Inter-member Clearing at Regional Exchange Points*.

**Audit Trail, Tracing**

26. Each Member participating in an On-line Payment Service must maintain an audit trail of each On-line Payment Transaction for a minimum period of 12 months that contains the information necessary for tracing requests. Each Member that is involved in the Exchange of an On-line Payment Item for the purpose of Clearing and Settlement shall trace the disposition of that Payment Item, if so requested by another Member. Each trace request shall contain the following information:
- (i) the unique On-line Payment Item identifier that identifies the Payor and the Payor FI;
  - (ii) local transaction time, if available;
  - (iii) total transaction amount; and
  - (iv) Payee identification.

**Return/Refund**

27. Where a Payor is to be refunded the amount of an On-line Payment Item by the Payee or the amount of the On-line Payment Item is to be returned to the Payor, the Acquirer FI shall process the return or refund by using the unique transaction number affixed to the On-line Payment Transaction and entering an On-line Payment Item into the ACSS On-line Payment Refund stream (K).



**Rule E2 - Exchange for the Purpose of Clearing and Settlement of Electronic On-line Payment Items**

**Default**

28. Rules regarding the treatment of On-line Payment Items in default situations are contained in CPA Rule L1 – “Procedures Pertaining to the Default of a Direct Clearer” and CPA Rule L2 – “Procedures Pertaining to the Default of an Indirect Clearer” (the documents entitled “Guide for CPA Members – Default of a Direct Clearer” and “Guide for CPA Members – Default of an Indirect Clearer”, available from the CPA should also be consulted.)

**C) PAYOR INQUIRIES/COMPLAINTS**

Part C) of this Rule contains the procedures that shall apply to each Member involved in the Exchange, Clearing or Settlement of On-line Payment Items in the event a Payor claims that an Approved On-line Payment Transaction, purportedly voluntarily initiated by the Payor that gave rise to an On-line Payment Item, was actually initiated as a result of fraud, or theft or was coerced by trickery, force or intimidation. None of the procedures outlined below preclude a party to an On-line Payment Item from exercising its rights and seeking recourse outside of the Rules.

**Payor FI Responsibilities**

29. Payor FIs shall have clear, timely procedures for dealing with Payor claims, which shall include:
- (a) procedures to investigate the claim; and
  - (b) provisions for review of claims at a senior level within their institution.
30. When a Payor contacts their Payor FI with a claim, the Payor FI shall inform the Payor of the following:
- (a) that the Payor FI will investigate the On-line Payment Item(s) in question;
  - (b) that a determination regarding any reimbursement will stem from the investigation;
  - (c) that the Payor FI will respond to the Payor's claim as soon as possible, but no later than 10 Business Days; and
  - (d) that, during the investigation, the Payor FI may require a statement or affidavit from the Payor, or request information from another Member, which may result in the temporary suspension of the 10 Business Day time limit, until the requested information is received.

**Member Responsibilities During Investigation**

31. Each Member contacted by the Payor FI during the course of an investigation shall assist in the investigation and, if requested, trace the disposition of the On-line Payment Item(s) in question as soon as possible in accordance with section 26.





# Business Banking Services Agreement

This is Exhibit 17 referred to in the  
affidavit of Robert Basak

sworn before me, this 13  
day of July, 2005

.....  
A COMMISSIONER FOR TAKING AFFIDAVITS



# **Business Banking Services Agreement**

## *Welcome to Scotiabank*

We would like to take this opportunity to welcome you to Scotiabank. It is our commitment to become your business banker. We look forward to working with you to add value to your business.

### *So, What's in this Booklet?*

This booklet is a companion document to your Statement About the Business and Statement - About You or Business Account - Service Request, or Application - Banking Services *for business*, and (where applicable) the Credit Agreement *for business* and contains important terms and conditions which form part of your agreement with the bank. These terms and conditions, unless specifically identified as pertaining to a particular product or financial service, apply to all Scotiabank business banking products and services, which we may provide to you from time to time.

## Contents

Welcome to Scotiabank .....	1
Some Definitions you need to know .....	3
Business and Personal Information .....	
• About the Business Customer .....	5
• About You .....	6
Scotiabank Financial Services Agreement .....	7
Credit Agreement .....	17
Revolving Credit Agreement (ScotiaLine <i>for business</i> <sup>TM</sup> VISA card) .....	30
ScotiaCard Cardholder Agreement .....	31
Our Commitment to Business Banking Customers .....	44
Resolving Your Complaint .....	42
Scotiabank Group Privacy Agreement .....	44

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## Some Definitions you need to know

**We, our, us, Scotiabank and the Bank** mean The Bank of Nova Scotia and, as appropriate, any of our Canadian subsidiaries.

**“You” and “your”** mean the business customer, except in the “About You” section on page 5 where “you” and “your” mean the owner, officer, partner or guarantor providing personal information and except in the Scotiabank Group Privacy Agreement where “you” and “your” mean an individual who has made application to us, or provided a guarantee for any financial or insurance product or service offered by us.

**Inactive Accounts** mean those deposit accounts having no customer-initiated transactions for 12 consecutive months.

**Card** means the ScotiaCard you receive upon request.

**Direct Payment** refers to *Interac* Direct Payment and point of sale purchase transactions paid for using your ScotiaCard.

**Electronic Signature** refers to each combination of numbers or letters selected by you, for your use, as a means of your authorization to use certain services, but not limited to, use of the card with your personal identification number (PIN) at automated banking machines (ABMs) and *Interac* Direct Payment terminals, your personal access code for access to *TeleScotia* Telephone Banking, Wireless Banking, and your password for access to *Scotia OnLine* Internet Banking.

**Bill Payment Company** refers to a business/company/utility which has agreed with Scotiabank to be a payee of bill payments through the service for which you have been registered by Scotiabank for telephone, ABM and/or Internet Banking bill payment access.

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## Business and Personal Information

This section outlines the terms and conditions relating to information, both personal and business, provided to us.

**APPLICATION REFERRAL CONSENT AND TERMS** *(If you have initialled "Yes I request and consent" on any Application - Banking Services for business, or Statement - About the Business or Statement - About You.*

In this section, you and your mean the owner, partner or guarantor providing personal information to Scotiabank and the business customer.

**A) Applicable to all alternate lenders.**

- Scotiabank will forward the applications and all supporting material to the alternate lenders if we are not prepared to agree to grant the business credit which the business customer applied for. You acknowledge and consent to our receiving referral fees, commissions and other remuneration from the alternate lenders for forwarding the applications to them. If an alternate lender offers credit to you the amount of our remuneration will be based on and depend on the amount of the credit you utilize under your arrangements with each alternate lender. Scotiabank will also forward all business, credit, personal and financial information in its possession to the alternate lenders to assist in the review/approval process. You authorize the alternate lender to give and receive any credit and other information about you and the business customer to and from: (a) any credit bureau or reporting agency, (b) Scotiabank, (c) any other person with whom you propose to have financial dealings.

**B) Applicable to Business Custom Capital only.**

- If your application is referred to Wells Fargo Financial Corporation ("Wells Fargo") or its authorized agent, you agree that this application constitutes your application for a line of credit with Wells Fargo under its Business Custom Capital program. By indicating consent, you confirm all of the information set out in the applications to Scotiabank and represent that Wells Fargo may rely on this information as being accurate and truthful. You confirm to Wells Fargo that you are applying for a line of credit to be used solely for business purposes that are not subject to consumer protection laws. You agree in favour of Wells Fargo to repay all funds borrowed by yourself and other authorized users of the Business Custom Capital Account and all charges incurred in connection therewith as and when due. You also agree in favour of Wells Fargo, in your personal capacity, to guarantee repayment of all funds borrowed by the business customer and other authorized users of the Business Custom Capital Account. If your

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application is approved, Wells Fargo will advise you of your credit limit and the terms and conditions of the Business Custom Capital Customer Agreement ("Agreement"). You will subsequently receive a Business Custom Capital MasterCard and SUPERCHEQUES which may be used to access funds in the Business Custom Capital Account. You agree that the sole use by you, or other authorized user of the Business Custom Capital Account, of the Business Custom Capital MasterCard or of a SUPERCHEQUE, constitutes your signature to and acceptance of the terms and conditions of the Agreement and personal guarantee.

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#### About the Business Customer

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The business customer:

- Authorizes us to collect further information about the business customer from time to time in connection with any banking relationship the business customer is applying for, will apply for, or already has with us.
- Authorizes Scotiabank to use the business information to adjudicate and administer the products and services requested and agrees that we may do this during our banking relationship with the business customer.
- Authorizes us to collect and disclose information about the business customer from and to other credit reporting agencies, credit bureaus, other credit grantors, any person the business customer has or proposes to have financial relations with, and as otherwise permitted or required by law, and agrees that we may do this both during our banking relationship with the business customer and after it has ended.
- Authorizes Scotiabank to tell the business customer about Scotiabank products and services, and to disclose this information about the business customer to other members of the Scotiabank Group (where the law allows this) so that they may directly offer the business customer their products and services both during our banking relationship with the business customer and after it has ended.
- Authorizes us to check the information the business customer has given us from time to time.
- Authorizes and directs any person we may contact in this regard to provide us with such information.
- Confirms receipt of Scotiabank's Business Accounts – Your Guide to Fees and Interest Schedules (applicable if this application includes a request for a business account).

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### About You

As the owner, officer, partner or guarantor providing personal information, you:

- Agree these terms and conditions apply in connection with any banking relationship you, or a business you are involved in, are applying for, or already have with us (the "Banking Relationship").
- Agree that, if you are applying for, or are providing a guarantee in respect of any Scotiabank personal or business banking products or services, and while you are a Scotiabank customer you will be bound by and abide by the Scotiabank Group Privacy Agreement, a copy of which has been included in this booklet, or which can be obtained at any Scotiabank branch.
- Certify that, if you (with anyone else, if applicable) signed the Statement - About the Business, or the Application - Banking Services *for business* or the Business Account - Service Request on behalf of the business customer, you (with any other signatories) are authorized to do so by the business customer.
- Certify that the business customer (if an incorporated company) is authorized to borrow money and grant security (not applicable to third party guarantors).
- Certify that any information and documents (including evidence of incorporation) submitted by you to us are true, correct and complete.

### PERSONAL GUARANTEE

- You agree that, if the business customer is incorporated, you guarantee, and are personally responsible for, repayment of the business customer's obligations to Scotiabank arising under this application (if approved). This provision does not apply where your guarantee is documented in the Credit Agreement *for business* or a separate guarantee. The guarantor also agrees to be bound by the terms and conditions in this book, the Business Banking Services Agreement, in particular the section of the Credit Agreement which outlines the guarantor's obligations.

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## Scotiabank Financial Services Agreement

This section contains terms and conditions relating to the operation of your business account(s), and the services listed on the Published list of "Scotiabank Financial Services".

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### 1 Your contract with us

- 1.1 This agreement is given for consideration. It sets out the terms under which we operate accounts, provide certain financial services and carry out instructions.
- 1.2 When you sign the Statement - About the Business, or the Application - Banking Services *for business* or the Business Account - Service Request, you are bound by this agreement. In addition, you are responsible for:
  - any instruction given on the accounts
  - any request made for service relating to the accounts, and
  - all your liabilities and obligations to us.
- 1.3 If you are a partnership or joint venture, each individual or entity which is a member (but not the limited partners of a limited partnership) is responsible for:
  - All obligations to provide any money needed to fund the account;
  - All present and future transactions entered into or which may be entered into with us in your name, and every promissory note, bill of exchange, draft, cheque, receipt, security agreement, mortgage, encumbrance or charge, agreement or other instrument or document made, drawn, accepted, endorsed or signed in your name by any of the number and combination of persons who have been authorized from time to time to enter into the transactions with us in your name; and
  - Your obligations even if the partnership or joint venture is dissolved or the membership changes.
- 1.4 If the customer consists of more than one individual or entity, each individual or entity will be jointly and severally responsible for your obligations.

### 2 Your authorization to us

- 2.1 You authorize us to act on any instruction you give us relating to the account, and the services we provide for those accounts under this agreement.

## Agreement

to the operation of your  
published list of "Scotiabank

sets out the terms under  
financial services and carry out

business, or the Application -  
Account - Service Request.  
You are responsible for:

accounts, and

individual or entity which is  
(limited partnership) is

to fund the account:  
into or which may be  
every promissory note, bill of  
agreement, mortgage,  
instrument or document  
ed in your name by any of the  
have been authorized from  
with us in your name; and  
or joint venture is dissolved or

individual or entity, each individual  
sole for your obligations.

give us relating to the accounts  
under this agreement.

- 2.2 An instruction is a request to transfer funds to or from the accounts. Examples include cheques, transfers between accounts and any orders for the payment of money. Instructions may be given by electronic or written communication. Instructions may have the signature electronically or mechanically produced or imprinted.
- 2.3 You authorize us to record any telephone or other verbal communication.
- 2.4 You agree that we may record and store information about your accounts and services in any form and a copy of our permanent business record(s) (in any form, including microfilm, photocopy, CD-ROM, image) of any communication may be substituted for the original. You agree that those records, or any recorded verbal communication, may be used as conclusive evidence of the content of that communication in any legal or other proceedings.
- 2.5 We are not obliged to act on any instruction which is not properly given or which does not comply with all requirements for clearing the instruction. Clearing is the process by which we settle payment for instructions.
- 2.6 You acknowledge that if the words and numbers of an instruction differ, the words will be correct. If there is a discrepancy between any instruction and the written confirmation of it, the instruction as we understood it will be taken as correct.
- 2.7 You authorize us to obtain, store and use system specifications of your computer system relating to the provision of a service but we are not required to do so.

### 3 Your account obligations

- 3.1 You must:
- give us specific authorization or additional information if reasonably required by us
  - ensure that all your instructions to us meet our requirements with regard to form, signatures, verification and authorization
  - ensure that all confidential information we give you is kept confidential.
- 3.2 You agree to maintain security systems, procedures and controls to prevent and detect:
- theft of funds
  - forged, fraudulent and unauthorized instructions and electronic transfer of funds
  - losses due to fraud or unauthorized access to the service

#### 4 Your payment obligations

- 4.1 You are responsible for settling payment of your instructions. Unless you have made specific arrangements with us, you will ensure that your accounts have sufficient cleared funds to settle any instructions at the time that you give us an instruction. We are not required to settle an instruction if sufficient cleared funds are not available in your account. The reported balances for your account may include amounts which are not cleared funds. Cleared funds means cash or any funds from any deposit which have been finally settled through the clearing system.
- 4.2 We may process your payment instructions and any charges to your account in any order convenient to us. Where more than one instruction is presented for payment on your account, the order of processing may affect whether an instruction is honoured if there are insufficient cleared funds in the account.
- 4.3 You acknowledge that we must clear instructions using a clearing system and are bound by the rules of any clearing system we use, including rules for endorsement of instructions, identity of payee and the time for final settlement. These rules affect our ability to honour your request to cancel instructions and the procedures we must follow to settle your instructions and clear funds for you. You acknowledge and agree that these rules shall in no way whatsoever operate or be construed to impair or limit any rights or remedies we have against you.
- 4.4 We reserve the right to clear and transfer instructions by whatever method we choose, whether they are drawn on your account or negotiated by you. You grant us sufficient time to settle all instructions. You acknowledge that we may delay crediting your account until we receive the cleared funds for the instruction.
- 4.5 If we can not charge a payment, fee or expense to your account, or if we ask you to, you must immediately pay us any amounts you are required to pay under this agreement, plus interest at our published overdraft rate. Interest will be calculated on a daily basis and will be payable monthly or as we may otherwise require.
- 4.6 We may at any time refuse to honour an instruction for any proper or lawful reason, including garnishment, a trust provision or an instruction which would overdraw your account or increase the overdraft in it. We retain this right even if we have previously chosen not to exercise it.
- 4.7 You authorize us to charge the following to any of your accounts, even if they are not specifically designated for the instruction or service:
- the amount you ask us to pay in any instruction

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of your accounts, even if  
ruction or service:

- the amount of any instruction we have paid to you or credited to your account that is reversed in whole or in part for any reason (including fraud, loss or endorsement error), or in respect of which we do not receive settlement for any reason (including fraud, loss or endorsement error) together with all related costs
- payment of any amount you owe us, including fees, charges, costs and expenses.

4.8 If an instruction on your account requires settlement in a currency other than the currency of the account, we may sell to you or purchase from you the amount of the other currency required to settle your instruction. The sale or purchase will be at our customer rate of exchange in effect at the time. Any costs for this exchange will be added to the sale amount payable by you or deducted from the purchase amount otherwise payable to you. We will charge the resulting total sale amount or credit the resulting net purchase amount to your account.

#### 5 Cancellation of instructions (stop payment)

5.1 We may treat all instructions as final when given to us.

5.2 Once we have received an instruction, you do not have the right to reverse, change, stop or cancel it unless we give our consent. Such consent will not be given if we have already acted on the instruction.

5.3 When you cancel an instruction (which includes a stop payment), you must follow the procedures set out in any service materials and any form which we give you. You must also communicate the cancellation to us in writing or by electronic communication (if permitted) before final settlement. You acknowledge we must follow any applicable clearing system rules and this may affect our ability to cancel an instruction.

5.4 If you cancel an instruction, we will not be obliged to hold the funds or return the funds to you unless:

- we are able to have the instruction stopped and the cleared funds are returned to us, and
- the service materials specify a procedure for you to cancel instructions and you correctly followed that procedure.

5.5 You are responsible for any cost of a cancellation.

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## 6 Instructions through third parties

6.1 We may act on your instructions and provide services through third parties of our choice, including payment or clearing services, correspondents and electronic data processing service bureaus. We may choose the method of communication with the third party for the service provided.

## 7 Verifying your accounts

7.1 We will periodically provide you with statements of your accounts in printed or electronic form.

7.2 You must review each statement carefully to check and verify the entries. If you believe there are any errors or omissions, you must tell us in writing within 30 days of our mailing the statement or making it available for pick-up electronically or in person. If you don't tell us of any errors or omissions within that 30 days, you have acknowledged that:

- the balance shown in your statement is correct
- all amounts charged to your account are valid
- you are not entitled to be credited with any amount not shown on your statement
- you have verified the validity of any instructions
- the use of any service shown is correct.

7.3 After the 30 days, you cannot claim, for any purpose, that any entry on your statement is incorrect and will have no claim against us for reimbursement relating to an entry, even if the instruction charged to your account was forged, unauthorized or fraudulent.

7.4 We will tell you in the service materials or a notice if the nature of any service requires more frequent statements, exchange of information, reports or verification than described generally for the account. The account verification conditions described above will apply regardless of the reporting frequency, but the time period will be the one described in the service materials or notice and not the 30 days as above.

7.5 We will mail your statements of account to your latest address on our records or make them available for pick-up at the branch or electronically, as may be agreed in writing from time to time. If you do not receive a statement, or pick it up where this has been agreed, within 10 days after the end of the statement period, you must let us know within 15 days after the end of the statement period. If you do not let us know, you will be deemed to have received the statement 5 days after the mailing date, for all purposes, including the 30 day period to review the statement and advise us of any error.

**8 The services we provide and how you access them**

8.1 This agreement applies to any service which we list in our Published list of "Scotiabank Financial Services" from time to time, and which you access under this agreement by your signing a service request. If the service is listed in our published list of "Scotiabank Financial Services" at any time the service will be subject to this agreement even if the service request form does not specifically say so.

8.2 You apply for a service by signing the applicable service request. We have the right to not provide a service to you even if you give us a service request. Our agreement to provide a service will be given by notice to you or our starting to provide the service.

8.3 You agree to follow the most current procedures, service materials and instructions we establish for the services we provide to you. Service materials include the forms, user guides, software and other information either in written or electronic form, describing the service and the procedures you must use to operate the service.

8.4 We have the right to make changes to any service. If we do, we will give you notice at least 30 days before making any changes, either through a written or electronic notice or by posting a notice in our branches.

**9 Your obligations in using our services**

9.1 You must:

- submit a service request in advance for each service you wish to receive or change under this agreement
- promptly give us any information we request in the service request or when providing the service
- change initial security access codes, if applicable.

9.2 You agree to make your own arrangements to provide the equipment and software you need to meet your desired levels of service, security and reliability. Equipment includes computer systems and telecommunication devices. All equipment and software must meet our requirements and specifications for the service we are providing. All purchase, installation and maintenance costs will be at your expense.

9.3 We may, if we choose, specify security procedures for a service, which you must follow. You agree to keep any keys, access codes, security devices and verification procedures safe and confidential, and change them at least as often as the service materials specify. We may establish a routine to verify the source and authenticity of instructions you give us and may verify an instruction before acting on it. We may act on instructions that contain the verification routine without checking authority.

- 9.4 For all service materials, including software, we give you, you agree:
- we and any lessor or licensor will retain all ownership rights, including any copyright
  - you will not disassemble or reverse engineer the software
  - you will not copy, remove, modify, transfer, adapt or translate the service materials without our consent
  - when we stop providing a service you will delete the applicable software from your computer hardware.

9.5 We may, but are not required to, confirm or obtain endorsements if we choose to do so. If a service we provide involves accepting and processing unendorsed third party cheques, we may do so. You will reimburse us for any amount we cannot collect as a result of a problem in clearing an unendorsed third party cheque.

9.6 If electronic communication is part of a service for an account, you authorize us to accept electronic files and instructions as described in the service request.

#### **10 Our service obligations**

10.1 After your service request has been received by us, and we agree to provide the service, we will give you any relevant service materials, which you agree to follow.

10.2 When we agree to provide a service, we will give you the access or security devices and codes, passwords and procedures you need to use that service. We will tell you how to change the access codes so that you can restrict access to your accounts.

10.3 Any services we provide for the accounts will be governed by this agreement and the applicable service request and service materials. In providing you with any service, we will meet reasonable and usual standards for the provision of similar services by other service providers.

#### **11 Fees and charges**

11.1 You agree to pay the fees, charges and interest promptly when due, as set out in any applicable fee schedule, service request or statement relating to your account. You also agree to pay all taxes we must collect on the products and services we provide.

11.2 We may change any of our fees, charges or interest rates. If we do, we will give you notice at least 30 days before they go into effect, either through a written or electronic notice or by posting a notice in our branches.

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in the statement relating to  
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interest rates. If we do, we will  
to effect, either through a  
branch in our branches.

11.3 We will advise you of fees, charges and interest we deduct from your accounts.

11.4 You agree to pay us for any out-of-pocket or other expenses we incur at your request or in the course of providing a service to you. These expenses include communication charges, transmission charges and transportation or delivery charges incurred by us.

## 12 Cancelling a service

12.1 You may cancel any of our services under this agreement by giving us two days' written notice unless the service request provides for a different notice period.

12.2 We may cancel any service to you without a reason by giving you thirty days' written notice.

12.3 We may immediately cancel any service under this agreement at any time without notice if you default on any obligations to us or you become insolvent, bankrupt or a receiver is appointed over a significant amount of your assets. We will let you know promptly if we cancel a service for one of the above reasons.

12.4 If any service is cancelled, you will be liable for any pre-authorized payments or instructions issued before it was cancelled and for all payments required to be made by this agreement.

12.5 If any service is cancelled, you will return to us in good condition any keys, equipment and service materials which we have provided to you regarding the service.

## 13 Limits of our liability

13.1 We are not liable for any loss or damage you suffer in connection with your accounts or the provision of any service, or refusal to provide any service, except if it was caused by our negligence. You acknowledge this means we are not liable for the following specific matters:

- honouring, or refusing to honour or cancel, an instruction, for any reason
- any delay in completing or failing to provide a service for any reason even if this means you are unable to access funds in your account
- any matter arising from your actions or your failure to perform your obligations properly under this agreement even if you are not at fault
- a forged, unauthorized or fraudulent use of services, instruction, or material alteration to an instruction, even if you or we did or did not verify the signature, instruction or authorization.

13.2 If we are found to be liable for failing to perform a service properly, our liability will not be more than the direct cost to you of any loss of funds you suffered. This loss will be calculated from the time we should have made the funds available to you until the time we did make them available, or until you should reasonably have discovered their loss, whichever is earlier.

13.3 Under no circumstances will we be liable for any indirect damage or damages that are a consequence of a loss.

#### **14 Indemnity agreement**

14.1 You agree to:

- release us from liability;
- indemnify and hold us blameless; and
- compensate both us and any third party providing services or settling instructions

for any loss, damage, payment, legal expense (based on the solicitor's fees charged to us) and other cost, as may be applicable, resulting from:

- any service performed or refused;
- any instruction honoured, processed, negotiated, settled, changed, cancelled, reversed or refused; or,
- your failure to properly provide information or follow any procedures for an account or service under this agreement.

14.2 We will let you know if a claim arises for which you have agreed to indemnify us. We will each cooperate in dealing with the claim, but any costs will be at your expense. You may defend a claim before making a payment to settle it, as long as we are satisfied this will not cause us to be exposed to further loss.

#### **15 Waivers**

15.1 Subject to any specific instructions you have given us in writing, you agree that you have waived presentment, notice of dishonour and protest of all instructions drawn, made, accepted or endorsed.

#### **16 Notices**

16.1 We may give you any notices under this agreement by any means of written or electronic communication, or by posting notice in our branches and any of those will be adequate delivery of notice. When sending notices to you, we may send them to your latest address on our records. You will be deemed to receive notice five days after mailing, or at the time of delivery of a personal delivery, the sending of an electronic communication or the posting of a notice in our branches. If we both post notice in our branches and send you notice, the effective time of notice will be the date of posting in our branches.

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sent by any means of written or  
electronic in our branches and any of  
sending notices to you, we  
records. You will be deemed to  
time of delivery of a personal  
communication or the posting of a  
notice in our branches and send you  
a copy of posting in our branches.

16.2 You must deliver any notices or communications concerning a particular account to the branch where you have the account.

#### 17 This agreement

17.1 You acknowledge that we have made no promise, representation, warranty or agreement except as described in this agreement. This agreement, any service request approved by us and any service materials are the only descriptions of the services and what we will do and are responsible for.

17.2 With the exception of new pricing schedules or changes to services, service materials and service requests issued by us, no change to this agreement will be valid unless it is in writing signed by both you and us.

17.3 This agreement takes precedence over any other agreement, service request or service materials relating to any instruction or services. However, we retain all our rights under any law respecting loans, set-off, deposits and banking matters even if they are not described in this agreement.

#### 18 No assignment

18.1 The terms and conditions in this agreement are binding on you and any person who succeeds you (including heirs, executors, administrators and legal representatives) or takes on your obligations.

18.2 You may not assign this agreement without getting our written permission first.

#### 19 Governing law

19.1 This agreement is governed by the laws of the province or other jurisdiction in which the branch identified on the Statement - About the Business, or the Application Banking Services - *for business* or Business Account - Service Request is located.

#### 20 Language

20.1 All parties have asked to have this agreement and all related documents drawn up and executed in English. Les parties exigent que cette convention et tous documents qui s'y rattachant soient rédigés en anglais.

## Credit Agreement

This section contains terms and conditions that apply when you are approved for small business credit products and services.

### 1. Your contract with us

The agreement constitutes a binding contract between you and us.

These terms and conditions are given for consideration. When you sign the Statement - About the Business or the Business Account - Service Request, or Application - Banking Services *for business* or the Credit Agreement *for business*, you agree to them and agree to be bound by them.

If the business customer consists of more than one individual or entity, you agree that:

- every such person is responsible jointly and severally (in Quebec, solidarity) for the payment and performance of each obligation described in the agreement or derived therefrom
- the Bank can choose among you to decide who will pay back the obligations.

If we approve a ScotiaLine *for business*™ VISA® card, you agree to be bound by the terms of the Revolving Credit Agreement which is set out on the back of the Scotiabank credit card carrier to which your approved ScotiaLine *for business* VISA card will be attached when the card is issued and delivered to you by us.

### 2. Your promise to pay

You promise to pay the Bank the full amount of the obligations described in the agreement, the interest on it when due and payable and any applicable fees and charges levied by us from time to time. You also promise to pay us any expenses that we incur to realize on security or collect payments from you and costs of preparing and registering any security or notice with respect to any security.

### 3. Advances

If we approve a credit line, the Bank advances the money you agree to borrow by deposit to your bank account, unless you arrange a different method with us.

If we approve a credit line or overdraft facility, you may borrow, repay and reborrow up to the limit specified by us from time to time and, for ongoing credit risk management purposes, you agree to maintain with the Bank all your business operating accounts as long as you have a credit line or overdraft facility with us. We can, however, cancel your credit line or overdraft facility at any time and not permit you to borrow or reborrow after that.

Each day before you utilize the overdraft facility, you must ensure that over the past 90 days you have made deposits to your business account of at least 10% of the overdraft facility limit as approved by us from time to time. This requirement does not apply to accounts which have been opened for less than 90 days. For all accounts the maximum time period permitted between any two deposits into your business account is 45 days.

The amount of an overdraft is paid down and readvanced as you deposit or withdraw money from your account. The amount of a credit line may be readvanced if it is paid down. We are not required to advance to you more than the limits that are agreed by us from time to time.

If we approve a term loan, the Bank advances the money in one or more amounts as outlined by us.

#### 4. Payments

You agree to pay back your indebtedness to us, including without limitation principal, interest, fees and charges according to the terms of the agreement. If your credit facility is repayable on demand, you agree to immediately pay back the entire amount of the credit facilities at any time if we ask you to do so. If you borrow via a term loan, the entire amount of the indebtedness remaining unpaid is due and payable at the end of the term specified in the agreement or earlier if you default on any of the terms in the agreement, or in any other agreement with us. If you do, we can demand that you immediately pay back the entire indebtedness to us under this agreement.

If we demand repayment of the entire amount, we will give you notice according to legal requirements.

We can deduct payments from your account(s) with the Bank.

#### 5. Fees and charges

You are specifically responsible for paying any late payment fees and interest charges on all payments you do not make when they are due. You agree to pay us these late payment fees and interest charges which are published by us from time to time.

If there are any amounts due and payable by you to us, we can deduct them from any of your accounts with the Bank. This includes any fees and charges described in this agreement (but may also include any other fees and charges the Bank may charge).

We may change the fees and charges published by the Bank or described in this agreement. If we do, we will post a notice of the new fees and charges in each branch, at least 30 days before they go into effect.

## **6. Record of your indebtedness**

We will keep a record of the amount of principal, interest costs and fees you owe us. This record will show the amount of each advance we make to you and the amount of each payment of principal and interest costs you make to us. For a credit line or overdraft facilities we will give you this information monthly. For all other indebtedness, we will give you this information, when you ask for it.

Unless we have made a clear mistake, this record is conclusive evidence of the amount you owe the Bank. You are still responsible for paying the amount you owe, even if there is a mistake in our record or in the statements we provide.

## **7. Interest**

You must pay interest on your advances at the rate specified by us from time to time. If the interest rate is based on "prime", that means the prime lending rate of the Bank. Our prime lending rate is the variable per annum reference rate of interest as announced and adjusted by us from time to time for loans made by us in Canada in Canadian dollars.

We calculate your interest daily on the daily balance you still owe us. Interest is due and payable as follows:

- for credit lines, interest is payable monthly on the 22nd day of each month unless you request a different payment date
- for an overdraft facility or overdraft protection, interest is payable monthly on the date your business account statement is prepared and printed
- for term loans with non-monthly blended payments or loans under the Small Business Loans Act (SBLA), the Canadian Small Business Financing Act (CSBFA) or the Farm Improvement and Marketing Cooperatives Loans Act (FIMCLA) with non-monthly principal plus interest payments, interest is payable at the time of the principal payment
- for all other term loans, interest is payable monthly on the date of the principal payment.

Interest is paid in arrears and, for each obligation, is due both before and after your obligation matures and before and after any default or judgement.

If you don't pay the interest when it is due, we may charge you interest on the interest. If we charge this additional interest, it is payable at the same rate as specified in the agreement and at the same time as specified in the agreement. This additional interest may increase your effective rate of interest.

## **8. Pre paying your term loans**

If you have a term loan with a fixed interest rate, you may prepay it if, at the same time, you also pay a fee equal to three month's interest on the principal amount of the prepayment. This interest is calculated at the rate specified in the agreement.

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You still owe us. Interest is

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specified in the agreement.  
The rate of interest.

You may prepay it if, at the same  
time as the principal amount of  
the loan specified in the agreement.

If you have a term loan with a fixed interest rate that is guaranteed by the Government of Canada under the SBLA or CSBFA, you can make a 10 percent principal prepayment without penalty or notice once a year on the anniversary date of the loan. The 10 percent amount is based on the original principal balance of the loan.

Any prepayment you make is deducted from the last of the payments you owe us. This means you must continue to make the payments specified by the terms of the agreement until you have completely repaid the loan.

If your term loan has a floating interest rate, you can prepay it any time without a fee.

### 9. Overdraft Protection for business™

Overdraft Protection for business (ODP) is a temporary credit arrangement involving a specified business account.

If we have approved you for ODP, we will honour debit entries originated by you (eg. cheques, electronic funds transfers, etc.) ("debits") drawn on your specified deposit account, even if this creates an overdraft. You agree to pay interest on the amount of the overdraft at the rate specified by us from time to time.

You agree to reduce your overdraft to zero within 30 days after it is created.

We do not have to honour any debit if the action would result in your specified overdraft limit being exceeded, if your specified deposit account has been overdrawn for more than 30 days, or if we have made a demand for payment. In addition, we can cancel ODP for your specified account at any time and refuse to honour any further debits that create an overdraft.

If we have not agreed to provide ODP, we do not have to honour any debits that create an overdraft. We do not have to tell you that we are not going to honour a debit in these cases.

### 10. Declarations and Agreements

Everyone signing the Statement - About the Business, or the Application - Banking Services for business, and, where applicable, the Credit Agreement for business is making the following declarations. These declarations are specifically needed for any loan in the agreement guaranteed by the Government of Canada under the SBLA, CSBFA or FIMCLA:

- the owner of the business is properly described in the agreement
- to the best of your knowledge, the information in the applicable loan request or credit application is complete and correct
- to the best of your knowledge your loan application complies with all the applicable provisions of the SBLA, CSBFA or FIMCLA and will continue to comply until your loan is repaid in full.
- if the loan is guaranteed under FIMCLA, you hold an interest in a farming operation as prescribed by FIMCLA.

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If the loan is approved, you agree:

- to use the proceeds of the loan for the purposes you specified in the agreement and not for anything else
- to give us any information we require to satisfy ourselves that you have used the loan for the purpose stated in the agreement
- to properly use, maintain and repair your property (secured to the Bank)
- not to put a mortgage, lien or charge on any property purchased with the loan money or pledged or given as security for the loan unless you have our prior permission in writing
- not to dispose of any property you purchase with the loan money or pledged or given as security for the loan unless you have our prior permission in writing
- to give us any additional information we reasonably require about your business, such as copies of documents and business records
- to give us, from time to time and at your expense, any security and insurance we require to secure the loan and the interest on it
- to pay the cost of any insurance we may choose to obtain or renew if you do not provide or keep up the insurance we require
- to pay the cost of the necessary registration or filing and gathering of evidence about the priority of our security.

If the loan is approved, you:

- authorize us to register or file the security, or notice thereof, if necessary, and obtain evidence that satisfies us about the priority of the Bank's security
- authorize us to sell the property which is the security given for the loan, or to realize on it in any way that is authorized by applicable law, if you default in any payment or other obligation under the agreement or under any other agreement with us from time to time (We will subtract our expenses from the money we get from the sale or realization. We will then apply the balance of the money to your debt. If there is not enough money to pay off your debt, you must pay the shortfall to the extent permitted by law. Under SBLA and CSBFA, this is currently a maximum of 25 percent of the original balance of the loan for an individual or one or more individual guarantors who have guaranteed a SBLA or CSBFA loan.)
- acknowledge that the terms of the government guarantee may require us to sell or realize the security given for the loan in a short time, and we are not allowed to grant any period of time for you to correct your default, except as required by law
- authorize us to give all the information about your loan or the agreement to any person involved in the administration of the SBLA, CSBFA or FIMCLA. We will give the information only to a person appointed by or on behalf of the Government of Canada

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- acknowledge that all the loans you may have which are guaranteed by the Government of Canada are not and cannot be more than the applicable limit announced by the Government of Canada.

#### 11. Your obligations

You are required to satisfy a number of legal obligations to us when you borrow money from us. You agree to:

- pay us the money you owe us when it is due or on demand
- pay all amounts you owe to other people to protect your property from other liens or claims
- tell us right away if you can't pay the amount you owe us
- tell us right away if you commit any default under these terms and conditions or any other agreement with us
- tell us before you change the ownership or nature of your business or use of any property
- tell us if any information in the agreement changes
- tell us right away if you move the property which is security for your indebtedness under the agreement, but only tell us when you change the main base of operation for this property if the property you move normally goes from one location to another
- give us any information we request on your business or property
- give us, when we request, your current financial statements, personal financial or net worth statement and any other information we may reasonably require from time to time
- make sure your guarantor, when we request, also provides current financial statements, personal net worth statements and any other relevant information we may reasonably require from time to time
- keep the property you have put up as security in first class order and repair, and replace all worn, broken or defective parts
- let us on your premises at any time so we can inspect your property
- insure your property with an all-risks insurance policy satisfactory to us that protects your property from all hazards, including fire, theft and collision for motor vehicles
- amend your all-risks insurance policy to put our interest as "loss payee", and deliver satisfactory proof of insurance or our form of insurance certificate to us
- keep your property free of any mortgages, liens, charges, or security interest, except the ones granted to us
- tell us right away if you are involved in a lawsuit or another creditor makes a claim against you

- keep proper accounting records
- give us all the other certificates, agreements and assignments we may request from time to time (that relate to these terms and conditions or the terms and conditions of the agreement and the granting of security for your indebtedness)
- observe and conform to all laws and requirements of any federal, provincial or any other governmental authority that relate to the environment and the operation of your business activities, and notify us of any failure to do so
- not change your name without giving us written notice
- undertake and pay the expenses of any environmental investigation, assessment or clean-up which we require
- notify us of any unfavourable change in the environmental condition of your business premises or equipment
- notify us of any unfavourable change in the environmental impact of your business activities
- authorize us to make, at any time, credit enquiries which may involve full information disclosure, and you hereby waive to the extent permitted by law any right to privacy or confidentiality of credit information.

## 12. Security Agreement

By signing the Statement - About the Business, or the Application - Banking Services *for business* and where applicable, the Credit Agreement *for business*, you grant us a mortgage and charge, and hereby grant, bargain and sell to the Bank for security purposes and grant a hypothec and security interest in the property, both current and acquired in the future (other than consumer goods) that is provided for in the Statement - About the Business, or the Application - Banking Services *for business* or the Credit Agreement *for business*.

Our security interest also includes all your rights, interests and benefits in that current property and property acquired in the future and specifically secures your obligations under any agreement with us.

The security interest you grant us is in the form of a fixed and specific mortgage. We may register your grant of security against the secured property in such registries as we choose, including personal property registration systems.

If the collateral covered by the security interest includes your book debts, you assign and transfer to us all book debts, such as accounts receivable.

Where required by the Bank or law, we will physically hold the property as security for your obligations to us, which may include securities in uncertified form by notice to the clearing corporation. The grant of security, mortgage and hypothec includes any grant, bargain and sale required to complete this grant of security and mortgage. It also includes our right to have and to hold property for

the purposes of this agreement. If we hold securities in our possession, we are not required to keep them separate from other securities held.

If the Bank holds property, we are not responsible if the property decreases in value for any reason. Your security on money or cash equivalents entitles us to seize the money or cash equivalents and immediately set-off against your indebtedness.

The business customer grants Scotiabank a security interest, and a hypothec if property is located in the Province of Quebec, on all present property and property acquired in the future, (other than consumer goods) including inventory, furniture, fixtures, office, equipment, industrial equipment, machinery, plant, tools, vehicles, intangible personal property, securities, documents of title, instruments, chattel paper, money and accounts receivable. If any of the property is located in the Province of Quebec, the security interest includes a hypothec for an amount equal to 150% of the aggregate of the initial limits for all Lines of Credit and ScotiaLine *for business*<sup>TM</sup> VISA\* card as described in the first page of the Application - Banking Services *for business* - About the Business or the Statement - About the Business. This provision does not apply when the Credit Agreement for business is used. Except as otherwise agreed, this security interest and hypothec:

- Is granted when the limits for all credit lines ScotiaLine *for business*<sup>TM</sup> VISA\* card and overdraft facilities ("Credits") approved under this application plus the limits for any existing Credits total more than \$50,000; and,
- Secures all Credits approved under this application and any existing Credits.

The mortgages and security interest you grant to us are to secure payment and performance of all your obligations to us that are described in this agreement, and any other agreement you enter into with us. These obligations include but are not limited to:

- the repayment of the principal amount of all your indebtedness to us
- the payment of interest to us, including without limitation, interest on overdue interest
- the payment of all our costs, charges, expenses and fees, including without limitation, legal fees on a solicitor and client basis, that relate to the agreement or the enforcement or realization of security.

All attachments, accessories, parts, repair parts and other equipment, to the extent applicable, become part of the property secured and described in the agreement as being covered by the security interest you grant us.

The grant of security over any property described in the agreement includes all proceeds, money and property from the secured property including insurance proceeds whether it is cash or other proceeds of any nature and kind. It also includes all your records relating to your business and the property that is secured.

If you are a corporation, the Limitation of Civil Rights Act and the Land Contracts Act of the Province of Saskatchewan do not apply to this agreement.

The time for attachment of any security interest created has not been delayed. The security interest attaches, which means it takes effect, when you sign the agreement. You acknowledge that you have received and read a copy of these terms and conditions.

You waive the right to receive a copy of any financing statement, financing change statement or verification statement we may register or receive.

### **13. Guarantee and obligations of the guarantor**

Each guarantor agrees to be bound by the following terms of guarantee:

- the guarantee is a continuing guarantee, is not released by any change in capacity or death of the guarantor and is security for the indebtedness that is guaranteed to us
- this agreement of guarantee is given for valuable consideration
- the guarantor agrees that he or she is responsible to us to the maximum extent permitted by applicable law for all indebtedness and obligations outlined in the agreement, including all interest, fees, legal and other costs and all charges and expenses
- we are entitled to demand payment from a guarantor even if we have not tried to get payment from the business customer, any other person, any other security or any other guarantee or guarantor
- we do not need to demand or get payment from all guarantors; we can demand and get the whole amount from any guarantor or guarantors we choose (this is often called joint and several liability and in Quebec, solidarity).

If the business customer defaults on any payment owed to us, we are entitled to treat all guaranteed liabilities as due and payable. We may then immediately demand and collect the total guaranteed amount from the guarantor.

The guarantor must pay us immediately after we demand payment and the guarantor's liability to make payment arises forthwith after such demand. We will demand payment in writing and will mail or deliver our letter to the guarantor's address.

Until we are paid in full, the guarantor agrees its interests including all amounts owing by you (the business customer) to the guarantor are fully postponed to us, waives all rights to take legal action against the business customer and to exercise rights of subrogation, which are the rights to take our position and security. We are not required to marshal property, which is the act of realizing security in a certain order.

The guarantor's liability includes the liability to pay any interest the customer has not paid, and interest from the date of demand. This interest is charged at the applicable rate in the agreement. The guarantor must also pay all of the costs and expenses we incur to get the money the customer owes us, including any costs and expenses of collecting from the guarantor including without limitation legal fees on a solicitor and his/her own client basis.

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including without limitation

is.

The guarantor is not released from the guarantee if, from time to time, we change the terms of your indebtedness, or if we deal with the customer on different terms than the agreement. These changes include the terms of the credit arrangements and the granting of time, extensions, renewals, indulgences, releases and discharges. We do not have to notify the guarantor if we make any of these changes.

This guarantee is not discharged or affected by any change in the capacity or status of the customer, including bankruptcy or other insolvency, even if we advance more money after the bankruptcy or insolvency.

This guarantee is in addition to any security and any other guarantee we hold. The liability under the guarantee may be limited, however, only if the limitation is set out in the agreement.

## Default events and remedies

### 14. Default events

We have the right to require immediate payment at any time if the agreement specifies that a credit facility must be paid on demand.

If a credit facility is not a demand loan, we still have the right to demand immediate payment of the entire amount if any of the following events happen. These events are called default events:

- you fail to pay, when it is due, any payment required by the agreement
- a guarantor fails to pay any amount owing to us on any obligation to us
- you fail to observe or perform any provision of these terms and conditions or any other agreement with us
- you fail to comply with the terms of the security granted to us
- you, or a guarantor, become insolvent or commit an act of bankruptcy
- you, or a guarantor, make an assignment or bulk sale of all or a substantial part of your or, its property
- you sell the property which is secured under the agreement, except in the ordinary course of business
- a creditor moves to have you or a guarantor declared bankrupt
- you take a step or a guarantor take(s) a step to make an arrangement with creditors, wind up business or appoint a receiver
- anyone legally takes possession of a significant portion of your or a guarantor's property, particularly the property which is security for your indebtedness, or obtains a judgement permitting him or her to do so
- any security required to be provided in the agreement is not valid and in force
- in our opinion, there is any material unfavourable change in your financial condition, the financial condition of any guarantor or the operation of your business

- any declaration, representation or warranty you make to us or to the Government of Canada under the SBLA, CSBFA or FIMCLA is false in any material way
- you or a guarantor fails to comply with all applicable provisions of the SBLA, CSBFA or FIMCLA with respect to your loan
- any property secured is in danger of being lost, damaged or confiscated
- any guarantee of the credit facilities is withdrawn, determined to be invalid or made ineffective for any reason
- you are in breach of any term of any other agreement you have entered into with us from time to time, even if it does not relate to the agreement
- you complete any reorganization, amalgamation or merger without our prior permission in writing
- there is a change of control in the ownership of your business
- in our opinion, there is any unfavourable change in the environmental condition of your business premises or equipment
- in our opinion, there is any unfavourable change in the environmental impact of your business activities.

#### 15. Default remedies

If a default event occurs, we are entitled to demand that you immediately pay back the full amount you owe us. We are also entitled to exercise the rights in the agreement, or in law.

As well, we are entitled to realize on any security you granted to us under these terms and conditions and any other agreement you enter into with us from time to time. We are not required to take any action, however, and any delay or failure to do so does not release your obligations.

"Realize" includes the right to take possession, sell or lease, foreclose, seize and keep the property which is secured. We may choose how we want to realize. You are responsible for all our costs, including legal fees on a solicitor and his/her own client basis, and for interest on such expenses we have paid. We will charge this interest at the same rate as the interest rate in the agreement. We can deduct expenses from your account(s) with us.

#### **If a default event occurs, we also have the following remedies:**

We do not have to make any more advances to you or provide any banking services.

We can declare you to be in default under any other agreement with us.

We have, in addition to the rights and remedies in this agreement, all the rights and remedies provided by law and under any statute that applies, including all rights of legal and equitable set-off. This includes without limitation, the applicable personal property security legislation in every province and territory of Canada where you have property.

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applicable provisions of the our loan

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**Following remedies:**

provide any banking services.

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s agreement, all the rights e that applies, including all ithout limitation, the ery province and territory

We are entitled to take possession of the property which is secured, and we can enter any of your premises to do so. If we incur any costs to take possession of the secured property, we can charge those costs to your account, and they will be added to the amount you owe us. The security you grant to us covers these costs.

We may hold, insure, maintain, repair, process, protect, preserve, prepare for disposition and dispose of the property. If we do, we will charge the costs to your account, and they will be added to the amount you owe us. The security you grant to us covers these costs.

We may appoint a receiver or a receiver-manager if we choose to do so. The receiver or receiver-manager will have all our rights, benefits and powers provided by these terms and conditions or any law, including the right to sell or lease property.

Once the receiver or receiver-manager has been appointed, he or she has the power, but not the obligation, to operate your business, and may borrow money for that purpose. The receiver or receiver-manager will be your agent, however, and we will not be responsible for any misconduct or negligence on his or her part. If we appoint a receiver or receiver-manager, we will charge the costs to your account, and they will be added to the amount you owe us. The security you grant us will cover these costs and any money borrowed by the receiver or receiver-manager.

**16. Sale of secured property**

We are entitled to seize or foreclose and take the property which is the security for your indebtedness. If we do, we will consider the indebtedness to be repaid to the extent required by law.

We can choose how to deal with the property once we can realize. We are entitled to realize at any time after you default on any of the requirements of the agreement or we have demanded payment and you have failed to pay in full. We are only required to give you the notice required by law.

We can sell the property in any way we choose, including private sales and auctions. We may purchase the property for ourselves in any sale process and we can accept deferred payment terms in any sale.

If we sell the property, we may apply the proceeds of the sale to the costs and expenses including without limitation receivership costs and legal fees on a solicitor and his/her own client basis, and then to repay your obligation to us as we determine. After that, we will pay you any remaining amount as required by law.

You must pay any remaining amount if the proceeds from the sale or the value of property seized or foreclosed is not enough to repay your entire obligation to us. We are only required to be reasonable in the sale, seizure or foreclosure process. We are not required to get the best price or wait to sell if the market isn't good.

## **Other**

### **17. Amendments**

You and we may amend the agreement at any time but each amendment must be in writing and signed by each of you and us. Any amendment made to the agreement may change the business arrangements between you and us, including the legal relationship.

### **18. Governing law**

This agreement is governed by the laws of the province or territory where your main business office is located as indicated in the Business Account - Service Request, Statement - About the Business or the Application - Banking Services *for business* or the Credit Agreement *for business* and the laws of Canada applicable therein. The limitation period for this agreement is extended to six years where permitted by provincial or territorial laws.

### **19. Assignment**

The agreement is binding on you and any person who succeeds you or takes on your obligations by assignment.

You must not assign the agreement without getting our prior written permission. For example, you must not change your business from a proprietorship or partnership to a corporation as this is an assignment.

The Bank may assign your obligations and our rights under the agreement.

### **20. Financial review**

We may conduct reviews of your business and financial affairs from time to time, and inspections of your property at any time. We will give you reasonable notice of the time of any review or inspection.

### **21. Additional agreements**

If we need further agreements for this credit arrangement, you will provide them on our request, and we can register those agreements.

## Revolving Credit Agreement

(ScotiaLine for business™ VISA\* card)

...e but each amendment must be  
... amendment made to the  
... s between you and us, including

You agree to be bound by the terms of the Revolving Credit Agreement which is set out on the back of the Scotiabank credit card carrier to which your approved ScotiaLine for business VISA card will be attached when the card is issued and delivered to you by us.

...vince or territory where your  
... e Business Account – Service  
... plication - Banking Services for  
... d the laws of Canada  
... agreement is extended to six  
... laws.

... who succeeds you or takes on  
... g our prior written permission.  
... a proprietorship or  
... hts under the agreement.

... ancial affairs from time to time,  
... will give you reasonable notice

... ement, you will provide them  
... ts.

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## ScotiaCard™ Cardholder Agreement

Upon request, we will issue you a ScotiaCard, in your name (or in a name designated in writing by you). When you receive the card from us, you agree to the terms and conditions described in this section. Upon your enrollment, you may access the following services with your card and the electronic signature specific to that service:

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### Automated Banking Services

You can access your designated accounts through:

- designated automated banking machines (ABMs)
- *Interac* Direct Payment terminals
- telephone/wireless
- personal computer through the internet

You authorize Scotiabank to accept your instructions given by any of these methods as if you had given the instructions in writing, for bill payments, transfers between accounts and other available Automated Banking Services offered by the respective services.

You can obtain cash advances at ABMs in Canada from Scotiabank VISA, ScotiaLine<sup>®</sup>, ScotiaLine for Students, ScotiaLine VISA, and ScotiaLine *for business*<sup>™</sup> VISA\* card accounts if:

- Automated Banking Services access to these accounts has been prearranged,
- your accounts are in good standing, and
- your account credit limit will not be exceeded by doing so.

You can also access your designated investment accounts including your GICs and mutual fund accounts with Scotia Securities and Brokerage accounts with ScotiaMcLeod<sup>®</sup> and ScotiaMcLeod Direct Investing<sup>®</sup> by:

- personal computer through the internet,
- voice response unit,
- wireless, or
- ABM.

You authorize Scotiabank to accept the instructions given in this manner as if you had given instructions in writing for purchases, sales and transfers between your designated investment accounts and other accounts, or for other services made available from time to time. For certain purposes, when dealing with your investment accounts, we may restrict access to some of your other account options.

### Any Branch Banking (ABB Service)

You can access your accounts through the ABB Service by presenting your card,

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## Agreement

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the card from us, you agree to  
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and the electronic signature

(ABMs)

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Automated Banking Services

from Scotiabank VISA,  
and ScotiaLine for

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e of your other account options.

ice by presenting your card,

together with your passbook or your personalized Scotiabank cheque, or such other  
identification, as we reasonably require at any Scotiabank branch within Canada.  
Inactive Accounts cannot be accessed through any Automated Banking Services  
or through the ABB service.

### Transaction Charges & Fees

You agree to pay and we may deduct, without notice, from any of your accounts  
(even if this creates or increases an overdraft):

- A transaction charge at the prevailing rate for each transaction for  
which the card has been used via the automated banking services listed  
above, or other designated automatic terminals. A notice of the charges  
and fees is provided in a readily accessible place in our branches.
- The transaction charges imposed by other financial institutions (inside  
or outside Canada) for each transaction conducted through their ABMs  
in which the card and electronic signature has been used. Contact the  
other financial institution for the transaction fees they charge for using  
their ABMs.
- You acknowledge that the automated banking services charges/fees for  
each transaction performed are in addition to any account level service  
charges which apply to your accounts.

### Transaction Limits

We may establish and change limits, dollar or otherwise, from time to time, on  
the various transactions which may be available, without prior notice to you.  
Cumulative limits in effect as of February 2001 are:

#### *ABM/ABB withdrawal/cash advance limits*

- \$1,000 per day/\$3,000 per week from your deposit, line of credit, ScotiaLine  
VISA, ScotiaGold<sup>®</sup> and/or Classic & Scotiabank Value<sup>®</sup> VISA accounts; plus
- \$1,000 cash advance per day/\$3,000 per week using your Classic and  
Scotiabank Value VISA accounts; plus
- \$2,000 cash advance per day/\$5,000 per week using your ScotiaGold VISA  
account and ScotiaLine VISA account

#### *Direct Payment debit limits*

- \$2,500 per day/\$17,500 per week

#### *ABM deposit*

- \$99,999 per transaction

#### *Internet Banking and Telephone/Wireless Banking transfer and bill payment limits*

- \$49,999 per transaction

#### *ABM transfer limit*

- \$49,999 per day

### **Transaction Records/Confirmation Numbers**

At the completion of each automated banking services transaction, you will be given a printed transaction record or reference number, unless otherwise requested. If your card and electronic signature is used for an *Interac Direct* Payment transaction, we may arrange for a third party, such as a merchant, to give you the transaction record.

You agree that cheques or any other form of debit voucher delivered to any Scotiabank branch offering ABB or automated banking services, other than at the branch that keeps your accounts, will not be returned to you, but will be described in your monthly statement or passbook.

### **Accepting Our Records**

Our records as to whether an automated banking services or ABB transaction has been performed, and our determination of the details of that transaction, will be considered correct and binding on you, unless you provide us with evidence to the contrary within 30 days of the date of a disputed transaction.

### **Posting of Transactions**

Any automated banking service transaction (excluding automated bill payments) conducted in Canada before 12:00 midnight local time Monday through Saturday will normally be posted to your applicable account as of the date of the transaction, unless that day is a holiday. Transactions conducted on Sundays or holidays will normally be posted to the applicable account as of the next business day.

Any transaction conducted on a Saturday involving a Scotia Chequing account (opened prior to September 23, 1995) or a Current/Business account will normally be posted to the account as of the next business day.

Transactions conducted outside Canada may be posted to an account at a later date. Any automated bill payment request made on or before 8:30 p.m. Eastern Standard Time; Monday through Friday will be posted to your designated account on the day of the transaction. An automated bill payment made after 8:30 p.m. Eastern Standard Time, Monday through Friday or anytime on Saturday, Sunday or a holiday will be posted to your designated account on the next business day.

Any automated bill payment request will be deemed to have been received by us on the date the transaction is posted to the account. We are not responsible for the processing/posting procedures of your designated bill payment companies.

The debit to your accounts for post-dated bill payments and fund transfers are processed 6:00 p.m. Eastern Standard Time on the due date. Transactions for Personal accounts with insufficient funds at the time of processing will be rejected.

### Limitation of Liability

We are not liable to you for any delay, loss, damage or inconvenience which results from providing, or failing to provide any service, except where such losses result from technical problems, bank errors and other system malfunctions for which the bank is solely responsible. Also, we are not responsible for your acts or omissions, or those of any third party. Furthermore, the bank shall in no way be liable for any accident, act of aggression, theft, loss or damage you may suffer while using automated banking services, whether you are on bank or other premises.

If your card and electronic signature is used for an *Interac* Direct Payment transaction, the bank is in no way responsible for the quality or non-receipt of the goods or services. All claims or disputes between you and the merchant, including your rights to compensation or any offsetting rights (set-off) shall be settled directly by the merchant and yourself. We are not liable if a merchant does not accept the card at any time. Where a merchant becomes liable to make any refund to you, we will credit the designated account with the refunded amount only on receipt by us of a properly issued credit voucher or other appropriate verification or authorization of the refund.

You are responsible for any errors, which result from your having incorrectly provided to or selected from us, any account number, dollar amount or other information required for the operation of the service. You acknowledge that once you have confirmed the details of a payment, you may not revoke or stop the payment except, in the case of a *TeleScotia Telephone/Wireless Banking or Scotia OnLine Financial Services* post dated payment. You may make a written/ telephone/internet request to stop the payment no later than one business day before the date the payment is due to be charged to your account.

You are responsible for notifying us of any changes to or errors in billing account information.

We may at our discretion and without prior notice, refuse a request for authorization of any card transaction, and may notify third parties of such refusal as we think necessary. In exercising such discretion, we may take into account in calculating the funds available, any funds which we may decide have been credited or debited to an account. We may refuse to honour any payment and/or funds transfer request, if there are insufficient funds in your designated account or we may create or increase an overdraft to your accounts according to the agreement governing those accounts.

We may place a hold on ABB or ABM deposits pending verification.

### Lost, Stolen, Authorized & Unauthorized Use of the Card

You will notify us immediately, by telephone and in writing, of the loss, theft or any unauthorized use of the card or electronic signature. Your liability will cease only when we receive notice of such loss, theft or unauthorized use.

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You are responsible for the care and safety of the card and your electronic signature. You will keep your electronic signature confidential: secure from all persons without exception and apart from the card at all times. You are liable for all card transactions incurred using your electronic signature.

#### Limitation for Authorized & Unauthorized Use of the Card

You are liable for all debts, withdrawals and account activity resulting from:

- Authorized use of the card by persons to whom you have made the card and/or electronic signature available.
- Unauthorized use of the card and/or electronic signature, where you have made available for use the card and electronic signature by keeping them together or in such a manner as to make them available for use, until we have received notice of loss, theft or unauthorized use.

You will not be liable for losses in circumstances beyond your control. Such circumstances include:

- Technical problems and other system malfunctions.
- Unauthorized use of a card and PIN
  - after the card has been reported lost or stolen;
  - the card is cancelled or expired or
  - you have reported the PIN is known to another person.

You will be considered as contributing to the unauthorized use of the card and/or electronic signature and will be fully liable for all debts, withdrawals and account activity where:

- The electronic signature you have selected is the same as or similar to an obvious number combination such as your date of birth, bank account numbers or telephone numbers.
- You write your electronic signature down or keep a poorly disguised written record of your electronic signature, such that it is available for use with your card, or
- You otherwise reveal your electronic signature, resulting in the subsequent unauthorized use of your card and electronic signature together.

Until such time as you notify us of the loss, theft or unauthorized use of the card and electronic signature, you will be liable for all withdrawals or other transactions on your accounts up to the maximum daily and weekly permitted withdrawal amounts through ABMs. You will also be liable for all purchases/withdrawals up to the maximum daily and weekly *Interac* Direct Payment limits for *Interac* Direct Payment transactions. The *Interac* Direct Payment liability is over and above the maximum daily and weekly ABM withdrawal amounts.

the card and your electronic signature are confidential; secure from all card at all times. You are liable for electronic signature.

#### Use of the Card

account activity resulting from:

to whom you have made the card

electronic signature, where you and electronic signature by owner as to make them available of loss, theft or unauthorized use.

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all purchases/withdrawals up to ment limits for *Interac* Direct nt liability is over and above the ounts.

You will also be liable for Other Losses which occur through Automated Banking Services, including but not limited to, Scotiabank VISA, ScotiaLine VISA, ScotiaLine *for business* VISA card and/or ScotiaLine line of credit cash advances, collectively called "Other Losses". You are liable for these losses if they occur as a result of authorized or unauthorized use of your card and/or electronic signature or the Automated Banking Service.

Note the amount of the loss may exceed your account balance if your account has overdraft protection or if a fraudulent deposit has been made to your account.

#### VISA account liability clause:

You understand that each withdrawal or transfer from your Scotiabank VISA account is treated as a cash advance under the Revolving Credit Agreement. If VISA cash advance losses occur through Automated Banking Services, the liability for those losses under this Agreement is in addition to the liability you incur under your Revolving Credit Agreement.

#### Processing Foreign Currency Withdrawals

Cash withdrawals obtained in a foreign currency using your card and electronic signature will be deducted from your accounts in Canadian dollars. VISA International, on our behalf determines the exchange rate on the date of conversion. This rate may be different from the rate in effect on the date your withdrawal occurred. The rate includes an amount equal to 1.80% of the converted amount. For each foreign currency withdrawal, a converted Canadian dollar amount will be deducted from your account(s), plus a charge per withdrawal as defined in the applicable Revolving Credit Agreement, Service Request, Day-to-Day Banking Companion Booklet or the Business Banking Services Agreement governing the accounts.

#### Changing Limits & Designated Accounts

We may establish and change limits (dollar or otherwise) from time to time, on the types of transactions which may be available, or companies which may be paid in connection with any of the Automated Banking Services or the ABB services provided for in the agreement. We may designate one or more of your accounts for the FastCash or other services available through our Automated Banking Services or *Interac* Direct Payment terminals. Any designation may be cancelled or changed by you in writing at any time.

#### Cancelling Banking Services

We may at any time, without notice, withdraw any ABMs or *Interac* Direct Payment terminals from use, or cancel or vary the whole or any part of the services we offer you through the use of the card. No post dated bill payments, funds transfer and/or cash advance requests will be processed after cancellation of the service.

### **Adding or Changing the Terms of this Agreement**

We can add or change the terms and conditions of this Agreement from time to time.

Notice of additional or amended terms and conditions may be given to you in any of the following ways:

- a notice addressed to you at your last address on our records
- a notice prominently displayed at all bank ABMs
- an announcement through the Voice-Response-Unit (VRU)
- a notice on the Scotiabank web site
- a notice in a readily accessible place in our branches.

### **Settling Disputes**

All disputes between you and a designated bill payment company, including your rights to compensation or any offsetting rights (set-off), shall be settled directly by the company and yourself. We do not verify, nor are we required to, that any purpose for which the payment is made has been fulfilled by the company as a condition of honouring your payment request on your account.

Any dispute you have regarding the services provided by this agreement will normally be resolved within 15 business days after your branch of account is notified in writing of the dispute.

If a dispute cannot be resolved within this time, we will provide you with information concerning our dispute resolution process and how long each step will normally take.

### **In Quebec**

The party(ies) to this agreement has/have required that this document be drawn up in English. Les parties ont demandé que ce contrat soit rédigé uniquement en anglais.

### **Other Agreements**

All credit agreements and all banking agreements governing your accounts, apply to Automated Banking Services transactions. When using your card to access your VISA account, you will be governed in all other respects by the terms of your Scotiabank Revolving Credit Agreement. If there is a conflict between this agreement and the Revolving Credit Agreement, the Service Request, the Day-to-Day Banking Companion Booklet or the Business Banking Services Agreement, the ScotiaCard Cardholder Agreement will prevail.

### ScotiaCard Customer Service

If your card is lost or stolen, or retained by the automated banking machine, immediately visit your nearest Scotiabank branch and request a replacement or call one of the following numbers:

Service in English	1-800-4-SCOTIA (1-800-472-6842)
Toronto	(416) 701-7200
Service en français	1 800 575-2424
Région de Toronto	(416) 701-7222
TTY/TDD Service Only	1-800-645-0288

Your ScotiaCard banking card provides access to automated banking services, wherever you see these symbols:



Information on Automated Banking Services can be obtained on the Scotiabank web site @ [www.scotiabank.com](http://www.scotiabank.com) or by calling ScotiaCard Customer Service at: 1-800-4-SCOTIA (1-800-472-6842).

Further details on these and other services, fees or rates are available at any Scotiabank branch.

Scotiabank voluntarily adheres to the Canadian Code of Practice for Consumer Debit Card Services. For information about the Code visit [www.cba.ca](http://www.cba.ca)

### Special Terms and Conditions Relating To ScotiaCard Officer(s)

#### You will:

- Designate ScotiaCard™ Officer(s) who will request issuance of ScotiaCard(s) to persons as selected by them [Selected Cardholder(s)];
- Provide any Selected Cardholder(s) who have been issued full access ScotiaCard(s), with access to your accounts and their personal accounts, if requested/selected, through self-service banking channels;
- Provide Selected Cardholder(s) who have been issued full access ScotiaCard(s), with access to automated banking machines (ABM), telephone and Internet Banking, and to direct payments subject to the specific access and limits as established by the ScotiaCard Officer(s);
- Provide selected Cardholder(s) who have been issued Deposit ScotiaCard(s) with ABM access for the purpose of making deposits to your account(s) designated by the ScotiaCard Officer(s);

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You will designate ScotiaCard Officer(s) who must be an owner, partner, shareholder or authorized Signing Officer of an association and who will:

- Set up the deposit accounts, credit accounts and bill payment companies and all other transactions to be accessed and to make any subsequent changes required by you;
- Sign each ScotiaCard Banking Access Enrolment/Maintenance form, take receipt of each ScotiaCard requested, set up the Personal Identification Number (PIN) and access level and other security features for each ScotiaCard and deliver the ScotiaCard(s) to your Selected Cardholder;
- Ensure that ABM deposits do not include any coinage and that envelopes do not exceed 1/2 inch or 1.25 cm in thickness or contain more than 40 items, which includes and/or paper currency.
- You agree to be responsible for all transactions initiated to your account(s) by the ScotiaCard Officer(s) and the Selected Cardholder(s);
- You agree to immediately advise us each time you change your designated ScotiaCard Officer(s);
- You agree to pay us the cost of replacing or repairing any equipment damaged by you or any of your Selected Cardholder(s);
- You agree that you will instruct your ScotiaCard Officer(s) to deliver full access ScotiaCard(s) only to a person (Selected Cardholder(s)) who is an authorized signing officer of the business. The Selected Cardholder(s) is also to be advised that they must select a new Personal Identification Number (PIN) if card access is changed to include their personal account(s);
- You agree that each full access ScotiaCard issued gives a single signing authority form of access to your accounts and that this arrangement represents the banking authority which you require for each full access Selected Cardholder.

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## Our Commitment to Business Banking Customers

Our ScotiaOne Service *for business* philosophy is our commitment to provide you with products and services that are practical, straightforward and give you more control over your business financial needs. As part of this commitment, we want to ensure that your business relationship with us is open.

### Open Communication

We pledge to be straightforward and honest in all our communication and documents, providing you with a clear explanation on all our products and services. If you would like information on any Scotiabank product or service, we invite you to speak to the Branch Manager or Account Manager. Small Business at your Scotiabank branch.

When you obtain one of our services, we will provide you with agreements that clearly detail the terms and conditions of the services you have. We will explain in writing why we ask for the information on our application forms, and other documentation and how and when we use it. When we have information on our services that is of interest to you, it will be made available on our website [www.scotiabank.com/small-business](http://www.scotiabank.com/small-business) in person or over the phone.

### We listen to you

We know that small businesses create more jobs than any other sector of the economy today. You're important to Canada, you're important to Scotiabank – and we're committed to ensuring that your relationship with us is built on trust, respect and open communication. We understand that everyone is in business to succeed, no matter what type of business you own. When you have a question or concern about any of our services, please ask us.

### Privacy and confidentiality

We are committed to respecting your confidentiality. We will maintain the highest standards of confidentiality, releasing information only with your express and written permission, unless otherwise required or permitted by law.

In committing to Privacy and Confidentiality of your information, we are guided by stringent government legislation, regulation and directed to ensure we have the necessary processes and policies in place. If you need more information, please ask for our brochure "The Scotiabank Group & You – A Question of Privacy".

### Credit process

We're committed to a simpler credit process by:

- 
- **Making it easier.** Scotiabank is continually looking for ways to make getting credit easier for you and to present our mutual agreements in plain language. We'll also give you information on how to apply, what the requirements are, and tell you approximately how long you can expect to wait for a decision.
  - **Putting it in writing.** When your credit application is approved, we'll spell out the terms and conditions of your finances in writing. You'll know exactly how our relationship works and who is responsible for what.
  - **Discussing alternatives.** If we can't approve your credit application, we'll tell you why. More importantly, we'll work with you to find ways to make your proposal work. Failing this, we'll direct you, where appropriate, to other sources of financing that may suit you better.
  - **Evaluating change in circumstances together.** At times, a change in your circumstances may affect our credit relationship with you. Please be assured that we're always open to discussing alternatives – and you will be provided with at least 15 days notice of any changes to the terms and conditions of your business credit arrangement.

If you have any concerns or questions that require review of your account(s), request a copy of our "Resolving Your Complaint" brochure, which is available in every Scotiabank branch.

## Published list of

Business Banking Services Agreement

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resent our mutual agreements in  
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dit relationship with you. Please  
discussing alternatives – and you  
notice of any changes to the terms  
arrangement.

ire review of your account(s).  
int" brochure, which is available in

## Resolving Your Complaint

*We're committed to being accountable*

Our staff is dedicated to serving you, delivering on our commitment to small business customers and ensuring that if problems arise, they are satisfactorily resolved. We invite your comments on ways we can serve you better and we encourage you to use the Scotiabank Complaint Resolution Process, as outlined below, if you have any complaints or concerns.

### Step 1: Talk to the people at your Branch or Service Centre

If the person you speak to at the branch/service centre where you do business is not able to resolve your concern to your satisfaction, please speak directly to the Manager, who has the authority to resolve the majority of problems that arise.

### Step 2: Contact the President's Office

If the Manager has been unable to resolve your complaint satisfactorily, a representative of the Office of the President will be pleased to assist you. You can reach the Office of the President by:

- Telephone: English: 1-877-700-0043/in Toronto 416-933-1700  
French: 1-877-700-0044/in Toronto 416-933-1780
- Fax: 1-877-700-0045/in Toronto 416-933-1777
- E-mail: [mail.president@scotiabank.com](mailto:mail.president@scotiabank.com)
- Letter: The Office of the President, Scotiabank, 44 King Street West, Toronto, ON M5H 1H1

### Step 3: Contact Scotiabank's Ombudsman

If you've gone through the first two steps and remain dissatisfied, you can turn to Scotiabank's Ombudsman, who reports directly to our Chairman and has been appointed to provide an impartial review of unresolved customer complaints. You can call the Scotiabank's Ombudsman toll-free at 1-800-785-8772 or in Toronto 416-933-3299

### Step 4: Still not satisfied? There is the Ombudsman for Banking Services and Investments

An independent Ombudsman has been appointed to serve the interests of customers of Canadian banks. If Scotiabank's best efforts have been unable to resolve your complaint to your satisfaction, you may alternatively wish to contact the Ombudsman for Banking Services and Investments at 1-888-451-4519 or in Toronto 416-287-2877

### Contacting the Financial Consumer Agency of Canada (FCAC)

The FCAC supervises federally regulated financial institutions to ensure they comply with federal consumer protection laws. For example, financial institutions must provide consumers with information about fees, interest rates and complaint handling procedures. They must also provide proper notice of closing a branch and, subject to certain conditions, must cash a federal government cheque up to \$1,500 and open a deposit account when acceptable identification is presented. If you have a complaint about such a regulatory matter, you can contact the FCAC in writing at:

Financial Consumer Agency of Canada  
6th Floor, Enterprise Building  
427 Laurier Avenue West  
Ottawa, Ontario  
K1R 1B9

# Published list of

Business Banking Services Agreement

## Agency of Canada (FCAC)

Financial institutions to ensure they  
laws. For example, financial institutions  
about fees, interest rates and complaint  
the proper notice of closing a branch  
with a federal government cheque up to  
acceptable identification is presented. If  
any matter, you can contact the FCAC in

Canada

## Scotiabank Group Privacy Agreement<sup>1</sup>

In this Agreement, "we", "our" and "us" mean, as applicable, any Scotiabank Group Member or the collective Scotiabank Group, and "you" and "your" mean an individual who has made application to us, or provided a guarantee, for any financial or insurance product or service offered by us.

When you apply for, or provide a guarantee in respect of, any of our products or services and while you are our customer, you agree that:

1. We may collect and use personal information from you and about you for the following purposes:
  - a) to understand your needs
  - b) to analyze the suitability of our products or services for you
  - c) to determine your eligibility for our products and services
  - d) to set up, manage and offer products and services that meet your needs
  - e) to provide you with ongoing service
  - f) to meet our legal and regulatory requirements, and
  - g) to investigate and adjudicate insurance claims.
2. We may collect, use and disclose your Social Insurance Number for income tax reporting purposes.
3. If you are a deposit transaction account customer\*, we may also use and disclose to and collect from external sources such as credit bureaus, credit and other information about you in order to offer you pre-approved credit products.
4. If you purchase an insurance product from us, we may obtain, use and disclose information about you as required to underwrite your application for insurance or adjudicate any claim made in relation to any insurance that may be issued to you. This information may be obtained from any source including references you have provided, from hospitals and health practitioners, from government health insurance plans, from other insurers, from medical information and insurance service bureaus, from law enforcement representatives, from private investigators, and from other groups or companies where collection is necessary to administer or otherwise provide you with the products and services requested.
5. We may give information (except health information) about you to other Scotiabank Group Members (where the law allows this) so that they may tell you about their products and services. The Scotiabank Group includes companies engaged in the following services to the public: deposits, loans

and other personal financial services: credit, charge, debit and payment card services; full-service and discount brokerage services; mortgage loans; trust and custodial services; insurance services; investment management and financial planning services; and mutual funds investment services.

6. We may keep information about you in our records for as long as it is needed for the purposes described above, even if you cease to be a customer.
7. All information which you give us at any time will be true and complete and you will not withhold any material information.
8. We may use references you provide to verify information you give us and you authorize any person whom we contact in this regard to provide such information to us.
9. If any personal information changes or becomes inaccurate or out of date, you will tell us so we can revise our records.

*Refusing or Withdrawing Consent:*

Subject to legal and contractual requirements, you can refuse to consent to our collection, use or disclosure of information about you, or you may withdraw your consent to our further collection, use or disclosure of information at any time in the future by giving us reasonable notice, provided the consent does not relate to certain information required for credit products or arrangements or insurance underwriting or claims which you apply for or accept (see below). If you refuse or withdraw your consent, we may not be able to provide you or continue to provide you with some products, services or information, which may be of value to you.

You can tell us at any time to stop using information about you to market our products and services or to stop sharing information with other Scotiabank Group Members.

If you wish to refuse consent or to withdraw consent as outlined within this agreement, you may do so at any time by contacting the branch or office of the Scotiabank Group Member with whom you deal.

*In addition, if you apply for, accept, or guarantee, a line of credit, term loan, mortgage, other personal credit facility or any small business product or service (loan or credit facility) with us:*

When you apply for, accept, or guarantee a loan or credit facility, and during the course of the loan or credit facility, we may use, give to, obtain, verify, share and exchange credit and other information (except health information) about you with others including credit bureaus, mortgage insurers, creditor insurers, registries, other Scotiabank Group Members and other persons with whom you may have financial dealings, as well as any other person as may be permitted or required by law. You authorize any person whom we contact in this regard to provide such information to us.

it, charge, debit and payment  
coverage services; mortgage loans;  
prices; investment management  
and funds investment services.

records for as long as it is needed  
to cease to be a customer.

time will be true and complete  
information.

any information you give us and  
act in this regard to provide such

comes inaccurate or out of date,  
dis.

you can refuse to consent to our  
you, or you may withdraw your  
of information at any time in  
and the consent does not relate to  
or arrangements or insurance  
(see below). If you refuse or  
provide you or continue to provide  
which may be of value to you.

tion about you to market our  
tion with other Scotiabank

sent as outlined within this  
ing the branch or office of the

ec, a line of credit, term loan,  
small business product or

or credit facility, and during the  
give to, obtain, verify, share and  
health information) about you  
surers, creditor insurers,  
other persons with whom you  
or person as may be permitted or  
we contact in this regard to

During the term of the loan or credit facility, you may not withdraw your consent to our ongoing collection, use or disclosure of your personal information in connection with the loan or other credit arrangement you have with us or have guaranteed. We can continue to disclose such to credit bureaus even after your loan or credit facility has been retired, and you may not withdraw your consent to our doing so. We do this to help maintain the accuracy, completeness and integrity of the credit reporting system.

We may ask for your Social Insurance Number to use in verifying and reporting credit information to credit bureaus and credit reporting agencies. You may refuse to consent to its use or disclosure for these purposes.

*In addition, if you accept an insurance product or service with us:*

If you have accepted an insurance product from us, you may only withdraw your consent as noted above so long as the consent does not relate to underwriting or claims where the Scotiabank Group Member must collect and report information to insurance service bureaus after the application has been underwritten or the claim has been adjudicated. This is necessary to help maintain the integrity of underwriting and claims systems.

*Further Information:*

For further information about any Scotiabank Group Member's privacy policies, please refer to the brochure: *The Scotiabank Group & You: A Question of Privacy* available at any Scotiabank Group Member's branch or office or on the Scotiabank website at [www.scotiabank.com](http://www.scotiabank.com)

- 1 Applies only to accounts opened after January 1, 2001. This Agreement supercedes and replaces the Scotiabank Privacy Agreement and is binding upon you unless you notify us otherwise.
  - 2 For the purposes of this Agreement, Scotiabank Group, means collectively Scotiabank and all of Scotiabank's subsidiaries with respect to their operations in Canada. Scotiabank Group Member means Scotiabank or any one of its subsidiaries with respect to its operations in Canada. A list of Scotiabank's main domestic subsidiaries can be obtained from any Scotiabank Group Member's branch or office.
  - \* Applies only to accounts opened after January 1, 1993.
  - 3 Wells Fargo Financial Canada Corporation is associated with Wells Fargo & Company, which is not regulated in Canada as a financial institution, a bank holding company or an insurance holding company.
- TM Trademarks of The Bank of Nova Scotia.  
® Registered trademarks of The Bank of Nova Scotia  
\* VISA Int./Lic. User The Bank of Nova Scotia

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## Published list of “Scotiabank Financial Services”

### Available for Business Accounts:

- ScotiaConnect® Services including Electronic Daily Statement (including outbound reporting)
- Money Management Services
  - Balance Management
  - Positioning
- Consolidated Cash Plan
- ScotiaWire® Service
- Night Deposit
- Scotia Direct®
- ScotiaOne Account Plan *for business*™
- Account Plan *for business*™
- Electronic Banking *for business*™
- Global Mass Payments™ Service
- MT101 Request for Transfer
- Money Master *for business*™



**Registered** **Recommandé**  
**Domestic** **Régime intérieur**

**CANADA POSTES**  
**POST CANADA**

**Destinataire**  
 Nom: \_\_\_\_\_  
 Adresse: \_\_\_\_\_  
 Ville: \_\_\_\_\_ Province: \_\_\_\_\_ Postal Code: \_\_\_\_\_ Code postal: \_\_\_\_\_

FOR DELIVERY CONFIRMATION / POUR CONFIRMER LA LIVRAISON  
 1 888 550-6333  
 www.canadapost.ca  
 www.postescanada.ca

Declared Value / Valeur déclarée: **\$**  
 Item No. / N° de l'article: **78 912 282 263**

The Bank of Nova Scot:  
 993 Pine Street  
 Sherwood Park, Alberta  
 Canada T8A 4N5  
 Tel: (780) 467-2076  
 Fax: (780) 467-0492



SENDER RECEIPT / REÇU DU CLIENT

May 11, 2005

Raymond F. Grace  
 c/o NPAY Inc.  
 9-Highvale Crescent  
 Sherwood Park, Alberta  
 T8A 5J7

This is Exhibit "U" referred to in the  
 affidavit of Robert Passtelli  
 sworn before me, this 12  
 day of July 20 05  
 \_\_\_\_\_  
 A COMMISSIONER FOR TAKING AFFIDAVITS

Dear Mr. Grace,

Re: Bank Accounts

- |                 |                 |                 |                 |
|-----------------|-----------------|-----------------|-----------------|
| - 90969 0007412 | - 90969 0020222 | - 81893 6763928 | - 81893 6765025 |
| - 90969 0007919 | - 90969 0021725 | - 81893 6764029 | - 81893 6765122 |
| - 90969 0008117 | - 90969 0024120 | - 81893 6764185 | - 81893 6765327 |
| - 90969 0004383 | - 90969 0025429 | - 81893 6764428 | - 81893 6765424 |
| - 90969 0008885 | - 90969 0027626 | - 81893 6764487 | - 81893 6765483 |
| - 90969 0011428 | - 81893 6751687 | - 81893 6764789 | - 81893 6765521 |
| - 90969 0014222 | - 81893 6763588 | - 81893 6764827 | - 81893 6765580 |
| - 90969 0016985 | - 81893 6763723 | - 81893 6764886 | - 81893 6765688 |
| - 90969 0017825 | - 81893 6763820 | - 81893 6764983 | - 81893 6765726 |
| - 81893 6765084 |                 |                 |                 |

Further to the April 6<sup>th</sup> e-mail response from Letty Snethen of the Office of the President, please be advised the Bank of Nova Scotia has decided to terminate its banking relationship with the above-named company effective June 15<sup>th</sup>, 2005.

On or about November 12<sup>th</sup>, 2004 and November 15<sup>th</sup>, 2004 NPAY Inc. entered into a Financial Services Agreement (the "Agreement") with Scotiabank. Section 12.2 of the Agreement provides that the Bank may terminate the Agreement, without cause, upon providing you with thirty days prior written notice. Scotiabank has decided to exercise that clause. Accordingly, this letter constitutes written notice of termination pursuant to the Agreement.

**The Bank of Nova Scotia**  
993 Fir Street  
Sherwood Park, Alberta  
Canada T8A 4N5  
Tel: (780) 467-2276  
Fax: (780) 467-0492

- 2 -



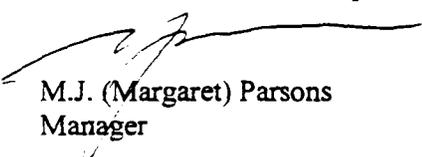
Please note that, effective immediately, all deposits of a non-cash nature made to the subject accounts will be subject to an 8-day hold unless certified.

At the close of business on June 15<sup>th</sup>, 2005, any remaining un-held balance in your accounts will be converted to Bank Drafts or Money Orders and delivered by regular post to your address as indicated above. Any amount to which a hold is applicable will be forwarded upon expiration of the hold.

You may choose to close your accounts at any time prior to June 15<sup>th</sup>, 2005 and the funds in your account will be released to you, subject to any holds as indicated above.

If you have any questions concerning the above, please do not hesitate to contact me.

Sincerely,



M.J. (Margaret) Parsons  
Manager

cc: Letty Snethen, Office of the President



**Registered Domestic**  
**Recommandé Régime intérieur**



**Destinataire**  
Nom  
Adresse  
Ville Province Postal Code Code postal

FOR DELIVERY CONFIRMATION  
POUR CONFIRMER LA LIVRAISON  
**1 888 550-6333**  
[www.canadapost.ca](http://www.canadapost.ca)  
[www.postescanada.ca](http://www.postescanada.ca)

I Declared Value  
I Value déclarée **\$**

Item No. N° de l'article  
**78 912 282 250**

TO ORDER RECEIPT REÇU DU CLIENT

33 006 504 (98-10)

**The Bank of Nova Scotia**  
995 4th Street  
Sherwood Park, Alberta  
Canada T8A 4N5  
Tel: 780-467-2276  
Fax: 780-467-0492



May 11, 2005

Raymond F. Grace  
c/o B-Filer Inc.  
9-Highvale Crescent  
Sherwood Park, Alberta  
T8A 5J7

Dear Mr. Grace,

Re: Bank Accounts

- |                 |                 |                 |                 |
|-----------------|-----------------|-----------------|-----------------|
| - 90969 0004014 | - 81893 6740421 | - 81893 6741487 | - 81893 6742629 |
| - 90969 0267880 | - 81893 6740685 | - 81893 6741827 | - 81893 6742688 |
| - 90969 0268283 | - 81893 6740723 | - 81893 6741983 | - 81893 6742726 |
| - 90969 0268623 | - 81893 6740928 | - 81893 6742025 | - 81893 6742785 |
| - 90969 0269026 | - 81893 6741029 | - 81893 6742122 | - 81893 6742882 |
| - 90969 0269425 | - 81893 6741088 | - 81893 6742181 | - 81893 6743021 |
| - 81893 6740081 | - 81893 6741223 | - 81893 6742327 | - 81893 6743080 |
| - 81893 6740227 | - 81893 6741320 | - 81893 6742483 | - 81893 6743129 |
| - 81893 6740286 | - 81893 6741428 | - 81893 6742521 | - 81893 6743188 |

Further to the April 6<sup>th</sup> e-mail response from Letty Snethen of the Office of the President, please be advised the Bank of Nova Scotia has decided to terminate its banking relationship with the above-named company effective June 15<sup>th</sup>, 2005.

On or about October 7<sup>th</sup>, 2004, B-Filer Inc. entered into a Financial Services Agreement (the "Agreement") with Scotiabank. Section 12.2 of the Agreement provides that the Bank may terminate the Agreement, without cause, upon providing you with thirty days prior written notice. Scotiabank has decided to exercise that clause. Accordingly, this letter constitutes written notice of termination pursuant to the Agreement.

The Bank of Nova Scotia

999 Pitt Street  
Shenwood Park, Alberta  
Canada T8A 4N5

Tel. (780) 467-2276

Fax (780) 467-0492

- 2 -



Please note that, effective immediately, all deposits of a non-cash nature made to the subject accounts will be subject to an 8-day hold unless certified.

At the close of business on June 15<sup>th</sup>, 2005, any remaining un-held balance in your accounts will be converted to Bank Drafts or Money Orders and delivered by regular post to your address as indicated above. Any amount to which a hold is applicable will be forwarded upon expiration of the hold.

You may choose to close your accounts at any time prior to June 15<sup>th</sup>, 2005 and the funds in your account will be released to you, subject to any holds as indicated above.

If you have any questions concerning the above, please do not hesitate to contact me.

Sincerely,

  
M.J. (Margaret) Parsons  
Manager

cc: Letty Snethen, Office of the President

**R** Registered - **Recommandé**  
Domestic Régime intérieur



The Bank of Nova Scotia  
993 Fir Street  
Sherwood Park, Alberta  
Canada T8A 4N5  
Tel: (780) 467-2276  
Fax: (780) 467-0491

Destinataire  
Nom: Raymond F. Grace  
Address: c/o B-Filer Inc. 9-Highvale Crescent Sherwood Park, Alberta T8A 5J7  
Declared Value: \$ 78 912 282 246

FOR DELIVERY CONFIRMATION  
1 888 550-6333  
www.canadapost.ca  
www.postescanada.ca

33 086 584 (98-10)



CUSTOMER RECEIPT REÇU DU CLIENT

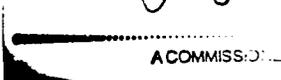
Item No. N° de l'article  
78 912 282 246

May 11, 2005

Raymond F. Grace  
c/o B-Filer Inc.  
o/a Guaranteed Payment  
9-Highvale Crescent  
Sherwood Park, Alberta  
T8A 5J7

This is Exhibit referred to in the  
affidavit of Robert Rosatelle  
sworn before me, this  
day of July, 2005

Dear Mr. Grace,



Re: Bank Accounts

- |                 |                 |                 |                 |
|-----------------|-----------------|-----------------|-----------------|
| - 90969 0014311 | - 81893 6780229 | - 81893 6781128 | - 81893 6784127 |
| - 90969 0158127 | - 81893 6780288 | - 81893 6781284 | - 81893 6784321 |
| - 90969 0259284 | - 81893 6780423 | - 81893 6783023 | - 81893 6784488 |
| - 90969 0266124 | - 81893 6780520 | - 81893 6783384 | - 81893 6784682 |
| - 90969 0266280 | - 81893 6780628 | - 81893 6783481 | - 81893 6784720 |
| - 90969 0267023 | - 81893 6780687 | - 81893 6783627 | - 81893 6784984 |
| - 90969 0267686 | - 81893 6780822 | - 81893 6783821 |                 |
| - 90969 0269581 | - 81893 6780881 | - 81893 6783880 |                 |
| - 81893 6780121 | - 81893 6781020 | - 81893 6783988 |                 |

Further to the April 6<sup>th</sup> e-mail response from Letty Snethen of the Office of the President, please be advised the Bank of Nova Scotia has decided to terminate its banking relationship with the above-named company effective June 15<sup>th</sup>, 2005.

On or about August 6<sup>th</sup>, 1999 and April 15th, 2004, B-Filer Inc. operating as Guaranteed Payment entered into a Financial Services Agreement (the "Agreement") with Scotiabank. Section 12.2 of the Agreement provides that the Bank may terminate the Agreement, without cause, upon providing you with thirty days prior written notice. Scotiabank has decided to exercise that clause. Accordingly, this letter constitutes written notice of termination pursuant to the Agreement.

The Bank of Nova Scotia  
993 Fir Street  
Sherwood Park, Alberta  
Canada T8A 4N5  
Tel: (780) 467-2275  
Fax: (780) 467-0490

- 2 -



Please note that, effective immediately, all deposits of a non-cash nature made to the subject accounts will be subject to an 8-day hold unless certified.

At the close of business on June 15<sup>th</sup>, 2005, any remaining un-held balance in your accounts will be converted to Bank Drafts or Money Orders and delivered by regular post to your address as indicated above. Any amount to which a hold is applicable will be forwarded upon expiration of the hold.

You may choose to close your accounts at any time prior to June 15<sup>th</sup>, 2005 and the funds in your account will be released to you, subject to any holds as indicated above.

If you have any questions concerning the above, please do not hesitate to contact me.

Sincerely,

A handwritten signature in black ink, appearing to be 'M.J. Parsons', written over a horizontal line.

M.J. (Margaret) Parsons  
Manager

cc: Letty Snethen, Office of the President



# Business Account - Branch Certification (Internal Use Only)

Date: 2004/10/07

**Business Legal Name:** B-Filer Inc.

**Trading As:**

1) **Nature of Business:** On-Line Bill Payment Collection Company

2) **What is the current/planned monthly activity for the account?**

Account Number 90969 02678 80

Average Account Balance	\$10,000	Average Deposit Amount	\$100
Cash Deposited	\$0	Cheques Deposited	\$0
Other Deposits eg. Merchant	N/A	No. of Cheques Deposited	900
No. of Cheques Written	N/A	Percent of Internet/ Telephone/Mail Order Sales	N/A

3) **Account Manager/Manager Certificate**

Operating documentation taken supports the business structure and owner(s) relationship to the business.

The identification of the signing officers has been verified in accordance with regulations under the Proceeds of Crime (Money Laundering) and Terrorist Financing Act. If the account is being used to conduct business on behalf of someone other than the named account holder(s), the Third Party Determination form has been completed.

The identity and business activity of the customer are known or have been investigated and verified. Operating documents are on file, complete in all respects and apply to the new account.

4) If customer has been approved for a Business Account without a credit bureau report, documentation is on file (i.e. screen print of CRI from CIS profile) to support the approval. Other existing account number(s) \_\_\_\_\_.

5)  Photocopy of ID on file.

Photocopy of ID is not on file. The original ID reviewed is recorded below.

Name: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

1. TYPE OF IDENTIFICATION \_\_\_\_\_ REFERENCE/ISSUE NUMBER \_\_\_\_\_ PLACE OF ISSUE OF ID \_\_\_\_\_

2. TYPE OF IDENTIFICATION \_\_\_\_\_ REFERENCE/ISSUE NUMBER \_\_\_\_\_ PLACE OF ISSUE OF ID \_\_\_\_\_

Name: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

1. TYPE OF IDENTIFICATION \_\_\_\_\_ REFERENCE/ISSUE NUMBER \_\_\_\_\_ PLACE OF ISSUE OF ID \_\_\_\_\_

2. TYPE OF IDENTIFICATION \_\_\_\_\_ REFERENCE/ISSUE NUMBER \_\_\_\_\_ PLACE OF ISSUE OF ID \_\_\_\_\_

Name: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

1. TYPE OF IDENTIFICATION \_\_\_\_\_ REFERENCE/ISSUE NUMBER \_\_\_\_\_ PLACE OF ISSUE OF ID \_\_\_\_\_

2. TYPE OF IDENTIFICATION \_\_\_\_\_ REFERENCE/ISSUE NUMBER \_\_\_\_\_ PLACE OF ISSUE OF ID \_\_\_\_\_

DATE RECEIVED <i>Oct 7 2004</i>
RECORDED <i>[Signature]</i>
APPROVED <i>[Signature]</i>
E.O. AUDITOR

**Relationship Manager Code:** N/A

*[Signature]*  
Authorized Branch Signature



# Business Account - Service Request

In this service request, *we, our* and *us* and *the Bank* mean Scotiabank, The Bank of Nova Scotia; *you* and *your* mean the owner, officer or partner providing personal and business information to Scotiabank, and *business customer* means the business entity applying for banking services. Agreement means this Service Request and the Business Banking Services Agreement.

Transit: 90969 Branch: SHERWOOD PARK, ALBERTA Date: October 07, 2004

### Information About the Business Customer

Business Established: 09/1997

Business Legal Name: B-Filer Inc.

Trading As:

Address: 9 HIGHVALE CR  
SHERWOOD PARK, Alberta T8A 5J7 Canada

Phone: (780) 464-7244

No. of Owners/Partners: 0

Annual Sales/Revenue:

### Account Type / Account Package

Name of Account/Service	Account No.*
Money Master for business™	90969 02678 80
*We will debit this account for fees based on Published Prices	

Name of ScotiaCard Officer:

### Electronic Banking for business™ (Standalone Service)

Monthly fee waived with Money Master for business™

### Service & Account Features

- Electronic Banking access
- Online statement reporting only. A translation history of the current and previous month will be provided through Scotia OnLine
- Passbook and statement reporting is not available
- Overdraft Protection is not available
- Cheques are not available
- We may require you to give us up to 10 days notice before you make a withdrawal

### YOUR SIGNATURE:

By signing this Service Request, in your capacity as an authorized signing officer of the business customer, you certify that the information about the business customer in this Service Request and any other information provided now and in the future is accurate and complete. By signing this Service Request, the business customer:

- acknowledges receipt of and agrees to be bound by the applicable sections of the Business Banking Services Agreement, including terms and conditions relating to the disclosure of information in the section titled About The Business Customer;
- confirms receipt of the Business Accounts - Your Guide to Fees and Interest Schedules booklet;
- authorizes us to provide the business customer with the services which the business customer has selected as indicated above;
- authorizes us to issue ScotiaCard(s) as requested by the ScotiaCard Officer named above;
- requests that this Service Request and all related documents be drawn up in the English language. Le client exige que cette Demande d'adhésion et les documents y afférents soient rédigés en anglais.

RAYMOND GRANT (President)  
Print Name and Title

*[Signature]*  
Signature

Oct 7 2004  
Date

\_\_\_\_\_  
Print Name and Title

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Print Name and Title

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date



**SCOTIACARD™  
BANKING ACCESS  
ENROLMENT/MAINTENANCE**

**Branch Name**  
SHERWOOD PARK, ALBERTA

**Branch Transit No.**  
90969

**Information About You**

<b>Customer Name</b> N/A	
<b>Business Name</b> *B-FILER INC.	
<b>I.D.</b>	<b>I.D.</b>

**ScotiaCard set-up/maintenance as requested by you today**

<b>SCOTIACARD #</b> 453 6056 749 361 900	<b>New Card</b> Y	<b>Existing Card</b> N
<b>Card Access</b> Business	<b>CashBack</b> \$0.00	<b>Authorized by:</b>
<b>Replacement Card #</b> --	<b>Reason</b>	
<b>Date Lost/Stolen</b>	<b>PIN (Personal Identification Number) Selected</b>	

To use Scotiabank's Telephone Banking Service, please call: 1-800-267-1234

To obtain your Internet Banking password, please visit [www.scotiabank.com](http://www.scotiabank.com) or call 1-800-4SCOTIA (1-800-472-6842).

**Access Profile**

Type of Account	Account Number	ABB/ABM	FastCash	TeleScotia™	Scotia Online™
Business Account	909690004014	Chequing	Y	01	Y
Money Master for business	909690267880	Savings		02	Y

**Bill Payment Company Details**

Company Name	Billing Account Number	Bill Code

By completing and signing this application, you request the services listed and confirm that the information you have given is true and complete. You request that all documents relating to the application be drawn up in english.  
Les parties conviennent et exigent expressément que ce contrat et tous les documents qui s'y rapportent soient redigés en anglais.

You acknowledge receipt of the ScotiaCard Cardholder Agreement and, where applicable the Day-to-Day Banking Companion Booklet including the Scotiabank Group Privacy Agreement and Telephone/Fax Banking Agreement, or the Business Banking Services Agreement and agree to be bound by these agreements. You also agree to pay services charges where applicable for the services you applied for.

N/A  
\*B-FILER INC.

*[Handwritten Signature]*

**Prepared By:** \_\_\_\_\_

**Customer Signature:** *[Handwritten Signature]*  
**Particulars Verified by:** *[Handwritten Signature]*  
**Date:** *Oct 7 2004*

BEFORE YOU COMPLETE THE FOLLOWING, PLEASE ENSURE THAT TWO COPIES OF THE APPLICATION ARE SIGNED BY THE CUSTOMER(S).

PARENT/GUARDIAN IDENTIFICATION	PARENT/GUARDIAN CARD NO.
--------------------------------	--------------------------

PARENT/GUARDIAN ADDRESS (if different from applicant)	
---	--

**AGREEMENT OF PARENT/GUARDIAN (CHILDREN UNDER 16) FOR ScotiaCard™/Carte Scotia<sup>MC</sup> BANKING CARD**

Re: The Application of: \_\_\_\_\_ signed on: \_\_\_\_\_  
APPLICANT'S NAME DAY/MONTH/YEAR  
\_\_\_\_\_ of \_\_\_\_\_ am the parent/legal guardian of the applicant.  
NAME OF PARENT/GUARDIAN ADDRESS

I hereby request The Bank of Nova Scotia (the "Bank") to issue a ScotiaCard/Carte Scotia banking card ("Card") in the Applicant's name, to be used by the Applicant, (together with an electronic signature selected by the Applicant, where required) to access his/her Scotiabank personal deposit account(s) through Automated Banking Services and the Bank's Any Branch Banking service as outlined in the ScotiaCard/Carte Scotia Cardholder Agreement. In return for the Bank issuing a Card to the Applicant, who is at the time of his/her Application under 16 years of age, I agree to be bound by the terms of the ScotiaCard/Carte Scotia Cardholder Agreement ("Agreement") (a copy of which I have received and read) and to indemnify the Bank from any claims, losses or costs incurred by the Bank resulting from the issuance of such Card to the Applicant.

I agree to be so bound until the applicant reaches the age of majority (as defined by applicable provincial law) and he/she ratifies the Agreement by using the Card.

\_\_\_\_\_  
Witness

\_\_\_\_\_  
Parent/Guardian

**Transaction Limits**

We may establish and change limits, dollar or otherwise, from time to time, on the various transactions which may be available, without prior notice to you. Cumulative limits in effect as of February 2001 are:

- ABM/ABB withdrawal/cash advance limits
  - \$1,000.00 per day/\$3,000.00 per week from your deposit, line of credit, ScotiaLine VISA, ScotiaGold and/or Classic & Scotiabank Value VISA accounts; plus
  - \$1,000.00 cash advance per day/\$3,000.00 per week using your Classic and Scotiabank Value VISA accounts; plus
  - \$2,000.00 cash advance per day/\$5,000.00 per week using your ScotiaGold VISA account and ScotiaLine VISA account
- Direct Payment debit limits
  - \$2,500.00 per day/\$17,500.00 per week
- ABM deposit
  - \$99,999.00 per transaction.
- Internet Banking and Telephone Banking transfer and bill payment limits
  - \$49,999.00 per transaction.
- ABM transfer limit
  - \$49,999.00 per day

™ Trademarks of The Bank of Nova Scotia.

<sup>MC</sup> Marque de commerce de La Banque de Nouvelle-Ecosse.

## Business Account - Branch Certification (Internal Use Only)

Date: 2004/10/07

**Business Legal Name:** B-Filer Inc.

**Trading As:**

1) **Nature of Business:** On-Line Bill Payment Collection Company

2) **What is the current/planned monthly activity for the account?**

Account Number 90969 02682 83

Average Account Balance	\$10,000	Average Deposit Amount	\$100
Cash Deposited	\$0	Cheques Deposited	\$0
Other Deposits eg. Merchant	N/A	No. of Cheques Deposited	900
No. of Cheques Written	N/A	Percent of Internet/ Telephone/Mail Order Sales	N/A

3) **Account Manager/Manager Certificate**

Operating documentation taken supports the business structure and owner(s) relationship to the business.

The identification of the signing officers has been verified in accordance with regulations under the Proceeds of Crime (Money Laundering) and Terrorist Financing Act. If the account is being used to conduct business on behalf of someone other than the named account holder(s), the Third Party Determination form has been completed.

The identity and business activity of the customer are known or have been investigated and verified. Operating documents are on file, complete in all respects and apply to the new account.

4) If customer has been approved for a Business Account without a credit bureau report, documentation is on file (i.e. screen print of CRI from CIS profile) to support the approval. Other existing account number(s) \_\_\_\_\_

- 5)  Photocopy of ID on file.  
 Photocopy of ID is not on file. The original ID reviewed is recorded below.

Name: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

1. TYPE OF IDENTIFICATION \_\_\_\_\_ REFERENCE/ISSUE NUMBER \_\_\_\_\_ PLACE OF ISSUE OF ID \_\_\_\_\_

2. TYPE OF IDENTIFICATION \_\_\_\_\_ REFERENCE/ISSUE NUMBER \_\_\_\_\_ PLACE OF ISSUE OF ID \_\_\_\_\_

Name: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

1. TYPE OF IDENTIFICATION \_\_\_\_\_ REFERENCE/ISSUE NUMBER \_\_\_\_\_ PLACE OF ISSUE OF ID \_\_\_\_\_

2. TYPE OF IDENTIFICATION \_\_\_\_\_ REFERENCE/ISSUE NUMBER \_\_\_\_\_ PLACE OF ISSUE OF ID \_\_\_\_\_

Name: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

1. TYPE OF IDENTIFICATION \_\_\_\_\_ REFERENCE/ISSUE NUMBER \_\_\_\_\_ PLACE OF ISSUE OF ID \_\_\_\_\_

2. TYPE OF IDENTIFICATION \_\_\_\_\_ REFERENCE/ISSUE NUMBER \_\_\_\_\_ PLACE OF ISSUE OF ID \_\_\_\_\_

DATE RECEIVED <i>[Signature]</i>
RECORDED <i>[Signature]</i>
APPROVED <i>[Signature]</i>
E.O. AUDITOR

**Relationship Manager Code:** N/A

*[Signature]*  
Authorized Branch Signature

**Money Master for business - Confirmation**

Business Name: \*B-FILER INC.

Account # 90969 02682 83

Additional Services Recommended

Open Money Master for business

Open Business Account

Done

A large, stylized handwritten signature in black ink, consisting of a large loop and a vertical stroke.



**Business Account - Service Request**

Date: October 07, 2004

**Business Legal Name:** B-Filer Inc.  
**Trading As:**

**About You**

Owner/Partner: RAYMOND F GRACE  
Address: 9 HIGHVALE CR  
SHERWOOD APRK, Alberta T8A 5J7 Canada

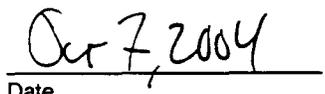
Phone: (780) 464-7244

Date of Birth: October 04, 1955

**Your signature below** certifies that the information about you as an individual in this Service Request and any other information provided now and in the future is accurate and complete. You **acknowledge receipt of and agree to be bound by the applicable sections of the Business Banking Services Agreement**, including the Scotiabank Group Privacy Agreement and other terms and conditions relating to the disclosure of information in the section titled About You.

By signing below you are requesting that this Service Request and all related documents be drawn up in the English language. Les parties conviennent et exigent expressément que cette Demande d'adhésion et tous documents et avis émis en vertu de celle-ci ou s'y rattachant soient rédigés en anglais.

  
Signature

  
Date

1 - CUSTOMER COPY 2 - BRANCH COPY



# Business Account - Service Request

In this service request, **we, our** and **us** and **the Bank** mean Scotiabank, The Bank of Nova Scotia; **you** and **your** mean the owner, officer or partner providing personal and business information to Scotiabank, and **business customer** means the business entity applying for banking services. Agreement means this Service Request and the Business Banking Services Agreement.

Transit: 90969 Branch: SHERWOOD PARK, ALBERTA Date: October 07, 2004

### Information About the Business Customer

Business Established: 09/1997

Business Legal Name: B-Filer Inc.

Trading As:

Address: 9 HIGHVALE CR  
SHERWOOD PARK, Alberta T8A 5J7 Canada

Phone: (780) 464-7244

No. of Owners/Partners: 1

Annual Sales/Revenue:

### Account Type / Account Package

Name of Account/Service	Account No.*
Money Master for business™	90969 02682 83
*We will debit this account for fees based on Published Prices	

Name of ScotiaCard Officer:

### Electronic Banking for business™ (Standalone Service)

Monthly fee waived with Money Master for business™

### Service & Account Features

- Electronic Banking access
- Online statement reporting only. A translation history of the current and previous month will be provided through Scotia OnLine
- Passbook and statement reporting is not available
- Overdraft Protection is not available
- Cheques are not available
- We may require you to give us up to 10 days notice before you make a withdrawal

### YOUR SIGNATURE:

By signing this Service Request, in your capacity as an authorized signing officer of the business customer, you certify that the information about the business customer in this Service Request and any other information provided now and in the future is accurate and complete. By signing this Service Request, the business customer:

- acknowledges receipt of and agrees to be bound by the applicable sections of the Business Banking Services Agreement, including terms and conditions relating to the disclosure of information in the section titled About The Business Customer;
- confirms receipt of the Business Accounts - Your Guide to Fees and Interest Schedules booklet;
- authorizes us to provide the business customer with the services which the business customer has selected as indicated above;
- authorizes us to issue ScotiaCard(s) as requested by the ScotiaCard Officer named above;
- requests that this Service Request and all related documents be drawn up in the English language. Le client exige que cette Demande d'adhésion et les documents y afférents soient rédigés en anglais.

RAMONO GARCIA / President  
Print Name and Title

[Signature]  
Signature

Oct 7, 2004  
Date

\_\_\_\_\_  
Print Name and Title

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Print Name and Title

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

[Signature]



**SCOTIACARD™  
BANKING ACCESS  
ENROLMENT/MAINTENANCE**

**Branch Name**  
SHERWOOD PARK, ALBERTA

**Branch Transit No.**  
90969

**Information About You**

<b>Customer Name</b> N/A	
<b>Business Name</b> *B-FILER INC.	
<b>I.D.</b>	<b>I.D.</b>

**ScotiaCard set-up/maintenance as requested by you today**

<b>SCOTIACARD #</b> 453 6056 749 361 801	<b>New Card</b> Y	<b>Existing Card</b> N
<b>Card Access</b> Business	<b>CashBack</b> \$0.00	<b>Authorized by:</b>
<b>Replacement Card #</b>	<b>Reason</b>	
<b>Date Lost/Stolen</b>	<b>PIN (Personal Identification Number) Selected</b>	

To use Scotiabank's Telephone Banking Service, please call: 1-800-267-1234  
To obtain your Internet Banking password, please visit [www.scotiabank.com](http://www.scotiabank.com) or call 1-800-4SCOTIA (1-800-472-6842).

**Access Profile**

Type of Account	Account Number	ABB/ABM	FastCash	TeleScotia™	Scotia Online™
Business Account	909690004014	Chequing	Y	01	Y
Money Master for business	909690268283	Savings		02	Y

**Bill Payment Company Details**

Company Name	Billing Account Number	Bill Code

By completing and signing this application, you request the services listed and confirm that the information you have given is true and complete. You request that all documents relating to the application be drawn up in english.  
Les parties conviennent et exigent expressément que ce contrat et tous les documents qui s'y rapportent soient redigés en anglais.

You acknowledge receipt of the ScotiaCard Cardholder Agreement and, where applicable the Day-to-Day Banking Companion Booklet including the Scotiabank Group Privacy Agreement and Telephone/Fax Banking Agreement, or the Business Banking Services Agreement and agree to be bound by these agreements. You also agree to pay services charges where applicable for the services you applied for.

N/A  
\*B-FILER INC.

**Prepared By:** \_\_\_\_\_

**Customer Signature:** \_\_\_\_\_

**Particulars Verified by:** \_\_\_\_\_

**Date:** \_\_\_\_\_

25 7 2004

BEFORE YOU COMPLETE THE FOLLOWING, PLEASE ENSURE THAT TWO COPIES OF THE APPLICATION ARE SIGNED BY THE CUSTOMER(S).

PARENT/GUARDIAN IDENTIFICATION	PARENT/GUARDIAN CARD NO.
--------------------------------	--------------------------

PARENT/GUARDIAN ADDRESS (if different from applicant)	
---	--

**AGREEMENT OF PARENT/GUARDIAN (CHILDREN UNDER 16) FOR ScotiaCard™/Carte Scotia<sup>mc</sup> BANKING CARD**

Re: The Application of: \_\_\_\_\_ signed on: \_\_\_\_\_  
APPLICANT'S NAME DAY/MONTH/YEAR  
\_\_\_\_\_ of \_\_\_\_\_ am the parent/legal guardian of the applicant.  
NAME OF PARENT/GUARDIAN ADDRESS

I hereby request The Bank of Nova Scotia (the "Bank") to issue a ScotiaCard/Carte Scotia banking card ("Card") in the Applicant's name, to be used by the Applicant, (together with an electronic signature selected by the Applicant, where required) to access his/her Scotiabank personal deposit account(s) through Automated Banking Services and the Bank's Any Branch Banking service as outlined in the ScotiaCard/Carte Scotia Cardholder Agreement. In return for the Bank issuing a Card to the Applicant, who is at the time of his/her Application under 16 years of age, I agree to be bound by the terms of the ScotiaCard/Carte Scotia Cardholder Agreement ("Agreement") (a copy of which I have received and read) and to indemnify the Bank from any claims, losses or costs incurred by the Bank resulting from the issuance of such Card to the Applicant.

I agree to be so bound until the applicant reaches the age of majority (as defined by applicable provincial law) and he/she ratifies the Agreement by using the Card.

\_\_\_\_\_  
Witness Parent/Guardian

**Transaction Limits**

We may establish and change limits, dollar or otherwise, from time to time, on the various transactions which may be available, without prior notice to you. Cumulative limits in effect as of February 2001 are:

- ABM/ABB withdrawal/cash advance limits
  - \$1,000.00 per day/\$3,000.00 per week from your deposit, line of credit, ScotiaLine VISA, ScotiaGold and/or Classic & Scotiabank Value VISA accounts; plus
  - \$1,000.00 cash advance per day/\$3,000.00 per week using your Classic and Scotiabank Value VISA accounts; plus
  - \$2,000.00 cash advance per day/\$5,000.00 per week using your ScotiaGold VISA account and ScotiaLine VISA account
- Direct Payment debit limits
  - \$2,500.00 per day/\$17,500.00 per week
- ABM deposit
  - \$99,999.00 per transaction.
- Internet Banking and Telephone Banking transfer and bill payment limits
  - \$49,999.00 per transaction.
- ABM transfer limit
  - \$49,999.00 per day

™ Trademarks of The Bank of Nova Scotia.  
mc Marque de commerce de La Banque de Nouvelle-Ecosse.

**Business Account - Branch Certification**  
(Internal Use Only)

Date: 2004/10/07

**Business Legal Name:** B-Filer Inc.  
**Trading As:**

1) **Nature of Business:** On-Line Bill Payment - Collection Company

2) **What is the current/planned monthly activity for the account?**

Account Number 90969 02686 23

Average Account Balance	\$10,000	Average Deposit Amount	\$100
Cash Deposited	\$0	Cheques Deposited	\$0
Other Deposits eg. Merchant	N/A	No. of Cheques Deposited	900
No. of Cheques Written	N/A	Percent of Internet/ Telephone/Mail Order Sales	N/A

3) **Account Manager/Manager Certificate**

Operating documentation taken supports the business structure and owner(s) relationship to the business.

The identification of the signing officers has been verified in accordance with regulations under the Proceeds of Crime (Money Laundering) and Terrorist Financing Act. If the account is being used to conduct business on behalf of someone other than the named account holder(s), the Third Party Determination form has been completed.

The identity and business activity of the customer are known or have been investigated and verified. Operating documents are on file, complete in all respects and apply to the new account.

4) If customer has been approved for a Business Account without a credit bureau report, documentation is on file (i.e. screen print of CRI from CIS profile) to support the approval. Other existing account number(s) \_\_\_\_\_.

- 5)  Photocopy of ID on file.  
 Photocopy of ID is not on file. The original ID reviewed is recorded below.

Name: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

1. \_\_\_\_\_  
TYPE OF IDENTIFICATION REFERENCE/ISSUE NUMBER PLACE OF ISSUE OF ID

2. \_\_\_\_\_  
TYPE OF IDENTIFICATION REFERENCE/ISSUE NUMBER PLACE OF ISSUE OF ID

Name: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

1. \_\_\_\_\_  
TYPE OF IDENTIFICATION REFERENCE/ISSUE NUMBER PLACE OF ISSUE OF ID

2. \_\_\_\_\_  
TYPE OF IDENTIFICATION REFERENCE/ISSUE NUMBER PLACE OF ISSUE OF ID

Name: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

1. \_\_\_\_\_  
TYPE OF IDENTIFICATION REFERENCE/ISSUE NUMBER PLACE OF ISSUE OF ID

2. \_\_\_\_\_  
TYPE OF IDENTIFICATION REFERENCE/ISSUE NUMBER PLACE OF ISSUE OF ID

DATE RECEIVED	04/10/07
RECORDED	
APPROVED	[Signature]
E.O. AUDITOR	

Relationship Manager Code: N/A

[Signature]  
Authorized Branch Signature



# Business Account - Service Request

In this service request, *we, our and us* and *the Bank* mean Scotiabank, The Bank of Nova Scotia; *you and your* mean the owner, officer or partner providing personal and business information to Scotiabank, and *business customer* means the business entity applying for banking services. Agreement means this Service Request and the Business Banking Services Agreement.

Transit: 90969 Branch: SHERWOOD PARK, ALBERTA Date: October 07, 2004

### Information About the Business Customer

Business Established: 09/1997

Business Legal Name: B-Filer Inc.

Trading As:

Address: 9 HIGHVALE CR  
SHERWOOD PARK, Alberta T8A 5J7 Canada

Phone: (780) 464-7244

No. of Owners/Partners: 0

Annual Sales/Revenue:

### Account Type / Account Package

Name of Account/Service	Account No.*
Money Master for business™	90969 02686 23
*We will debit this account for fees based on Published Prices	

Name of ScotiaCard Officer:

### Electronic Banking for business™ (Standalone Service)

Monthly fee waived with Money Master for business™

### Service & Account Features

- Electronic Banking access
- Online statement reporting only. A translation history of the current and previous month will be provided through Scotia OnLine
- Passbook and statement reporting is not available
- Overdraft Protection is not available
- Cheques are not available
- We may require you to give us up to 10 days notice before you make a withdrawal

### YOUR SIGNATURE:

By signing this Service Request, in your capacity as an authorized signing officer of the business customer, you certify that the information about the business customer in this Service Request and any other information provided now and in the future is accurate and complete. By signing this Service Request, the business customer:

- acknowledges receipt of and agrees to be bound by the applicable sections of the Business Banking Services Agreement, including terms and conditions relating to the disclosure of information in the section titled About The Business Customer;
- confirms receipt of the Business Accounts - Your Guide to Fees and Interest Schedules booklet;
- authorizes us to provide the business customer with the services which the business customer has selected as indicated above;
- authorizes us to issue ScotiaCard(s) as requested by the ScotiaCard Officer named above;
- requests that this Service Request and all related documents be drawn up in the English language. Le client exige que cette Demande d'adhésion et les documents y afférents soient rédigés en anglais.

RAYMOND GRACE / PRESIDENT  
Print Name and Title

*Ray Grace*  
Signature

Oct 7, 2004  
Date

Print Name and Title

Signature

Date

Print Name and Title

Signature

Date



**SCOTIACARD™  
BANKING ACCESS  
ENROLMENT/MAINTENANCE**

**Branch Name**  
SHERWOOD PARK, ALBERTA

**Branch Transit No.**  
90969

**Information About You**

<b>Customer Name</b> N/A	
<b>Business Name</b> *B-FILER INC.	
<b>I.D.</b>	<b>I.D.</b>

**ScotiaCard set-up/maintenance as requested by you today**

<b>SCOTIACARD #</b> 453 6056 749 361 702	<b>New Card</b> Y	<b>Existing Card</b> N
<b>Card Access</b> Business	<b>CashBack</b> \$0.00	<b>Authorized by:</b>
<b>Replacement Card #</b>	<b>Reason</b>	
<b>Date Lost/Stolen</b>	<b>PIN (Personal Identification Number) Selected</b>	

To use Scotiabank's Telephone Banking Service, please call: 1-800-267-1234

To obtain your Internet Banking password, please visit [www.scotiabank.com](http://www.scotiabank.com) or call 1-800-4SCOTIA (1-800-472-6842).

**Access Profile**

Type of Account	Account Number	ABB/ABM	FastCash	TeleScotia™	Scotia Online™
Business Account	909690004014	Chequing	Y	01	Y
Money Master for business	909690268623	Savings		02	Y
Money Master for business	909690269026	Other			
Money Master for business	909690269425	Other			

**Bill Payment Company Details**

Company Name	Billing Account Number	Bill Code

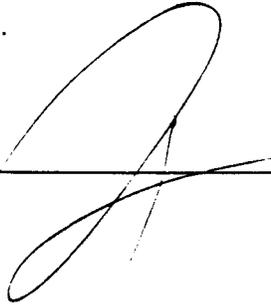
By completing and signing this application, you request the services listed and confirm that the information you have given is true and complete. You request that all documents relating to the application be drawn up in english.

Les parties conviennent et exigent expressément que ce contrat et tous les documents qui s'y rapportent soient rédigés en anglais.

You acknowledge receipt of the ScotiaCard Cardholder Agreement and, where applicable the Day-to-Day Banking Companion Booklet including the Scotiabank Group Privacy Agreement and Telephone/Fax Banking Agreement, or the Business Banking Services Agreement and agree to be bound by these agreements. You also agree to pay services charges where applicable for the services you applied for.

N/A  
\*B-FILER INC.

Prepared By: \_\_\_\_\_

A large, stylized handwritten signature in black ink, consisting of several loops and a long horizontal stroke at the end.

Customer Signature: \_\_\_\_\_

A handwritten signature in black ink, appearing to read 'Ray Luce', written over a horizontal line.

Particulars Verified by: \_\_\_\_\_

A handwritten signature in black ink, appearing to read 'Ray Luce', written over a horizontal line.

Date: \_\_\_\_\_

Oct 7, 2004

BEFORE YOU COMPLETE THE FOLLOWING, PLEASE ENSURE THAT TWO COPIES OF THE APPLICATION ARE SIGNED BY THE CUSTOMER(S).

PARENT/GUARDIAN IDENTIFICATION	PARENT/GUARDIAN CARD NO.
--------------------------------	--------------------------

PARENT/GUARDIAN ADDRESS (if different from applicant)	
---	--

**AGREEMENT OF PARENT/GUARDIAN (CHILDREN UNDER 16) FOR ScotiaCard™/Carte Scotia<sup>MC</sup> BANKING CARD**

Re: The Application of: \_\_\_\_\_ signed on: \_\_\_\_\_  
APPLICANT'S NAME DAY/MONTH/YEAR

\_\_\_\_\_ of \_\_\_\_\_ am the parent/legal guardian of the applicant.  
NAME OF PARENT/GUARDIAN ADDRESS

I hereby request The Bank of Nova Scotia (the "Bank") to issue a ScotiaCard/Carte Scotia banking card ("Card") in the Applicant's name, to be used by the Applicant, (together with an electronic signature selected by the Applicant, where required) to access his/her Scotiabank personal deposit account(s) through Automated Banking Services and the Bank's Any Branch Banking service as outlined in the ScotiaCard/Carte Scotia Cardholder Agreement. In return for the Bank issuing a Card to the Applicant, who is at the time of his/her Application under 16 years of age, I agree to be bound by the terms of the ScotiaCard/Carte Scotia Cardholder Agreement ("Agreement") (a copy of which I have received and read) and to indemnify the Bank from any claims, losses or costs incurred by the Bank resulting from the issuance of such Card to the Applicant.

I agree to be so bound until the applicant reaches the age of majority (as defined by applicable provincial law) and he/she ratifies the Agreement by using the Card.

\_\_\_\_\_  
Witness

\_\_\_\_\_  
Parent/Guardian

**Transaction Limits**

We may establish and change limits, dollar or otherwise, from time to time, on the various transactions which may be available, without prior notice to you. Cumulative limits in effect as of February 2001 are:

- ABM/ABB withdrawal/cash advance limits
  - \$1,000.00 per day/\$3,000.00 per week from your deposit, line of credit, ScotiaLine VISA, ScotiaGold and/or Classic & Scotiabank Value VISA accounts; plus
  - \$1,000.00 cash advance per day/\$3,000.00 per week using your Classic and Scotiabank Value VISA accounts; plus
  - \$2,000.00 cash advance per day/\$5,000.00 per week using your ScotiaGold VISA account and ScotiaLine VISA account
- Direct Payment debit limits
  - \$2,500.00 per day/\$17,500.00 per week
- ABM deposit
  - \$99,999.00 per transaction.
- Internet Banking and Telephone Banking transfer and bill payment limits
  - \$49,999.00 per transaction.
- ABM transfer limit
  - \$49,999.00 per day

<sup>TM</sup> Trademarks of The Bank of Nova Scotia.

<sup>MC</sup> Marque de commerce de La Banque de Nouvelle-Ecosse.

**Business Account - Branch Certification**  
(Internal Use Only)

Date: 2004/10/07

**Business Legal Name:** B-Filer Inc.  
**Trading As:**

1) **Nature of Business:** On-Line Payment - Collection Company

2) **What is the current/planned monthly activity for the account?**

Account Number 90969 02694 25

Average Account Balance	\$10,000	Average Deposit Amount	\$100
Cash Deposited	\$0	Cheques Deposited	\$0
Other Deposits eg. Merchant	N/A	No. of Cheques Deposited	900
No. of Cheques Written	N/A	Percent of Internet/ Telephone/Mail Order Sales	N/A

3) **Account Manager/Manager Certificate**

Operating documentation taken supports the business structure and owner(s) relationship to the business.

The identification of the signing officers has been verified in accordance with regulations under the Proceeds of Crime (Money Laundering) and Terrorist Financing Act. If the account is being used to conduct business on behalf of someone other than the named account holder(s), the Third Party Determination form has been completed.

The identity and business activity of the customer are known or have been investigated and verified. Operating documents are on file, complete in all respects and apply to the new account.

4) If customer has been approved for a Business Account without a credit bureau report, documentation is on file (i.e. screen print of CRI from CIS profile) to support the approval. Other existing account number(s) \_\_\_\_\_.

- 5)  Photocopy of ID on file.  
 Photocopy of ID is not on file. The original ID reviewed is recorded below.

Name: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

1. \_\_\_\_\_  
TYPE OF IDENTIFICATION REFERENCE/ISSUE NUMBER PLACE OF ISSUE OF ID
2. \_\_\_\_\_  
TYPE OF IDENTIFICATION REFERENCE/ISSUE NUMBER PLACE OF ISSUE OF ID

Name: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

1. \_\_\_\_\_  
TYPE OF IDENTIFICATION REFERENCE/ISSUE NUMBER PLACE OF ISSUE OF ID
2. \_\_\_\_\_  
TYPE OF IDENTIFICATION REFERENCE/ISSUE NUMBER PLACE OF ISSUE OF ID

Name: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

1. \_\_\_\_\_  
TYPE OF IDENTIFICATION REFERENCE/ISSUE NUMBER PLACE OF ISSUE OF ID
2. \_\_\_\_\_  
TYPE OF IDENTIFICATION REFERENCE/ISSUE NUMBER PLACE OF ISSUE OF ID

DATE RECEIVED	08/22/04
RECORDED	
APPROVED	
E.O. AUDITOR	

Relationship Manager Code: N/A

Authorized Branch Signature

**Money Master for business - Confirmation**

Business Name: \*B-FILER INC.

Account # 90969 02694 25

Additional Services Recommended

Open Money Master for business

Open Business Account

Done

A large, stylized handwritten signature in black ink, appearing to be a cursive 'R' or similar character, located in the lower-middle section of the page.



# Business Account - Service Request

In this service request, *we, our and us* and *the Bank* mean Scotiabank, The Bank of Nova Scotia; *you and your* mean the owner, officer or partner providing personal and business information to Scotiabank, and *business customer* means the business entity applying for banking services. Agreement means this Service Request and the Business Banking Services Agreement.

Transit: 90969 Branch: SHERWOOD PARK, ALBERTA Date: October 07, 2004

### Information About the Business Customer

Business Established: 09/1997

Business Legal Name: B-Filer Inc.

Trading As:

Address: 9 HIGHVALE CR  
SHERWOOD PARK, Alberta T8A 5J7 Canada

Phone: (780) 464-7244

No. of Owners/Partners: 0

Annual Sales/Revenue:

### Account Type / Account Package

Name of Account/Service	Account No.*
Money Master for business™	90969 02694 25
*We will debit this account for fees based on Published Prices	

Name of ScotiaCard Officer:

### Electronic Banking for business™ (Standalone Service)

Monthly fee waived with Money Master for business™

### Service & Account Features

- Electronic Banking access
- Online statement reporting only. A translation history of the current and previous month will be provided through Scotia OnLine
- Passbook and statement reporting is not available
- Overdraft Protection is not available
- Cheques are not available
- We may require you to give us up to 10 days notice before you make a withdrawal

### YOUR SIGNATURE:

By signing this Service Request, in your capacity as an authorized signing officer of the business customer, you certify that the information about the business customer in this Service Request and any other information provided now and in the future is accurate and complete. By signing this Service Request, the business customer:

- acknowledges receipt of and agrees to be bound by the applicable sections of the Business Banking Services Agreement, including terms and conditions relating to the disclosure of information in the section titled About The Business Customer;
- confirms receipt of the Business Accounts - Your Guide to Fees and Interest Schedules booklet;
- authorizes us to provide the business customer with the services which the business customer has selected as indicated above;
- authorizes us to issue ScotiaCard(s) as requested by the ScotiaCard Officer named above;
- requests that this Service Request and all related documents be drawn up in the English language. Le client exige que cette Demande d'adhésion et les documents y afférents soient rédigés en anglais.

ARMONIO GRACE / President  
Print Name and Title

[Signature]  
Signature

Oct 7 2004  
Date

\_\_\_\_\_  
Print Name and Title

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Print Name and Title

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date



**SCOTIACARD™  
BANKING ACCESS  
ENROLMENT/MAINTENANCE**

**Branch Name**  
SHERWOOD PARK, ALBERTA

**Branch Transit No.**  
90969

**Information About You**

<b>Customer Name</b> N/A	
<b>Business Name</b> *B-FILER INC.	
<b>I.D.</b>	<b>I.D.</b>

**ScotiaCard set-up/maintenance as requested by you today**

<b>SCOTIACARD #</b> 453 6056 749 361 504	<b>New Card</b> N	<b>Existing Card</b> Y
<b>Card Access</b> Business	<b>CashBack</b> \$0.00	<b>Authorized by:</b>
<b>Replacement Card #</b>	<b>Reason</b>	
<b>Date Lost/Stolen</b>	<b>PIN (Personal Identification Number) Selected</b>	

To use Scotiabank's Telephone Banking Service, please call: 1-800-267-1234  
To obtain your Internet Banking password, please visit [www.scotiabank.com](http://www.scotiabank.com) or call 1-800-4SCOTIA (1-800-472-6842).

**Access Profile**

Type of Account	Account Number	ABB/ABM	FastCash	TeleScotia™	Scotia Online™
Business Account	909690004014	Chequing	Y	01	Y
Money Master for business	909690269425	Savings		02	Y

**Bill Payment Company Details**

Company Name	Billing Account Number	Bill Code

By completing and signing this application, you request the services listed and confirm that the information you have given is true and complete. You request that all documents relating to the application be drawn up in english.  
Les parties conviennent et exigent expressément que ce contrat et tous les documents qui s'y rapportent soient rédigés en anglais.

You acknowledge receipt of the ScotiaCard Cardholder Agreement and, where applicable the Day-to-Day Banking Companion Booklet including the Scotiabank Group Privacy Agreement and Telephone/Fax Banking Agreement, or the Business Banking Services Agreement and agree to be bound by these agreements. You also agree to pay services charges where applicable for the services you applied for.

N/A  
\*B-FILER INC.

*[Handwritten Signature]*

**Prepared By:** \_\_\_\_\_

**Customer Signature:** *[Handwritten Signature]*

**Particulars Verified by:** *[Handwritten Signature]*

**Date:** *[Handwritten Date: Oct 7, 2004]*

BEFORE YOU COMPLETE THE FOLLOWING, PLEASE ENSURE THAT TWO COPIES OF THE APPLICATION ARE SIGNED BY THE CUSTOMER(S).

PARENT/GUARDIAN IDENTIFICATION	PARENT/GUARDIAN CARD NO.
PARENT/GUARDIAN ADDRESS (if different from applicant)	

AGREEMENT OF PARENT/GUARDIAN (CHILDREN UNDER 16) FOR ScotiaCard™/Carte Scotia<sup>mc</sup> BANKING CARD

Re: The Application of: \_\_\_\_\_ signed on: \_\_\_\_\_  
APPLICANT'S NAME DAY/MONTH/YEAR

\_\_\_\_\_ of \_\_\_\_\_ am the parent/legal guardian of the applicant.  
NAME OF PARENT/GUARDIAN ADDRESS

I hereby request The Bank of Nova Scotia (the "Bank") to issue a ScotiaCard/Carte Scotia banking card ("Card") in the Applicant's name, to be used by the Applicant, (together with an electronic signature selected by the Applicant, where required) to access his/her Scotiabank personal deposit account(s) through Automated Banking Services and the Bank's Any Branch Banking service as outlined in the ScotiaCard/Carte Scotia Cardholder Agreement. In return for the Bank issuing a Card to the Applicant, who is at the time of his/her Application under 16 years of age, I agree to be bound by the terms of the ScotiaCard/Carte Scotia Cardholder Agreement ("Agreement") (a copy of which I have received and read) and to indemnify the Bank from any claims, losses or costs incurred by the Bank resulting from the issuance of such Card to the Applicant.

I agree to be so bound until the applicant reaches the age of majority (as defined by applicable provincial law) and he/she ratifies the Agreement by using the Card.

\_\_\_\_\_  
Witness

\_\_\_\_\_  
Parent/Guardian

**Transaction Limits**

We may establish and change limits, dollar or otherwise, from time to time, on the various transactions which may be available, without prior notice to you. Cumulative limits in effect as of February 2001 are:

- ABM/ABB withdrawal/cash advance limits
  - \$1,000.00 per day/\$3,000.00 per week from your deposit, line of credit, ScotiaLine VISA, ScotiaGold and/or Classic & Scotiabank Value VISA accounts; plus
  - \$1,000.00 cash advance per day/\$3,000.00 per week using your Classic and Scotiabank Value VISA accounts; plus
  - \$2,000.00 cash advance per day/\$5,000.00 per week using your ScotiaGold VISA account and ScotiaLine VISA account
- Direct Payment debit limits
  - \$2,500.00 per day/\$17,500.00 per week
- ABM deposit
  - \$99,999.00 per transaction.
- Internet Banking and Telephone Banking transfer and bill payment limits
  - \$49,999.00 per transaction.
- ABM transfer limit
  - \$49,999.00 per day

™ Trademarks of The Bank of Nova Scotia.

mc Marque de commerce de La Banque de Nouvelle-Ecosse.

## Business Account - Branch Certification (Internal Use Only)

Date: 2004/10/07

**Business Legal Name:** B-Filer Inc.

**Trading As:**

1) **Nature of Business:** On-Line Bill Payment - Collection Company

2) **What is the current/planned monthly activity for the account?**

Account Number 90969 02690 26

Average Account Balance	\$10,000	Average Deposit Amount	\$100
Cash Deposited	\$0	Cheques Deposited	\$0
Other Deposits eg. Merchant	N/A	No. of Cheques Deposited	900
No. of Cheques Written	N/A	Percent of Internet/ Telephone/Mail Order Sales	N/A

3) **Account Manager/Manager Certificate**

Operating documentation taken supports the business structure and owner(s) relationship to the business.

The identification of the signing officers has been verified in accordance with regulations under the Proceeds of Crime (Money Laundering) and Terrorist Financing Act. If the account is being used to conduct business on behalf of someone other than the named account holder(s), the Third Party Determination form has been completed.

The identity and business activity of the customer are known or have been investigated and verified. Operating documents are on file, complete in all respects and apply to the new account.

4) If customer has been approved for a Business Account without a credit bureau report, documentation is on file (i.e. screen print of CRI from CIS profile) to support the approval. Other existing account number(s) \_\_\_\_\_.

- 5)  Photocopy of ID on file.  
 Photocopy of ID is not on file. The original ID reviewed is recorded below.

Name: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

1. TYPE OF IDENTIFICATION \_\_\_\_\_ REFERENCE/ISSUE NUMBER \_\_\_\_\_ PLACE OF ISSUE OF ID \_\_\_\_\_  
 2. TYPE OF IDENTIFICATION \_\_\_\_\_ REFERENCE/ISSUE NUMBER \_\_\_\_\_ PLACE OF ISSUE OF ID \_\_\_\_\_

Name: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

1. TYPE OF IDENTIFICATION \_\_\_\_\_ REFERENCE/ISSUE NUMBER \_\_\_\_\_ PLACE OF ISSUE OF ID \_\_\_\_\_  
 2. TYPE OF IDENTIFICATION \_\_\_\_\_ REFERENCE/ISSUE NUMBER \_\_\_\_\_ PLACE OF ISSUE OF ID \_\_\_\_\_

Name: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

1. TYPE OF IDENTIFICATION \_\_\_\_\_ REFERENCE/ISSUE NUMBER \_\_\_\_\_ PLACE OF ISSUE OF ID \_\_\_\_\_  
 2. TYPE OF IDENTIFICATION \_\_\_\_\_ REFERENCE/ISSUE NUMBER \_\_\_\_\_ PLACE OF ISSUE OF ID \_\_\_\_\_

DATE RECEIVED <i>Oct 7 2004</i>
RECORDED <i>[Signature]</i>
APPROVED <i>[Signature]</i>
E.O. AUDITOR

Relationship Manager Code: N/A

*[Signature]*  
 \_\_\_\_\_  
 Authorized Branch Signature

**Money Master for business - Confirmation**

Business Name: \*B-FILER INC.

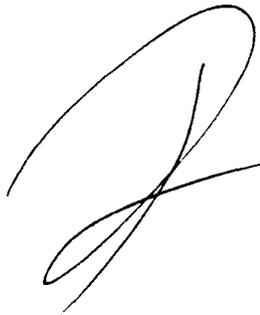
Account # 90969 02690 26

Additional Services Recommended

Open Money Master for business

Open Business Account

Done

A handwritten signature in black ink, consisting of a large, stylized initial 'R' followed by a few trailing strokes.



# Business Account - Service Request

In this service request, **we, our and us** and **the Bank** mean Scotiabank, The Bank of Nova Scotia; **you and your** mean the owner, officer or partner providing personal and business information to Scotiabank, and **business customer** means the business entity applying for banking services. Agreement means this Service Request and the Business Banking Services Agreement.

Transit: 90969 Branch: SHERWOOD PARK, ALBERTA Date: October 07, 2004

### Information About the Business Customer

Business Established: 09/1997

Business Legal Name: B-Filer Inc.

Trading As:

Address: 9 HIGHVALE CR  
SHERWOOD PARK, Alberta T8A 5J7 Canada

Phone: (780) 464-7244

No. of Owners/Partners: 1

Annual Sales/Revenue:

### Account Type / Account Package

Name of Account/Service	Account No.*
Money Master for business™	90969 02690 26
*We will debit this account for fees based on Published Prices	

Name of ScotiaCard Officer:

### Electronic Banking for business™ (Standalone Service)

Monthly fee waived with Money Master for business™

### Service & Account Features

- Electronic Banking access
- Online statement reporting only. A translation history of the current and previous month will be provided through Scotia OnLine
- Passbook and statement reporting is not available
- Overdraft Protection is not available
- Cheques are not available
- We may require you to give us up to 10 days notice before you make a withdrawal

### YOUR SIGNATURE:

By signing this Service Request, in your capacity as an authorized signing officer of the business customer, you certify that the information about the business customer in this Service Request and any other information provided now and in the future is accurate and complete. By signing this Service Request, the business customer:

- acknowledges receipt of and agrees to be bound by the applicable sections of the Business Banking Services Agreement, including terms and conditions relating to the disclosure of information in the section titled About The Business Customer;
- confirms receipt of the Business Accounts - Your Guide to Fees and Interest Schedules booklet;
- authorizes us to provide the business customer with the services which the Business customer has selected as indicated above;
- authorizes us to issue ScotiaCard(s) as requested by the ScotiaCard Officer named above;
- requests that this Service Request and all related documents be drawn up in the English language. Le client exige que cette Demande d'adhésion et les documents y afférents soient rédigés en anglais.

Raymond Grace / President  
Print Name and Title

[Signature]  
Signature

Oct 7, 2004  
Date

\_\_\_\_\_  
Print Name and Title

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Print Name and Title

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

5



**Business Account - Service Request**

Date: October 07, 2004

**Business Legal Name:** B-Filer Inc.  
**Trading As:**

**About You**

Owner/Partner: RAYMOND F GRACE  
Address: 9 HIGHVALE CR  
SHERWOOD APRK, Alberta T8A 5J7 Canada

Phone: (780) 464-7244

Date of Birth: October 04, 1955

**Your signature below** certifies that the information about you as an individual in this Service Request and any other information provided now and in the future is accurate and complete. You **acknowledge receipt of and agree to be bound by the applicable sections of the Business Banking Services Agreement**, including the Scotiabank Group Privacy Agreement and other terms and conditions relating to the disclosure of information in the section titled About You.

By signing below you are requesting that this Service Request and all related documents be drawn up in the English language. Les parties conviennent et exigent expressément que cette Demande d'adhésion et tous documents et avis émis en vertu de celle-ci ou s'y rattachant soient rédigés en anglais.

Signature

Date

1 - CUSTOMER COPY 2 - BRANCH COPY



**SCOTIACARD™  
BANKING ACCESS  
ENROLMENT/MAINTENANCE**

**Branch Name**  
SHERWOOD PARK, ALBERTA

**Branch Transit No.**  
90969

**Information About You**

<b>Customer Name</b> N/A	
<b>Business Name</b> *B-FILER INC.	
<b>I.D.</b>	<b>I.D.</b>

**ScotiaCard set-up/maintenance as requested by you today**

<b>SCOTIACARD #</b> 453 6056 749 361 603	<b>New Card</b> Y	<b>Existing Card</b> N
<b>Card Access</b> Business	<b>CashBack</b> \$0.00	<b>Authorized by:</b>
<b>Replacement Card #</b>	<b>Reason</b>	
<b>Date Lost/Stolen</b>	<b>PIN (Personal Identification Number) Selected</b>	

To use Scotiabank's Telephone Banking Service, please call: 1-800-267-1234

To obtain your Internet Banking password, please visit [www.scotiabank.com](http://www.scotiabank.com) or call 1-800-4SCOTIA (1-800-472-6842).

**Access Profile**

Type of Account	Account Number	ABB/ABM	FastCash	TeleScotia™	Scotia Online™
Business Account	909690004014	Chequing	Y	01	Y
Money Master for business	909690269026	Savings		02	Y
Money Master for business	909690269425	Other			

**Bill Payment Company Details**

Company Name	Billing Account Number	Bill Code

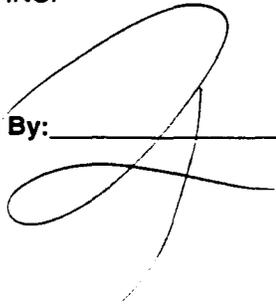
By completing and signing this application, you request the services listed and confirm that the information you have given is true and complete. You request that all documents relating to the application be drawn up in english.

Les parties conviennent et exigent expressément que ce contrat et tous les documents qui s'y rapportent soient rédigés en anglais.

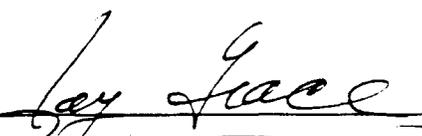
You acknowledge receipt of the ScotiaCard Cardholder Agreement and, where applicable the Day-to-Day Banking Companion Booklet including the Scotiabank Group Privacy Agreement and Telephone/Fax Banking Agreement, or the Business Banking Services Agreement and agree to be bound by these agreements. You also agree to pay services charges where applicable for the services you applied for.

N/A  
\*B-FILER INC.

Prepared By: \_\_\_\_\_

A large, stylized handwritten signature in black ink, consisting of several loops and a long horizontal tail.

Customer Signature: \_\_\_\_\_

A handwritten signature in black ink, appearing to read "Jay Luce", written in a cursive style.

Particulars Verified by: \_\_\_\_\_

A handwritten signature in black ink, appearing to read "D. L. Luce", written in a cursive style.

Date: \_\_\_\_\_

Oct 7 2004

BEFORE YOU COMPLETE THE FOLLOWING, PLEASE ENSURE THAT TWO COPIES OF THE APPLICATION ARE SIGNED BY THE CUSTOMER(S).

PARENT/GUARDIAN IDENTIFICATION	PARENT/GUARDIAN CARD NO.
--------------------------------	--------------------------

PARENT/GUARDIAN ADDRESS (if different from applicant)	
---	--

**AGREEMENT OF PARENT/GUARDIAN (CHILDREN UNDER 16) FOR ScotiaCard™/Carte Scotia<sup>MC</sup> BANKING CARD**

Re: The Application of: \_\_\_\_\_ signed on: \_\_\_\_\_  
APPLICANT'S NAME DAY/MONTH/YEAR  
\_\_\_\_\_ of \_\_\_\_\_ am the parent/legal guardian of the applicant.  
NAME OF PARENT/GUARDIAN ADDRESS

I hereby request The Bank of Nova Scotia (the "Bank") to issue a ScotiaCard/Carte Scotia banking card ("Card") in the Applicant's name, to be used by the Applicant, (together with an electronic signature selected by the Applicant, where required) to access his/her Scotiabank personal deposit account(s) through Automated Banking Services and the Bank's Any Branch Banking service as outlined in the ScotiaCard/Carte Scotia Cardholder Agreement. In return for the Bank issuing a Card to the Applicant, who is at the time of his/her Application under 16 years of age, I agree to be bound by the terms of the ScotiaCard/Carte Scotia Cardholder Agreement ("Agreement") (a copy of which I have received and read) and to indemnify the Bank from any claims, losses or costs incurred by the Bank resulting from the issuance of such Card to the Applicant.

I agree to be so bound until the applicant reaches the age of majority (as defined by applicable provincial law) and he/she ratifies the Agreement by using the Card.

\_\_\_\_\_  
Witness

\_\_\_\_\_  
Parent/Guardian

**Transaction Limits**

We may establish and change limits, dollar or otherwise, from time to time, on the various transactions which may be available, without prior notice to you. Cumulative limits in effect as of February 2001 are:

- ABM/ABB withdrawal/cash advance limits
  - \$1,000.00 per day/\$3,000.00 per week from your deposit, line of credit, ScotiLine VISA, ScotiaGold and/or Classic & Scotiabank Value VISA accounts; plus
  - \$1,000.00 cash advance per day/\$3,000.00 per week using your Classic and Scotiabank Value VISA accounts; plus
  - \$2,000.00 cash advance per day/\$5,000.00 per week using your ScotiaGold VISA account and ScotiLine VISA account
- Direct Payment debit limits
  - \$2,500.00 per day/\$17,500.00 per week
- ABM deposit
  - \$99,999.00 per transaction.
- Internet Banking and Telephone Banking transfer and bill payment limits
  - \$49,999.00 per transaction.
- ABM transfer limit
  - \$49,999.00 per day

™ Trademarks of The Bank of Nova Scotia.

MC Marque de commerce de La Banque de Nouvelle-Ecosse.

**Business Account Open - Confirmation**

Business Name: \*B-FILER INC.  
Account Type: Basic Business Account  
Business Account# 90969 00040 14

Additional Services Recommended

Cheque Order

Open Money Master *for business*

Open Business Account

Enquire if Customer is interested in Merchant Services

Done



**Business Account - Branch Certification**  
(Internal Use Only)

Date: 2004/10/07

**Business Legal Name:** B-Filer Inc.

**Trading As:**

1) **Nature of Business:** On-Line Payment - Collection Company

2) **What is the current/planned monthly activity for the account?**

Account Number 90969 00040 14

Average Account Balance	\$40,000	Average Deposit Amount	\$2,500
Cash Deposited	\$0	Cheques Deposited	\$500
Other Deposits eg. Merchant	\$0	No. of Cheques Deposited	2
No. of Cheques Written	2	Percent of Internet/ Telephone/Mail Order Sales	0%

3) **Account Manager/Manager Certificate**

Operating documentation taken supports the business structure and owner(s) relationship to the business.

The identification of the signing officers has been verified in accordance with regulations under the Proceeds of Crime (Money Laundering) and Terrorist Financing Act. If the account is being used to conduct business on behalf of someone other than the named account holder(s), the Third Party Determination form has been completed.

The identity and business activity of the customer are known or have been investigated and verified. Operating documents are on file, complete in all respects and apply to the new account.

4) If customer has been approved for a Business Account without a credit bureau report, documentation is on file (i.e. screen print of CRI from CIS profile) to support the approval. Other existing account number(s) CIS Review Attached

- 5)  Photocopy of ID on file.  
 Photocopy of ID is not on file. The original ID reviewed is recorded below.

Name: PAT GRACE Date of Birth: 1955/10/04  
 1. EXISTING SEC FILES (909690014311) @ (909690007412)  
TYPE OF IDENTIFICATION REFERENCE/ISSUE NUMBER PLACE OF ISSUE OF ID

2. \_\_\_\_\_  
TYPE OF IDENTIFICATION REFERENCE/ISSUE NUMBER PLACE OF ISSUE OF ID

Name: WILLIAM CAOGS Date of Birth: 1941/11/07  
 1. AS O.C. # 25800-475 (SEC 909690014311)  
TYPE OF IDENTIFICATION REFERENCE/ISSUE NUMBER PLACE OF ISSUE OF ID

2. EXISTING BNS COUNT  
TYPE OF IDENTIFICATION REFERENCE/ISSUE NUMBER PLACE OF ISSUE OF ID

Name: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

1. \_\_\_\_\_  
TYPE OF IDENTIFICATION REFERENCE/ISSUE NUMBER PLACE OF ISSUE OF ID

2. \_\_\_\_\_  
TYPE OF IDENTIFICATION REFERENCE/ISSUE NUMBER PLACE OF ISSUE OF ID

DATE RECEIVED	<u>Oct 7 2004</u>
RECORDED	<u>[Signature]</u>
APPROVED	.....
E.O. AUDITOR	.....

Relationship Manager Code: 20

[Signature]  
 Authorized Branch Signature



# Business Account - Service Request

In this service request, **we, our and us** and **the Bank** mean Scotiabank, The Bank of Nova Scotia; **you and your** mean the owner, officer or partner providing personal and business information to Scotiabank, and **business customer** means the business entity applying for banking services. Agreement means this Service Request and the Business Banking Services Agreement.

Transit: 90969 Branch: SHERWOOD PARK, ALBERTA Date: October 07, 2004

### Information About the Business Customer

Business Established: 09/1997

Business Legal Name: B-Filer Inc.

Trading As:

Address: 9 HIGHVALE CR  
SHERWOOD PARK, Alberta T8A 5J7 Canada

Phone: (780) 464-7244

No. of Owners/Partners: 2

Annual Sales/Revenue:

### Account Type / Account Package

Name of Account/Service	Account No.*	Transaction Volume Limit	Full-Service/ Self-Service
Basic Business Account	90969 00040 14		
*We will debit this account for fees based on Published Prices			

Name of ScotiaCard Officer: RAYMOND F GRACE

### Electronic Banking for business™ (Standalone Service)

We will debit Account No. 90969 00040 14 for fees† based on Published Prices

† monthly fee waived with Account Plan for business™

### YOUR SIGNATURE:

By signing this Service Request, in your capacity as an authorized signing officer of the business customer, you certify that the information about the business customer in this Service Request and any other information provided now and in the future is accurate and complete. By signing this Service Request, the business customer:

- acknowledges receipt of and agrees to be bound by the applicable sections of the Business Banking Services Agreement, including terms and conditions relating to the disclosure of information in the section titled About The Business Customer;
- confirms receipt of the Business Accounts - Your Guide to Fees and Interest Schedules booklet;
- authorizes us to provide the business customer with the services which the business customer has selected as indicated above;
- authorizes us to issue ScotiaCard(s) as requested by the ScotiaCard Officer named above;
- requests that this Service Request and all related documents be drawn up in the English language. Le client exige que cette Demande d'adhésion et les documents y afférents soient rédigés en anglais.

RAYMOND GRACE / President  
Print Name and Title

[Signature]  
Signature

Oct 7/2004  
Date

WILLIAM EMMETT (Director)  
Print Name and Title

[Signature]  
Signature

Oct 7/2004  
Date

Print Name and Title

Signature

Date

[Handwritten mark]



**Business Account - Service Request**

Date: October 07, 2004

**Business Legal Name:** B-Filer Inc.  
**Trading As:**

**About You**

Owner/Partner: RAYMOND F GRACE  
Address: 9 HIGHVALE CR  
SHERWOOD APRK, Alberta T8A 5J7 Canada

Phone: (780) 464-7244

Date of Birth: October 04, 1955

**Your signature below** certifies that the information about you as an individual in this Service Request and any other information provided now and in the future is accurate and complete. You **acknowledge receipt of and agree to be bound by the applicable sections of the Business Banking Services Agreement**, including the Scotiabank Group Privacy Agreement and other terms and conditions relating to the disclosure of information in the section titled About You.

By signing below you are requesting that this Service Request and all related documents be drawn up in the English language. Les parties conviennent et exigent expressément que cette Demande d'adhésion et tous documents et avis émis en vertu de celle-ci ou s'y rattachant soient rédigés en anglais.

  
\_\_\_\_\_  
Signature

Oct 8 2004  
Date

1 - CUSTOMER COPY    2 - BRANCH COPY



**Business Account - Service Request**

Date: October 07, 2004

**Business Legal Name:** B-Filer Inc.  
**Trading As:**

**About You**

Owner/Partner: WILLIAM EADIE  
Address: 13516 RAVINE DR NW  
EDMONTON, Alberta T5N 3L8 Canada

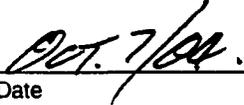
Phone: (780) 455-8605

Date of Birth: November 07, 1941

**Your signature below** certifies that the information about you as an individual in this Service Request and any other information provided now and in the future is accurate and complete. You **acknowledge receipt of and agree to be bound by the applicable sections of the Business Banking Services Agreement**, including the Scotiabank Group Privacy Agreement and other terms and conditions relating to the disclosure of information in the section titled About You.

By signing below you are requesting that this Service Request and all related documents be drawn up in the English language. Les parties conviennent et exigent expressément que cette Demande d'adhésion et tous documents et avis émis en vertu de celle-ci ou s'y rattachant soient rédigés en anglais.

  
\_\_\_\_\_  
Signature

  
\_\_\_\_\_  
Date

1 - CUSTOMER COPY 2 - BRANCH COPY

**CERTIFICATE – OFFICERS, DIRECTORS  
& SIGNING AUTHORITIES**

TO SCOTIABANK, THE BANK OF NOVA SCOTIA AND ITS SUBSIDIARY COMPANIES:

THE UNDERSIGNED, on behalf of B-Filer Inc.

(FULL LEGAL NAME)

(the "Company") certify that the following persons are officers of the Company:

WILLIAM EADIE, President

RAYMOND F GRACE, Director

STATE  
NAMES  
& TITLES

and the following persons are the directors of the Company:

WILLIAM EADIE

RAYMOND F GRACE

and certify that any of the following persons in the combinations specified, if applicable have been authorized to give instructions, verifications and approvals on behalf of the Company from time to time:

WILLIAM EADIE, President

RAYMOND F GRACE, Director

STATE  
NAMES  
& TITLES

and certify that any of the following persons in the combinations specified, if applicable have been authorized to borrow money from The Bank of Nova Scotia (the "Bank") on the credit of the Company from time to time in the amount and on the terms that these persons determine and to grant security to the Bank over any of the property of the Company:

WILLIAM EADIE, President

RAYMOND F GRACE, Director

DELETE FOR  
MUNICIPALITIES,  
SCHOOL BOARDS,  
OR  
UNINCORPORATED  
ASSOCIATIONS

STATE  
NAMES  
& TITLES

The undersigned undertake to notify the Bank of any change in the directors or officers of the Company, or the authorizations certified above and, until the Bank receives such written notice, you may assume there has been no change in the information certified above.

DATE RECEIVED	05/27/09
RECORDED	
APPROVED	
E.O. AUDITOR	

1312510 (8/01)

11/07/2009  
DATE (MM/DD/YYYY)

  
SIGNATURE

  
SIGNATURE



**BANKING RESOLUTION**

We, our and us mean B-Filer Inc.  
(FULL LEGAL NAME)

which carries on all or part of its business under the trading name(s):  
  
(IF APPLICABLE)

You and your mean Scotiabank, The Bank of Nova Scotia.

Resolved that:

1. We appoint you as our banker and agree to the terms set out in the Scotiabank Financial Services Agreement, or where applicable, the Scotiabank Financial Services Agreement section of the Business Banking Services Agreement.

2. Any One of the following persons are authorized to sign and deliver the Scotiabank Financial Services Agreement, any service requests and any other banking agreements with you:

President \_\_\_\_\_ Director \_\_\_\_\_

STATE TITLES  
RATHER THAN  
NAMES

3. The persons and the required combination of those persons we verify, are the persons authorized, and the combination of those persons required, to give instructions, verifications and approvals on our behalf from time to time. We will provide this verification by a certificate in writing given to you by any One of the officers set out below. The most recent certificate given to you will be the current certificate in effect:

President \_\_\_\_\_ Director \_\_\_\_\_

STATE TITLES  
RATHER THAN  
NAMES

4. We may exercise every power to borrow money and to secure repayment thereof which is conferred upon us by our governing legislation. The persons and the required combination of those persons we verify, are the persons authorized, and the combination of those persons required, to borrow money from you on our credit from time to time in the amounts and on the terms that those persons determine, and to grant security to you over any of our property from time to time. We will provide this verification by a certificate in writing given to you by any One of the officers set out below. The most recent certificate given to you will be the current certificate in effect:

President \_\_\_\_\_ Director \_\_\_\_\_

DELETE FOR  
MUNICIPALITIES,  
SCHOOL BOARDS,  
OR  
UNINCORPORATED  
ASSOCIATIONS

STATE TITLES  
RATHER THAN  
NAMES

5. All instructions, agreements and documents which we sign, make, draw, accept, endorse or complete and which are signed by the persons we have authorized from time to time are valid and are binding on us. Our seal is not required on any written document to make it valid or to show consideration.

6. This Resolution remains in effect until we cancel it by written notice to you and you have acknowledged receiving the notice.

**CERTIFICATE**

By signing below, our directors/officers/members certify for us that:

- there are no provisions in our incorporating documents or by-laws or in any unanimous shareholders agreement which impair in any way the powers of our directors or officers to borrow money or grant security.
- our directors/shareholders/members have full power to pass this Resolution and to bind us in all respects.
- the above Resolution was properly passed by our directors or members (directors and shareholders for Nova Scotia Companies) in compliance with all applicable legislation and continues in effect.

DELETE IF  
UNINCORPORATED

WILLIAM EADIE  
NAME OF AUTHORIZED DIRECTOR OR OFFICER OR MEMBER

[Signature]  
SIGNATURE

RAYMOND F GRACE  
NAME OF AUTHORIZED DIRECTOR OR OFFICER OR MEMBER

[Signature]  
SIGNATURE

\_\_\_\_\_  
NAME OF MEMBER OTHER THAN MEMBERS  
AUTHORIZED TO SIGN FOR THE ORGANIZATION

\_\_\_\_\_  
SIGNATURE

10/07/2004  
DATE (MM/DD/YYYY)

FOR  
UNINCORPORATED  
ASSOCIATIONS

DATE RECEIVED	<u>10/7/04</u>
RECORDED	<u>[initials]</u>
APPROVED	<u>[initials]</u>
E.O. AUDITOR	



**SCOTIACARD™  
BANKING ACCESS  
ENROLMENT/MAINTENANCE**

**Branch Name**  
SHERWOOD PARK, ALBERTA

**Branch Transit No.**  
90969

**Information About You**

<b>Customer Name</b> N/A	
<b>Business Name</b> *B-FILER INC.	
<b>I.D.</b>	<b>I.D.</b>

**ScotiaCard set-up/maintenance as requested by you today**

<b>SCOTIACARD #</b> 453 6056 749 361 504	<b>New Card</b> Y	<b>Existing Card</b> N
<b>Card Access</b> Business	<b>CashBack</b> \$0.00	<b>Authorized by:</b>
<b>Replacement Card #</b>	<b>Reason</b>	
<b>Date Lost/Stolen</b>	<b>PIN (Personal Identification Number) Selected</b>	

To use Scotiabank's Telephone Banking Service, please call: 1-800-267-1234

To obtain your Internet Banking password, please visit [www.scotiabank.com](http://www.scotiabank.com) or call 1-800-4SCOTIA (1-800-472-6842).

**Access Profile**

Type of Account	Account Number	ABB/ABM	FastCash	TeleScotia™	Scotia Online™
Business Account	909690004014	Chequing	Y	01	Y

**Bill Payment Company Details**

Company Name	Billing Account Number	Bill Code

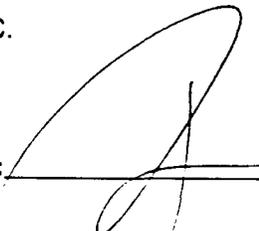
By completing and signing this application, you request the services listed and confirm that the information you have given is true and complete. You request that all documents relating to the application be drawn up in english.

Les parties conviennent et exigent expressément que ce contrat et tous les documents qui s'y rapportent soient rédigés en anglais.

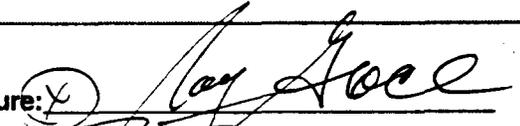
You acknowledge receipt of the ScotiaCard Cardholder Agreement and, where applicable the Day-to-Day Banking Companion Booklet including the Scotiabank Group Privacy Agreement and Telephone/Fax Banking Agreement, or the Business Banking Services Agreement and agree to be bound by these agreements. You also agree to pay services charges where applicable for the services you applied for.

N/A  
\*B-FILER INC.

**Prepared By:** \_\_\_\_\_



**Customer Signature:**  \_\_\_\_\_



**Particulars Verified by:** \_\_\_\_\_



**Date:** \_\_\_\_\_

Oct 7 2004

BEFORE YOU COMPLETE THE FOLLOWING, PLEASE ENSURE THAT TWO COPIES OF THE APPLICATION ARE SIGNED BY THE CUSTOMER(S).

PARENT/GUARDIAN IDENTIFICATION	PARENT/GUARDIAN CARD NO.
--------------------------------	--------------------------

PARENT/GUARDIAN ADDRESS (if different from applicant)	
---	--

**AGREEMENT OF PARENT/GUARDIAN (CHILDREN UNDER 16) FOR ScotiaCard™/Carte Scotia<sup>MC</sup> BANKING CARD**

Re: The Application of: \_\_\_\_\_ signed on: \_\_\_\_\_  
APPLICANT'S NAME DAY/MONTH/YEAR  
\_\_\_\_\_ of \_\_\_\_\_ am the parent/legal guardian of the applicant.  
NAME OF PARENT/GUARDIAN ADDRESS

I hereby request The Bank of Nova Scotia (the "Bank") to issue a ScotiaCard/Carte Scotia banking card ("Card") in the Applicant's name, to be used by the Applicant, (together with an electronic signature selected by the Applicant, where required) to access his/her Scotiabank personal deposit account(s) through Automated Banking Services and the Bank's Any Branch Banking service as outlined in the ScotiaCard/Carte Scotia Cardholder Agreement. In return for the Bank issuing a Card to the Applicant, who is at the time of his/her Application under 16 years of age, I agree to be bound by the terms of the ScotiaCard/Carte Scotia Cardholder Agreement ("Agreement") (a copy of which I have received and read) and to indemnify the Bank from any claims, losses or costs incurred by the Bank resulting from the issuance of such Card to the Applicant.

I agree to be so bound until the applicant reaches the age of majority (as defined by applicable provincial law) and he/she ratifies the Agreement by using the Card.

\_\_\_\_\_  
Witness Parent/Guardian

**Transaction Limits**

We may establish and change limits, dollar or otherwise, from time to time, on the various transactions which may be available, without prior notice to you. Cumulative limits in effect as of February 2001 are:

- ABM/ABB withdrawal/cash advance limits
  - \$1,000.00 per day/\$3,000.00 per week from your deposit, line of credit, ScotiaLine VISA, ScotiaGold and/or Classic & Scotiabank Value VISA accounts; plus
  - \$1,000.00 cash advance per day/\$3,000.00 per week using your Classic and Scotiabank Value VISA accounts; plus
  - \$2,000.00 cash advance per day/\$5,000.00 per week using your ScotiaGold VISA account and ScotiaLine VISA account
- Direct Payment debit limits
  - \$2,500.00 per day/\$17,500.00 per week
- ABM deposit
  - \$99,999.00 per transaction.
- Internet Banking and Telephone Banking transfer and bill payment limits
  - \$49,999.00 per transaction.
- ABM transfer limit
  - \$49,999.00 per day

™ Trademarks of The Bank of Nova Scotia.

MC Marque de commerce de La Banque de Nouvelle-Ecosse.



**SCOTIACARD™  
BANKING ACCESS  
ENROLMENT/MAINTENANCE**

**Branch Name**  
SHERWOOD PARK, ALBERTA

**Branch Transit No.**  
90969

**Information About You**

<b>Customer Name</b> N/A	
<b>Business Name</b> *GUARANTEED PAYMENT GPAY	
<b>I.D.</b>	<b>I.D.</b>

**ScotiaCard set-up/maintenance as requested by you today**

<b>SCOTIACARD #</b> 453 6056 686 262 400	<b>New Card</b> Y	<b>Existing Card</b> N
<b>Card Access</b> Business	<b>CashBack</b> \$0.00	<b>Authorized by:</b>
<b>Replacement Card #</b>	<b>Reason</b>	
<b>Date Lost/Stolen</b>	<b>PIN (Personal Identification Number) Selected</b>	

To use Scotiabank's Telephone Banking Service, please call: 1-800-267-1234  
 To obtain your Internet Banking password, please visit [www.scotiabank.com](http://www.scotiabank.com) or call 1-800-4SCOTIA (1-800-472-6842).

**Access Profile**

Type of Account	Account Number	ABB/ABM	FastCash	TeleScotia™	Scotia Online™
Business Account	909690014311	Chequing	Y	01	Y

**Bill Payment Company Details**

Company Name	Billing Account Number	Bill Code

By completing and signing this application, you request the services listed and confirm that the information you have given is true and complete. You request that all documents relating to the application be drawn up in english.  
 Les parties conviennent et exigent expressément que ce contrat et tous les documents qui s'y rapportent soient rédigés en anglais.

You acknowledge receipt of the ScotiaCard Cardholder Agreement and, where applicable the Day-to-Day Banking Companion Booklet including the Scotiabank Group Privacy Agreement and Telephone/Fax Banking Agreement, or the Business Banking Services Agreement and agree to be bound by these agreements. You also agree to pay services charges where applicable for the services you applied for.

N/A  
\*GUARANTEED PAYMENT GPAY

**Prepared By:** \_\_\_\_\_

**Customer Signature:** 

**Particulars Verified by:** 

**Date:** Apr 15, 2004

BEFORE YOU COMPLETE THE FOLLOWING, PLEASE ENSURE THAT TWO COPIES OF THE APPLICATION ARE SIGNED BY THE CUSTOMER(S).

PARENT/GUARDIAN IDENTIFICATION	PARENT/GUARDIAN CARD NO.
--------------------------------	--------------------------

PARENT/GUARDIAN ADDRESS (if different from applicant)	
---	--

**AGREEMENT OF PARENT/GUARDIAN (CHILDREN UNDER 16) FOR ScotiaCard™/Carte Scotia<sup>MC</sup> BANKING CARD**

Re: The Application of: \_\_\_\_\_ signed on: \_\_\_\_\_  
APPLICANT'S NAME DAY/MONTH/YEAR

\_\_\_\_\_ of \_\_\_\_\_ am the parent/legal guardian of the applicant.  
NAME OF PARENT/GUARDIAN ADDRESS

I hereby request The Bank of Nova Scotia (the "Bank") to issue a ScotiaCard/Carte Scotia banking card ("Card") in the Applicant's name, to be used by the Applicant, (together with an electronic signature selected by the Applicant, where required) to access his/her Scotiabank personal deposit account(s) through Automated Banking Services and the Bank's Any Branch Banking service as outlined in the ScotiaCard/Carte Scotia Cardholder Agreement. In return for the Bank issuing a Card to the Applicant, who is at the time of his/her Application under 16 years of age, I agree to be bound by the terms of the ScotiaCard/Carte Scotia Cardholder Agreement ("Agreement") (a copy of which I have received and read) and to indemnify the Bank from any claims, losses or costs incurred by the Bank resulting from the issuance of such Card to the Applicant.

I agree to be so bound until the applicant reaches the age of majority (as defined by applicable provincial law) and he/she ratifies the Agreement by using the Card.

\_\_\_\_\_  
Witness Parent/Guardian

**Transaction Limits**

We may establish and change limits, dollar or otherwise, from time to time, on the various transactions which may be available, without prior notice to you. Cumulative limits in effect as of February 2001 are:

- ABM/ABB withdrawal/cash advance limits
  - \$1,000.00 per day/\$3,000.00 per week from your deposit, line of credit, ScotiaLine VISA, ScotiaGold and/or Classic & Scotiabank Value VISA accounts; plus
  - \$1,000.00 cash advance per day/\$3,000.00 per week using your Classic and Scotiabank Value VISA accounts; plus
  - \$2,000.00 cash advance per day/\$5,000.00 per week using your ScotiaGold VISA account and ScotiaLine VISA account
- Direct Payment debit limits
  - \$2,500.00 per day/\$17,500.00 per week
- ABM deposit
  - \$99,999.00 per transaction.
- Internet Banking and Telephone Banking transfer and bill payment limits
  - \$49,999.00 per transaction.
- ABM transfer limit
  - \$49,999.00 per day

™ Trademarks of The Bank of Nova Scotia.  
MC Marque de commerce de La Banque de Nouvelle-Ecosse.

HC36 CUP2 1 CIS COMMERCIAL CUSTOMER PROFILE 04/04/28 17.35.52  
 ACPR CO 2 OP 201 MS 64283 COMMERCIAL CUSTOMER DISPLAYED  
 LIST HIST ACCTS? N CUST NO. 99218130900588 CRI STATUS OP OPEN  
 COID 2 SIN/TID: NO 000000000 CD 0 COST CENTR TR#-- 90969  
 \*GUARANTEED PAYMENT GPAY TIE 1 OPENED 990806 OFF01 BAO01  
 A 9 HIGHVALE CRES CLOSED OFF02  
 C SHERWOOD PARK AB T8A5J7 LST MAIN 1040428 SIC CD 7771  
 ESTBLSHD 970909 ADVERTIS? Y  
 BANKRUPT EMPLOYEE? N  
 CUST TYP OC SENS CODE 0  
 REFER? N  
 LANGUAGE E #EMPL 00003  
 TEL# 780 417-7770

CONTACT: RAY GRACE CELL 716-2597  
 TITLE: PRESIDENT

BK REL L02 BK SVC  
 SALES 000240000 - 9903 R E M A R K S  
 TEL# 780 417-7770

PLACED	EXP. DATE	PLACED	EXP. DATE	R E M A R K S				NEXT:
ACTN: ACPR ACDT		A C C O U N T		R E L A T I O N S H I P S				NEXT: 1
SEQ- ARI PRDSP	ACCOUNT-----	BLT--	OPENED-	CLOSED-	CS	BALANCE-----	REL	
0001	CSSM1 6056 658 318 701	90969	1040323				SOL	
0002	CSSB1 6056 686 262 400	90969	1040415				SOL	
0003	DDACA 90969 00143 11	90969	990806		OP	18,189.11	SOL	
0004	SAVBM 90969 01581 27	90969	1040415		OP	1,101.51	SOL	

2004/04/28 15:33



**SCOTIACARD™  
BANKING ACCESS  
ENROLMENT/MAINTENANCE**

**Branch Name**  
SHERWOOD PARK, ALBERTA

**Branch Transit No.**  
90969

**Information About You**

<b>Customer Name</b> N/A	
<b>Business Name</b> *GUARANTEED PAYMENT GPAY	
<b>I.D.</b>	<b>I.D.</b>

**ScotiaCard set-up/maintenance as requested by you today**

<b>SCOTIACARD #</b> 453 6056 658 318 701	<b>New Card</b> N	<b>Existing Card</b> Y
<b>Card Access</b> Business	<b>CashBack</b> \$2,500.00	<b>Authorized by:</b>
<b>Replacement Card #</b> 453 6056 686 289 601	<b>Reason</b> Damaged/Name Changed	
<b>Date Lost/Stolen</b>	<b>PIN (Personal Identification Number) Selected</b>	

To use Scotiabank's Telephone Banking Service, please call: 1-800-267-1234

To obtain your Internet Banking password, please visit [www.scotiabank.com](http://www.scotiabank.com) or call 1-800-4SCOTIA (1-800-472-6842).

**Access Profile**

Type of Account	Account Number	ABB/ABM	FastCash	TeleScotia™	Scotia Online™
Business Account	909690014311	Chequing	Y	01	Y
Money Master High Interest Savings	909690158127	Savings		02	Y

**Bill Payment Company Details**

Company Name	Billing Account Number	Bill Code
GPAY	0020014311	07
GPAY	BFIG0001	02
GPAY	BFRG0002	03
GPAY	BFRG0003	04
GPAY	BFRG1234567890ABCDEF	05
GPAY	RFG10001	01
GPAY	RGBF12345789AE229	06

By completing and signing this application, you request the services listed and confirm that the information you have given is true and complete. You request that all documents relating to the application be drawn up in english.  
Les parties conviennent et exigent expressément que ce contrat et tous les documents qui s'y rapportent soient rédigés en anglais.

You acknowledge receipt of the ScotiaCard Cardholder Agreement and, where applicable the Day-to-Day Banking Companion Booklet including the Scotiabank Group Privacy Agreement and Telephone/Fax Banking Agreement, or the Business Banking Services Agreement and agree to be bound by these agreements. You also agree to pay services charges where applicable for the services you applied for.

N/A

\*GUARANTEED PAYMENT GPAY

Customer Signature:

*A. Caracci*

Particulars Verified by:

*[Signature]*

Prepared By:

*[Signature]*

Date:

JUNE 9, 2004

BEFORE YOU COMPLETE THE FOLLOWING, PLEASE ENSURE THAT TWO COPIES OF THE APPLICATION ARE SIGNED BY THE CUSTOMER(S).

PARENT/GUARDIAN IDENTIFICATION	PARENT/GUARDIAN CARD NO.
PARENT/GUARDIAN ADDRESS (if different from applicant)	

**AGREEMENT OF PARENT/GUARDIAN (CHILDREN UNDER 16) FOR ScotiaCard™/Carte Scotia<sup>mc</sup> BANKING CARD**

Re: The Application of: \_\_\_\_\_ signed on: \_\_\_\_\_  
APPLICANT'S NAME DAY/MONTH/YEAR  
\_\_\_\_\_ of \_\_\_\_\_ am the parent/legal guardian of the applicant.  
NAME OF PARENT/GUARDIAN ADDRESS

I hereby request The Bank of Nova Scotia (the "Bank") to issue a ScotiaCard/Carte Scotia banking card ("Card") in the Applicant's name, to be used by the Applicant, (together with an electronic signature selected by the Applicant, where required) to access his/her Scotiabank personal deposit account(s) through Automated Banking Services and the Bank's Any Branch Banking service as outlined in the ScotiaCard/Carte Scotia Cardholder Agreement. In return for the Bank issuing a Card to the Applicant, who is at the time of his/her Application under 16 years of age, I agree to be bound by the terms of the ScotiaCard/Carte Scotia Cardholder Agreement ("Agreement") (a copy of which I have received and read) and to indemnify the Bank from any claims, losses or costs incurred by the Bank resulting from the issuance of such Card to the Applicant.

I agree to be so bound until the applicant reaches the age of majority (as defined by applicable provincial law) and he/she ratifies the Agreement by using the Card.

\_\_\_\_\_  
Witness

\_\_\_\_\_  
Parent/Guardian

**Transaction Limits**

We may establish and change limits, dollar or otherwise, from time to time, on the various transactions which may be available, without prior notice to you. Cumulative limits in effect as of February 2001 are:

- ABM/ABB withdrawal/cash advance limits
  - \$1,000.00 per day/\$3,000.00 per week from your deposit, line of credit, ScotiaLine VISA, ScotiaGold and/or Classic & Scotiabank Value VISA accounts; plus
  - \$1,000.00 cash advance per day/\$3,000.00 per week using your Classic and Scotiabank Value VISA accounts; plus
  - \$2,000.00 cash advance per day/\$5,000.00 per week using your ScotiaGold VISA account and ScotiaLine VISA account
- Direct Payment debit limits
  - \$2,500.00 per day/\$17,500.00 per week
- ABM deposit
  - \$99,999.00 per transaction.
- Internet Banking and Telephone Banking transfer and bill payment limits
  - \$49,999.00 per transaction.
- ABM transfer limit
  - \$49,999.00 per day

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mc Marque de commerce de La Banque de Nouvelle-Ecosse.



**Business Account Setup**  
**Business Account Setup Accepted**  
April 15, 2004, at 3:34 p.m.

Account Opened: Basic Banking  
Account Number: 90969 01581 27  
Account Title 1: \*GUARANTEED PAYMENT GPAY  
Address: 9 HIGHVALE CRES  
City: SHERWOOD PARK  
Province/State: ALBERTA  
Postal/Zip Code: T8A 5J7

Simple Switch

Done

In this service request, **you** and **your** mean the business customer and **we**, **our** and **us** and **the Bank** mean Scotiabank, The Bank of Nova Scotia.

 New Service

 Change to Existing Service

 Account No. 90969015812

## 1. CUSTOMER INFORMATION

Business Legal Name

B-FUSE INC.

Telephone Number

(780) 417-7770

Business Trading Name

GUARANTEE PAYMENT GPAY

Name of ScotiaCard Officer(s) (Must be an owner, partner, shareholder or authorized Signing Officer of an association)

RAYMOND GRACE

## 2. HOW THE SERVICE WORKS

We will include with:

**Money Master for business:**

**Interest**

- Interest is calculated daily on your closing balance and paid monthly. The annual interest rate is: 2.00 %<sup>1</sup>

**Service Fees**

- No monthly fees
- Unlimited transfers through Scotia OnLine, Automated Banking Machines (ABM), TeleScotia® and Wireless Banking.
- For all other transactions (i.e. Branch transfers/withdrawal/deposit, ABM withdrawal/deposit, direct payment purchases, Scotia OnLine bill payment, Wireless Banking bill payment, ABM bill payment, TeleScotia bill payment and pre-authorized payments), a \$5.00 per transaction fee will apply.

**No-charge services & features**

- Online statement reporting only. A transaction history of the current and previous month will be provided through Scotia OnLine
- Passbook and statement reporting is not available
- Overdraft protection is not available
- Cheques are not available
- We may require you to give us up to 10 days notice before you make a withdrawal.
- Electronic Banking as described in the Electronic Banking for business (Standalone) section of this Service Request.

<sup>1</sup>Rates are subject to change without notice

We will with:

**Electronic Banking for business (Standalone):**

- permit you to designate ScotiaCard™ Officer(s) who will request issuance of ScotiaCard(s) to persons as selected by them (Selected Cardholder(s));
- provide any Selected Cardholder(s) who have been issued full access ScotiaCard(s), with access to your accounts and their personal accounts, if requested/selected, through self-service banking channels;
- provide Selected Cardholder(s) who have been issued full access ScotiaCard(s), with access to Automated Banking Machines (ABM), telephone and Internet Banking, and to direct payments subject to the specific access and limits as established by the ScotiaCard Officer(s);
- provide selected Cardholder(s) who have been issued Deposit ScotiaCard(s) with ABM access for the purpose of making deposits to your account(s) designated by the ScotiaCard Officer(s);

You will designate ScotiaCard Officer(s) who must be an owner, partner, shareholder or authorized Signing Officer of an association and who will:

- set up the deposit accounts, credit accounts and bill payment companies and all other transactions to be accessed and to make any subsequent changes required by you;
- sign each ScotiaCard Banking Access Enrolment/Maintenance form, take receipt of each ScotiaCard requested, set up the Personal Identification Number (PIN) and access level and other security features for each ScotiaCard and deliver the ScotiaCard(s) to your Selected Cardholders;
- ensure that ABM deposits do not include any coinage and that envelopes do not exceed 1/2 inch or 1.25 cm in thickness or contain more than 40 items, which includes cheques and/or paper currency.

## YOUR SIGNATURE

By signing this request form:

- you authorize us to provide you with the services you have selected as described in Section 2 above;
- you authorize us to issue ScotiaCard(s) as requested by the ScotiaCard Officer(s) named above;
- you agree to be responsible for all transactions initiated to your account(s) by the ScotiaCard Officer(s) and the Selected Cardholder(s);
- you agree to immediately advise us each time you change your designated ScotiaCard Officer(s);
- you agree to pay us the cost of replacing or repairing any equipment damaged by you or any of your Selected Cardholder(s);
- you agree that you will instruct your ScotiaCard Officer(s) to deliver full access ScotiaCard(s) only to a person (Selected Cardholder(s)) who

is an authorized signing officer of the business. The Selected Cardholder(s) is also to be advised that they must select a new Personal Identification Number (PIN) if card access is changed to include their personal account(s);

- you agree that each full access ScotiaCard issued gives single signing authority form of access to your accounts and that this arrangement represents the banking authority which you require for each full access Selected Cardholder;
- you agree that the terms and conditions of the Scotiabank Financial Services Agreement and ScotiaCard Cardholder Agreement, or, where applicable, the Scotiabank Financial Services Agreement and ScotiaCard Cardholder Agreement sections of the Business Banking Services Agreement, govern the services provided under this Service Request.

[Signature]  
AUTHORIZED CUSTOMER SIGNATURE

[Signature]  
AUTHORIZED CUSTOMER SIGNATURE

[Signature]  
AUTHORIZED BRANCH SIGNATURE

2004/04/15  
DATE SIGNED (YY/MM/DD)



**Business Account Setup**  
**Business Account Setup Accepted**  
June 11, 2004, at 4:47 p.m.

Account Opened: Basic Banking  
Account Number: 90969 02661 24  
Account Title 1: \*GUARANTEED PAYMENT GPAY  
Address: 9 HIGHVALE CRES  
City: SHERWOOD PARK  
Province/State: ALBERTA  
Postal/Zip Code: T8A 5J7

Simple Switch

In this service request, **you** and **your** mean the business customer and **we**, **our** and **us** and **the Bank** mean Scotiabank, The Bank of Nova Scotia.

 New Service

 Change to Existing Service

 Account No. 909690266124

## 1. CUSTOMER INFORMATION

Business Legal Name

GUARANTEED PAYMENT OPAT

Telephone Number

(709) 617-7770

Business Trading Name

Name of ScotiaCard Officer(s) (Must be an owner, partner, shareholder or authorized Signing Officer of an association)

RAY BRUCE

## 2. HOW THE SERVICE WORKS

We will include with:

**Money Master for business:**

### Interest

- Interest is calculated daily on your closing balance and paid monthly. The annual interest rate is: 2.5 %<sup>1</sup>

### Service Fees

- No monthly fees
- Unlimited transfers through Scotia OnLine, Automated Banking Machines (ABM), TeleScotia® and Wireless Banking.
- For all other transactions (i.e. Branch transfers/withdrawal/deposit, ABM withdrawal/deposit, direct payment purchases, Scotia OnLine bill payment, Wireless Banking bill payment, ABM bill payment, TeleScotia bill payment and pre-authorized payments), a \$5.00 per transaction fee will apply.

### No-charge services & features

- Online statement reporting only. A transaction history of the current and previous month will be provided through Scotia OnLine
- Passbook and statement reporting is not available
- Overdraft protection is not available
- Cheques are not available
- We may require you to give us up to 10 days notice before you make a withdrawal.
- Electronic Banking as described in the Electronic Banking for business (Standalone) section of this Service Request.

<sup>1</sup>Rates are subject to change without notice

We will with:

### Electronic Banking for business (Standalone):

- permit you to designate ScotiaCard™ Officer(s) who will request issuance of ScotiaCard(s) to persons as selected by them [Selected Cardholder(s)];
- provide any Selected Cardholder(s) who have been issued full access ScotiaCard(s), with access to your accounts and their personal accounts, if requested/selected, through self-service banking channels;
- provide Selected Cardholder(s) who have been issued full access ScotiaCard(s), with access to Automated Banking Machines (ABM), telephone and Internet Banking, and to direct payments subject to the specific access and limits as established by the ScotiaCard Officer(s);
- provide selected Cardholder(s) who have been issued Deposit ScotiaCard(s) with ABM access for the purpose of making deposits to your account(s) designated by the ScotiaCard Officer(s);

You will designate ScotiaCard Officer(s) who must be an owner, partner, shareholder or authorized Signing Officer of an association and who will:

- set up the deposit accounts, credit accounts and bill payment companies and all other transactions to be accessed and to make any subsequent changes required by you;
- sign each ScotiaCard Banking Access Enrolment/Maintenance form, take receipt of each ScotiaCard requested, set up the Personal Identification Number (PIN) and access level and other security features for each ScotiaCard and deliver the ScotiaCard(s) to your Selected Cardholders;
- ensure that ABM deposits do not include any coinage and that envelopes do not exceed 1/2 inch or 1.25 cm in thickness or contain more than 40 items, which includes cheques and/or paper currency.

## YOUR SIGNATURE

By signing this request form:

- you authorize us to provide you with the services you have selected as described in Section 2 above;
- you authorize us to issue ScotiaCard(s) as requested by the ScotiaCard Officer(s) named above;
- you agree to be responsible for all transactions initiated to your account(s) by the ScotiaCard Officer(s) and the Selected Cardholder(s);
- you agree to immediately advise us each time you change your designated ScotiaCard Officer(s);
- you agree to pay us the cost of replacing or repairing any equipment damaged by you or any of your Selected Cardholder(s);
- you agree that you will instruct your ScotiaCard Officer(s) to deliver full access ScotiaCard(s) only to a person (Selected Cardholder(s)) who

is an authorized signing officer of the business. The Selected Cardholder(s) is also to be advised that they must select a new Personal Identification Number (PIN) if card access is changed to include their personal account(s);

- you agree that each full access ScotiaCard issued gives single signing authority form of access to your accounts and that this arrangement represents the banking authority which you require for each full access Selected Cardholder;
- you agree that the terms and conditions of the Scotiabank Financial Services Agreement and ScotiaCard Cardholder Agreement, or, where applicable, the Scotiabank Financial Services Agreement and ScotiaCard Cardholder Agreement sections of the Business Banking Services Agreement, govern the services provided under this Service Request.

[Signature]  
AUTHORIZED CUSTOMER SIGNATURE

[Signature]  
AUTHORIZED CUSTOMER SIGNATURE

[Signature]  
AUTHORIZED BRANCH SIGNATURE

2004/06/11  
DATE SIGNED (Y/M/DD)



**SCOTIACARD™  
BANKING ACCESS  
ENROLMENT/MAINTENANCE**

**Branch Name**  
SHERWOOD PARK, ALBERTA

**Branch Transit No.**  
90969

**Information About You**

<b>Customer Name</b> N/A	
<b>Business Name</b> *GUARANTEED PAYMENT GPAY	
<b>I.D.</b>	<b>I.D.</b>

**ScotiaCard set-up/maintenance as requested by you today**

<b>SCOTIACARD #</b> 453 6056 715 780 802	<b>New Card</b> Y	<b>Existing Card</b> N
<b>Card Access</b> Business	<b>CashBack</b> \$0.00	<b>Authorized by:</b>
<b>Replacement Card #</b>	<b>Reason</b>	
<b>Date Lost/Stolen</b>	<b>PIN (Personal Identification Number) Selected</b>	

To use Scotiabank's Telephone Banking Service, please call: 1-800-267-1234  
To obtain your Internet Banking password, please visit [www.scotiabank.com](http://www.scotiabank.com) or call 1-800-4SCOTIA (1-800-472-6842).

**Access Profile**

Type of Account	Account Number	ABB/ABM	FastCash	TeleScotia™	Scotia Online™
Business Account	909690014311	Chequing	Y	01	Y

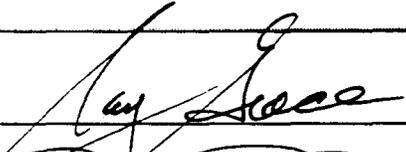
**Bill Payment Company Details**

Company Name	Billing Account Number	Bill Code

By completing and signing this application, you request the services listed and confirm that the information you have given is true and complete. You request that all documents relating to the application be drawn up in english.  
Les parties conviennent et exigent expressément que ce contrat et tous les documents qui s'y rapportent soient rédigés en anglais.

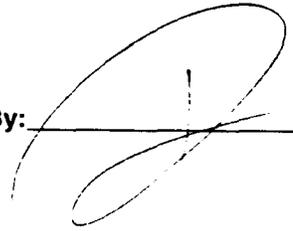
You acknowledge receipt of the ScotiaCard Cardholder Agreement and, where applicable the Day-to-Day Banking Companion Booklet including the Scotiabank Group Privacy Agreement and Telephone/Fax Banking Agreement, or the Business Banking Services Agreement and agree to be bound by these agreements. You also agree to pay services charges where applicable for the services you applied for.

N/A  
\*GUARANTEED PAYMENT GPAY

**Customer Signature:** 

**Particulars Verified by:** 

**Date:** June 11, 2004

**Prepared By:** 

BEFORE YOU COMPLETE THE FOLLOWING, PLEASE ENSURE THAT TWO COPIES OF THE APPLICATION ARE SIGNED BY THE CUSTOMER(S).

PARENT/GUARDIAN IDENTIFICATION	PARENT/GUARDIAN CARD NO.
--------------------------------	--------------------------

PARENT/GUARDIAN ADDRESS (if different from applicant)	
---	--

**AGREEMENT OF PARENT/GUARDIAN (CHILDREN UNDER 16) FOR ScotiaCard™/Carte Scotia<sup>mc</sup> BANKING CARD**

Re: The Application of: \_\_\_\_\_ signed on: \_\_\_\_\_  
APPLICANT'S NAME DAY/MONTH/YEAR

\_\_\_\_\_ of \_\_\_\_\_ am the parent/legal guardian of the applicant.  
NAME OF PARENT/GUARDIAN ADDRESS

I hereby request The Bank of Nova Scotia (the "Bank") to issue a ScotiaCard/Carte Scotia banking card ("Card") in the Applicant's name, to be used by the Applicant, (together with an electronic signature selected by the Applicant, where required) to access his/her Scotiabank personal deposit account(s) through Automated Banking Services and the Bank's Any Branch Banking service as outlined in the ScotiaCard/Carte Scotia Cardholder Agreement. In return for the Bank issuing a Card to the Applicant, who is at the time of his/her Application under 16 years of age, I agree to be bound by the terms of the ScotiaCard/Carte Scotia Cardholder Agreement ("Agreement") (a copy of which I have received and read) and to indemnify the Bank from any claims, losses or costs incurred by the Bank resulting from the issuance of such Card to the Applicant.

I agree to be so bound until the applicant reaches the age of majority (as defined by applicable provincial law) and he/she ratifies the Agreement by using the Card.

\_\_\_\_\_  
Witness

\_\_\_\_\_  
Parent/Guardian

**Transaction Limits**

We may establish and change limits, dollar or otherwise, from time to time, on the various transactions which may be available, without prior notice to you. Cumulative limits in effect as of February 2001 are:

- ABM/ABB withdrawal/cash advance limits
  - \$1,000.00 per day/\$3,000.00 per week from your deposit, line of credit, ScotiaLine VISA, ScotiaGold and/or Classic & Scotiabank Value VISA accounts; plus
  - \$1,000.00 cash advance per day/\$3,000.00 per week using your Classic and Scotiabank Value VISA accounts; plus
  - \$2,000.00 cash advance per day/\$5,000.00 per week using your ScotiaGold VISA account and ScotiaLine VISA account
- Direct Payment debit limits
  - \$2,500.00 per day/\$17,500.00 per week
- ABM deposit
  - \$99,999.00 per transaction.
- Internet Banking and Telephone Banking transfer and bill payment limits
  - \$49,999.00 per transaction.
- ABM transfer limit
  - \$49,999.00 per day

™ Trademarks of The Bank of Nova Scotia.

<sup>mc</sup> Marque de commerce de La Banque de Nouvelle-Ecosse.



**SCOTIACARD™  
BANKING ACCESS  
ENROLMENT/MAINTENANCE**

**Branch Name**  
SHERWOOD PARK, ALBERTA

**Branch Transit No.**  
90969

**Information About You**

<b>Customer Name</b> N/A	
<b>Business Name</b> *GUARANTEED PAYMENT GPAY	
<b>I.D.</b>	<b>I.D.</b>

**ScotiaCard set-up/maintenance as requested by you today**

<b>SCOTIACARD #</b> 453 6056 715 780 802	<b>New Card</b> N	<b>Existing Card</b> Y
<b>Card Access</b> Business	<b>CashBack</b> \$0.00	<b>Authorized by:</b>
<b>Replacement Card #</b>	<b>Reason</b>	
<b>Date Lost/Stolen</b>	<b>PIN (Personal Identification Number) Selected</b>	

To use Scotiabank's Telephone Banking Service, please call: 1-800-267-1234

To obtain your Internet Banking password, please visit [www.scotiabank.com](http://www.scotiabank.com) or call 1-800-4SCOTIA (1-800-472-6842).

**Access Profile**

Type of Account	Account Number	ABB/ABM	FastCash	TeleScotia™	Scotia Online™
Business Account	909690014311	Chequing	Y	01	Y
Money Master High Interest Savings	909690266124	Savings		02	Y

**Bill Payment Company Details**

Company Name	Billing Account Number	Bill Code

By completing and signing this application, you request the services listed and confirm that the information you have given is true and complete. You request that all documents relating to the application be drawn up in english.  
Les parties conviennent et exigent expressément que ce contrat et tous les documents qui s'y rapportent soient rédigés en anglais.

You acknowledge receipt of the ScotiaCard Cardholder Agreement and, where applicable the Day-to-Day Banking Companion Booklet including the Scotiabank Group Privacy Agreement and Telephone/Fax Banking Agreement, or the Business Banking Services Agreement and agree to be bound by these agreements. You also agree to pay services charges where applicable for the services you applied for.

N/A  
\*GUARANTEED PAYMENT GPAY

**Customer Signature:** "LINK MMFB ONLY"

**Particulars Verified by:** [Signature] (LN1025)

**Prepared By:** [Signature]

**Date:** JUN 14, 2004

BEFORE YOU COMPLETE THE FOLLOWING, PLEASE ENSURE THAT TWO COPIES OF THE APPLICATION ARE SIGNED BY THE CUSTOMER(S).

PARENT/GUARDIAN IDENTIFICATION	PARENT/GUARDIAN CARD NO.
PARENT/GUARDIAN ADDRESS (if different from applicant)	

**AGREEMENT OF PARENT/GUARDIAN (CHILDREN UNDER 16) FOR ScotiaCard™/Carte Scotia<sup>mc</sup> BANKING CARD**

Re: The Application of: \_\_\_\_\_ signed on: \_\_\_\_\_  
APPLICANT'S NAME DAY/MONTH/YEAR  
\_\_\_\_\_ of \_\_\_\_\_ am the parent/legal guardian of the applicant.  
NAME OF PARENT/GUARDIAN ADDRESS

I hereby request The Bank of Nova Scotia (the "Bank") to issue a ScotiaCard/Carte Scotia banking card ("Card") in the Applicant's name, to be used by the Applicant, (together with an electronic signature selected by the Applicant, where required) to access his/her Scotiabank personal deposit account(s) through Automated Banking Services and the Bank's Any Branch Banking service as outlined in the ScotiaCard/Carte Scotia Cardholder Agreement. In return for the Bank issuing a Card to the Applicant, who is at the time of his/her Application under 16 years of age, I agree to be bound by the terms of the ScotiaCard/Carte Scotia Cardholder Agreement ("Agreement") (a copy of which I have received and read) and to indemnify the Bank from any claims, losses or costs incurred by the Bank resulting from the issuance of such Card to the Applicant.

I agree to be so bound until the applicant reaches the age of majority (as defined by applicable provincial law) and he/she ratifies the Agreement by using the Card.

\_\_\_\_\_  
Witness

\_\_\_\_\_  
Parent/Guardian

**Transaction Limits**

We may establish and change limits, dollar or otherwise, from time to time, on the various transactions which may be available, without prior notice to you. Cumulative limits in effect as of February 2001 are:

- ABM/ABB withdrawal/cash advance limits
  - \$1,000.00 per day/\$3,000.00 per week from your deposit, line of credit, ScotiLine VISA, ScotiaGold and/or Classic & Scotiabank Value VISA accounts; plus
  - \$1,000.00 cash advance per day/\$3,000.00 per week using your Classic and Scotiabank Value VISA accounts; plus
  - \$2,000.00 cash advance per day/\$5,000.00 per week using your ScotiaGold VISA account and ScotiLine VISA account
- Direct Payment debit limits
  - \$2,500.00 per day/\$17,500.00 per week
- ABM deposit
  - \$99,999.00 per transaction.
- Internet Banking and Telephone Banking transfer and bill payment limits
  - \$49,999.00 per transaction.
- ABM transfer limit
  - \$49,999.00 per day

<sup>TM</sup> Trademarks of The Bank of Nova Scotia.

<sup>mc</sup> Marque de commerce de La Banque de Nouvelle-Ecosse.



**Business Account Setup**  
**Business Account Setup Accepted**  
June 11, 2004, at 4:48 p.m.

Account Opened: Basic Banking  
Account Number: 90969 02662 80  
Account Title 1: \*GUARANTEED PAYMENT GPAY  
Address: 9 HIGHVALE CRES  
City: SHERWOOD PARK  
Province/State: ALBERTA  
Postal/Zip Code: T8A 5J7

Simple Switch

In this service request, *you* and *your* mean the business customer and *we*, *our* and *us* and *the Bank* mean Scotiabank, The Bank of Nova Scotia.

New Service     Change to Existing Service     Account No. 9096902662 80

**1. CUSTOMER INFORMATION**

Business Legal Name <u>GUARANTEED PAYMENT GPAY</u>	Telephone Number <u>(780) 417 7770</u>
Business Trading Name	
Name of ScotiaCard Officer(s) (Must be an owner, partner, shareholder or authorized Signing Officer of an association) <u>KAY GRACE</u>	

**2. HOW THE SERVICE WORKS**

We will include with:

**Money Master for business:**

**Interest**

- Interest is calculated daily on your closing balance and paid monthly. The annual interest rate is: 1.05 %<sup>1</sup>

**Service Fees**

- No monthly fees
- Unlimited transfers through Scotia OnLine, Automated Banking Machines (ABM), TeleScotia® and Wireless Banking.
- For all other transactions (i.e. Branch transfers/withdrawal/deposit, ABM withdrawal/deposit, direct payment purchases, Scotia OnLine bill payment, Wireless Banking bill payment, ABM bill payment, TeleScotia bill payment and pre-authorized payments), a \$5.00 per transaction fee will apply.

**No-charge services & features**

- Online statement reporting only. A transaction history of the current and previous month will be provided through Scotia OnLine
- Passbook and statement reporting is not available
- Overdraft protection is not available
- Cheques are not available
- We may require you to give us up to 10 days notice before you make a withdrawal.
- Electronic Banking as described in the Electronic Banking for business (Standalone) section of this Service Request.

We will with:

**Electronic Banking for business (Standalone):**

- permit you to designate ScotiaCard™ Officer(s) who will request issuance of ScotiaCard(s) to persons as selected by them [Selected Cardholder(s)];
- provide any Selected Cardholder(s) who have been issued full access ScotiaCard(s), with access to your accounts and their personal accounts, if requested/selected, through self-service banking channels;
- provide Selected Cardholder(s) who have been issued full access ScotiaCard(s), with access to Automated Banking Machines (ABM), telephone and Internet Banking, and to direct payments subject to the specific access and limits as established by the ScotiaCard Officer(s);
- provide selected Cardholder(s) who have been issued Deposit ScotiaCard(s) with ABM access for the purpose of making deposits to your account(s) designated by the ScotiaCard Officer(s);

You will designate ScotiaCard Officer(s) who must be an owner, partner, shareholder or authorized Signing Officer of an association and who will:

- set up the deposit accounts, credit accounts and bill payment companies and all other transactions to be accessed and to make any subsequent changes required by you;
- sign each ScotiaCard Banking Access Enrolment/Maintenance form, take receipt of each ScotiaCard requested, set up the Personal Identification Number (PIN) and access level and other security features for each ScotiaCard and deliver the ScotiaCard(s) to your Selected Cardholders;
- ensure that ABM deposits do not include any coinage and that envelopes do not exceed 1/2 inch or 1.25 cm in thickness or contain more than 40 items, which includes cheques and/or paper currency.

<sup>1</sup>Rates are subject to change without notice

**YOUR SIGNATURE**

By signing this request form:

- you authorize us to provide you with the services you have selected as described in Section 2 above;
- you authorize us to issue ScotiaCard(s) as requested by the ScotiaCard Officer(s) named above;
- you agree to be responsible for all transactions initiated to your account(s) by the ScotiaCard Officer(s) and the Selected Cardholder(s);
- you agree to immediately advise us each time you change your designated ScotiaCard Officer(s);
- you agree to pay us the cost of replacing or repairing any equipment damaged by you or any of your Selected Cardholder(s);
- you agree that you will instruct your ScotiaCard Officer(s) to deliver full access ScotiaCard(s) only to a person (Selected Cardholder(s)) who

is an authorized signing officer of the business. The Selected Cardholder(s) is also to be advised that they must select a new Personal Identification Number (PIN) if card access is changed to include their personal account(s);

- you agree that each full access ScotiaCard issued gives single signing authority form of access to your accounts and that this arrangement represents the banking authority which you require for each full access Selected Cardholder;
- you agree that the terms and conditions of the Scotiabank Financial Services Agreement and ScotiaCard Cardholder Agreement, or, where applicable, the Scotiabank Financial Services Agreement and ScotiaCard Cardholder Agreement sections of the Business Banking Services Agreement, govern the services provided under this Service Request.

[Signature]  
AUTHORIZED CUSTOMER SIGNATURE

\_\_\_\_\_  
AUTHORIZED CUSTOMER SIGNATURE

[Signature] 2004/06/11  
AUTHORIZED BRANCH SIGNATURE      DATE SIGNED (YY/MM/DD)



**SCOTIACARD™  
BANKING ACCESS  
ENROLMENT/MAINTENANCE**

**Branch Name**  
SHERWOOD PARK, ALBERTA

**Branch Transit No.**  
90969

**Information About You**

<b>Customer Name</b> N/A	
<b>Business Name</b> *GUARANTEED PAYMENT GPAY	
<b>I.D.</b>	<b>I.D.</b>

**ScotiaCard set-up/maintenance as requested by you today**

<b>SCOTIACARD #</b> 453 6056 715 780 901	<b>New Card</b> Y	<b>Existing Card</b> N
<b>Card Access</b> Business	<b>CashBack</b> \$0.00	<b>Authorized by:</b>
<b>Replacement Card #</b>	<b>Reason</b>	
<b>Date Lost/Stolen</b>	<b>PIN (Personal Identification Number) Selected</b>	

To use Scotiabank's Telephone Banking Service, please call: 1-800-267-1234

To obtain your Internet Banking password, please visit [www.scotiabank.com](http://www.scotiabank.com) or call 1-800-4SCOTIA (1-800-472-6842).

**Access Profile**

Type of Account	Account Number	ABB/ABM	FastCash	TeleScotia™	Scotia Online™
Business Account	909690014311	Chequing	Y	01	Y

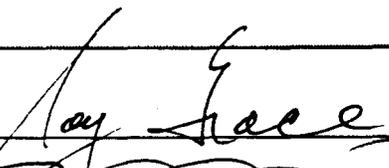
**Bill Payment Company Details**

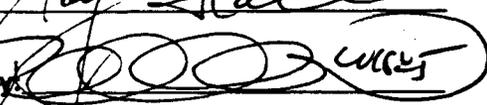
Company Name	Billing Account Number	Bill Code

By completing and signing this application, you request the services listed and confirm that the information you have given is true and complete. You request that all documents relating to the application be drawn up in english.  
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You acknowledge receipt of the ScotiaCard Cardholder Agreement and, where applicable the Day-to-Day Banking Companion Booklet including the Scotiabank Group Privacy Agreement and Telephone/Fax Banking Agreement, or the Business Banking Services Agreement and agree to be bound by these agreements. You also agree to pay services charges where applicable for the services you applied for.

N/A  
\*GUARANTEED PAYMENT GPAY

**Customer Signature:** 

**Particulars Verified by:** 

**Prepared By:** 

**Date:** June 11, 2004

BEFORE YOU COMPLETE THE FOLLOWING, PLEASE ENSURE THAT TWO COPIES OF THE APPLICATION ARE SIGNED BY THE CUSTOMER(S).

PARENT/GUARDIAN IDENTIFICATION	PARENT/GUARDIAN CARD NO.
--------------------------------	--------------------------

PARENT/GUARDIAN ADDRESS (if different from applicant)	
---	--

**AGREEMENT OF PARENT/GUARDIAN (CHILDREN UNDER 16) FOR ScotiaCard™/Carte Scotia<sup>mc</sup> BANKING CARD**

Re: The Application of: \_\_\_\_\_ signed on: \_\_\_\_\_  
APPLICANT'S NAME DAY/MONTH/YEAR

\_\_\_\_\_ of \_\_\_\_\_ am the parent/legal guardian of the applicant.  
NAME OF PARENT/GUARDIAN ADDRESS

I hereby request The Bank of Nova Scotia (the "Bank") to issue a ScotiaCard/Carte Scotia banking card ("Card") in the Applicant's name, to be used by the Applicant, (together with an electronic signature selected by the Applicant, where required) to access his/her Scotiabank personal deposit account(s) through Automated Banking Services and the Bank's Any Branch Banking service as outlined in the ScotiaCard/Carte Scotia Cardholder Agreement. In return for the Bank issuing a Card to the Applicant, who is at the time of his/her Application under 16 years of age, I agree to be bound by the terms of the ScotiaCard/Carte Scotia Cardholder Agreement ("Agreement") (a copy of which I have received and read) and to indemnify the Bank from any claims, losses or costs incurred by the Bank resulting from the issuance of such Card to the Applicant.

I agree to be so bound until the applicant reaches the age of majority (as defined by applicable provincial law) and he/she ratifies the Agreement by using the Card.

\_\_\_\_\_  
Witness Parent/Guardian

**Transaction Limits**

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- ABM/ABB withdrawal/cash advance limits
  - \$1,000.00 per day/\$3,000.00 per week from your deposit, line of credit, ScotiaLine VISA, ScotiaGold and/or Classic & Scotiabank Value VISA accounts; plus
  - \$1,000.00 cash advance per day/\$3,000.00 per week using your Classic and Scotiabank Value VISA accounts; plus
  - \$2,000.00 cash advance per day/\$5,000.00 per week using your ScotiaGold VISA account and ScotiaLine VISA account
- Direct Payment debit limits
  - \$2,500.00 per day/\$17,500.00 per week
- ABM deposit
  - \$99,999.00 per transaction.
- Internet Banking and Telephone Banking transfer and bill payment limits
  - \$49,999.00 per transaction.
- ABM transfer limit
  - \$49,999.00 per day

™ Trademarks of The Bank of Nova Scotia.

mc Marque de commerce de La Banque de Nouvelle-Ecosse.



**SCOTIACARD™  
BANKING ACCESS  
ENROLMENT/MAINTENANCE**

**Branch Name**  
SHERWOOD PARK, ALBERTA

**Branch Transit No.**  
90969

**Information About You**

<b>Customer Name</b> N/A	
<b>Business Name</b> *GUARANTEED PAYMENT GPAY	
<b>I.D.</b>	<b>I.D.</b>

**ScotiaCard set-up/maintenance as requested by you today**

<b>SCOTIACARD #</b> 453 6056 715 780 901	<b>New Card</b> N	<b>Existing Card</b> Y
<b>Card Access</b> Business	<b>CashBack</b> \$0.00	<b>Authorized by:</b>
<b>Replacement Card #</b>	<b>Reason</b>	
<b>Date Lost/Stolen</b>	<b>PIN (Personal Identification Number) Selected</b>	

To use Scotiabank's Telephone Banking Service, please call: 1-800-267-1234

To obtain your Internet Banking password, please visit [www.scotiabank.com](http://www.scotiabank.com) or call 1-800-4SCOTIA (1-800-472-6842).

**Access Profile**

Type of Account	Account Number	ABB/ABM	FastCash	TeleScotia™	Scotia Online™
Business Account	909690014311	Chequing	Y	01	Y
Money Master High Interest Savings	909690266280	Savings		02	Y

**Bill Payment Company Details**

Company Name	Billing Account Number	Bill Code

By completing and signing this application, you request the services listed and confirm that the information you have given is true and complete. You request that all documents relating to the application be drawn up in english.  
Les parties conviennent et exigent expressément que ce contrat et tous les documents qui s'y rapportent soient rédigés en anglais.

You acknowledge receipt of the ScotiaCard Cardholder Agreement and, where applicable the Day-to-Day Banking Companion Booklet including the Scotiabank Group Privacy Agreement and Telephone/Fax Banking Agreement, or the Business Banking Services Agreement and agree to be bound by these agreements. You also agree to pay services charges where applicable for the services you applied for.

N/A  
\*GUARANTEED PAYMENT GPAY

**Customer Signature:** "LINE MMFB ONLY"

**Particulars Verified by:**

**Prepared By:**

**Date:** June 14, 2004





**Business Account Setup**  
**Business Account Setup Accepted**  
June 11, 2004, at 4:46 p.m.

Account Opened: Basic Banking  
Account Number: 90969 02592 84  
Account Title 1: \*GUARANTEED PAYMENT GPAY  
Address: 9 HIGHVALE CRES  
City: SHERWOOD PARK  
Province/State: ALBERTA  
Postal/Zip Code: T8A 5J7

Simple Switch

In this service request, *you* and *your* mean the business customer and *we*, *our* and *us* and *the Bank* mean Scotiabank, The Bank of Nova Scotia.

New Service   
  Change to Existing Service   
  Account No. 90969 025 928

## 1. CUSTOMER INFORMATION

Business Legal Name: GUARANTEE FARMERS CO-OP      Telephone Number: 709 417-7770  
 Business Trading Name: \_\_\_\_\_

Name of ScotiaCard Officer(s) (Must be an owner, partner, shareholder or authorized Signing Officer of an association):

RAY GRACE

## 2. HOW THE SERVICE WORKS

We will include with:

**Money Master for business:**

### Interest

- Interest is calculated daily on your closing balance and paid monthly. The annual interest rate is: 7.95 %<sup>1</sup>

### Service Fees

- No monthly fees
- Unlimited transfers through Scotia OnLine, Automated Banking Machines (ABM), TeleScotia® and Wireless Banking.
- For all other transactions (i.e. Branch transfers/withdrawal/deposit, ABM withdrawal/deposit, direct payment purchases, Scotia OnLine bill payment, Wireless Banking bill payment, ABM bill payment, TeleScotia bill payment and pre-authorized payments), a \$5.00 per transaction fee will apply.

### No-charge services & features

- Online statement reporting only. A transaction history of the current and previous month will be provided through Scotia OnLine
- Passbook and statement reporting is not available
- Overdraft protection is not available
- Cheques are not available
- We may require you to give us up to 10 days notice before you make a withdrawal.
- Electronic Banking as described in the Electronic Banking for business (Standalone) section of this Service Request.

<sup>1</sup>Rates are subject to change without notice

We will with:

### Electronic Banking for business (Standalone):

- permit you to designate ScotiaCard™ Officer(s) who will request issuance of ScotiaCard(s) to persons as selected by them [Selected Cardholder(s)];
- provide any Selected Cardholder(s) who have been issued full access ScotiaCard(s), with access to your accounts and their personal accounts, if requested/selected, through self-service banking channels;
- provide Selected Cardholder(s) who have been issued full access ScotiaCard(s), with access to Automated Banking Machines (ABM), telephone and Internet Banking, and to direct payments subject to the specific access and limits as established by the ScotiaCard Officer(s);
- provide selected Cardholder(s) who have been issued Deposit ScotiaCard(s) with ABM access for the purpose of making deposits to your account(s) designated by the ScotiaCard Officer(s);

You will designate ScotiaCard Officer(s) who must be an owner, partner, shareholder or authorized Signing Officer of an association and who will:

- set up the deposit accounts, credit accounts and bill payment companies and all other transactions to be accessed and to make any subsequent changes required by you;
- sign each ScotiaCard Banking Access Enrolment/Maintenance form, take receipt of each ScotiaCard requested, set up the Personal Identification Number (PIN) and access level and other security features for each ScotiaCard and deliver the ScotiaCard(s) to your Selected Cardholders;
- ensure that ABM deposits do not include any coinage and that envelopes do not exceed 1/2 inch or 1.25 cm in thickness or contain more than 40 items, which includes cheques and/or paper currency.

## YOUR SIGNATURE

By signing this request form:

- you authorize us to provide you with the services you have selected as described in Section 2 above;
- you authorize us to issue ScotiaCard(s) as requested by the ScotiaCard Officer(s) named above;
- you agree to be responsible for all transactions initiated to your account(s) by the ScotiaCard Officer(s) and the Selected Cardholder(s);
- you agree to immediately advise us each time you change your designated ScotiaCard Officer(s);
- you agree to pay us the cost of replacing or repairing any equipment damaged by you or any of your Selected Cardholder(s);
- you agree that you will instruct your ScotiaCard Officer(s) to deliver full access ScotiaCard(s) only to a person (Selected Cardholder(s)) who

is an authorized signing officer of the business. The Selected Cardholder(s) is also to be advised that they must select a new Personal Identification Number (PIN) if card access is changed to include their personal account(s);

- you agree that each full access ScotiaCard issued gives single signing authority form of access to your accounts and that this arrangement represents the banking authority which you require for each full access Selected Cardholder;
- you agree that the terms and conditions of the Scotiabank Financial Services Agreement and ScotiaCard Cardholder Agreement, or, where applicable, the Scotiabank Financial Services Agreement and ScotiaCard Cardholder Agreement sections of the Business Banking Services Agreement, govern the services provided under this Service Request.

Ray Grace  
AUTHORIZED CUSTOMER SIGNATURE

\_\_\_\_\_  
AUTHORIZED CUSTOMER SIGNATURE

[Signature] 2006/06/11  
AUTHORIZED BRANCH SIGNATURE      DATE SIGNED (YY/MM/DD)



**SCOTIACARD™  
BANKING ACCESS  
ENROLMENT/MAINTENANCE**

**Branch Name**  
SHERWOOD PARK, ALBERTA

**Branch Transit No.**  
90969

**Information About You**

<b>Customer Name</b> N/A	
<b>Business Name</b> *GUARANTEED PAYMENT GPAY	
<b>I.D.</b>	<b>I.D.</b>

**ScotiaCard set-up/maintenance as requested by you today**

<b>SCOTIACARD #</b> 453 6056 715 780 703	<b>New Card</b> Y	<b>Existing Card</b> N
<b>Card Access</b> Business	<b>CashBack</b> \$0.00	<b>Authorized by:</b>
<b>Replacement Card #</b>	<b>Reason</b>	
<b>Date Lost/Stolen</b>	<b>PIN (Personal Identification Number) Selected</b>	

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**Access Profile**

Type of Account	Account Number	ABB/ABM	FastCash	TeleScotia™	Scotia Online™
Business Account	909690014311	Chequing	Y	01	Y

**Bill Payment Company Details**

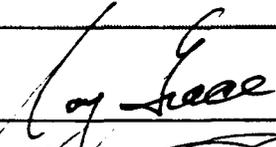
Company Name	Billing Account Number	Bill Code

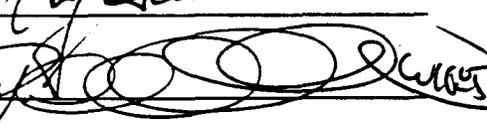
By completing and signing this application, you request the services listed and confirm that the information you have given is true and complete. You request that all documents relating to the application be drawn up in english.

Les parties conviennent et exigent expressément que ce contrat et tous les documents qui s'y rapportent soient rédigés en anglais.

You acknowledge receipt of the ScotiaCard Cardholder Agreement and, where applicable the Day-to-Day Banking Companion Booklet including the Scotiabank Group Privacy Agreement and Telephone/Fax Banking Agreement, or the Business Banking Services Agreement and agree to be bound by these agreements. You also agree to pay services charges where applicable for the services you applied for.

N/A  
\*GUARANTEED PAYMENT GPAY

**Customer Signature:** 

**Particulars Verified by:** 

**Prepared By:** 

**Date:** June 11, 2004

BEFORE YOU COMPLETE THE FOLLOWING, PLEASE ENSURE THAT TWO COPIES OF THE APPLICATION ARE SIGNED BY THE CUSTOMER(S).

PARENT/GUARDIAN IDENTIFICATION	PARENT/GUARDIAN CARD NO.
--------------------------------	--------------------------

PARENT/GUARDIAN ADDRESS (if different from applicant)	
---	--

**AGREEMENT OF PARENT/GUARDIAN (CHILDREN UNDER 16) FOR ScotiaCard™/Carte Scotia<sup>MC</sup> BANKING CARD**

Re: The Application of: \_\_\_\_\_ signed on: \_\_\_\_\_  
APPLICANT'S NAME DAY/MONTH/YEAR

\_\_\_\_\_ of \_\_\_\_\_ am the parent/legal guardian of the applicant.  
NAME OF PARENT/GUARDIAN ADDRESS

I hereby request The Bank of Nova Scotia (the "Bank") to issue a ScotiaCard/Carte Scotia banking card ("Card") in the Applicant's name, to be used by the Applicant, (together with an electronic signature selected by the Applicant, where required) to access his/her Scotiabank personal deposit account(s) through Automated Banking Services and the Bank's Any Branch Banking service as outlined in the ScotiaCard/Carte Scotia Cardholder Agreement. In return for the Bank issuing a Card to the Applicant, who is at the time of his/her Application under 16 years of age, I agree to be bound by the terms of the ScotiaCard/Carte Scotia Cardholder Agreement ("Agreement") (a copy of which I have received and read) and to indemnify the Bank from any claims, losses or costs incurred by the Bank resulting from the issuance of such Card to the Applicant.

I agree to be so bound until the applicant reaches the age of majority (as defined by applicable provincial law) and he/she ratifies the Agreement by using the Card.

\_\_\_\_\_  
Witness

\_\_\_\_\_  
Parent/Guardian

**Transaction Limits**

We may establish and change limits, dollar or otherwise, from time to time, on the various transactions which may be available, without prior notice to you. Cumulative limits in effect as of February 2001 are:

- ABM/ABB withdrawal/cash advance limits
  - \$1,000.00 per day/\$3,000.00 per week from your deposit, line of credit, ScotiaLine VISA, ScotiaGold and/or Classic & Scotiabank Value VISA accounts; plus
  - \$1,000.00 cash advance per day/\$3,000.00 per week using your Classic and Scotiabank Value VISA accounts; plus
  - \$2,000.00 cash advance per day/\$5,000.00 per week using your ScotiaGold VISA account and ScotiaLine VISA account
- Direct Payment debit limits
  - \$2,500.00 per day/\$17,500.00 per week
- ABM deposit
  - \$99,999.00 per transaction.
- Internet Banking and Telephone Banking transfer and bill payment limits
  - \$49,999.00 per transaction.
- ABM transfer limit
  - \$49,999.00 per day

™ Trademarks of The Bank of Nova Scotia.

MC Marque de commerce de La Banque de Nouvelle-Ecosse.



**SCOTIACARD™  
BANKING ACCESS  
ENROLMENT/MAINTENANCE**

**Branch Name**  
SHERWOOD PARK, ALBERTA

**Branch Transit No.**  
90969

**Information About You**

<b>Customer Name</b> N/A	
<b>Business Name</b> *GUARANTEED PAYMENT GPAY	
<b>I.D.</b>	<b>I.D.</b>

**ScotiaCard set-up/maintenance as requested by you today**

<b>SCOTIACARD #</b> 453 6056 715 780 703	<b>New Card</b> N	<b>Existing Card</b> Y
<b>Card Access</b> Business	<b>CashBack</b> \$0.00	<b>Authorized by:</b>
<b>Replacement Card #</b>	<b>Reason</b>	
<b>Date Lost/Stolen</b>	<b>PIN (Personal Identification Number) Selected</b>	

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**Access Profile**

Type of Account	Account Number	ABB/ABM	FastCash	TeleScotia™	Scotia Online™
Business Account	909690014311	Chequing	Y	01	Y
Money Master High Interest Savings	909690259284	Savings		02	Y

**Bill Payment Company Details**

Company Name	Billing Account Number	Bill Code

By completing and signing this application, you request the services listed and confirm that the information you have given is true and complete. You request that all documents relating to the application be drawn up in english.

Les parties conviennent et exigent expressément que ce contrat et tous les documents qui s'y rapportent soient rédigés en anglais.

You acknowledge receipt of the ScotiaCard Cardholder Agreement and, where applicable the Day-to-Day Banking Companion Booklet including the Scotiabank Group Privacy Agreement and Telephone/Fax Banking Agreement, or the Business Banking Services Agreement and agree to be bound by these agreements. You also agree to pay services charges where applicable for the services you applied for.

N/A  
\*GUARANTEED PAYMENT GRAY

**Customer Signature:** *Guic MMFB only*

**Particulars Verified by:** *[Signature]*

**Prepared By:** *[Signature]*

**Date:** *June 14, 2004*

BEFORE YOU COMPLETE THE FOLLOWING, PLEASE ENSURE THAT TWO COPIES OF THE APPLICATION ARE SIGNED BY THE CUSTOMER(S).

PARENT/GUARDIAN IDENTIFICATION	PARENT/GUARDIAN CARD NO.
--------------------------------	--------------------------

PARENT/GUARDIAN ADDRESS (if different from applicant)	
---	--

**AGREEMENT OF PARENT/GUARDIAN (CHILDREN UNDER 16) FOR ScotiaCard™/Carte Scotia<sup>mc</sup> BANKING CARD**

Re: The Application of: \_\_\_\_\_ signed on: \_\_\_\_\_  
APPLICANT'S NAME DAY/MONTH/YEAR  
\_\_\_\_\_ of \_\_\_\_\_ am the parent/legal guardian of the applicant.  
NAME OF PARENT/GUARDIAN ADDRESS

I hereby request The Bank of Nova Scotia (the "Bank") to issue a ScotiaCard/Carte Scotia banking card ("Card") in the Applicant's name, to be used by the Applicant, (together with an electronic signature selected by the Applicant, where required) to access his/her Scotiabank personal deposit account(s) through Automated Banking Services and the Bank's Any Branch Banking service as outlined in the ScotiaCard/Carte Scotia Cardholder Agreement. In return for the Bank issuing a Card to the Applicant, who is at the time of his/her Application under 16 years of age, I agree to be bound by the terms of the ScotiaCard/Carte Scotia Cardholder Agreement ("Agreement") (a copy of which I have received and read) and to indemnify the Bank from any claims, losses or costs incurred by the Bank resulting from the issuance of such Card to the Applicant.

I agree to be so bound until the applicant reaches the age of majority (as defined by applicable provincial law) and he/she ratifies the Agreement by using the Card.

\_\_\_\_\_  
Witness Parent/Guardian

**Transaction Limits**

We may establish and change limits, dollar or otherwise, from time to time, on the various transactions which may be available, without prior notice to you. Cumulative limits in effect as of February 2001 are:

- ABM/ABB withdrawal/cash advance limits
  - \$1,000.00 per day/\$3,000.00 per week from your deposit, line of credit, ScotiaLine VISA, ScotiaGold and/or Classic & Scotiabank Value VISA accounts; plus
  - \$1,000.00 cash advance per day/\$3,000.00 per week using your Classic and Scotiabank Value VISA accounts; plus
  - \$2,000.00 cash advance per day/\$5,000.00 per week using your ScotiaGold VISA account and ScotiaLine VISA account
- Direct Payment debit limits
  - \$2,500.00 per day/\$17,500.00 per week
- ABM deposit
  - \$99,999.00 per transaction.
- Internet Banking and Telephone Banking transfer and bill payment limits
  - \$49,999.00 per transaction.
- ABM transfer limit
  - \$49,999.00 per day

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mc Marque de commerce de La Banque de Nouvelle-Ecosse.



**Business Account Setup**  
**Business Account Setup Accepted**  
June 11, 2004, at 4:47 p.m.

Account Opened: Basic Banking  
Account Number: 90969 02670 23  
Account Title 1: \*GUARANTEED PAYMENT GPAY  
Address: 9 HIGHVALE CRES  
City: SHERWOOD PARK  
Province/State: ALBERTA  
Postal/Zip Code: T8A 5J7

Simple Switch

In this service request, *you* and *your* mean the business customer and *we*, *our* and *us* and *the Bank* mean Scotiabank, The Bank of Nova Scotia.

New Service

Change to Existing Service

Account No. 909690 26702

**1. CUSTOMER INFORMATION**

Business Legal Name

BEARINGS PARTMENT GPAT

Telephone Number

(790) 417-7770

Business Trading Name

Name of ScotiaCard Officer(s) (Must be an owner, partner, shareholder or authorized Signing Officer of an association)

KAY GAGLE

**2. HOW THE SERVICE WORKS**

We will include with:

**Money Master for business:**

**Interest**

- Interest is calculated daily on your closing balance and paid monthly. The annual interest rate is: 1.25 %<sup>1</sup>

**Service Fees**

- No monthly fees
- Unlimited transfers through Scotia OnLine, Automated Banking Machines (ABM), TeleScotia® and Wireless Banking.
- For all other transactions (i.e. Branch transfers/withdrawal/deposit, ABM withdrawal/deposit, direct payment purchases, Scotia OnLine bill payment, Wireless Banking bill payment, ABM bill payment, TeleScotia bill payment and pre-authorized payments), a \$5.00 per transaction fee will apply.

**No-charge services & features**

- Online statement reporting only. A transaction history of the current and previous month will be provided through Scotia OnLine
- Passbook and statement reporting is not available
- Overdraft protection is not available
- Cheques are not available
- We may require you to give us up to 10 days notice before you make a withdrawal.
- Electronic Banking as described in the Electronic Banking for business (Standalone) section of this Service Request.

<sup>1</sup>Rates are subject to change without notice

We will with:

**Electronic Banking for business (Standalone):**

- permit you to designate ScotiaCard™ Officer(s) who will request issuance of ScotiaCard(s) to persons as selected by them [Selected Cardholder(s)];
- provide any Selected Cardholder(s) who have been issued full access ScotiaCard(s), with access to your accounts and their personal accounts, if requested/selected, through self-service banking channels;
- provide Selected Cardholder(s) who have been issued full access ScotiaCard(s), with access to Automated Banking Machines (ABM), telephone and Internet Banking, and to direct payments subject to the specific access and limits as established by the ScotiaCard Officer(s);
- provide selected Cardholder(s) who have been issued Deposit ScotiaCard(s) with ABM access for the purpose of making deposits to your account(s) designated by the ScotiaCard Officer(s);

You will designate ScotiaCard Officer(s) who must be an owner, partner, shareholder or authorized Signing Officer of an association and who will:

- set up the deposit accounts, credit accounts and bill payment companies and all other transactions to be accessed and to make any subsequent changes required by you;
- sign each ScotiaCard Banking Access Enrolment/Maintenance form, take receipt of each ScotiaCard requested, set up the Personal Identification Number (PIN) and access level and other security features for each ScotiaCard and deliver the ScotiaCard(s) to your Selected Cardholders;
- ensure that ABM deposits do not include any coinage and that envelopes do not exceed 1/2 inch or 1.25 cm in thickness or contain more than 40 items, which includes cheques and/or paper currency.

**YOUR SIGNATURE**

By signing this request form:

- you authorize us to provide you with the services you have selected as described in Section 2 above;
- you authorize us to issue ScotiaCard(s) as requested by the ScotiaCard Officer(s) named above;
- you agree to be responsible for all transactions initiated to your account(s) by the ScotiaCard Officer(s) and the Selected Cardholder(s);
- you agree to immediately advise us each time you change your designated ScotiaCard Officer(s);
- you agree to pay us the cost of replacing or repairing any equipment damaged by you or any of your Selected Cardholder(s);
- you agree that you will instruct your ScotiaCard Officer(s) to deliver full access ScotiaCard(s) only to a person (Selected Cardholder(s)) who

is an authorized signing officer of the business. The Selected Cardholder(s) is also to be advised that they must select a new Personal Identification Number (PIN) if card access is changed to include their personal account(s);

- you agree that each full access ScotiaCard issued gives single signing authority form of access to your accounts and that this arrangement represents the banking authority which you require for each full access Selected Cardholder;
- you agree that the terms and conditions of the Scotiabank Financial Services Agreement and ScotiaCard Cardholder Agreement, or, where applicable, the Scotiabank Financial Services Agreement and ScotiaCard Cardholder Agreement sections of the Business Banking Services Agreement, govern the services provided under this Service Request.

Kay Gagale  
AUTHORIZED CUSTOMER SIGNATURE

\_\_\_\_\_  
AUTHORIZED CUSTOMER SIGNATURE

[Signature]  
AUTHORIZED BRANCH SIGNATURE

2004/06/11  
DATE SIGNED (YY/MM/DD)



**SCOTIACARD™  
BANKING ACCESS  
ENROLMENT/MAINTENANCE**

**Branch Name**  
SHERWOOD PARK, ALBERTA

**Branch Transit No.**  
90969

**Information About You**

<b>Customer Name</b> N/A	
<b>Business Name</b> *GUARANTEED PAYMENT GPAY	
<b>I.D.</b>	<b>I.D.</b>

**ScotiaCard set-up/maintenance as requested by you today**

<b>SCOTIACARD #</b> 453 6056 715 781 008	<b>New Card</b> Y	<b>Existing Card</b> N
<b>Card Access</b> Business	<b>CashBack</b> \$0.00	<b>Authorized by:</b>
<b>Replacement Card #</b>	<b>Reason</b>	
<b>Date Lost/Stolen</b>	<b>PIN (Personal Identification Number) Selected</b>	

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**Access Profile**

Type of Account	Account Number	ABB/ABM	FastCash	TeleScotia™	Scotia Online™
Business Account	909690014311	Chequing	Y	01	Y

**Bill Payment Company Details**

Company Name	Billing Account Number	Bill Code

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N/A  
\*GUARANTEED PAYMENT GPAY

**Customer Signature:** 

**Particulars Verified by:** 

**Prepared By:** 

**Date:** June 11, 2004

BEFORE YOU COMPLETE THE FOLLOWING, PLEASE ENSURE THAT TWO COPIES OF THE APPLICATION ARE SIGNED BY THE CUSTOMER(S).

PARENT/GUARDIAN IDENTIFICATION	PARENT/GUARDIAN CARD NO.
--------------------------------	--------------------------

PARENT/GUARDIAN ADDRESS (if different from applicant)	
---	--

**AGREEMENT OF PARENT/GUARDIAN (CHILDREN UNDER 16) FOR ScotiaCard™/Carte Scotia<sup>MC</sup> BANKING CARD**

Re: The Application of: \_\_\_\_\_ signed on: \_\_\_\_\_  
APPLICANT'S NAME DAY/MONTH/YEAR

\_\_\_\_\_ of \_\_\_\_\_ am the parent/legal guardian of the applicant.  
NAME OF PARENT/GUARDIAN ADDRESS

I hereby request The Bank of Nova Scotia (the "Bank") to issue a ScotiaCard/Carte Scotia banking card ("Card") in the Applicant's name, to be used by the Applicant, (together with an electronic signature selected by the Applicant, where required) to access his/her Scotiabank personal deposit account(s) through Automated Banking Services and the Bank's Any Branch Banking service as outlined in the ScotiaCard/Carte Scotia Cardholder Agreement. In return for the Bank issuing a Card to the Applicant, who is at the time of his/her Application under 16 years of age, I agree to be bound by the terms of the ScotiaCard/Carte Scotia Cardholder Agreement ("Agreement") (a copy of which I have received and read) and to indemnify the Bank from any claims, losses or costs incurred by the Bank resulting from the issuance of such Card to the Applicant.

I agree to be so bound until the applicant reaches the age of majority (as defined by applicable provincial law) and he/she ratifies the Agreement by using the Card.

\_\_\_\_\_  
Witness

\_\_\_\_\_  
Parent/Guardian

**Transaction Limits**

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  - \$1,000.00 per day/\$3,000.00 per week from your deposit, line of credit, ScotiaLine VISA, ScotiaGold and/or Classic & Scotiabank Value VISA accounts; plus
  - \$1,000.00 cash advance per day/\$3,000.00 per week using your Classic and Scotiabank Value VISA accounts; plus
  - \$2,000.00 cash advance per day/\$5,000.00 per week using your ScotiaGold VISA account and ScotiaLine VISA account
- Direct Payment debit limits
  - \$2,500.00 per day/\$17,500.00 per week
- ABM deposit
  - \$99,999.00 per transaction.
- Internet Banking and Telephone Banking transfer and bill payment limits
  - \$49,999.00 per transaction.
- ABM transfer limit
  - \$49,999.00 per day

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**SCOTIACARD™  
BANKING ACCESS  
ENROLMENT/MAINTENANCE**

**Branch Name**  
SHERWOOD PARK, ALBERTA

**Branch Transit No.**  
90969

**Information About You**

<b>Customer Name</b> N/A	
<b>Business Name</b> *GUARANTEED PAYMENT GPAY	
<b>I.D.</b>	<b>I.D.</b>

**ScotiaCard set-up/maintenance as requested by you today**

<b>SCOTIACARD #</b> 453 6056 715 781 008	<b>New Card</b> N	<b>Existing Card</b> Y
<b>Card Access</b> Business	<b>CashBack</b> \$0.00	<b>Authorized by:</b>
<b>Replacement Card #</b>	<b>Reason</b>	
<b>Date Lost/Stolen</b>	<b>PIN (Personal Identification Number) Selected</b>	

To use Scotiabank's Telephone Banking Service, please call: 1-800-267-1234

To obtain your Internet Banking password, please visit [www.scotiabank.com](http://www.scotiabank.com) or call 1-800-4SCOTIA (1-800-472-6842).

**Access Profile**

Type of Account	Account Number	ABB/ABM	FastCash	TeleScotia™	Scotia Online™
Business Account	909690014311	Chequing	Y	01	Y
Money Master High Interest Savings	909690267023	Savings		02	Y

**Bill Payment Company Details**

Company Name	Billing Account Number	Bill Code

By completing and signing this application, you request the services listed and confirm that the information you have given is true and complete. You request that all documents relating to the application be drawn up in english.  
Les parties conviennent et exigent expressément que ce contrat et tous les documents qui s'y rapportent soient rédigés en anglais.

You acknowledge receipt of the ScotiaCard Cardholder Agreement and, where applicable the Day-to-Day Banking Companion Booklet including the Scotiabank Group Privacy Agreement and Telephone/Fax Banking Agreement, or the Business Banking Services Agreement and agree to be bound by these agreements. You also agree to pay services charges where applicable for the services you applied for.

N/A  
\*GUARANTEED PAYMENT GPAY

**Customer Signature:** "LINK MULTIB ONLY"

**Particulars Verified by:** [Signature]

**Prepared By:** [Signature]

**Date:** JUN 14 2004

BEFORE YOU COMPLETE THE FOLLOWING, PLEASE ENSURE THAT TWO COPIES OF THE APPLICATION ARE SIGNED BY THE CUSTOMER(S).

PARENT/GUARDIAN IDENTIFICATION	PARENT/GUARDIAN CARD NO.
--------------------------------	--------------------------

PARENT/GUARDIAN ADDRESS (if different from applicant)	
---	--

**AGREEMENT OF PARENT/GUARDIAN (CHILDREN UNDER 16) FOR ScotiaCard™/Carte Scotia<sup>mc</sup> BANKING CARD**

Re: The Application of: \_\_\_\_\_ signed on: \_\_\_\_\_  
APPLICANT'S NAME DAY/MONTH/YEAR  
\_\_\_\_\_ of \_\_\_\_\_ am the parent/legal guardian of the applicant.  
NAME OF PARENT/GUARDIAN ADDRESS

I hereby request The Bank of Nova Scotia (the "Bank") to issue a ScotiaCard/Carte Scotia banking card ("Card") in the Applicant's name, to be used by the Applicant, (together with an electronic signature selected by the Applicant, where required) to access his/her Scotiabank personal deposit account(s) through Automated Banking Services and the Bank's Any Branch Banking service as outlined in the ScotiaCard/Carte Scotia Cardholder Agreement. In return for the Bank issuing a Card to the Applicant, who is at the time of his/her Application under 16 years of age, I agree to be bound by the terms of the ScotiaCard/Carte Scotia Cardholder Agreement ("Agreement") (a copy of which I have received and read) and to indemnify the Bank from any claims, losses or costs incurred by the Bank resulting from the issuance of such Card to the Applicant.

I agree to be so bound until the applicant reaches the age of majority (as defined by applicable provincial law) and he/she ratifies the Agreement by using the Card.

\_\_\_\_\_  
Witness

\_\_\_\_\_  
Parent/Guardian

**Transaction Limits**

We may establish and change limits, dollar or otherwise, from time to time, on the various transactions which may be available, without prior notice to you. Cumulative limits in effect as of February 2001 are:

- ABM/ABB withdrawal/cash advance limits
  - \$1,000.00 per day/\$3,000.00 per week from your deposit, line of credit, ScotiaLine VISA, ScotiaGold and/or Classic & Scotiabank Value VISA accounts; plus
  - \$1,000.00 cash advance per day/\$3,000.00 per week using your Classic and Scotiabank Value VISA accounts; plus
  - \$2,000.00 cash advance per day/\$5,000.00 per week using your ScotiaGold VISA account and ScotiaLine VISA account
- Direct Payment debit limits
  - \$2,500.00 per day/\$17,500.00 per week
- ABM deposit
  - \$99,999.00 per transaction.
- Internet Banking and Telephone Banking transfer and bill payment limits
  - \$49,999.00 per transaction.
- ABM transfer limit
  - \$49,999.00 per day

™ Trademarks of The Bank of Nova Scotia.

<sup>mc</sup> Marque de commerce de La Banque de Nouvelle-Ecosse.



**Business Account Setup**  
**Business Account Setup Accepted**  
June 11, 2004, at 4:47 p.m.

Account Opened: Basic Banking  
Account Number: 90969 02676 86  
Account Title 1: \*GUARANTEED PAYMENT GPAY  
Address: 9 HIGHVALE CRES  
City: SHERWOOD PARK  
Province/State: ALBERTA  
Postal/Zip Code: T8A 5J7

Simple Switch

Done

In this service request, *you* and *your* mean the business customer and *we*, *our* and *us* and *the Bank* mean Scotiabank, The Bank of Nova Scotia.

New Service   
  Change to Existing Service   
  Account No. 909690267886

## 1. CUSTOMER INFORMATION

Business Legal Name

GUARANTEED PAYMENT GPAT

Telephone Number

(788) 417-7770

Business Trading Name

Name of ScotiaCard Officer(s) (Must be an owner, partner, shareholder or authorized Signing Officer of an association)

KAY GRACE

## 2. HOW THE SERVICE WORKS

We will include with:

**Money Master for business:**

### Interest

- Interest is calculated daily on your closing balance and paid monthly. The annual interest rate is: 7.65 %<sup>1</sup>

### Service Fees

- No monthly fees
- Unlimited transfers through Scotia OnLine, Automated Banking Machines (ABM), TeleScotia® and Wireless Banking.
- For all other transactions (i.e. Branch transfers/withdrawal/deposit, ABM withdrawal/deposit, direct payment purchases, Scotia OnLine bill payment, Wireless Banking bill payment, ABM bill payment, TeleScotia bill payment and pre-authorized payments), a \$5.00 per transaction fee will apply.

### No-charge services & features

- Online statement reporting only. A transaction history of the current and previous month will be provided through Scotia OnLine
- Passbook and statement reporting is not available
- Overdraft protection is not available
- Cheques are not available
- We may require you to give us up to 10 days notice before you make a withdrawal.
- Electronic Banking as described in the Electronic Banking for business (Standalone) section of this Service Request.

<sup>1</sup>Rates are subject to change without notice

We will with:

**Electronic Banking for business (Standalone):**

- permit you to designate ScotiaCard™ Officer(s) who will request issuance of ScotiaCard(s) to persons as selected by them (Selected Cardholder(s));
- provide any Selected Cardholder(s) who have been issued full access ScotiaCard(s), with access to your accounts and their personal accounts, if requested/selected, through self-service banking channels;
- provide Selected Cardholder(s) who have been issued full access ScotiaCard(s), with access to Automated Banking Machines (ABM), telephone and Internet Banking, and to direct payments subject to the specific access and limits as established by the ScotiaCard Officer(s);
- provide selected Cardholder(s) who have been issued Deposit ScotiaCard(s) with ABM access for the purpose of making deposits to your account(s) designated by the ScotiaCard Officer(s);

You will designate ScotiaCard Officer(s) who must be an owner, partner, shareholder or authorized Signing Officer of an association and who will:

- set up the deposit accounts, credit accounts and bill payment companies and all other transactions to be accessed and to make any subsequent changes required by you;
- sign each ScotiaCard Banking Access Enrolment/Maintenance form, take receipt of each ScotiaCard requested, set up the Personal Identification Number (PIN) and access level and other security features for each ScotiaCard and deliver the ScotiaCard(s) to your Selected Cardholders;
- ensure that ABM deposits do not include any coinage and that envelopes do not exceed 1/2 inch or 1.25 cm in thickness or contain more than 40 items, which includes cheques and/or paper currency.

## YOUR SIGNATURE

By signing this request form:

- you authorize us to provide you with the services you have selected as described in Section 2 above;
- you authorize us to issue ScotiaCard(s) as requested by the ScotiaCard Officer(s) named above;
- you agree to be responsible for all transactions initiated to your account(s) by the ScotiaCard Officer(s) and the Selected Cardholder(s);
- you agree to immediately advise us each time you change your designated ScotiaCard Officer(s);
- you agree to pay us the cost of replacing or repairing any equipment damaged by you or any of your Selected Cardholder(s);
- you agree that you will instruct your ScotiaCard Officer(s) to deliver full access ScotiaCard(s) only to a person (Selected Cardholder(s)) who

is an authorized signing officer of the business. The Selected Cardholder(s) is also to be advised that they must select a new Personal Identification Number (PIN) if card access is changed to include their personal account(s);

- you agree that each full access ScotiaCard issued gives single signing authority form of access to your accounts and that this arrangement represents the banking authority which you require for each full access Selected Cardholder;
- you agree that the terms and conditions of the Scotiabank Financial Services Agreement and ScotiaCard Cardholder Agreement, or, where applicable, the Scotiabank Financial Services Agreement and ScotiaCard Cardholder Agreement sections of the Business Banking Services Agreement, govern the services provided under this Service Request.

Kay Grace  
AUTHORIZED CUSTOMER SIGNATURE

\_\_\_\_\_  
AUTHORIZED CUSTOMER SIGNATURE

[Signature]  
AUTHORIZED BRANCH SIGNATURE

2004/06/11  
DATE SIGNED (YY/MM/DD)



**SCOTIACARD™  
BANKING ACCESS  
ENROLMENT/MAINTENANCE**

**Branch Name**  
SHERWOOD PARK, ALBERTA

**Branch Transit No.**  
90969

**Information About You**

<b>Customer Name</b> N/A	
<b>Business Name</b> *GUARANTEED PAYMENT GPAY	
<b>I.D.</b>	<b>I.D.</b>

**ScotiaCard set-up/maintenance as requested by you today**

<b>SCOTIACARD #</b> 453 6056 715 781 107	<b>New Card</b> Y	<b>Existing Card</b> N
<b>Card Access</b> Business	<b>CashBack</b> \$0.00	<b>Authorized by:</b>
<b>Replacement Card #</b>	<b>Reason</b>	
<b>Date Lost/Stolen</b>	<b>PIN (Personal Identification Number) Selected</b>	

To use Scotiabank's Telephone Banking Service, please call: 1-800-267-1234

To obtain your Internet Banking password, please visit [www.scotiabank.com](http://www.scotiabank.com) or call 1-800-4SCOTIA (1-800-472-6842).

**Access Profile**

Type of Account	Account Number	ABB/ABM	FastCash	TeleScotia™	Scotia Online™
Business Account	909690014311	Chequing	Y	01	Y

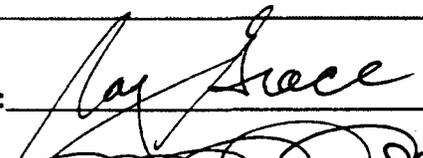
**Bill Payment Company Details**

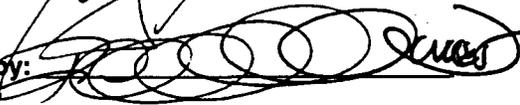
Company Name	Billing Account Number	Bill Code

By completing and signing this application, you request the services listed and confirm that the information you have given is true and complete. You request that all documents relating to the application be drawn up in english.  
Les parties conviennent et exigent expressément que ce contrat et tous les documents qui s'y rapportent soient rédigés en anglais.

You acknowledge receipt of the ScotiaCard Cardholder Agreement and, where applicable the Day-to-Day Banking Companion Booklet including the Scotiabank Group Privacy Agreement and Telephone/Fax Banking Agreement, or the Business Banking Services Agreement and agree to be bound by these agreements. You also agree to pay services charges where applicable for the services you applied for.

N/A  
\*GUARANTEED PAYMENT GPAY

**Customer Signature:** 

**Particulars Verified by:** 

**Prepared By:** 

**Date:** JUNE 11, 2004

BEFORE YOU COMPLETE THE FOLLOWING, PLEASE ENSURE THAT TWO COPIES OF THE APPLICATION ARE SIGNED BY THE CUSTOMER(S).

PARENT/GUARDIAN IDENTIFICATION	PARENT/GUARDIAN CARD NO.
--------------------------------	--------------------------

PARENT/GUARDIAN ADDRESS (if different from applicant)	
---	--

**AGREEMENT OF PARENT/GUARDIAN (CHILDREN UNDER 16) FOR ScotiaCard™/Carte Scotia<sup>MC</sup> BANKING CARD**

Re: The Application of: \_\_\_\_\_ signed on: \_\_\_\_\_  
APPLICANT'S NAME DAY/MONTH/YEAR

\_\_\_\_\_ of \_\_\_\_\_ am the parent/legal guardian of the applicant.  
NAME OF PARENT/GUARDIAN ADDRESS

I hereby request The Bank of Nova Scotia (the "Bank") to issue a ScotiaCard/Carte Scotia banking card ("Card") in the Applicant's name, to be used by the Applicant, (together with an electronic signature selected by the Applicant, where required) to access his/her Scotiabank personal deposit account(s) through Automated Banking Services and the Bank's Any Branch Banking service as outlined in the ScotiaCard/Carte Scotia Cardholder Agreement. In return for the Bank issuing a Card to the Applicant, who is at the time of his/her Application under 16 years of age, I agree to be bound by the terms of the ScotiaCard/Carte Scotia Cardholder Agreement ("Agreement") (a copy of which I have received and read) and to indemnify the Bank from any claims, losses or costs incurred by the Bank resulting from the issuance of such Card to the Applicant.

I agree to be so bound until the applicant reaches the age of majority (as defined by applicable provincial law) and he/she ratifies the Agreement by using the Card.

\_\_\_\_\_  
Witness Parent/Guardian

**Transaction Limits**

We may establish and change limits, dollar or otherwise, from time to time, on the various transactions which may be available, without prior notice to you. Cumulative limits in effect as of February 2001 are:

- ABM/ABB withdrawal/cash advance limits
  - \$1,000.00 per day/\$3,000.00 per week from your deposit, line of credit, ScotiaLine VISA, ScotiaGold and/or Classic & Scotiabank Value VISA accounts; plus
  - \$1,000.00 cash advance per day/\$3,000.00 per week using your Classic and Scotiabank Value VISA accounts; plus
  - \$2,000.00 cash advance per day/\$5,000.00 per week using your ScotiaGold VISA account and ScotiaLine VISA account
- Direct Payment debit limits
  - \$2,500.00 per day/\$17,500.00 per week
- ABM deposit
  - \$99,999.00 per transaction.
- Internet Banking and Telephone Banking transfer and bill payment limits
  - \$49,999.00 per transaction.
- ABM transfer limit
  - \$49,999.00 per day

™ Trademarks of The Bank of Nova Scotia.  
MC Marque de commerce de La Banque de Nouvelle-Ecosse.



**SCOTIACARD™  
BANKING ACCESS  
ENROLMENT/MAINTENANCE**

Branch Name  
SHERWOOD PARK, ALBERTA

Branch Transit No.  
90969

**Information About You**

Customer Name N/A	
Business Name *GUARANTEED PAYMENT GPAY	
I.D.	I.D.

**ScotiaCard set-up/maintenance as requested by you today**

SCOTIACARD # 453 6056 715 781 107	New Card N	Existing Card Y
Card Access Business	CashBack \$0.00	Authorized by:
Replacement Card #	Reason	
Date Lost/Stolen	PIN (Personal Identification Number) Selected	

To use Scotiabank's Telephone Banking Service, please call: 1-800-267-1234  
To obtain your Internet Banking password, please visit [www.scotiabank.com](http://www.scotiabank.com) or call 1-800-4SCOTIA (1-800-472-6842).

**Access Profile**

Type of Account	Account Number	ABB/ABM	FastCash	TeleScotia™	Scotia Online™
Business Account	909690014311	Chequing	Y	01	Y
Money Master High Interest Savings	909690267686	Savings		02	Y

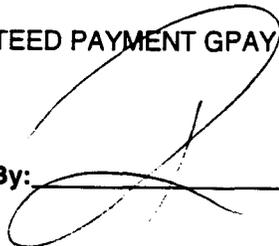
**Bill Payment Company Details**

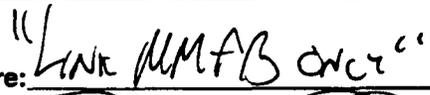
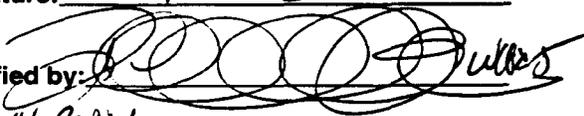
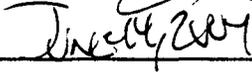
Company Name	Billing Account Number	Bill Code

By completing and signing this application, you request the services listed and confirm that the information you have given is true and complete. You request that all documents relating to the application be drawn up in english.  
Les parties conviennent et exigent expressément que ce contrat et tous les documents qui s'y rapportent soient rédigés en anglais.

You acknowledge receipt of the ScotiaCard Cardholder Agreement and, where applicable the Day-to-Day Banking Companion Booklet including the Scotiabank Group Privacy Agreement and Telephone/Fax Banking Agreement, or the Business Banking Services Agreement and agree to be bound by these agreements. You also agree to pay services charges where applicable for the services you applied for.

N/A  
\*GUARANTEED PAYMENT GPAY

Prepared By: 

Customer Signature:   
Particulars Verified by:   
Date: 

BEFORE YOU COMPLETE THE FOLLOWING, PLEASE ENSURE THAT TWO COPIES OF THE APPLICATION ARE SIGNED BY THE CUSTOMER(S).

PARENT/GUARDIAN IDENTIFICATION	PARENT/GUARDIAN CARD NO.
PARENT/GUARDIAN ADDRESS (if different from applicant)	

**AGREEMENT OF PARENT/GUARDIAN (CHILDREN UNDER 16) FOR ScotiaCard™/Carte Scotia<sup>mc</sup> BANKING CARD**

Re: The Application of: \_\_\_\_\_ signed on: \_\_\_\_\_  
APPLICANT'S NAME DAY/MONTH/YEAR  
\_\_\_\_\_ of \_\_\_\_\_ am the parent/legal guardian of the applicant.  
NAME OF PARENT/GUARDIAN ADDRESS

I hereby request The Bank of Nova Scotia (the "Bank") to issue a ScotiaCard/Carte Scotia banking card ("Card") in the Applicant's name, to be used by the Applicant, (together with an electronic signature selected by the Applicant, where required) to access his/her Scotiabank personal deposit account(s) through Automated Banking Services and the Bank's Any Branch Banking service as outlined in the ScotiaCard/Carte Scotia Cardholder Agreement. In return for the Bank issuing a Card to the Applicant, who is at the time of his/her Application under 16 years of age, I agree to be bound by the terms of the ScotiaCard/Carte Scotia Cardholder Agreement ("Agreement") (a copy of which I have received and read) and to indemnify the Bank from any claims, losses or costs incurred by the Bank resulting from the issuance of such Card to the Applicant.

I agree to be so bound until the applicant reaches the age of majority (as defined by applicable provincial law) and he/she ratifies the Agreement by using the Card.

\_\_\_\_\_  
Witness

\_\_\_\_\_  
Parent/Guardian

**Transaction Limits**

We may establish and change limits, dollar or otherwise, from time to time, on the various transactions which may be available, without prior notice to you. Cumulative limits in effect as of February 2001 are:

- ABM/ABB withdrawal/cash advance limits
  - \$1,000.00 per day/\$3,000.00 per week from your deposit, line of credit, ScotiaLine VISA, ScotiaGold and/or Classic & Scotiabank Value VISA accounts; plus
  - \$1,000.00 cash advance per day/\$3,000.00 per week using your Classic and Scotiabank Value VISA accounts; plus
  - \$2,000.00 cash advance per day/\$5,000.00 per week using your ScotiaGold VISA account and ScotiaLine VISA account
- Direct Payment debit limits
  - \$2,500.00 per day/\$17,500.00 per week
- ABM deposit
  - \$99,999.00 per transaction.
- Internet Banking and Telephone Banking transfer and bill payment limits
  - \$49,999.00 per transaction.
- ABM transfer limit
  - \$49,999.00 per day

<sup>TM</sup> Trademarks of The Bank of Nova Scotia.

<sup>MC</sup> Marque de commerce de La Banque de Nouvelle-Ecosse.



**Business Account Setup**  
**Business Account Setup Accepted**  
June 11, 2004, at 4:48 p.m.

Account Opened: Basic Banking  
Account Number: 90969 02695 81  
Account Title 1: \*GUARANTEED PAYMENT GPAY  
Address: 9 HIGHVALE CRES  
City: SHERWOOD PARK  
Province/State: ALBERTA  
Postal/Zip Code: T8A 5J7

Simple Switch

In this service request, *you* and *your* mean the business customer and *we*, *our* and *us* and *the Bank* mean Scotiabank, The Bank of Nova Scotia.

New Service   
  Change to Existing Service   
  Account No. 20969026958

## 1. CUSTOMER INFORMATION

Business Legal Name <u>GUARANTEE PAYMENT FUND</u> Business Trading Name	Telephone Number ( <u>709</u> ) <u>417-7770</u>
Name of ScotiaCard Officer(s) (Must be an owner, partner, shareholder or authorized Signing Officer of an association) <u>KAY GRACE</u>	

## 2. HOW THE SERVICE WORKS

We will include with:

**Money Master for business:**

**Interest**

- Interest is calculated daily on your closing balance and paid monthly. The annual interest rate is: 1.95 %<sup>1</sup>

**Service Fees**

- No monthly fees
- Unlimited transfers through Scotia OnLine, Automated Banking Machines (ABM), TeleScotia® and Wireless Banking.
- For all other transactions (i.e. Branch transfers/withdrawal/deposit, ABM withdrawal/deposit, direct payment purchases, Scotia OnLine bill payment, Wireless Banking bill payment, ABM bill payment, TeleScotia bill payment and pre-authorized payments), a \$5.00 per transaction fee will apply.

**No-charge services & features**

- Online statement reporting only. A transaction history of the current and previous month will be provided through Scotia OnLine
- Passbook and statement reporting is not available
- Overdraft protection is not available
- Cheques are not available
- We may require you to give us up to 10 days notice before you make a withdrawal.
- Electronic Banking as described in the Electronic Banking for business (Standalone) section of this Service Request.

We will with:

**Electronic Banking for business (Standalone):**

- permit you to designate ScotiaCard™ Officer(s) who will request issuance of ScotiaCard(s) to persons as selected by them [Selected Cardholder(s)];
- provide any Selected Cardholder(s) who have been issued full access ScotiaCard(s), with access to your accounts and their personal accounts, if requested/selected, through self-service banking channels;
- provide Selected Cardholder(s) who have been issued full access ScotiaCard(s), with access to Automated Banking Machines (ABM), telephone and Internet Banking, and to direct payments subject to the specific access and limits as established by the ScotiaCard Officer(s);
- provide selected Cardholder(s) who have been issued Deposit ScotiaCard(s) with ABM access for the purpose of making deposits to your account(s) designated by the ScotiaCard Officer(s);

You will designate ScotiaCard Officer(s) who must be an owner, partner, shareholder or authorized Signing Officer of an association and who will:

- set up the deposit accounts, credit accounts and bill payment companies and all other transactions to be accessed and to make any subsequent changes required by you;
- sign each ScotiaCard Banking Access Enrolment/Maintenance form, take receipt of each ScotiaCard requested, set up the Personal Identification Number (PIN) and access level and other security features for each ScotiaCard and deliver the ScotiaCard(s) to your Selected Cardholders;
- ensure that ABM deposits do not include any coinage and that envelopes do not exceed 1/2 inch or 1.25 cm in thickness or contain more than 40 items, which includes cheques and/or paper currency.

<sup>1</sup>Rates are subject to change without notice

## YOUR SIGNATURE

By signing this request form:

- you authorize us to provide you with the services you have selected as described in Section 2 above;
- you authorize us to issue ScotiaCard(s) as requested by the ScotiaCard Officer(s) named above;
- you agree to be responsible for all transactions initiated to your account(s) by the ScotiaCard Officer(s) and the Selected Cardholder(s);
- you agree to immediately advise us each time you change your designated ScotiaCard Officer(s);
- you agree to pay us the cost of replacing or repairing any equipment damaged by you or any of your Selected Cardholder(s);
- you agree that you will instruct your ScotiaCard Officer(s) to deliver full access ScotiaCard(s) only to a person (Selected Cardholder(s)) who

is an authorized signing officer of the business. The Selected Cardholder(s) is also to be advised that they must select a new Personal Identification Number (PIN) if card access is changed to include their personal account(s);

- you agree that each full access ScotiaCard issued gives single signing authority form of access to your accounts and that this arrangement represents the banking authority which you require for each full access Selected Cardholder;
- you agree that the terms and conditions of the Scotiabank Financial Services Agreement and ScotiaCard Cardholder Agreement, or, where applicable, the Scotiabank Financial Services Agreement and ScotiaCard Cardholder Agreement sections of the Business Banking Services Agreement, govern the services provided under this Service Request.

Kay Grace  
 AUTHORIZED CUSTOMER SIGNATURE

\_\_\_\_\_  
 AUTHORIZED CUSTOMER SIGNATURE

[Signature]  
 AUTHORIZED BRANCH SIGNATURE

2004/06/11  
 DATE SIGNED (YY/MM/DD)



**SCOTIACARD™  
BANKING ACCESS  
ENROLMENT/MAINTENANCE**

**Branch Name**  
SHERWOOD PARK, ALBERTA

**Branch Transit No.**  
90969

**Information About You**

<b>Customer Name</b> N/A	
<b>Business Name</b> *GUARANTEED PAYMENT GPAY	
<b>I.D.</b>	<b>I.D.</b>

**ScotiaCard set-up/maintenance as requested by you today**

<b>SCOTIACARD #</b> 453 6056 715 781 206	<b>New Card</b> Y	<b>Existing Card</b> N
<b>Card Access</b> Business	<b>CashBack</b> \$0.00	<b>Authorized by:</b>
<b>Replacement Card #</b>	<b>Reason</b>	
<b>Date Lost/Stolen</b>	<b>PIN (Personal Identification Number) Selected</b>	

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To obtain your Internet Banking password, please visit [www.scotiabank.com](http://www.scotiabank.com) or call 1-800-4SCOTIA (1-800-472-6842).

**Access Profile**

Type of Account	Account Number	ABB/ABM	FastCash	TeleScotia™	Scotia Online™
Business Account	909690014311	Chequing	Y	01	Y

**Bill Payment Company Details**

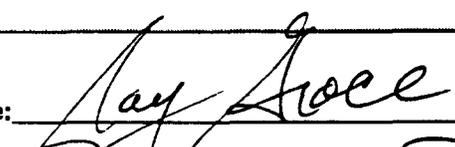
Company Name	Billing Account Number	Bill Code

By completing and signing this application, you request the services listed and confirm that the information you have given is true and complete. You request that all documents relating to the application be drawn up in english.

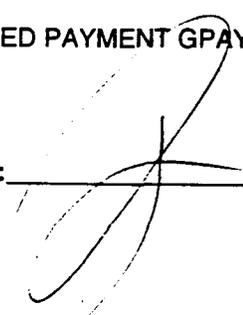
Les parties conviennent et exigent expressément que ce contrat et tous les documents qui s'y rapportent soient rédigés en anglais.

You acknowledge receipt of the ScotiaCard Cardholder Agreement and, where applicable the Day-to-Day Banking Companion Booklet including the Scotiabank Group Privacy Agreement and Telephone/Fax Banking Agreement, or the Business Banking Services Agreement and agree to be bound by these agreements. You also agree to pay services charges where applicable for the services you applied for.

N/A  
\*GUARANTEED PAYMENT GPAY

**Customer Signature:** 

**Particulars Verified by:** 

**Prepared By:** 

**Date:** June 11, 2004





**SCOTIACARD™  
BANKING ACCESS  
ENROLMENT/MAINTENANCE**

Branch Name  
SHERWOOD PARK, ALBERTA

Branch Transit No.  
90969

**Information About You**

Customer Name N/A	
Business Name *GUARANTEED PAYMENT GPAY	
I.D.	I.D.

**ScotiaCard set-up/maintenance as requested by you today**

SCOTIACARD # 453 6056 715 781 206	New Card N	Existing Card Y
Card Access Business	CashBack \$0.00	Authorized by:
Replacement Card #	Reason	
Date Lost/Stolen	PIN (Personal Identification Number) Selected	

To use Scotiabank's Telephone Banking Service, please call: 1-800-267-1234

To obtain your Internet Banking password, please visit [www.scotiabank.com](http://www.scotiabank.com) or call 1-800-4SCOTIA (1-800-472-6842).

**Access Profile**

Type of Account	Account Number	ABB/ABM	FastCash	TeleScotia™	Scotia Online™
Business Account	909690014311	Chequing	Y	01	Y
Money Master High Interest Savings	909690269581	Savings		02	Y

**Bill Payment Company Details**

Company Name	Billing Account Number	Bill Code

By completing and signing this application, you request the services listed and confirm that the information you have given is true and complete. You request that all documents relating to the application be drawn up in english.

Les parties conviennent et exigent expressément que ce contrat et tous les documents qui s'y rapportent soient rédigés en anglais.

You acknowledge receipt of the ScotiaCard Cardholder Agreement and, where applicable the Day-to-Day Banking Companion Booklet including the Scotiabank Group Privacy Agreement and Telephone/Fax Banking Agreement, or the Business Banking Services Agreement and agree to be bound by these agreements. You also agree to pay services charges where applicable for the services you applied for.

N/A  
\*GUARANTEED PAYMENT GPAY

Customer Signature: *Link MMFB ONLY*

Particulars Verified by: *[Signature]*

Prepared By: *[Signature]*

Date: *JUN 04, 2004*

BEFORE YOU COMPLETE THE FOLLOWING, PLEASE ENSURE THAT TWO COPIES OF THE APPLICATION ARE SIGNED BY THE CUSTOMER(S).

PARENT/GUARDIAN IDENTIFICATION	PARENT/GUARDIAN CARD NO.
--------------------------------	--------------------------

PARENT/GUARDIAN ADDRESS (if different from applicant)	
---	--

**AGREEMENT OF PARENT/GUARDIAN (CHILDREN UNDER 16) FOR ScotiaCard™/Carte Scotia<sup>mc</sup> BANKING CARD**

Re: The Application of: \_\_\_\_\_ signed on: \_\_\_\_\_  
APPLICANT'S NAME DAY/MONTH/YEAR  
\_\_\_\_\_ of \_\_\_\_\_ am the parent/legal guardian of the applicant.  
NAME OF PARENT/GUARDIAN ADDRESS

I hereby request The Bank of Nova Scotia (the "Bank") to issue a ScotiaCard/Carte Scotia banking card ("Card") in the Applicant's name, to be used by the Applicant, (together with an electronic signature selected by the Applicant, where required) to access his/her Scotiabank personal deposit account(s) through Automated Banking Services and the Bank's Any Branch Banking service as outlined in the ScotiaCard/Carte Scotia Cardholder Agreement. In return for the Bank issuing a Card to the Applicant, who is at the time of his/her Application under 16 years of age, I agree to be bound by the terms of the ScotiaCard/Carte Scotia Cardholder Agreement ("Agreement") (a copy of which I have received and read) and to indemnify the Bank from any claims, losses or costs incurred by the Bank resulting from the issuance of such Card to the Applicant.

I agree to be so bound until the applicant reaches the age of majority (as defined by applicable provincial law) and he/she ratifies the Agreement by using the Card.

\_\_\_\_\_  
Witness Parent/Guardian

**Transaction Limits**

We may establish and change limits, dollar or otherwise, from time to time, on the various transactions which may be available, without prior notice to you. Cumulative limits in effect as of February 2001 are:

- ABM/ABB withdrawal/cash advance limits
  - \$1,000.00 per day/\$3,000.00 per week from your deposit, line of credit, ScotiaLine VISA, ScotiaGold and/or Classic & Scotiabank Value VISA accounts; plus
  - \$1,000.00 cash advance per day/\$3,000.00 per week using your Classic and Scotiabank Value VISA accounts; plus
  - \$2,000.00 cash advance per day/\$5,000.00 per week using your ScotiaGold VISA account and ScotiaLine VISA account
- Direct Payment debit limits
  - \$2,500.00 per day/\$17,500.00 per week
- ABM deposit
  - \$99,999.00 per transaction.
- Internet Banking and Telephone Banking transfer and bill payment limits
  - \$49,999.00 per transaction.
- ABM transfer limit
  - \$49,999.00 per day

™ Trademarks of The Bank of Nova Scotia.  
mc Marque de commerce de La Banque de Nouvelle-Ecosse.

# Scotiabank™ Application - Banking Services for business

For Bank use only

#989  
Branch Transit #

In this application, **we**, **our** and **us** mean Scotiabank, The Bank of Nova Scotia and any alternate lenders (if consent regarding alternate lenders is provided), **I**, **you** and **your** mean the owner, officer, partner or guarantor providing personal and business information to Scotiabank, and **business customer** means the business entity applying for banking services. Agreement means all of collectively this application, the Credit Agreement for business (where applicable), the Business Banking Services Agreement and any communication from us to you approving your request for credit facilities. This application is to be used for all customers with annual sales up to and including \$1 million. It is also to be used for customers with annual sales > \$1 million up to and including \$5 million when applying for one of the Services noted in Section 1 (below).

**SIGNING AUTHORITY CHANGE ONLY**

New Application  Change Information Language Preference:  English  French

## 1. REQUEST FOR BANKING SERVICES

<input checked="" type="checkbox"/> Account Plan for business	ScotiaLine for business™ VISA* card	\$ _____	Amount	<input type="checkbox"/> Term Loan	Amount or Cost	Requested Term	New	Used	Model Y
<input type="checkbox"/> Scotia One™ Account Plan for business	Line of Credit	\$ _____		<input type="checkbox"/> Lease					
<input type="checkbox"/> Scotia Professional® Plan	Overdraft Protection for business (max. \$5,000)	\$ _____		For: Equipment/Vehicle	\$ _____				
<input type="checkbox"/> Pay-Per-Transaction Business Account	Merchant Services	\$ _____		Real Estate/ Premises Improvement	\$ _____				
<input type="checkbox"/> USD Pay-Per-Transaction Business Account	Other	\$ _____		Description of equipment: _____					

Business Name to appear on ScotiaLine for business™ VISA\* card \_\_\_\_\_ (maximum 25 characters)  
 Note: If credit request exceeds \$50,000, attach signed financial statements for the last two years and a copy of latest federal income Tax Notice of Assessment for the business (if applicable) and for each owner. If credit request exceeds \$100,000 and/or when the request will increase total Scotiabank business loans to more than \$100,000, an Addendum to Application - Banking Services for business must be completed.

## 2. ABOUT THE BUSINESS CUSTOMER

Sole Proprietorship  Partnership  Corporation  Association

Specify number of owners/partners: 1 Number of employees: 2 PT

Business Legal Name (Name of individual unless a registered partnership or corporation): B-Hill Inc. Trading as (if different from legal name) CIS: GUARANTEED PAYMENT COMPANY

Business Address: \_\_\_\_\_ City or Town: \_\_\_\_\_ Province: \_\_\_\_\_ Postal Code: \_\_\_\_\_ Phone Number: \_\_\_\_\_  
 Mailing Address (if different from above): \_\_\_\_\_ Fax Number: \_\_\_\_\_

Business Estab. (YYYY/MM) \_\_\_\_\_ Email address \_\_\_\_\_ Annual Sales/Revenue \$ \_\_\_\_\_ Projected/Actual Annual VISA Sales \$ \_\_\_\_\_ Percent of Internet Sales % \_\_\_\_\_ Percent of Telephone/Mail Order Sales % \_\_\_\_\_

Nature of Business:  Service  Retail  Wholesale  Fishing  Manufacturing  Agriculture  Professional Practice  Other (specify) \_\_\_\_\_

Briefly describe the business (mandatory for Credit Applications): \_\_\_\_\_

**CREDIT INFORMATION**

1. Is the business involved in any lawsuits or claims?  Yes  No If the response is yes to questions 1, 2 or 3 please explain on a separate page.  
 2. Has the business ever filed for bankruptcy or had a judgement against it?  Yes  No  
 3. Does the business have any arrears in payroll deductions or taxes (income, GST/PST, property, business)  Yes  No

Date of latest year end financial statement \_\_\_\_\_ (YYYY/MM) Total amounts owed on term loans and leases (auto/equip.) \_\_\_\_\_

Annual Net Profit (if incorporated: after taxes & dividends) \$ \_\_\_\_\_ Total Amount \$ \_\_\_\_\_ Total Monthly Payments \$ \_\_\_\_\_

Annual interest and equipment/auto lease expense \$ \_\_\_\_\_ Are all payments current?  Yes  No (Explain on separate page)

Annual depreciation and amortization expense \$ \_\_\_\_\_ Total Operating Credit Limits \$ \_\_\_\_\_ Balance Outstanding \$ \_\_\_\_\_ (Including operating/overdraft facilities and business credit cards)

Average Business Account Balance(s) \$ \_\_\_\_\_

Your signature(s) below in your capacity as an authorized signing officer(s) of the business customer certifies that the information about the business customer in this application and attached Addendum (if applicable) and any other information provided in the future is accurate and complete. The business customer has received and agrees to be bound by (i) the Terms and Conditions on the reverse, including the security interest granted to us in your property and, (ii) the Business Banking Services Agreement which forms part of this agreement. The business customer agrees that a facsimile of signatures of its authorized representatives, in any capacity, may be used to evidence acceptance of these agreements. By signing below you are requesting that this agreement and all related documents be drawn up in the English language. Les parties conviennent et exigent expressément que ce contrat et tous documents et avis émis en vertu de celui-ci ou s'y rattachant soient rédigés en anglais.

## Consent (to referring application to alternate lenders)

I would like to set up Pre Authorized Debit  Yes  No

Yes I request and consent OR  No I do not consent to Scotiabank referring and forwarding this application to alternate lenders if it is not approved by Scotiabank.

I understand that Scotiabank will not adjudicate or influence credit decisions by alternate lenders or fund financing provided by alternate lenders.

SIGNATURE NAME AND TITLE SIGNATURE NAME AND TITLE DATE OF APPLICATION (YYYY/MM/DD)

## 3. ABOUT YOU

Attach a separate application if more than 1 owner, or if you do not want the information in this section to be disclosed when a copy of this completed application is provided to the business customer. Insert the legal name of the business customer, Trading as (if different from legal name) and complete the "About You" section. In the following section of the form, you and your mean the owner, partner or guarantor providing personal information for the business customer.

Mr.  Ms.  Dr. First Name: WILLIAM Middle Name: \_\_\_\_\_ Last Name: CAOIE Date of Birth (YYYY/MM/DD): 1941/11/07

Individual's Name to appear on ScotiaLine for business™ VISA\* card (maximum 25 characters): \_\_\_\_\_ Home Phone Number: 405-555-8605 S.I.N. (optional): 705-779-569

Home Address: 13516 FAVING CR. City or Town: CONVENTON Province: ALBERTA Postal Code: T5N-3L8 Major Credit Card #: \_\_\_\_\_

Owned Business Since (if different from business est. date) (YYYY/MM): \_\_\_\_\_ Record Two Pieces of Identification (eg. Driver's Lic., Passport, Birth Cert.):  
 1. SIN 705-779-569 2. AB. OL # 25200-475

Relationship to Business % Owned  
 Sole Owner of Business  Majority Shareholder \_\_\_\_\_ % Owned (51%-100%)  Minority Shareholder \_\_\_\_\_ % Owned (50% or less)  Partner \_\_\_\_\_ % Owned  Executive Officer

**CREDIT INFORMATION**

Mother's Maiden Name (for card security purposes) \_\_\_\_\_ Your Gross Annual Income \$ \_\_\_\_\_ Other Personal Annual Income \$ \_\_\_\_\_

Monthly Mortgage/Rental Payments \$ \_\_\_\_\_ Includes Property Taxes?  Yes  No Annual Property Taxes \$ \_\_\_\_\_ Mortgage Balance Owning \$ \_\_\_\_\_ Estimated Market Value of Home \$ \_\_\_\_\_ Monthly Condo Fees \$ \_\_\_\_\_ Monthly Heating Costs \$ \_\_\_\_\_

Other Assets (e.g. RRSP, TFSA, etc.) \_\_\_\_\_ Annual personal expenses paid by business (if any) \_\_\_\_\_ Average Chequing Account(s) Balance \_\_\_\_\_ Average Savings Balances \_\_\_\_\_

OPERATOR



1041/1107

DOB: 1941/1107	Sex: M	
Spec: Blue	Hair: Brown	HT: 178 cm
Issued: 2009/11/10	WT: 65 kg	

P171



0000-0000

*John*

HC35 \_\_\_\_\_ CUP1 2 CIS INDIVIDUAL CUSTOMER PROFILE 04/04/28 17.35.20  
 CUPR CO 2 OP 201 MS 64282 INDIVIDUAL CUSTOMER DISPLAYED  
 LIST HIST ACCTS? N CUST NO. 4036130238692 CRI STATUS OP OPEN  
 COID 2 SIN 705779569 COST CENTR TR#-- 02659  
 MR WILLIAM EADIE TIE 2 OPENED 1040205 OFF01  
 A 13516 RAVINE DR NW CLOSED OFF02  
 C EDMONTON AB T5N3L8 LST MAIN 1040205 MAR STATS M  
 - CANADA BRTHDATE 411107 SEX----- M  
 DECEASED ADVERTIS? Y  
 CA BANKRUPT EMPLOYEE? N  
 OCCUP CD 1404 RVI V4  
 EMPLOYER EADIE ENGINEERING  
 BK REL PERS PHONE 780 455-8605 CUST TYP RO SENS CODE 0  
 BK SVC SCP BUS. PHONE 780 906-0577 LANGUAGE E REFER? N  
 R E M A R K S NEXT: 1

PLACED	EXP. DATE	R E L A T I O N S H I P S				NEXT:	
PLACED	EXP. DATE	BLT--	OPENED-	CLOSED-	CS	BALANCE-----	REL
ACTN: ACPR ACDT	A C C O U N T						1
SEQ- ARI PRDSP	ACCOUNT-----						
0001	CSSAM 6056 675 464 900	02659	1040205				SOL
0002	SAVBM 02659 00254 29	02659	1040205		OP		SOL
0003	SAVPC 02659 00336 26	02659	1040205		OP	250.00	SOL

2004/04/28 15:33

**CERTIFICATE – OFFICERS, DIRECTORS  
& SIGNING AUTHORITIES**

TO SCOTIABANK, THE BANK OF NOVA SCOTIA AND ITS SUBSIDIARY COMPANIES:

THE UNDERSIGNED, on behalf of B-Fuse Inc.  
(FULL LEGAL NAME)

(the "Company") certify that the following persons are officers of the Company:

STATE  
NAMES  
& TITLES

RAYMOND GRACE - PRESIDENT  
WILLIAM CROOKS - DIRECTOR

and the following persons are the directors of the Company:

RAYMOND GRACE  
WILLIAM CROOKS

and certify that any of the following persons in the combinations specified, if applicable have been authorized to give instructions, verifications and approvals on behalf of the Company from time to time:

STATE  
NAMES  
& TITLES

RAYMOND GRACE - PRESIDENT  
WILLIAM CROOKS - DIRECTOR

DELETE FOR  
MUNICIPALITIES,  
SCHOOL BOARDS,  
OR  
UNINCORPORATED  
ASSOCIATIONS

and certify that any of the following persons in the combinations specified, if applicable have been authorized to borrow money from The Bank of Nova Scotia (the "Bank") on the credit of the Company from time to time in the amount and on the terms that these persons determine and to grant security to the Bank over any of the property of the Company:

STATE  
NAMES  
& TITLES

RAYMOND GRACE - PRESIDENT  
WILLIAM CROOKS - DIRECTOR

The undersigned undertake to notify the Bank of any change in the directors or officers of the Company, or the authorizations certified above and, until the Bank receives such written notice, you may assume there has been no change in the information certified above.

DATE RECEIVED 09/15/2004
RECORDED
APPROVED
E.O. AUDITOR

09/15/2004  
DATE (MM/DD/YYYY)

*Ray Grace*  
SIGNATURE  
*William Crooks*  
SIGNATURE

**BANKING RESOLUTION**

We, our and us mean B-Fuse Inc. (FULL LEGAL NAME)

which carries on all or part of its business under the trading name(s) GUARANTEED FUNDING GPAT (if applicable)

You and your mean Scotiabank, The Bank of Nova Scotia.

Resolved that:

1. We appoint you as our banker and agree to the terms set out in the Scotiabank Financial Services Agreement, or where applicable, the Scotiabank Financial Services Agreement section of the Business Banking Services Agreement.
2. Any ONE of the following persons are authorized to sign and deliver the Scotiabank Financial Services Agreement, any service requests and any other banking agreements with you:

STATE TITLES RATHER THAN NAMES

PRESIDENT \_\_\_\_\_  
DIRECTOR \_\_\_\_\_

3. The persons and the required combination of those persons we verify, are the persons authorized, and the combination of those persons required, to give instructions, verifications and approvals on our behalf from time to time. We will provide this verification by a certificate in writing given to you by any ONE of the officers set out below. The most recent certificate given to you will be the current certificate in effect:

STATE TITLES RATHER THAN NAMES

PRESIDENT \_\_\_\_\_  
DIRECTOR \_\_\_\_\_

DELETE FOR MUNICIPALITIES, SCHOOL BOARDS, OR UNINCORPORATED ASSOCIATIONS

4. We may exercise every power to borrow money and to secure repayment thereof which is conferred upon us by our governing legislation. The persons and the required combination of those persons we verify, are the persons authorized, and the combination of those persons required, to borrow money from you on our credit from time to time in the amounts and on the terms that those persons determine, and to grant security to you over any of our property from time to time. We will provide this verification by a certificate in writing given to you by any ONE of the officers set out below. The most recent certificate given to you will be the current certificate in effect:

STATE TITLES RATHER THAN NAMES

PRESIDENT \_\_\_\_\_  
DIRECTOR \_\_\_\_\_

5. All instructions, agreements and documents which we sign, make, draw, accept, endorse or complete and which are signed by the persons we have authorized from time to time are valid and are binding on us. Our seal is not required on any written document to make it valid or to show consideration.
6. This Resolution remains in effect until we cancel it by written notice to you and you have acknowledged receiving the notice.

**CERTIFICATE**

By signing below, our directors/officers/members certify for us that:

DELETE IF UNINCORPORATED

- there are no provisions in our incorporating documents or by-laws or in any unanimous shareholders agreement which impair in any way the powers of our directors or officers to borrow money or grant security.
- our directors/shareholders/members have full power to pass this Resolution and to bind us in all respects.
- the above Resolution was properly passed by our directors or members (directors and shareholders for Nova Scotia Companies) in compliance with all applicable legislation and continues in effect.

RAY GRACE  
 NAME OF AUTHORIZED DIRECTOR OR OFFICER OR MEMBER

WILLIAM EADIE  
 NAME OF AUTHORIZED DIRECTOR OR OFFICER OR MEMBER

Ray Grace  
 SIGNATURE

W. Eadie  
 SIGNATURE

FOR UNINCORPORATED ASSOCIATIONS

NAME OF MEMBER OTHER THAN MEMBERS AUTHORIZED TO SIGN FOR THE ORGANIZATION

SIGNATURE

DATE RECEIVED NOV 15 2004

RECORDED [initials]

APPROVED [initials]

E.O. AUDITOR \_\_\_\_\_

04/15/2004  
 DATE (MM/DD/YYYY)

04/15/2004  
(MM/DD/YYYY)

In this form, *you* and *your* means the customer and *we*, *our* and *us* and *the Bank* means Scotiabank, The Bank of Nova Scotia.

Customer Legal Name B-FUSE INC.

Business/Trading Style GUARANTEED PAYMENT GPAY  
(if applicable)

By signing this form, you understand and agree that you are bound by the terms and conditions of the *Scotiabank Financial Services Agreement* and agree they will apply to your accounts with us, and any of the financial services listed in the *Published list of "Scotiabank Financial Services"* for which you may apply now and in the future. You acknowledge you have been given and read a copy of the *Scotiabank Financial Services Agreement* and had the opportunity to ask any questions which you had about the agreement. You have signed this *Signature Form* for valuable consideration and knowing you are agreeing to the obligations of the *Scotiabank Financial Services Agreement*.

By signing this form, you certify the following are authorized to give instructions for your account and the services in the number and combination as specified below:

FOR PARTNERSHIPS AND ACCOUNTS WITH JOINT PARTICIPANTS ONLY

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Scotiabank will provide specific financial services as outlined in the *Scotiabank Financial Services Agreement*.

Witness: [Signature] [Signature]  
Witness: [Signature] [Signature]

Witness: \_\_\_\_\_

Witness: \_\_\_\_\_

Witness: \_\_\_\_\_

DATE RECEIVED Apr 15 2004  
RECORDED [Signature]  
APPROVED [Signature]  
E.O. AUDITOR \_\_\_\_\_

Branch/Address: \_\_\_\_\_

**SCOTIABANK**  
SHERWOOD ST. TBA 4N5  
BRANCH

# Scotiabank™ Application - Banking Services for business

For Bank use only #90969  
Branch Transit #

In this application, we, our and us mean Scotiabank, The Bank of Nova Scotia and any alternate lenders (if consent regarding alternate lenders is provided), I, you and your mean the owner, officer, partner or guarantor providing personal and business information to Scotiabank, and business customer means the business entity applying for banking services. Agreement means all of collectively this application, the Credit Agreement for business (where applicable), the Business Banking Services Agreement and any communication from us to you approving your request for credit facilities. This application is to be used for all customers with annual sales up to and including \$1 million. It is also to be used for customers with annual sales > \$1 million up to and including \$5 million when applying for one of the Services noted in Section 1 (below).

NEW APPLICATION  Change Information  Language Preference  English  French

**1. REQUEST FOR BANKING SERVICES**

Account Plan for business	Amount	Term Loan	Amount or Cost	Requested Term	New	Used	Model
Scotiabank One™ Account Plan for business	Scotiabank One™ VISA® card						
Scotiabank Professional™ Plan	Line of Credit						
Pay-Per-Transaction Business Account	Overdraft Protection for business (max. \$5,000)						
USD Pay-Per-Transaction Business Account	Merchant Services						
	Other						

Description of equipment: \_\_\_\_\_

Business Name to appear on Scotiabank One™ VISA® card \_\_\_\_\_ (maximum 25 characters)  
 Note: If credit request exceeds \$50,000, attach signed financial statements for the last two years and a copy of latest federal income tax notice of assessment for the business (if applicable) and for each owner. If credit request exceeds \$100,000 and/or when the request will increase total Scotiabank business loans to more than \$100,000, an Addendum to Application - Banking Services for business must be completed.

**2. ABOUT THE BUSINESS CUSTOMER**

Sole Proprietorship  Partnership   Corporation  Association  Specify number of owners/partners \_\_\_\_\_ Number of employees \_\_\_\_\_ (F) (T) (PT)

Business Legal Name (Name of individual unless a registered partnership or corporation) B-Face Inc. Trading as (if different from legal name) CIS GUARANTEE PAYMENT GPAT.

Business Address 9-MILWAUKEE CRESCENT City or Town SUSSEX PARK Province ALBERTA Postal Code T8A-5J7 Phone Number (780) 716-2597

Mailing Address (if different from above) Same as above Fax Number \_\_\_\_\_

Business Estab. (YYYY/MM) 1997/01 Email address \_\_\_\_\_ Annual Sales/Revenue \$ \_\_\_\_\_ Projected/Actual Annual VISA Sales \$ \_\_\_\_\_ Percent of Internet Sales % \_\_\_\_\_ Percent of Telephone/Mail Order Sales % \_\_\_\_\_

Nature of Business:  Service  Retail  Wholesale  Fishing  Manufacturing  Agriculture  Professional Practice  Other (specify) \_\_\_\_\_

Briefly describe the business (mandatory for Credit Applications): On-line Payment/Collection CO.

**CREDIT INFORMATION**

1. Is the business involved in any lawsuits or claims?  Yes  No If the response is yes to questions 1, 2 or 3 please explain on a separate page.  
 2. Has the business ever filed for bankruptcy or had a judgement against it?  Yes  No  
 3. Does the business have any arrears in payroll deductions or taxes (income, GST/PST, property, business)  Yes  No

Date of latest year end financial statement \_\_\_\_\_ (YYYY/MM) Total amounts owed on term loans and leases (auto/equip.) \$ \_\_\_\_\_  
 Annual Net Profit (if incorporated: after taxes & dividends) N/A Total Amount \$ \_\_\_\_\_ Total Monthly Payments \$ \_\_\_\_\_  
 Annual interest and equipment/auto lease expense \$ \_\_\_\_\_ Are all payments current?  Yes  No (Explain on separate page)  
 Annual depreciation and amortization expense \$ \_\_\_\_\_ Total Operating Credit Limits \$ \_\_\_\_\_ Balance Outstanding \$ \_\_\_\_\_  
 Average Business Account Balance(s) \$ \_\_\_\_\_ (Including operating/overdraft facilities and business credit cards)

Your signature(s) below in your capacity as an authorized signing officer(s) of the business customer certifies that the information about the business customer in this application and attached Addendum (if applicable) and any other information provided in the future is accurate and complete. The business customer has received and agrees to be bound by (i) the Terms and Conditions on the reverse, including the security interest granted to us in your property and, (ii) the Business Banking Services Agreement which forms part of this agreement. The business customer agrees that a facsimile of signatures of its authorized representatives, in any capacity, may be used to evidence acceptance of these agreements. By signing below you are requesting that this agreement and all related documents be drawn up in the English language. Les parties conviennent et exigent expressément que ce contrat et tous documents et avis émis en vertu de celui-ci ou s'y rattachant soient rédigés en anglais.

**Consent (to referring application to alternate lenders)** I would like to set up Pre Authorized Debit  Yes  No

Yes I request and consent OR  No I do not consent to Scotiabank referring and forwarding this application to alternate lenders if it is not approved by Scotiabank.

I understand that Scotiabank will not adjudicate or influence credit decisions by alternate lenders or fund financing provided by alternate lenders.

SIGNATURE Lay Face NAME AND TITLE RAY FACE PRESIDENT SIGNATURE William Gault NAME AND TITLE WILLIAM GAULT DIRECTOR DATE OF APPLICATION (YYYY/MM/DD) 2004/04/15

**3. ABOUT YOU**  
 Attach a separate application if more than 1 owner, or if you do not want the information in this section to be disclosed when a copy of this completed application is provided to the business customer. Insert the legal name of the business customer, Trading as (if different from legal name) and complete the "About You" section. In the following section of the form, you and your mean the owner, partner or guarantor providing personal information for the business customer.

Mr.  Ms.  Dr.  First Name RAYMOND Middle Name \_\_\_\_\_ Last Name FACE Date of Birth (YYYY/MM/DD) 1955/10/04

Individual's Name to appear on Scotiabank One™ VISA® card (maximum 25 characters) \_\_\_\_\_ Home Phone Number 780-764-7277 S.I.N. (optional) 241-482-603

Home Address 9-MILWAUKEE CRESCENT City or Town SUSSEX PARK Province ALBERTA Postal Code T8A-5J7 Major Credit Card # \_\_\_\_\_

Owned Business Since (if different from business est. date) (YYYY/MM) As of # 115490-285 Record Two Pieces of Identification (eg. Driver's Lic., Passport, Birth Cert.) SIN 241-482-603

Relationship to Business % Owned  
 Sole Owner of Business  Majority Shareholder 100 % Owned (51%-100%)  Minority Shareholder \_\_\_\_\_ % Owned (50% or less)  Partner \_\_\_\_\_ % Owned  Executive Officer \_\_\_\_\_

**CREDIT INFORMATION**

Mother's Maiden Name (for card security purposes)	Your Gross Annual Income	Other Personal Annual Income				
_____	\$ _____	\$ _____				
Monthly Mortgage/Rental Payments	Includes Property Taxes?	Annual Property Taxes	Mortgage Balance Owning	Estimated Market Value of Home	Monthly Condo Fees	Monthly Heating Costs
\$ _____	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____
Other Annual Obligations (e.g., alimony, child support)	Annual personal expenses paid by business (e.g. vehicles/entertainment/household)	Average Chequing Account(s) Balance	Average Savings Balances			
\$ _____	\$ _____	\$ _____	\$ _____			

**Insurance (Do you want insurance to cover these loans if they are approved by Scotiabank?)**  
 Yes Check and complete a Commercial Creditor Life Insurance form or Scotiabank Protection Application.  
 No If this box has been checked your signature below also certifies that you have been given the opportunity to buy insurance under a group policy of Scotiabank and have declined.

Your signature below certifies that the information about you as an individual in this application and attached Addendum and any other information provided in the future is accurate and complete. You have received and agree to be bound by (i) the terms and conditions on the reverse and, (ii) the Business Banking Services Agreement (including the Scotiabank Group Privacy Agreement) and, (iii) the personal guarantee by you (as set out on reverse) to us covering the indebtedness approved for the business customer under this application (only if the above business customer is incorporated). You agree that a facsimile of your signature, in any capacity, may be used to evidence your acceptance of these agreements by you. By signing below you are requesting that this agreement and all related documents be drawn up in the English language. Les parties conviennent et exigent expressément que ce contrat et tous documents et avis émis en vertu de celui-ci ou s'y rattachant soient rédigés en anglais.

**Consent (to referring application to alternate lenders)**

Yes I request and consent OR  No I do not consent to Scotiabank referring and forwarding this application and the personal information contained herein to alternate lenders if it is not approved by Scotiabank.

I understand that Scotiabank will not adjudicate or influence credit decisions by alternate lenders or fund financing provided by alternate lenders.

SIGNATURE Lay Face DATE (YYYY/MM/DD) 2004/04/15

HC35 \_\_\_\_\_ CUP1 2 CIS INDIVIDUAL CUSTOMER PROFILE 04/04/28 17.34.37  
 CUPR CO 2 OP 201 MS 64282 INDIVIDUAL CUSTOMER DISPLAYED  
 LIST HIST ACCTS? N CUST NO. 4106153012673 CRI STATUS OP OPEN  
 COID 2 SIN 241482603 COST CENTR TR#-- 90969  
 MR RAYMOND F GRACE TIE 1 OPENED 1040415 OFF01  
 A 9 HIGHVALE CR CLOSED OFF02  
 C SHERWOOD APRK AB T8A5J7 LST MAIN 1040415 MAR STATS S  
 - CANADA BRTHDATE 551004 SEX----- M  
 DECEASED ADVERTIS? Y  
 CA BANKRUPT EMPLOYEE? N  
 EMPLOYER GUARANTEED PAYMNET GPAY OCCUP CD 0503 RVI  
 BK REL PERS PHONE 780 464-7244 CUST TYP RO SENS CODE 0  
 BK SVC BUS. PHONE 780 417-7770 LANGUAGE E REFER? N  
 R E M A R K S NEXT: 1  
 PLACED EXP. DATE  
 PLACED EXP. DATE  
 ACTN: ACPR ACDT A C C O U N T R E L A T I O N S H I P S NEXT: 1  
 SEQ- ARI PRDSP ACCOUNT----- BLT-- OPENED- CLOSED- CS BALANCE----- REL

2004/04/28 15:32

Money Master *for business* - Confirmation

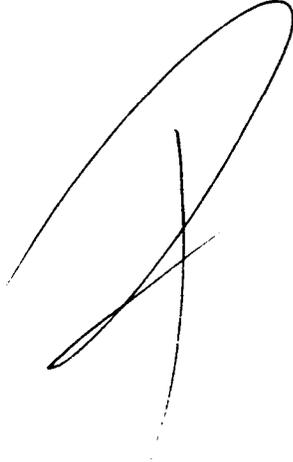
Business Name: \*NPAY INC.

Account # 90969 00276 26

Additional Services

Open Money Master *for business*

Open Business Account

A large, stylized handwritten signature in black ink, consisting of a large loop at the top and a vertical stroke extending downwards.

Done

**Business Account - Branch Certification**  
(Internal Use Only)

Date: 2004/11/15

**Business Legal Name:** NPAY INC.  
**Trading As:**

1) **Nature of Business:** Internet Bill Payment Company

2) <b>What is the current/planned monthly activity for the account?</b>		Account Number	<u>90969 00276 26</u>
Average Account Balance	\$100,000	Average Deposit Amount	\$5,000
Cash Deposited	\$0	Cheques Deposited	\$0
Other Deposits eg. Merchant	N/A	No. of Cheques Deposited	0
No. of Cheques Written	N/A	Percent of Internet/ Telephone/Mail Order Sales	N/A

3) **Account Manager/Manager Certificate**

Operating documentation taken supports the business structure and owner(s) relationship to the business.

The identification of the signing officers has been verified in accordance with regulations under the Proceeds of Crime (Money Laundering) and Terrorist Financing Act. If the account is being used to conduct business on behalf of someone other than the named account holder(s), the Third Party Determination form has been completed.

The identity and business activity of the customer are known or have been investigated and verified. Operating documents are on file, complete in all respects and apply to the new account.

4) If customer has been approved for a Business Account without a credit bureau report, documentation is on file (i.e. screen print of CRI from CIS profile) to support the approval. Other existing account number(s) \_\_\_\_\_

- 5)  Photocopy of ID on file.  
 Photocopy of ID is **not** on file. The original ID reviewed is recorded below.

Name: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

1.	_____	_____	_____
	TYPE OF IDENTIFICATION	REFERENCE/ISSUE NUMBER	PLACE OF ISSUE OF ID
2.	_____	_____	_____
	TYPE OF IDENTIFICATION	REFERENCE/ISSUE NUMBER	PLACE OF ISSUE OF ID

Name: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

1.	_____	_____	_____
	TYPE OF IDENTIFICATION	REFERENCE/ISSUE NUMBER	PLACE OF ISSUE OF ID
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Name: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

1.	_____	_____	_____
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2.	_____	_____	_____
	TYPE OF IDENTIFICATION	REFERENCE/ISSUE NUMBER	PLACE OF ISSUE OF ID

DATE RECEIVED	<i>Noursky</i>
RECORDED	<i>[Signature]</i>
APPROVED	<i>[Signature]</i>
E.O. AUDITOR	.....

E 0149 (10/03)

Relationship Manager Code: N/A

*[Signature]*  
Authorized Branch Signature



# Business Account - Service Request

In this service request, **we, our and us and the Bank** mean Scotiabank, The Bank of Nova Scotia; **you and your** mean the owner, officer or partner providing personal and business information to Scotiabank, and **business customer** means the business entity applying for banking services. Agreement means this Service Request and the Business Banking Services Agreement.

Transit: 90969 Branch: SHERWOOD PARK, ALBERTA Date: November 15, 2004

### Information About the Business Customer

Business Established: 12/2000

Business Legal Name: NPAY INC.

Trading As:

Address: 9 HIGHVALE CR  
SHERWOOD PARK, Alberta T8A 5J7 Canada

Phone: (780) 716-2597

No. of Owners/Partners: 1

Annual Sales/Revenue:

### Account Type / Account Package

Name of Account/Service	Account No.*
Money Master for business™	90969 00276 26
*We will debit this account for fees based on Published Prices	

Name of ScotiaCard Officer:

### Electronic Banking for business™ (Standalone Service)

Monthly fee waived with Money Master for business™

### Service & Account Features

- Electronic Banking access
- Online statement reporting only. A translation history of the current and previous month will be provided through Scotia OnLine
- Passbook and statement reporting is not available
- Overdraft Protection is not available
- Cheques are not available
- We may require you to give us up to 10 days notice before you make a withdrawal

### YOUR SIGNATURE:

By signing this Service Request, in your capacity as an authorized signing officer of the business customer, you certify that the information about the business customer in this Service Request and any other information provided now and in the future is accurate and complete. By signing this Service Request, the business customer:

- acknowledges receipt of and agrees to be bound by the applicable sections of the Business Banking Services Agreement, including terms and conditions relating to the disclosure of information in the section titled About The Business Customer;
- confirms receipt of the Business Accounts - Your Guide to Fees and Interest Schedules booklet;
- authorizes us to provide the business customer with the services which the business customer has selected as indicated above;
- authorizes us to issue ScotiaCard(s) as requested by the ScotiaCard Officer named above;
- requests that this Service Request and all related documents be drawn up in the English language. Le client exige que cette Demande d'adhésion et les documents y afférents soient rédigés en anglais.

Ray Grace (President)  
Print Name and Title

Ray Grace  
Signature

Nov 15, 2004  
Date

\_\_\_\_\_  
Print Name and Title

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Print Name and Title

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date



**SCOTIACARD™  
BANKING ACCESS  
ENROLMENT/MAINTENANCE**

**Branch Name**  
SHERWOOD PARK, ALBERTA

**Branch Transit No.**  
90969

**Information About You**

<b>Customer Name</b> N/A
<b>Business Name</b> *NPAY INC.
<b>I.D.</b> <i>H.D.</i>

**ScotiaCard set-up/maintenance as requested by you today**

<b>SCOTIACARD #</b> 453 6056 774 494 907	<b>New Card</b> Y	<b>Existing Card</b> N
<b>Card Access</b> Business	<b>CashBack</b> \$0.00	<b>Authorized by:</b>
<b>Replacement Card #</b>	<b>Reason</b>	
<b>Date Lost/Stolen</b>	<b>PIN (Personal Identification Number) Selected</b>	

To use Scotiabank's Telephone Banking Service, please call 1-800-267-1234

To obtain your Internet Banking password, please visit [www.scotiabank.com](http://www.scotiabank.com) or call 1-800-4SCOTIA (1-800-472-6842).

**Access Profile**

Type of Account	Account Number	ABB/ABM	FastCash	TeleScotia™	Scotia Online™
Business Account	909690007412	Other	Y	01	Y
Business Account	909690007919	Other		02	Y
Business Account	909690008117	Chequing		03	Y
Money Master for business	909690004383	Other		04	Y
Money Master for business	909690008885	Other		05	Y
Money Master for business	909690011428	Other		06	Y
Money Master for business	909690014222	Other		07	Y
Money Master for business	909690016985	Other		08	Y
Money Master for business	909690017825	Other		09	Y
Money Master for business	909690020222	Other		10	Y
Money Master for business	909690021725	Other		11	Y
Money Master for business	909690024120	Other		12	Y
Money Master for business	909690025429	Other		13	Y
Money Master for business	909690027626	Savings		14	Y

**Bill Payment Company Details**

Company Name	Billing Account Number	Bill Code

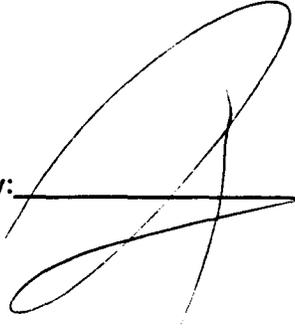
By completing and signing this application, you request the services listed and confirm that the information you have given is true and complete. You request that all documents relating to the application be drawn up in english.

Les parties conviennent et exigent expressément que ce contrat et tous les documents qui s'y rapportent soient redigés en anglais.

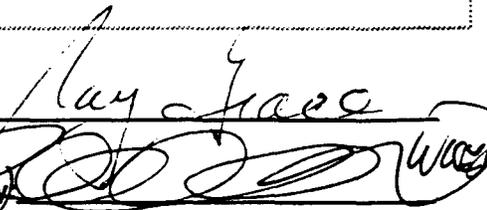
You acknowledge receipt of the ScotiaCard Cardholder Agreement and, where applicable the Day-to-Day Banking Companion Booklet including the Scotiabank Group Privacy Agreement and Telephone/Fax Banking Agreement, or the Business Banking Services Agreement and agree to be bound by these agreements. You also agree to pay services charges where applicable for the services you applied for.

N/A  
\*NPAY INC.

Prepared By: \_\_\_\_\_



Customer Signature: \_\_\_\_\_



Particulars Verified by: \_\_\_\_\_

Date: \_\_\_\_\_

NOV 15, 2004

BEFORE YOU COMPLETE THE FOLLOWING, PLEASE ENSURE THAT TWO COPIES OF THE APPLICATION ARE SIGNED BY THE CUSTOMER(S).

PARENT/GUARDIAN IDENTIFICATION

PARENT/GUARDIAN CARD NO.

PARENT/GUARDIAN ADDRESS (if different from applicant)

**AGREEMENT OF PARENT/GUARDIAN (CHILDREN UNDER 16) FOR ScotiaCard™/Carte Scotia<sup>MC</sup> BANKING CARD**

Re: The Application of: \_\_\_\_\_ signed on: \_\_\_\_\_  
APPLICANT'S NAME DAY/MONTH/YEAR  
\_\_\_\_\_ of \_\_\_\_\_ am the parent/legal guardian of the applicant.  
NAME OF PARENT/GUARDIAN ADDRESS

I hereby request The Bank of Nova Scotia (the "Bank") to issue a ScotiaCard/Carte Scotia banking card ("Card") in the Applicant's name, to be used by the Applicant, (together with an electronic signature selected by the Applicant, where required) to access his/her Scotiabank personal deposit account(s) through Automated Banking Services and the Bank's Any Branch Banking service as outlined in the ScotiaCard/Carte Scotia Cardholder Agreement. In return for the Bank issuing a Card to the Applicant, who is at the time of his/her Application under 16 years of age, I agree to be bound by the terms of the ScotiaCard/Carte Scotia Cardholder Agreement ("Agreement") (a copy of which I have received and read) and to indemnify the Bank from any claims, losses or costs incurred by the Bank resulting from the issuance of such Card to the Applicant.

I agree to be so bound until the applicant reaches the age of majority (as defined by applicable provincial law) and he/she ratifies the Agreement by using the Card.

\_\_\_\_\_  
Witness

\_\_\_\_\_  
Parent/Guardian

**Transaction Limits**

We may establish and change limits, dollar or otherwise, from time to time, on the various transactions which may be available, without prior notice to you. Cumulative limits in effect as of February 2001 are:

- ABM/ABB withdrawal/cash advance limits
  - \$1,000.00 per day/\$3,000.00 per week from your deposit, line of credit, ScotiaLine VISA, ScotiaGold and/or Classic & Scotiabank Value VISA accounts; plus
  - \$1,000.00 cash advance per day/\$3,000.00 per week using your Classic and Scotiabank Value VISA accounts; plus
  - \$2,000.00 cash advance per day/\$5,000.00 per week using your ScotiaGold VISA account and ScotiaLine VISA account
- Direct Payment debit limits
  - \$2,500.00 per day/\$17,500.00 per week
- ABM deposit
  - \$99,999.00 per transaction.
- Internet Banking and Telephone Banking transfer and bill payment limits
  - \$49,999.00 per transaction.
- ABM transfer limit
  - \$49,999.00 per day

<sup>TM</sup> Trademarks of The Bank of Nova Scotia.

<sup>MC</sup> Marque de commerce de La Banque de Nouvelle-Ecosse.



**SCOTIACARD™  
BANKING ACCESS  
ENROLMENT/MAINTENANCE**

**Branch Name**  
SHERWOOD PARK, ALBERTA

**Branch Transit No.**  
90969

**Information About You**

<b>Customer Name</b> N/A	
<b>Business Name</b> *NPAY INC.	
<b>I.D.</b>	<b>I.D.</b>

**ScotiaCard set-up/maintenance as requested by you today**

<b>SCOTIACARD #</b> 453 6056 774 494 907	<b>New Card</b> N	<b>Existing Card</b> Y
<b>Card Access</b> Business	<b>CashBack</b> \$0.00	<b>Authorized by:</b>
<b>Replacement Card #</b>	<b>Reason</b>	
<b>Date Lost/Stolen</b>	<b>PIN (Personal Identification Number) Selected</b>	

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To obtain your Internet Banking password, please visit [www.scotiabank.com](http://www.scotiabank.com) or call 1-800-4SCOTIA (1-800-472-6842).

**Access Profile**

Type of Account	Account Number	ABB/ABM	FastCash	TeleScotia™	Scotia Online™
Business Account	909690008117	Chequing	Y	03	Y
Money Master for business	909690027626	Savings		14	Y

**Bill Payment Company Details**

Company Name	Billing Account Number	Bill Code

By completing and signing this application, you request the services listed and confirm that the information you have given is true and complete. You request that all documents relating to the application be drawn up in english.  
Les parties conviennent et exigent expressément que ce contrat et tous les documents qui s'y rapportent soient rédigés en anglais.

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N/A  
\*NPAY INC.

**Customer Signature:**

**Particulars Verified by:**

**Prepared By:**

**Date:** Nov 15, 2004

BEFORE YOU COMPLETE THE FOLLOWING, PLEASE ENSURE THAT TWO COPIES OF THE APPLICATION ARE SIGNED BY THE CUSTOMER(S).

PARENT/GUARDIAN IDENTIFICATION

PARENT/GUARDIAN CARD NO.

PARENT/GUARDIAN ADDRESS (if different from applicant)

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APPLICANT'S NAME DAY/MONTH/YEAR  
\_\_\_\_\_ of \_\_\_\_\_ am the parent/legal guardian of the applicant.  
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I hereby request The Bank of Nova Scotia (the "Bank") to issue a ScotiaCard/Carte Scotia banking card ("Card") in the Applicant's name, to be used by the Applicant, (together with an electronic signature selected by the Applicant, where required) to access his/her Scotiabank personal deposit account(s) through Automated Banking Services and the Bank's Any Branch Banking service as outlined in the ScotiaCard/Carte Scotia Cardholder Agreement. In return for the Bank issuing a Card to the Applicant, who is at the time of his/her Application under 16 years of age, I agree to be bound by the terms of the ScotiaCard/Carte Scotia Cardholder Agreement ("Agreement") (a copy of which I have received and read) and to indemnify the Bank from any claims, losses or costs incurred by the Bank resulting from the issuance of such Card to the Applicant.

I agree to be so bound until the applicant reaches the age of majority (as defined by applicable provincial law) and he/she ratifies the Agreement by using the Card.

\_\_\_\_\_  
Witness

\_\_\_\_\_  
Parent/Guardian

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  - \$1,000.00 per day/\$3,000.00 per week from your deposit, line of credit, ScotiaLine VISA, ScotiaGold and/or Classic & Scotiabank Value VISA accounts; plus
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- ABM transfer limit
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™ Trademarks of The Bank of Nova Scotia.

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Money Master *for business* - Confirmation

Business Name: \*NPAY INC.

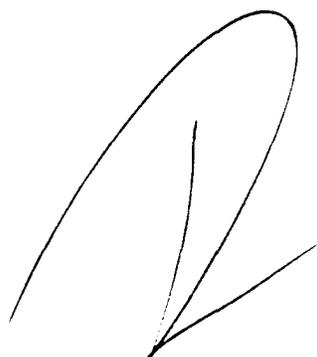
Account # 90969 00217 25

Additional Services

Open Money Master *for business*

Open Business Account

Done

A large, stylized handwritten signature in black ink, consisting of a large loop and a trailing line.

## Business Account - Branch Certification (Internal Use Only)

Date: 2004/11/15

**Business Legal Name:** NPAY INC.  
**Trading As:**

1) **Nature of Business:** Internet Bill Payment Company

2) **What is the current/planned monthly activity for the account?**

Account Number 90969 00217 25

Average Account Balance	\$100,000	Average Deposit Amount	\$5,000
Cash Deposited	\$0	Cheques Deposited	\$0
Other Deposits eg. Merchant	N/A	No. of Cheques Deposited	0
No. of Cheques Written	N/A	Percent of Internet/ Telephone/Mail Order Sales	N/A

3) **Account Manager/Manager Certificate**

Operating documentation taken supports the business structure and owner(s) relationship to the business.

The identification of the signing officers has been verified in accordance with regulations under the Proceeds of Crime (Money Laundering) and Terrorist Financing Act. If the account is being used to conduct business on behalf of someone other than the named account holder(s), the Third Party Determination form has been completed.

The identity and business activity of the customer are known or have been investigated and verified. Operating documents are on file, complete in all respects and apply to the new account.

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5)  Photocopy of ID on file.  
 Photocopy of ID is not on file. The original ID reviewed is recorded below.

Name: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

1. \_\_\_\_\_  
TYPE OF IDENTIFICATION REFERENCE/ISSUE NUMBER PLACE OF ISSUE OF ID

2. \_\_\_\_\_  
TYPE OF IDENTIFICATION REFERENCE/ISSUE NUMBER PLACE OF ISSUE OF ID

Name: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

1. \_\_\_\_\_  
TYPE OF IDENTIFICATION REFERENCE/ISSUE NUMBER PLACE OF ISSUE OF ID

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1. \_\_\_\_\_  
TYPE OF IDENTIFICATION REFERENCE/ISSUE NUMBER PLACE OF ISSUE OF ID

2. \_\_\_\_\_  
TYPE OF IDENTIFICATION REFERENCE/ISSUE NUMBER PLACE OF ISSUE OF ID

DATE RECEIVED <i>Nov 15/04</i>
RECORDED <i>[Signature]</i>
APPROVED <i>[Signature]</i>
E.O. AUDITOR

**Relationship Manager Code:** N/A

*[Signature]*  
Authorized Branch Signature



# Business Account - Service Request

In this service request, **we, our and us** and **the Bank** mean Scotiabank, The Bank of Nova Scotia; **you and your** mean the owner, officer or partner providing personal and business information to Scotiabank, and **business customer** means the business entity applying for banking services. Agreement means this Service Request and the Business Banking Services Agreement.

Transit: 90969 Branch: SHERWOOD PARK, ALBERTA Date: November 15, 2004

### Information About the Business Customer

Business Established: 12/2000

Business Legal Name: NPAY INC.

Trading As:

Address: 9 HIGHVALE CR  
SHERWOOD PARK, Alberta T8A 5J7 Canada

Phone: (780) 716-2597

No. of Owners/Partners: 1

Annual Sales/Revenue:

### Account Type / Account Package

Name of Account/Service	Account No.*
Money Master for business™	90969 00217 25
*We will debit this account for fees based on Published Prices	
Name of ScotiaCard Officer:	

### Electronic Banking for business™ (Standalone Service)

Monthly fee waived with Money Master for business™

### Service & Account Features

- Electronic Banking access
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*RAY GRACE*  
Print Name and Title

*Ray Grace*  
Signature

Nov 15 / 04  
Date

Print Name and Title

Signature

Date

Print Name and Title

Signature

Date



**SCOTIACARD™  
BANKING ACCESS  
ENROLMENT/MAINTENANCE**

**Branch Name**  
SHERWOOD PARK, ALBERTA

**Branch Transit No.**  
90969

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<b>I.D.</b>

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<b>Date Lost/Stolen</b>	<b>PIN (Personal Identification Number) Selected</b>	

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Money Master for business	909690008885	Other		05	Y
Money Master for business	909690011428	Other		06	Y
Money Master for business	909690014222	Other		07	Y
Money Master for business	909690016985	Other		08	Y
Money Master for business	909690017825	Other		09	Y
Money Master for business	909690020222	Other		10	Y
Money Master for business	909690021725	Savings		11	Y

**Bill Payment Company Details**

Company Name	Billing Account Number	Bill Code

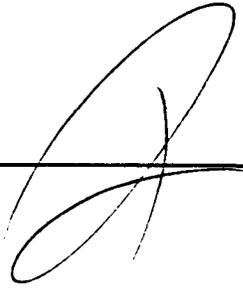
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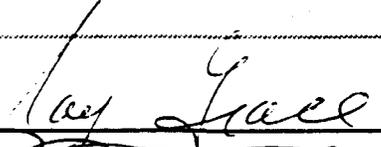
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N/A  
\*NPAY INC.

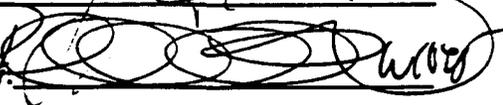
Prepared By: \_\_\_\_\_



Customer Signature: \_\_\_\_\_



Particulars Verified by: \_\_\_\_\_



Date: \_\_\_\_\_

Nov 15, 2004

BEFORE YOU COMPLETE THE FOLLOWING, PLEASE ENSURE THAT TWO COPIES OF THE APPLICATION ARE SIGNED BY THE CUSTOMER(S).

PARENT/GUARDIAN IDENTIFICATION

PARENT/GUARDIAN CARD NO.

PARENT/GUARDIAN ADDRESS (if different from applicant)

**AGREEMENT OF PARENT/GUARDIAN (CHILDREN UNDER 16) FOR ScotiaCard™/Carte Scotia<sup>mc</sup> BANKING CARD**

Re: The Application of: \_\_\_\_\_

APPLICANT'S NAME

signed on: \_\_\_\_\_

DAY/MONTH/YEAR

of \_\_\_\_\_

am the parent/legal guardian of the applicant.

NAME OF PARENT/GUARDIAN

ADDRESS

I hereby request The Bank of Nova Scotia (the "Bank") to issue a ScotiaCard/Carte Scotia banking card ("Card") in the Applicant's name, to be used by the Applicant, (together with an electronic signature selected by the Applicant, where required) to access his/her Scotiabank personal deposit account(s) through Automated Banking Services and the Bank's Any Branch Banking service as outlined in the ScotiaCard/Carte Scotia Cardholder Agreement. In return for the Bank issuing a Card to the Applicant, who is at the time of his/her Application under 16 years of age, I agree to be bound by the terms of the ScotiaCard/Carte Scotia Cardholder Agreement ("Agreement") (a copy of which I have received and read) and to indemnify the Bank from any claims, losses or costs incurred by the Bank resulting from the issuance of such Card to the Applicant.

I agree to be so bound until the applicant reaches the age of majority (as defined by applicable provincial law) and he/she ratifies the Agreement by using the Card.

\_\_\_\_\_  
Witness

\_\_\_\_\_  
Parent/Guardian

**Transaction Limits**

We may establish and change limits, dollar or otherwise, from time to time, on the various transactions which may be available, without prior notice to you. Cumulative limits in effect as of February 2001 are:

- ABM/ABB withdrawal/cash advance limits
  - \$1,000.00 per day/\$3,000.00 per week from your deposit, line of credit, ScotiaLine VISA, ScotiaGold and/or Classic & Scotiabank Value VISA accounts; plus
  - \$1,000.00 cash advance per day/\$3,000.00 per week using your Classic and Scotiabank Value VISA accounts; plus
  - \$2,000.00 cash advance per day/\$5,000.00 per week using your ScotiaGold VISA account and ScotiaLine VISA account
- Direct Payment debit limits
  - \$2,500.00 per day/\$17,500.00 per week
- ABM deposit
  - \$99,999.00 per transaction.
- Internet Banking and Telephone Banking transfer and bill payment limits
  - \$49,999.00 per transaction.
- ABM transfer limit
  - \$49,999.00 per day

™ Trademarks of The Bank of Nova Scotia.

<sup>mc</sup> Marque de commerce de La Banque de Nouvelle-Ecosse.

Money Master for business - Confirmation

Business Name: \*NPAY INC.

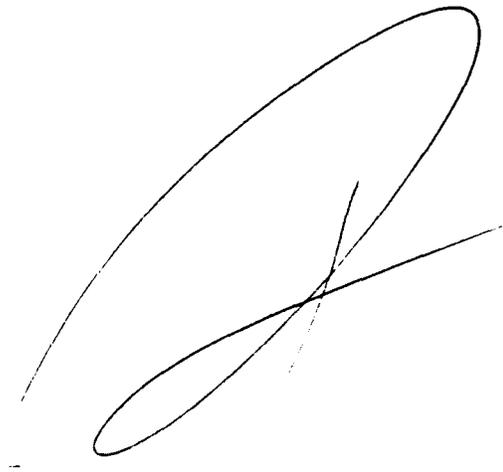
Account # 90969 00241 20

Additional Services

Open Money Master for business

Open Business Account

Done

A large, stylized handwritten signature in black ink, consisting of several overlapping loops and a long horizontal stroke extending to the right.

**Business Account - Branch Certification**  
(Internal Use Only)

Date: 2004/11/15

**Business Legal Name:** NPAY INC.

**Trading As:**

1) **Nature of Business:** Internet Bill Payment Company

2) **What is the current/planned monthly activity for the account?**

Account Number 90969 00241 20

Average Account Balance	\$100,000	Average Deposit Amount	\$5,000
Cash Deposited	\$0	Cheques Deposited	\$0
Other Deposits eg. Merchant	N/A	No. of Cheques Deposited	0
No. of Cheques Written	N/A	Percent of Internet/ Telephone/Mail Order Sales	N/A

3) **Account Manager/Manager Certificate**

Operating documentation taken supports the business structure and owner(s) relationship to the business.

The identification of the signing officers has been verified in accordance with regulations under the Proceeds of Crime (Money Laundering) and Terrorist Financing Act. If the account is being used to conduct business on behalf of someone other than the named account holder(s), the Third Party Determination form has been completed.

The identity and business activity of the customer are known or have been investigated and verified. Operating documents are on file, complete in all respects and apply to the new account.

4) If customer has been approved for a Business Account without a credit bureau report, documentation is on file (i.e. screen print of CRI from CIS profile) to support the approval. Other existing account number(s) \_\_\_\_\_

- 5)  Photocopy of ID on file.  
 Photocopy of ID is not on file. The original ID reviewed is recorded below.

Name: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

1. \_\_\_\_\_  
TYPE OF IDENTIFICATION REFERENCE/ISSUE NUMBER PLACE OF ISSUE OF ID

2. \_\_\_\_\_  
TYPE OF IDENTIFICATION REFERENCE/ISSUE NUMBER PLACE OF ISSUE OF ID

Name: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

1. \_\_\_\_\_  
TYPE OF IDENTIFICATION REFERENCE/ISSUE NUMBER PLACE OF ISSUE OF ID

2. \_\_\_\_\_  
TYPE OF IDENTIFICATION REFERENCE/ISSUE NUMBER PLACE OF ISSUE OF ID

Name: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

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TYPE OF IDENTIFICATION REFERENCE/ISSUE NUMBER PLACE OF ISSUE OF ID

2. \_\_\_\_\_  
TYPE OF IDENTIFICATION REFERENCE/ISSUE NUMBER PLACE OF ISSUE OF ID

DATE RECEIVED	<i>Newby</i>
RECORDED	<i>[Signature]</i>
APPROVED	<i>[Signature]</i>
E.O. AUDITOR	

E 0149 (10/03)

Relationship Manager Code: N/A

*[Handwritten Signature]*  
 Authorized Branch Signature



# Business Account - Service Request

In this service request, *we, our and us* and *the Bank* mean Scotiabank, The Bank of Nova Scotia; *you and your* mean the owner, officer or partner providing personal and business information to Scotiabank, and *business customer* means the business entity applying for banking services. Agreement means this Service Request and the Business Banking Services Agreement.

Transit: 90969 Branch: SHERWOOD PARK, ALBERTA Date: November 15, 2004

### Information About the Business Customer

Business Established: 12/2000

Business Legal Name: NPAY INC.

Trading As:

Address: 9 HIGHVALE CR  
SHERWOOD PARK, Alberta T8A 5J7 Canada

Phone: (780) 716-2597

No. of Owners/Partners: 1

Annual Sales/Revenue:

### Account Type / Account Package

Name of Account/Service	Account No.*
Money Master for business™	90969 00241 20
*We will debit this account for fees based on Published Prices	

Name of ScotiaCard Officer:

### Electronic Banking for business™ (Standalone Service)

Monthly fee waived with Money Master for business™

### Service & Account Features

- Electronic Banking access
- Online statement reporting only. A translation history of the current and previous month will be provided through Scotia OnLine
- Passbook and statement reporting is not available
- Overdraft Protection is not available
- Cheques are not available
- We may require you to give us up to 10 days notice before you make a withdrawal

### YOUR SIGNATURE:

By signing this Service Request, in your capacity as an authorized signing officer of the business customer, you certify that the information about the business customer in this Service Request and any other information provided now and in the future is accurate and complete. By signing this Service Request, the business customer:

- acknowledges receipt of and agrees to be bound by the applicable sections of the Business Banking Services Agreement, including terms and conditions relating to the disclosure of information in the section titled About The Business Customer;
- confirms receipt of the Business Accounts - Your Guide to Fees and Interest Schedules booklet;
- authorizes us to provide the business customer with the services which the business customer has selected as indicated above;
- authorizes us to issue ScotiaCard(s) as requested by the ScotiaCard Officer named above;
- requests that this Service Request and all related documents be drawn up in the English language. Le client exige que cette Demande d'adhésion et les documents y afférents soient rédigés en anglais.

*Ray Grace (Partner)*  
Print Name and Title

*Ray Grace*  
Signature

*Nov 15 / 04*  
Date

Print Name and Title

Signature

Date

Print Name and Title

Signature

Date



**SCOTIACARD™  
BANKING ACCESS  
ENROLMENT/MAINTENANCE**

**Branch Name**  
SHERWOOD PARK, ALBERTA

**Branch Transit No.**  
90969

**Information About You**

<b>Customer Name</b> N/A	
<b>Business Name</b> *NPAY INC.	
<b>I.D.</b>	<b>I.D.</b>

**ScotiaCard set-up/maintenance as requested by you today**

<b>SCOTIACARD #</b> 453 6056 774 494 709	<b>New Card</b> Y	<b>Existing Card</b> N
<b>Card Access</b> Business	<b>CashBack</b> \$0.00	<b>Authorized by:</b>
<b>Replacement Card #</b>	<b>Reason</b>	
<b>Date Lost/Stolen</b>	<b>PIN (Personal Identification Number) Selected</b>	

To use Scotiabank's Telephone Banking Service, please call: 1-800-267-1234  
 To obtain your Internet Banking password, please visit [www.scotiabank.com](http://www.scotiabank.com) or call 1-800-4SCOTIA (1-800-472-6842).

**Access Profile**

Type of Account	Account Number	ABB/ABM	FastCash	TeleScotia™	Scotia Online™
Business Account	909690007412	Other -	Y	01	Y
Business Account	909690007919	Chequing -		02	Y
Business Account	909690008117	Other .		03	Y
Money Master for business	909690004383	Other .		04	Y
Money Master for business	909690008885	Other .		05	Y
Money Master for business	909690011428	Other .		06	Y
Money Master for business	909690014222	Other .		07	Y
Money Master for business	909690016985	Other .		08	Y
Money Master for business	909690017825	Other .		09	Y
Money Master for business	909690020222	Other .		10	Y
Money Master for business	909690021725	Other .		11	Y
Money Master for business	909690024120	Savings -		12	Y

**Bill Payment Company Details**

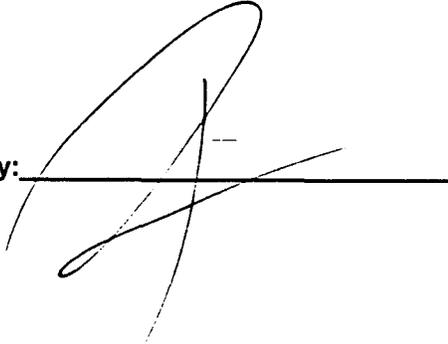
Company Name	Billing Account Number	Bill Code

By completing and signing this application, you request the services listed and confirm that the information you have given is true and complete. You request that all documents relating to the application be drawn up in english.  
Les parties conviennent et exigent expressément que ce contrat et tous les documents qui s'y rapportent soient redigés en anglais.

You acknowledge receipt of the ScotiaCard Cardholder Agreement and, where applicable the Day-to-Day Banking Companion Booklet including the Scotiabank Group Privacy Agreement and Telephone/Fax Banking Agreement, or the Business Banking Services Agreement and agree to be bound by these agreements. You also agree to pay services charges where applicable for the services you applied for.

N/A  
\*NPAY INC.

Prepared By: \_\_\_\_\_



Customer Signature: \_\_\_\_\_



Particulars Verified by: \_\_\_\_\_



Date: \_\_\_\_\_

Nov 15 / 2004

BEFORE YOU COMPLETE THE FOLLOWING, PLEASE ENSURE THAT TWO COPIES OF THE APPLICATION ARE SIGNED BY THE CUSTOMER(S).

PARENT/GUARDIAN IDENTIFICATION

PARENT/GUARDIAN CARD NO.

PARENT/GUARDIAN ADDRESS (if different from applicant)

**AGREEMENT OF PARENT/GUARDIAN (CHILDREN UNDER 16) FOR ScotiaCard™/Carte Scotia<sup>mc</sup> BANKING CARD**

Re: The Application of: \_\_\_\_\_ signed on: \_\_\_\_\_  
APPLICANT'S NAME DAY/MONTH/YEAR

\_\_\_\_\_ of \_\_\_\_\_ am the parent/legal guardian of the applicant.  
NAME OF PARENT/GUARDIAN ADDRESS

I hereby request The Bank of Nova Scotia (the "Bank") to issue a ScotiaCard/Carte Scotia banking card ("Card") in the Applicant's name, to be used by the Applicant, (together with an electronic signature selected by the Applicant, where required) to access his/her Scotiabank personal deposit account(s) through Automated Banking Services and the Bank's Any Branch Banking service as outlined in the ScotiaCard/Carte Scotia Cardholder Agreement. In return for the Bank issuing a Card to the Applicant, who is at the time of his/her Application under 16 years of age, I agree to be bound by the terms of the ScotiaCard/Carte Scotia Cardholder Agreement ("Agreement") (a copy of which I have received and read) and to indemnify the Bank from any claims, losses or costs incurred by the Bank resulting from the issuance of such Card to the Applicant.

I agree to be so bound until the applicant reaches the age of majority (as defined by applicable provincial law) and he/she ratifies the Agreement by using the Card.

\_\_\_\_\_  
Witness

\_\_\_\_\_  
Parent/Guardian

**Transaction Limits**

We may establish and change limits, dollar or otherwise, from time to time, on the various transactions which may be available, without prior notice to you. Cumulative limits in effect as of February 2001 are:

- ABM/ABB withdrawal/cash advance limits
  - \$1,000.00 per day/\$3,000.00 per week from your deposit, line of credit, ScotiaLine VISA, ScotiaGold and/or Classic & Scotiabank Value VISA accounts; plus
  - \$1,000.00 cash advance per day/\$3,000.00 per week using your Classic and Scotiabank Value VISA accounts; plus
  - \$2,000.00 cash advance per day/\$5,000.00 per week using your ScotiaGold VISA account and ScotiaLine VISA account
- Direct Payment debit limits
  - \$2,500.00 per day/\$17,500.00 per week
- ABM deposit
  - \$99,999.00 per transaction.
- Internet Banking and Telephone Banking transfer and bill payment limits
  - \$49,999.00 per transaction.
- ABM transfer limit
  - \$49,999.00 per day

™ Trademarks of The Bank of Nova Scotia.

<sup>mc</sup> Marque de commerce de La Banque de Nouvelle-Ecosse.

Money Master for business - Confirmation

Business Name: \*NPAY INC.

Account # 90969 00254 29

Additional Services

Open Money Master for business

Open Business Account

Done

A large, stylized handwritten signature in black ink, consisting of a large loop and a long horizontal stroke.

**Business Account - Branch Certification**  
(Internal Use Only)

Date: 2004/11/15

**Business Legal Name:** NPAY INC.

**Trading As:**

1) **Nature of Business:** Internet Bill Payment Company

2) **What is the current/planned monthly activity for the account?**

Account Number 90969 00254 29

Average Account Balance	\$100,000	Average Deposit Amount	\$5,000
Cash Deposited	\$0	Cheques Deposited	\$0
Other Deposits eg. Merchant	N/A	No. of Cheques Deposited	0
No. of Cheques Written	N/A	Percent of Internet/ Telephone/Mail Order Sales	N/A

3) **Account Manager/Manager Certificate**

Operating documentation taken supports the business structure and owner(s) relationship to the business.

The identification of the signing officers has been verified in accordance with regulations under the Proceeds of Crime (Money Laundering) and Terrorist Financing Act. If the account is being used to conduct business on behalf of someone other than the named account holder(s), the Third Party Determination form has been completed.

The identity and business activity of the customer are known or have been investigated and verified. Operating documents are on file, complete in all respects and apply to the new account.

4) If customer has been approved for a Business Account without a credit bureau report, documentation is on file (i.e. screen print of CRI from CIS profile) to support the approval. Other existing account number(s) \_\_\_\_\_

5)  Photocopy of ID on file.  
 Photocopy of ID is **not** on file. The original ID reviewed is recorded below.

Name: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

1. \_\_\_\_\_  
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2. \_\_\_\_\_  
TYPE OF IDENTIFICATION REFERENCE/ISSUE NUMBER PLACE OF ISSUE OF ID

Name: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

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TYPE OF IDENTIFICATION REFERENCE/ISSUE NUMBER PLACE OF ISSUE OF ID

Name: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

1. \_\_\_\_\_  
TYPE OF IDENTIFICATION REFERENCE/ISSUE NUMBER PLACE OF ISSUE OF ID

2. \_\_\_\_\_  
TYPE OF IDENTIFICATION REFERENCE/ISSUE NUMBER PLACE OF ISSUE OF ID

DATE RECEIVED  
 Nov 15 2004  
 RECORDED  
 APPROVED  
 E.O.  
 AUDITOR

Relationship Manager Code: N/A

*[Handwritten Signature]*  
 Authorized Branch Signature



# Business Account - Service Request

In this service request, *we, our and us* and *the Bank* mean Scotiabank, The Bank of Nova Scotia; *you and your* mean the owner, officer or partner providing personal and business information to Scotiabank, and *business customer* means the business entity applying for banking services. Agreement means this Service Request and the Business Banking Services Agreement.

Transit: 90969 Branch: SHERWOOD PARK, ALBERTA Date: November 15, 2004

### Information About the Business Customer

Business Established: 12/2000

Business Legal Name: NPAY INC.

Trading As:

Address: 9 HIGHVALE CR  
SHERWOOD PARK, Alberta T8A 5J7 Canada

Phone: (780) 716-2597

No. of Owners/Partners: 1

Annual Sales/Revenue:

### Account Type / Account Package

Name of Account/Service	Account No.*
Money Master for business™	90969 00254 29
*We will debit this account for fees based on Published Prices	

Name of ScotiaCard Officer:

### Electronic Banking for business™ (Standalone Service)

Monthly fee waived with Money Master for business™

### Service & Account Features

- Electronic Banking access
- Online statement reporting only. A translation history of the current and previous month will be provided through Scotia OnLine
- Passbook and statement reporting is not available
- Overdraft Protection is not available
- Cheques are not available
- We may require you to give us up to 10 days notice before you make a withdrawal

### YOUR SIGNATURE:

By signing this Service Request, in your capacity as an authorized signing officer of the business customer, you certify that the information about the business customer in this Service Request and any other information provided now and in the future is accurate and complete. By signing this Service Request, the business customer:

- acknowledges receipt of and agrees to be bound by the applicable sections of the Business Banking Services Agreement, including terms and conditions relating to the disclosure of information in the section titled About The Business Customer;
- confirms receipt of the Business Accounts - Your Guide to Fees and Interest Schedules booklet;
- authorizes us to provide the business customer with the services which the business customer has selected as indicated above;
- authorizes us to issue ScotiaCard(s) as requested by the ScotiaCard Officer named above;
- requests that this Service Request and all related documents be drawn up in the English language. Le client exige que cette Demande d'adhésion et les documents y afférents soient rédigés en anglais.

*R. J. Jones / President*  
Print Name and Title

*May Grace*  
Signature

*Nov 15 / 04*  
Date

Print Name and Title

Signature

Date

Print Name and Title

Signature

Date



**SCOTIACARD™  
BANKING ACCESS  
ENROLMENT/MAINTENANCE**

**Branch Name**  
SHERWOOD PARK, ALBERTA

**Branch Transit No.**  
90969

**Information About You**

<b>Customer Name</b> N/A	<b>I.D.</b>
<b>Business Name</b> *NPAY INC.	

**ScotiaCard set-up/maintenance as requested by you today**

<b>SCOTIACARD #</b> 453 6056 774 494 808	<b>New Card</b> Y	<b>Existing Card</b> N
<b>Card Access</b> Business	<b>CashBack</b> \$0.00	<b>Authorized by:</b>
<b>Replacement Card #</b>	<b>Reason</b>	
<b>Date Lost/Stolen</b>	<b>PIN (Personal Identification Number) Selected</b>	

To use Scotiabank's Telephone Banking Service, please call: 1-800-267-1234

To obtain your Internet Banking password, please visit [www.scotiabank.com](http://www.scotiabank.com) or call 1-800-4SCOTIA (1-800-472-6842).

**Access Profile**

Type of Account	Account Number	ABB/ABM	FastCash	TeleScotia™	Scotia Online™
Business Account	909690007412	Other	Y	01	Y
Business Account	909690007919	Chequing		02	Y
Business Account	909690008117	Other		03	Y
Money Master for business	909690004383	Other		04	Y
Money Master for business	909690008885	Other		05	Y
Money Master for business	909690011428	Other		06	Y
Money Master for business	909690014222	Other		07	Y
Money Master for business	909690016985	Other		08	Y
Money Master for business	909690017825	Other		09	Y
Money Master for business	909690020222	Other		10	Y
Money Master for business	909690021725	Other		11	Y
Money Master for business	909690024120	Other		12	Y
Money Master for business	909690025429	Savings		13	Y

**Bill Payment Company Details**

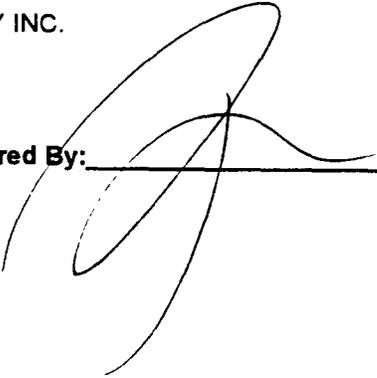
Company Name	Billing Account Number	Bill Code

By completing and signing this application, you request the services listed and confirm that the information you have given is true and complete. You request that all documents relating to the application be drawn up in english.

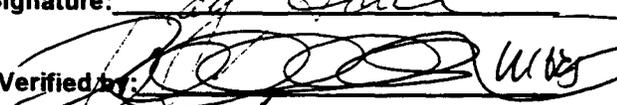
Les parties conviennent et exigent expressément que ce contrat et tous les documents qui s'y rapportent soient rédigés en anglais.

You acknowledge receipt of the ScotiaCard Cardholder Agreement and, where applicable the Day-to-Day Banking Companion Booklet including the Scotiabank Group Privacy Agreement and Telephone/Fax Banking Agreement, or the Business Banking Services Agreement and agree to be bound by these agreements. You also agree to pay services charges where applicable for the services you applied for.

N/A  
\*NPAY INC.

Prepared By:  \_\_\_\_\_

Customer Signature:  \_\_\_\_\_

Particulars Verified by:  \_\_\_\_\_

Date: Nov 15/2004 \_\_\_\_\_

BEFORE YOU COMPLETE THE FOLLOWING, PLEASE ENSURE THAT TWO COPIES OF THE APPLICATION ARE SIGNED BY THE CUSTOMER(S).

PARENT/GUARDIAN IDENTIFICATION

PARENT/GUARDIAN CARD NO.

PARENT/GUARDIAN ADDRESS (if different from applicant)

**AGREEMENT OF PARENT/GUARDIAN (CHILDREN UNDER 16) FOR ScotiaCard™/Carte Scotia<sup>mc</sup> BANKING CARD**

Re: The Application of: \_\_\_\_\_ signed on: \_\_\_\_\_  
APPLICANT'S NAME DAY/MONTH/YEAR  
\_\_\_\_\_ of \_\_\_\_\_ am the parent/legal guardian of the applicant.  
NAME OF PARENT/GUARDIAN ADDRESS

I hereby request The Bank of Nova Scotia (the "Bank") to issue a ScotiaCard/Carte Scotia banking card ("Card") in the Applicant's name, to be used by the Applicant, (together with an electronic signature selected by the Applicant, where required) to access his/her Scotiabank personal deposit account(s) through Automated Banking Services and the Bank's Any Branch Banking service as outlined in the ScotiaCard/Carte Scotia Cardholder Agreement. In return for the Bank issuing a Card to the Applicant, who is at the time of his/her Application under 16 years of age, I agree to be bound by the terms of the ScotiaCard/Carte Scotia Cardholder Agreement ("Agreement") (a copy of which I have received and read) and to indemnify the Bank from any claims, losses or costs incurred by the Bank resulting from the issuance of such Card to the Applicant.

I agree to be so bound until the applicant reaches the age of majority (as defined by applicable provincial law) and he/she ratifies the Agreement by using the Card.

\_\_\_\_\_  
Witness

\_\_\_\_\_  
Parent/Guardian

**Transaction Limits**

We may establish and change limits, dollar or otherwise, from time to time, on the various transactions which may be available, without prior notice to you. Cumulative limits in effect as of February 2001 are:

- ABM/ABB withdrawal/cash advance limits
  - \$1,000.00 per day/\$3,000.00 per week from your deposit, line of credit, ScotiaLine VISA, ScotiaGold and/or Classic & Scotiabank Value VISA accounts; plus
  - \$1,000.00 cash advance per day/\$3,000.00 per week using your Classic and Scotiabank Value VISA accounts; plus
  - \$2,000.00 cash advance per day/\$5,000.00 per week using your ScotiaGold VISA account and ScotiaLine VISA account
- Direct Payment debit limits
  - \$2,500.00 per day/\$17,500.00 per week
- ABM deposit
  - \$99,999.00 per transaction.
- Internet Banking and Telephone Banking transfer and bill payment limits
  - \$49,999.00 per transaction.
- ABM transfer limit
  - \$49,999.00 per day

™ Trademarks of The Bank of Nova Scotia.

<sup>mc</sup> Marque de commerce de La Banque de Nouvelle-Ecosse.

**Money Master for business - Confirmation**

Business Name: \*NPAY INC.

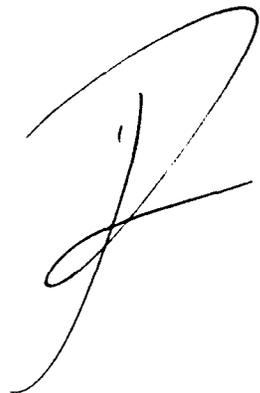
Account # 90969 00169 85

Additional Services

Open Money Master for business

Open Business Account

Done

A large, stylized handwritten signature in black ink, consisting of several loops and a long horizontal stroke at the bottom.

**Business Account - Branch Certification**  
(Internal Use Only)

Date: 2004/11/15

**Business Legal Name:** NPAY INC.

**Trading As:**

1) **Nature of Business:** Internet Bill Payment Company

2) **What is the current/planned monthly activity for the account?**

Account Number 90969 00169 85

Average Account Balance	\$100,000	Average Deposit Amount	\$5,000
Cash Deposited	\$0	Cheques Deposited	\$0
Other Deposits eg. Merchant	N/A	No. of Cheques Deposited	0
No. of Cheques Written	N/A	Percent of Internet/ Telephone/Mail Order Sales	N/A

3) **Account Manager/Manager Certificate**

Operating documentation taken supports the business structure and owner(s) relationship to the business.

The identification of the signing officers has been verified in accordance with regulations under the Proceeds of Crime (Money Laundering) and Terrorist Financing Act. If the account is being used to conduct business on behalf of someone other than the named account holder(s), the Third Party Determination form has been completed.

The identity and business activity of the customer are known or have been investigated and verified. Operating documents are on file, complete in all respects and apply to the new account.

4) If customer has been approved for a Business Account without a credit bureau report, documentation is on file (i.e. screen print of CRI from CIS profile) to support the approval. Other existing account number(s) \_\_\_\_\_

- 5)  Photocopy of ID on file.  
 Photocopy of ID is not on file. The original ID reviewed is recorded below.

*(This section is crossed out with a large diagonal line)*

Name: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

1. \_\_\_\_\_  
TYPE OF IDENTIFICATION REFERENCE/ISSUE NUMBER PLACE OF ISSUE OF ID

2. \_\_\_\_\_  
TYPE OF IDENTIFICATION REFERENCE/ISSUE NUMBER PLACE OF ISSUE OF ID

Name: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

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Name: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

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TYPE OF IDENTIFICATION REFERENCE/ISSUE NUMBER PLACE OF ISSUE OF ID

2. \_\_\_\_\_  
TYPE OF IDENTIFICATION REFERENCE/ISSUE NUMBER PLACE OF ISSUE OF ID

DATE RECEIVED	<i>Nov 15 2004</i>
RECORDED	<i>[Signature]</i>
APPROVED	<i>[Signature]</i>
E.O. AUDITOR	

E 0149 (10/03)

Relationship Manager Code: N/A

*[Large Signature]*  
 \_\_\_\_\_  
 Authorized Branch Signature



# Business Account - Service Request

In this service request, *we, our and us* and *the Bank* mean Scotiabank, The Bank of Nova Scotia; *you and your* mean the owner, officer or partner providing personal and business information to Scotiabank, and *business customer* means the business entity applying for banking services. Agreement means this Service Request and the Business Banking Services Agreement.

Transit: 90969 Branch: SHERWOOD PARK, ALBERTA Date: November 15, 2004

### Information About the Business Customer

Business Established: 12/2000

Business Legal Name: NPAY INC.

Trading As:

Address: 9 HIGHVALE CR  
SHERWOOD PARK, Alberta T8A 5J7 Canada

Phone: (780) 716-2597

No. of Owners/Partners: 0

Annual Sales/Revenue:

### Account Type / Account Package

Name of Account/Service	Account No.*
Money Master for business™	90969 00169 85
*We will debit this account for fees based on Published Prices	

Name of ScotiaCard Officer:

### Electronic Banking for business™ (Standalone Service)

Monthly fee waived with Money Master for business™

### Service & Account Features

- Electronic Banking access
- Online statement reporting only. A translation history of the current and previous month will be provided through Scotia OnLine
- Passbook and statement reporting is not available
- Overdraft Protection is not available
- Cheques are not available
- We may require you to give us up to 10 days notice before you make a withdrawal

### YOUR SIGNATURE:

By signing this Service Request, in your capacity as an authorized signing officer of the business customer, you certify that the information about the business customer in this Service Request and any other information provided now and in the future is accurate and complete. By signing this Service Request, the business customer:

- acknowledges receipt of and agrees to be bound by the applicable sections of the Business Banking Services Agreement, including terms and conditions relating to the disclosure of information in the section titled About The Business Customer;
- confirms receipt of the Business Accounts - Your Guide to Fees and Interest Schedules booklet;
- authorizes us to provide the business customer with the services which the business customer has selected as indicated above;
- authorizes us to issue ScotiaCard(s) as requested by the ScotiaCard Officer named above;
- requests that this Service Request and all related documents be drawn up in the English language. Le client exige que cette Demande d'adhésion et les documents y afférents soient rédigés en anglais.

*KAY BARKER / President*  
\_\_\_\_\_  
Print Name and Title

*Kay Barker*  
\_\_\_\_\_  
Signature

*Nov 15 / 04*  
\_\_\_\_\_  
Date

\_\_\_\_\_  
Print Name and Title

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Print Name and Title

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date





**SCOTIACARD™  
BANKING ACCESS  
ENROLMENT/MAINTENANCE**

**Branch Name**  
SHERWOOD PARK, ALBERTA

**Branch Transit No.**  
90969

**Information About You**

<b>Customer Name</b> N/A	
<b>Business Name</b> *NPAY INC.	
<b>I.D.</b>	<b>I.D.</b>

**ScotiaCard set-up/maintenance as requested by you today**

<b>SCOTIACARD #</b> 453 6056 774 494 006	<b>New Card</b> Y	<b>Existing Card</b> N
<b>Card Access</b> Business	<b>CashBack</b> \$0.00	<b>Authorized by:</b>
<b>Replacement Card #</b>	<b>Reason</b>	
<b>Date Lost/Stolen</b>	<b>PIN (Personal Identification Number) Selected</b>	

To use Scotiabank's Telephone Banking Service, please call 1-800-267-1234

To obtain your Internet Banking password, please visit [www.scotiabank.com](http://www.scotiabank.com) or call 1-800-4SCOTIA (1-800-472-6842).

**Access Profile**

Type of Account	Account Number	ABB/ABM	FastCash	TeleScotia™	Scotia Online™
Business Account	909690007412	Chequing	Y	01	Y
Money Master for business	909690016985	Savings		02	Y

**Bill Payment Company Details**

Company Name	Billing Account Number	Bill Code

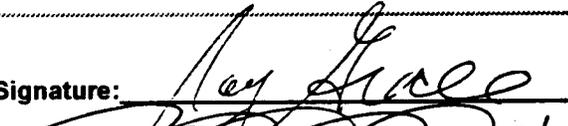
By completing and signing this application, you request the services listed and confirm that the information you have given is true and complete. You request that all documents relating to the application be drawn up in english.

Les parties conviennent et exigent expressément que ce contrat et tous les documents qui s'y rapportent soient rédigés en anglais.

You acknowledge receipt of the ScotiaCard Cardholder Agreement and, where applicable the Day-to-Day Banking Companion Booklet including the Scotiabank Group Privacy Agreement and Telephone/Fax Banking Agreement, or the Business Banking Services Agreement and agree to be bound by these agreements. You also agree to pay services charges where applicable for the services you applied for.

N/A  
\*NPAY INC.

**Prepared By:** \_\_\_\_\_

**Customer Signature:**   
**Particulars Verified by:**   
**Date:** Nov 15 / 2004

BEFORE YOU COMPLETE THE FOLLOWING, PLEASE ENSURE THAT TWO COPIES OF THE APPLICATION ARE SIGNED BY THE CUSTOMER(S).

PARENT/GUARDIAN IDENTIFICATION

PARENT/GUARDIAN CARD NO.

PARENT/GUARDIAN ADDRESS (if different from applicant)

AGREEMENT OF PARENT/GUARDIAN (CHILDREN UNDER 16) FOR ScotiaCard™/Carte Scotia<sup>mc</sup> BANKING CARD

Re: The Application of: \_\_\_\_\_ signed on: \_\_\_\_\_  
APPLICANT'S NAME DAY/MONTH/YEAR  
\_\_\_\_\_ of \_\_\_\_\_ am the parent/legal guardian of the applicant.  
NAME OF PARENT/GUARDIAN ADDRESS

I hereby request The Bank of Nova Scotia (the "Bank") to issue a ScotiaCard/Carte Scotia banking card ("Card") in the Applicant's name, to be used by the Applicant, (together with an electronic signature selected by the Applicant, where required) to access his/her Scotiabank personal deposit account(s) through Automated Banking Services and the Bank's Any Branch Banking service as outlined in the ScotiaCard/Carte Scotia Cardholder Agreement. In return for the Bank issuing a Card to the Applicant, who is at the time of his/her Application under 16 years of age, I agree to be bound by the terms of the ScotiaCard/Carte Scotia Cardholder Agreement ("Agreement") (a copy of which I have received and read) and to indemnify the Bank from any claims, losses or costs incurred by the Bank resulting from the issuance of such Card to the Applicant.

I agree to be so bound until the applicant reaches the age of majority (as defined by applicable provincial law) and he/she ratifies the Agreement by using the Card.

\_\_\_\_\_  
Witness

\_\_\_\_\_  
Parent/Guardian

Transaction Limits

We may establish and change limits, dollar or otherwise, from time to time, on the various transactions which may be available, without prior notice to you. Cumulative limits in effect as of February 2001 are:

- ABM/ABB withdrawal/cash advance limits
  - \$1,000.00 per day/\$3,000.00 per week from your deposit, line of credit, ScotiaLine VISA, ScotiaGold and/or Classic & Scotiabank Value VISA accounts; plus
  - \$1,000.00 cash advance per day/\$3,000.00 per week using your Classic and Scotiabank Value VISA accounts; plus
  - \$2,000.00 cash advance per day/\$5,000.00 per week using your ScotiaGold VISA account and ScotiaLine VISA account
- Direct Payment debit limits
  - \$2,500.00 per day/\$17,500.00 per week
- ABM deposit
  - \$99,999.00 per transaction.
- Internet Banking and Telephone Banking transfer and bill payment limits
  - \$49,999.00 per transaction.
- ABM transfer limit
  - \$49,999.00 per day

™ Trademarks of The Bank of Nova Scotia.

<sup>mc</sup> Marque de commerce de La Banque de Nouvelle-Ecosse.

Money Master for business - Confirmation

Business Name: \*NPAY INC.

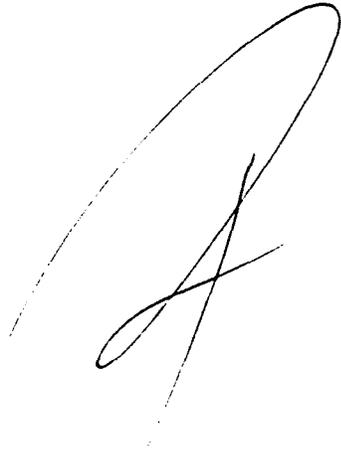
Account # 90969 00142 22

Additional Services

Open Money Master for business

Open Business Account

Done

A large, stylized handwritten signature in black ink, consisting of several loops and a long horizontal stroke.

**Business Account - Branch Certification**  
(Internal Use Only)

Date: 2004/11/15

**Business Legal Name:** NPAY INC.  
**Trading As:**

1) **Nature of Business:** Internet Bill Payment Company

2) **What is the current/planned monthly activity for the account?**

Account Number 90969 00142 22

Average Account Balance	\$100,000	Average Deposit Amount	\$5,000
Cash Deposited	\$0	Cheques Deposited	\$0
Other Deposits eg. Merchant	N/A	No. of Cheques Deposited	0
No. of Cheques Written	N/A	Percent of Internet/ Telephone/Mail Order Sales	N/A

3) **Account Manager/Manager Certificate**

Operating documentation taken supports the business structure and owner(s) relationship to the business.

The identification of the signing officers has been verified in accordance with regulations under the Proceeds of Crime (Money Laundering) and Terrorist Financing Act. If the account is being used to conduct business on behalf of someone other than the named account holder(s), the Third Party Determination form has been completed.

The identity and business activity of the customer are known or have been investigated and verified. Operating documents are on file, complete in all respects and apply to the new account.

4) If customer has been approved for a Business Account without a credit bureau report, documentation is on file (i.e. screen print of CRI from CIS profile) to support the approval. Other existing account number(s) \_\_\_\_\_.

5)  Photocopy of ID on file.  
 Photocopy of ID is not on file. The original ID reviewed is recorded below.

Name: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

1. \_\_\_\_\_  
TYPE OF IDENTIFICATION REFERENCE/ISSUE NUMBER PLACE OF ISSUE OF ID

2. \_\_\_\_\_  
TYPE OF IDENTIFICATION REFERENCE/ISSUE NUMBER PLACE OF ISSUE OF ID

Name: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

1. \_\_\_\_\_  
TYPE OF IDENTIFICATION REFERENCE/ISSUE NUMBER PLACE OF ISSUE OF ID

2. \_\_\_\_\_  
TYPE OF IDENTIFICATION REFERENCE/ISSUE NUMBER PLACE OF ISSUE OF ID

Name: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

1. \_\_\_\_\_  
TYPE OF IDENTIFICATION REFERENCE/ISSUE NUMBER PLACE OF ISSUE OF ID

2. \_\_\_\_\_  
TYPE OF IDENTIFICATION REFERENCE/ISSUE NUMBER PLACE OF ISSUE OF ID

DATE RECEIVED	<i>[Signature]</i>
RECORDED	<i>[Signature]</i>
APPROVED	<i>[Signature]</i>
E.O. AUDITOR	

Relationship Manager Code: N/A

*[Large Signature]*  
Authorized Branch Signature



# Business Account - Service Request

In this service request, *we, our and us and the Bank* mean Scotiabank, The Bank of Nova Scotia; *you and your* mean the owner, officer or partner providing personal and business information to Scotiabank, and *business customer* means the business entity applying for banking services. Agreement means this Service Request and the Business Banking Services Agreement.

Transit: 90969 Branch: SHERWOOD PARK, ALBERTA Date: November 15, 2004

### Information About the Business Customer

Business Established: 12/2000

Business Legal Name: NPAY INC.

Trading As:

Address: 9 HIGHVALE CR  
SHERWOOD PARK, Alberta T8A 5J7 Canada

Phone: (780) 716-2597

No. of Owners/Partners: 1

Annual Sales/Revenue:

### Account Type / Account Package

Name of Account/Service	Account No.*
Money Master for business™	90969 00142 22
*We will debit this account for fees based on Published Prices	

Name of ScotiaCard Officer:

### Electronic Banking for business™ (Standalone Service)

Monthly fee waived with Money Master for business™

### Service & Account Features

- Electronic Banking access
- Online statement reporting only. A translation history of the current and previous month will be provided through Scotia OnLine
- Passbook and statement reporting is not available
- Overdraft Protection is not available
- Cheques are not available
- We may require you to give us up to 10 days notice before you make a withdrawal

### YOUR SIGNATURE:

By signing this Service Request, in your capacity as an authorized signing officer of the business customer, you certify that the information about the business customer in this Service Request and any other information provided now and in the future is accurate and complete. By signing this Service Request, the business customer:

- acknowledges receipt of and agrees to be bound by the applicable sections of the Business Banking Services Agreement, including terms and conditions relating to the disclosure of information in the section titled About The Business Customer;
- confirms receipt of the Business Accounts - Your Guide to Fees and Interest Schedules booklet;
- authorizes us to provide the business customer with the services which the business customer has selected as indicated above;
- authorizes us to issue ScotiaCard(s) as requested by the ScotiaCard Officer named above;
- requests that this Service Request and all related documents be drawn up in the English language. Le client exige que cette Demande d'adhésion et les documents y afférents soient rédigés en anglais.

*Ray Grace / President*  
Print Name and Title

*Ray Grace*  
Signature

*Nov 15, 2004*  
Date

Print Name and Title

Signature

Date

Print Name and Title

Signature

Date

*8*



**SCOTIACARD™  
BANKING ACCESS  
ENROLMENT/MAINTENANCE**

**Branch Name**  
SHERWOOD PARK, ALBERTA

**Branch Transit No.**  
90969

**Information About You**

<b>Customer Name</b> N/A	
<b>Business Name</b> *NPAY INC.	
<b>I.D.</b>	<b>I.D.</b>

**ScotiaCard set-up/maintenance as requested by you today**

<b>SCOTIACARD #</b> 453 6056 774 494 105	<b>New Card</b> Y	<b>Existing Card</b> N
<b>Card Access</b> Business	<b>CashBack</b> \$0.00	<b>Authorized by:</b>
<b>Replacement Card #</b>	<b>Reason</b>	
<b>Date Lost/Stolen</b>	<b>PIN (Personal Identification Number) Selected</b>	

To use Scotiabank's Telephone Banking Service, please call: 1-800-267-1234

To obtain your Internet Banking password, please visit [www.scotiabank.com](http://www.scotiabank.com) or call 1-800-4SCOTIA (1-800-472-6842).

**Access Profile**

Type of Account	Account Number	ABB/ABM	FastCash	TeleScotia™	Scotia Online™
Business Account	909690007412	Chequing	Y	01	Y
Money Master for business	909690014222	Savings		02	Y

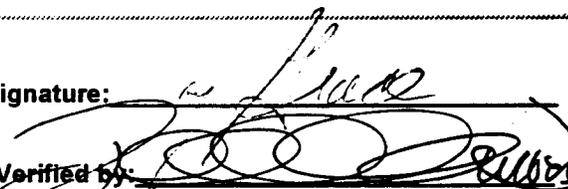
**Bill Payment Company Details**

Company Name	Billing Account Number	Bill Code

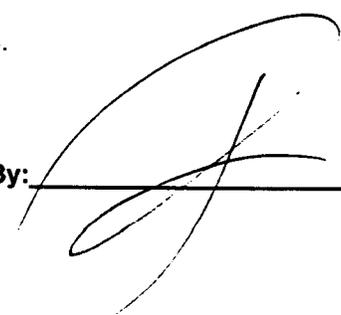
By completing and signing this application, you request the services listed and confirm that the information you have given is true and complete. You request that all documents relating to the application be drawn up in english.  
Les parties conviennent et exigent expressément que ce contrat et tous les documents qui s'y rapportent soient rédigés en anglais.

You acknowledge receipt of the ScotiaCard Cardholder Agreement and, where applicable the Day-to-Day Banking Companion Booklet including the Scotiabank Group Privacy Agreement and Telephone/Fax Banking Agreement, or the Business Banking Services Agreement and agree to be bound by these agreements. You also agree to pay services charges where applicable for the services you applied for.

N/A  
\*NPAY INC.

**Customer Signature:** 

**Particulars Verified by:** 

**Prepared By:** 

**Date:** Nov 15 / 2004

BEFORE YOU COMPLETE THE FOLLOWING, PLEASE ENSURE THAT TWO COPIES OF THE APPLICATION ARE SIGNED BY THE CUSTOMER(S).

PARENT/GUARDIAN IDENTIFICATION

PARENT/GUARDIAN CARD NO.

PARENT/GUARDIAN ADDRESS (if different from applicant)

AGREEMENT OF PARENT/GUARDIAN (CHILDREN UNDER 16) FOR ScotiaCard™/Carte Scotia<sup>MC</sup> BANKING CARD

Re: The Application of: \_\_\_\_\_ signed on: \_\_\_\_\_  
APPLICANT'S NAME DAY/MONTH/YEAR  
\_\_\_\_\_ of \_\_\_\_\_ am the parent/legal guardian of the applicant.  
NAME OF PARENT/GUARDIAN ADDRESS

I hereby request The Bank of Nova Scotia (the "Bank") to issue a ScotiaCard/Carte Scotia banking card ("Card") in the Applicant's name, to be used by the Applicant, (together with an electronic signature selected by the Applicant, where required) to access his/her Scotiabank personal deposit account(s) through Automated Banking Services and the Bank's Any Branch Banking service as outlined in the ScotiaCard/Carte Scotia Cardholder Agreement. In return for the Bank issuing a Card to the Applicant, who is at the time of his/her Application under 16 years of age, I agree to be bound by the terms of the ScotiaCard/Carte Scotia Cardholder Agreement ("Agreement") (a copy of which I have received and read) and to indemnify the Bank from any claims, losses or costs incurred by the Bank resulting from the issuance of such Card to the Applicant.

I agree to be so bound until the applicant reaches the age of majority (as defined by applicable provincial law) and he/she ratifies the Agreement by using the Card.

\_\_\_\_\_  
Witness

\_\_\_\_\_  
Parent/Guardian

Transaction Limits

We may establish and change limits, dollar or otherwise, from time to time, on the various transactions which may be available, without prior notice to you. Cumulative limits in effect as of February 2001 are:

- ABM/ABB withdrawal/cash advance limits
  - \$1,000.00 per day/\$3,000.00 per week from your deposit, line of credit, ScotiaLine VISA, ScotiaGold and/or Classic & Scotiabank Value VISA accounts; plus
  - \$1,000.00 cash advance per day/\$3,000.00 per week using your Classic and Scotiabank Value VISA accounts; plus
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  - \$2,500.00 per day/\$17,500.00 per week
- ABM deposit
  - \$99,999.00 per transaction.
- Internet Banking and Telephone Banking transfer and bill payment limits
  - \$49,999.00 per transaction.
- ABM transfer limit
  - \$49,999.00 per day

™ Trademarks of The Bank of Nova Scotia.

MC Marque de commerce de La Banque de Nouvelle-Ecosse.

Money Master *for business* - Confirmation

Business Name: \*NPAY INC.

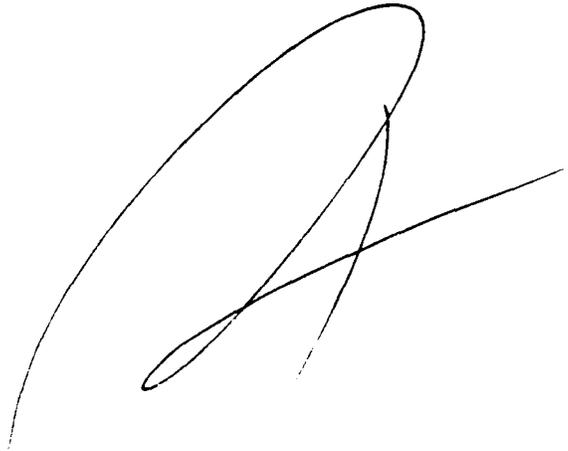
Account # 90969 00202 22

Additional Services

Open Money Master for business

Open Business Account

Done

A large, stylized handwritten signature in black ink, consisting of several overlapping loops and a long horizontal stroke extending to the right.

**Business Account - Branch Certification**  
(Internal Use Only)

Date: 2004/11/15

**Business Legal Name:** NPAY INC.  
**Trading As:**

1) **Nature of Business:** Internet Bill Payment Company

2) **What is the current/planned monthly activity for the account?**

Account Number 90969 00202 22

Average Account Balance	\$100,000	Average Deposit Amount	\$5,000
Cash Deposited	\$0	Cheques Deposited	\$0
Other Deposits eg. Merchant	N/A	No. of Cheques Deposited	0
No. of Cheques Written	N/A	Percent of Internet/ Telephone/Mail Order Sales	N/A

3) **Account Manager/Manager Certificate**

Operating documentation taken supports the business structure and owner(s) relationship to the business.

The identification of the signing officers has been verified in accordance with regulations under the Proceeds of Crime (Money Laundering) and Terrorist Financing Act. If the account is being used to conduct business on behalf of someone other than the named account holder(s), the Third Party Determination form has been completed.

The identity and business activity of the customer are known or have been investigated and verified. Operating documents are on file, complete in all respects and apply to the new account.

4) If customer has been approved for a Business Account without a credit bureau report, documentation is on file (i.e. screen print of CRI from CIS profile) to support the approval. Other existing account number(s) \_\_\_\_\_

5)  Photocopy of ID on file.  
 Photocopy of ID is **not** on file. The original ID reviewed is recorded below:

Name: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

1. TYPE OF IDENTIFICATION REFERENCE/ISSUE NUMBER PLACE OF ISSUE OF ID

2. TYPE OF IDENTIFICATION REFERENCE/ISSUE NUMBER PLACE OF ISSUE OF ID

Name: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

1. TYPE OF IDENTIFICATION REFERENCE/ISSUE NUMBER PLACE OF ISSUE OF ID

2. TYPE OF IDENTIFICATION REFERENCE/ISSUE NUMBER PLACE OF ISSUE OF ID

Name: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

1. TYPE OF IDENTIFICATION REFERENCE/ISSUE NUMBER PLACE OF ISSUE OF ID

2. TYPE OF IDENTIFICATION REFERENCE/ISSUE NUMBER PLACE OF ISSUE OF ID

DATE RECEIVED  
*11/15/04*  
RECORDED  
APPROVED  
E.O. ALDITOR

Relationship Manager Code: N/A

*[Signature]*  
Authorized Branch Signature



# Business Account - Service Request

In this service request, *we, our and us* and *the Bank* mean Scotiabank, The Bank of Nova Scotia; *you and your* mean the owner, officer or partner providing personal and business information to Scotiabank, and *business customer* means the business entity applying for banking services. Agreement means this Service Request and the Business Banking Services Agreement.

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Phone: (780) 716-2597

No. of Owners/Partners: 1

Annual Sales/Revenue:

### Account Type / Account Package

Name of Account/Service	Account No.*
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*We will debit this account for fees based on Published Prices	

Name of ScotiaCard Officer:

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Monthly fee waived with Money Master for business™

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- requests that this Service Request and all related documents be drawn up in the English language. Le client exige que cette Demande d'adhésion et les documents y afférents soient rédigés en anglais.

*Ray Grace / President*  
\_\_\_\_\_  
Print Name and Title

*Ray Grace*  
\_\_\_\_\_  
Signature

*Nov 15, 2004*  
\_\_\_\_\_  
Date

\_\_\_\_\_  
Print Name and Title

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Print Name and Title

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date



**SCOTIACARD™  
BANKING ACCESS  
ENROLMENT/MAINTENANCE**

**Branch Name**  
SHERWOOD PARK, ALBERTA

**Branch Transit No.**  
90969

**Information About You**

<b>Customer Name</b> N/A	
<b>Business Name</b> *NPAY INC.	
<b>I.D.</b>	<b>I.D.</b>

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<b>SCOTIACARD #</b> 453 6056/774 494 501	<b>New Card</b> Y	<b>Existing Card</b> N
<b>Card Access Business</b>	<b>CashBack</b> \$0.00	<b>Authorized by:</b>
<b>Replacement Card #</b>	<b>Reason</b>	
<b>Date Lost/Stolen</b>	<b>PIN (Personal Identification Number) Selected</b>	

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**Access Profile**

Type of Account	Account Number	ABB/ABM	FastCash	TeleScotia™	Scotia Online™
Business Account	909690007412	Other	Y	01	Y
Business Account	909690007919	Chequing		02	Y
Business Account	909690008117	Other		03	Y
Money Master for business	909690004383	Other		04	Y
Money Master for business	909690008885	Other		05	Y
Money Master for business	909690011428	Other		06	Y
Money Master for business	909690014222	Other		07	Y
Money Master for business	909690016985	Other		08	Y
Money Master for business	909690017825	Other		09	Y
Money Master for business	909690020222	Savings		10	Y

**Bill Payment Company Details**

Company Name	Billing Account Number	Bill Code

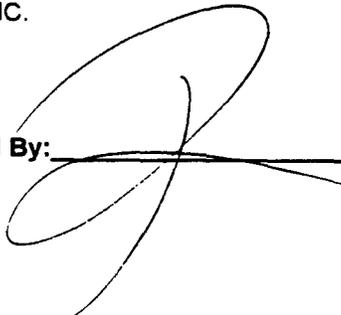
By completing and signing this application, you request the services listed and confirm that the information you have given is true and complete. You request that all documents relating to the application be drawn up in english.

Les parties conviennent et exigent expressément que ce contrat et tous les documents qui s'y rapportent soient rédigés en anglais.

You acknowledge receipt of the ScotiaCard Cardholder Agreement and, where applicable the Day-to-Day Banking Companion Booklet including the Scotiabank Group Privacy Agreement and Telephone/Fax Banking Agreement, or the Business Banking Services Agreement and agree to be bound by these agreements. You also agree to pay services charges where applicable for the services you applied for.

N/A  
\*NPAY INC.

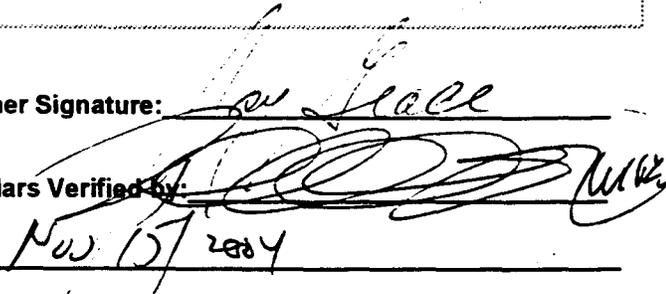
Prepared By: \_\_\_\_\_



Customer Signature: \_\_\_\_\_

Particulars Verified by: \_\_\_\_\_

Date: \_\_\_\_\_



BEFORE YOU COMPLETE THE FOLLOWING, PLEASE ENSURE THAT TWO COPIES OF THE APPLICATION ARE SIGNED BY THE CUSTOMER(S).

PARENT/GUARDIAN IDENTIFICATION

PARENT/GUARDIAN CARD NO.

PARENT/GUARDIAN ADDRESS (if different from applicant)

**AGREEMENT OF PARENT/GUARDIAN (CHILDREN UNDER 16) FOR ScotiaCard™/Carte Scotia<sup>MC</sup> BANKING CARD**

Re: The Application of: \_\_\_\_\_ signed on: \_\_\_\_\_  
APPLICANT'S NAME DAY/MONTH/YEAR  
\_\_\_\_\_ of \_\_\_\_\_ am the parent/legal guardian of the applicant.  
NAME OF PARENT/GUARDIAN ADDRESS

I hereby request The Bank of Nova Scotia (the "Bank") to issue a ScotiaCard/Carte Scotia banking card ("Card") in the Applicant's name, to be used by the Applicant, (together with an electronic signature selected by the Applicant, where required) to access his/her Scotiabank personal deposit account(s) through Automated Banking Services and the Bank's Any Branch Banking service as outlined in the ScotiaCard/Carte Scotia Cardholder Agreement. In return for the Bank issuing a Card to the Applicant, who is at the time of his/her Application under 16 years of age, I agree to be bound by the terms of the ScotiaCard/Carte Scotia Cardholder Agreement ("Agreement") (a copy of which I have received and read) and to indemnify the Bank from any claims, losses or costs incurred by the Bank resulting from the issuance of such Card to the Applicant.

I agree to be so bound until the applicant reaches the age of majority (as defined by applicable provincial law) and he/she ratifies the Agreement by using the Card.

\_\_\_\_\_  
Witness

\_\_\_\_\_  
Parent/Guardian

**Transaction Limits**

We may establish and change limits, dollar or otherwise, from time to time, on the various transactions which may be available, without prior notice to you. Cumulative limits in effect as of February 2001 are:

- ABM/ABB withdrawal/cash advance limits
  - \$1,000.00 per day/\$3,000.00 per week from your deposit, line of credit, ScotiaLine VISA, ScotiaGold and/or Classic & Scotiabank Value VISA accounts; plus
  - \$1,000.00 cash advance per day/\$3,000.00 per week using your Classic and Scotiabank Value VISA accounts; plus
  - \$2,000.00 cash advance per day/\$5,000.00 per week using your ScotiaGold VISA account and ScotiaLine VISA account
- Direct Payment debit limits
  - \$2,500.00 per day/\$17,500.00 per week
- ABM deposit
  - \$99,999.00 per transaction.
- Internet Banking and Telephone Banking transfer and bill payment limits
  - \$49,999.00 per transaction.
- ABM transfer limit
  - \$49,999.00 per day

™ Trademarks of The Bank of Nova Scotia.

MC Marque de commerce de La Banque de Nouvelle-Ecosse.



# Business Account - Service Request

In this service request, *we, our and us* and *the Bank* mean Scotiabank, The Bank of Nova Scotia; *you and your* mean the owner, officer or partner providing personal and business information to Scotiabank, and *business customer* means the business entity applying for banking services. Agreement means this Service Request and the Business Banking Services Agreement.

Transit: 90969 Branch: SHERWOOD PARK, ALBERTA Date: November 15, 2004

### Information About the Business Customer

Business Established: 12/2000

Business Legal Name: NPAY INC.

Trading As:

Address: 9 HIGHVALE CR  
SHERWOOD PARK, Alberta T8A 5J7 Canada

Phone: (780) 716-2597

No. of Owners/Partners: 0

Annual Sales/Revenue:

### Account Type / Account Package

Name of Account/Service	Account No.*
Money Master for business™	90969 00088 85 /
*We will debit this account for fees based on Published Prices	

Name of ScotiaCard Officer:

### Electronic Banking for business™ (Standalone Service)

Monthly fee waived with Money Master for business™

### Service & Account Features

- Electronic Banking access
- Online statement reporting only. A translation history of the current and previous month will be provided through Scotia OnLine
- Passbook and statement reporting is not available
- Overdraft Protection is not available
- Cheques are not available
- We may require you to give us up to 10 days notice before you make a withdrawal

### YOUR SIGNATURE:

By signing this Service Request, in your capacity as an authorized signing officer of the business customer, you certify that the information about the business customer in this Service Request and any other information provided now and in the future is accurate and complete. By signing this Service Request, the business customer:

- acknowledges receipt of and agrees to be bound by the applicable sections of the Business Banking Services Agreement, including terms and conditions relating to the disclosure of information in the section titled About The Business Customer;
- confirms receipt of the Business Accounts - Your Guide to Fees and Interest Schedules booklet;
- authorizes us to provide the business customer with the services which the business customer has selected as indicated above;
- authorizes us to issue ScotiaCard(s) as requested by the ScotiaCard Officer named above;
- requests that this Service Request and all related documents be drawn up in the English language. Le client exige que cette Demande d'adhésion et les documents y afférents soient rédigés en anglais.

*[Signature]*  
Print Name and Title

*[Signature]*  
Signature

*Nov 15 / 04*  
Date

Print Name and Title

Signature

Date

Print Name and Title

Signature

Date

*[Handwritten mark]*



**SCOTIACARD™  
BANKING ACCESS  
ENROLMENT/MAINTENANCE**

Branch Name  
SHERWOOD PARK, ALBERTA

Branch Transit No.  
90969

**Information About You**

Customer Name N/A  
Business Name \*NPAY INC.  
I.D. I.D.

**ScotiaCard set-up/maintenance as requested by you today**

SCOTIACARD # 453 6056 774 494 303	New Card Y	Existing Card N
Card Access Business	CashBack \$0.00	Authorized by:
Replacement Card #	Reason	
Date Lost/Stolen	PIN (Personal Identification Number) Selected	

To use Scotiabank's Telephone Banking Service, please call: 1-800-267-1234

To obtain your Internet Banking password, please visit [www.scotiabank.com](http://www.scotiabank.com) or call 1-800-4SCOTIA (1-800-472-6842).

**Access Profile**

Type of Account	Account Number	ABB/ABM	FastCash	TeleScotia™	Scotia Online™
Business Account	909690007412	Chequing	Y	01	Y
Money Master for business	909690008885	Savings		05	Y

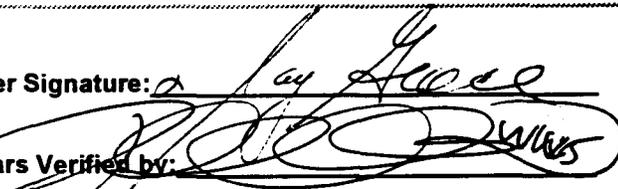
**Bill Payment Company Details**

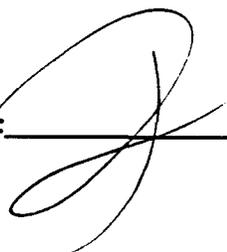
Company Name	Billing Account Number	Bill Code

By completing and signing this application, you request the services listed and confirm that the information you have given is true and complete. You request that all documents relating to the application be drawn up in english.  
Les parties conviennent et exigent expressément que ce contrat et tous les documents qui s'y rapportent soient redigés en anglais.

You acknowledge receipt of the ScotiaCard Cardholder Agreement and, where applicable the Day-to-Day Banking Companion Booklet including the Scotiabank Group Privacy Agreement and Telephone/Fax Banking Agreement, or the Business Banking Services Agreement and agree to be bound by these agreements. You also agree to pay services charges where applicable for the services you applied for.

N/A  
\*NPAY INC.

Customer Signature:   
Particulars Verified by:   
Date: Nov 15, 2004

Prepared By: 

BEFORE YOU COMPLETE THE FOLLOWING, PLEASE ENSURE THAT TWO COPIES OF THE APPLICATION ARE SIGNED BY THE CUSTOMER(S).

PARENT/GUARDIAN IDENTIFICATION

PARENT/GUARDIAN CARD NO.

PARENT/GUARDIAN ADDRESS (if different from applicant)

AGREEMENT OF PARENT/GUARDIAN (CHILDREN UNDER 16) FOR ScotiaCard™/Carte Scotia<sup>mc</sup> BANKING CARD

Re: The Application of: \_\_\_\_\_ signed on: \_\_\_\_\_  
APPLICANT'S NAME DAY/MONTH/YEAR  
\_\_\_\_\_ of \_\_\_\_\_ am the parent/legal guardian of the applicant.  
NAME OF PARENT/GUARDIAN ADDRESS

I hereby request The Bank of Nova Scotia (the "Bank") to issue a ScotiaCard/Carte Scotia banking card ("Card") in the Applicant's name, to be used by the Applicant, (together with an electronic signature selected by the Applicant, where required) to access his/her Scotiabank personal deposit account(s) through Automated Banking Services and the Bank's Any Branch Banking service as outlined in the ScotiaCard/Carte Scotia Cardholder Agreement. In return for the Bank issuing a Card to the Applicant, who is at the time of his/her Application under 16 years of age, I agree to be bound by the terms of the ScotiaCard/Carte Scotia Cardholder Agreement ("Agreement") (a copy of which I have received and read) and to indemnify the Bank from any claims, losses or costs incurred by the Bank resulting from the issuance of such Card to the Applicant.

I agree to be so bound until the applicant reaches the age of majority (as defined by applicable provincial law) and he/she ratifies the Agreement by using the Card.

\_\_\_\_\_  
Witness

\_\_\_\_\_  
Parent/Guardian

Transaction Limits

We may establish and change limits, dollar or otherwise, from time to time, on the various transactions which may be available, without prior notice to you. Cumulative limits in effect as of February 2001 are:

- ABM/ABB withdrawal/cash advance limits
  - \$1,000.00 per day/\$3,000.00 per week from your deposit, line of credit, ScotiaLine VISA, ScotiaGold and/or Classic & Scotiabank Value VISA accounts; plus
  - \$1,000.00 cash advance per day/\$3,000.00 per week using your Classic and Scotiabank Value VISA accounts; plus
  - \$2,000.00 cash advance per day/\$5,000.00 per week using your ScotiaGold VISA account and ScotiaLine VISA account
- Direct Payment debit limits
  - \$2,500.00 per day/\$17,500.00 per week
- ABM deposit
  - \$99,999.00 per transaction.
- Internet Banking and Telephone Banking transfer and bill payment limits
  - \$49,999.00 per transaction.
- ABM transfer limit
  - \$49,999.00 per day

™ Trademarks of The Bank of Nova Scotia.

<sup>mc</sup> Marque de commerce de La Banque de Nouvelle-Ecosse.

Money Master *for business* - Confirmation

Business Name: \*NPAY INC.

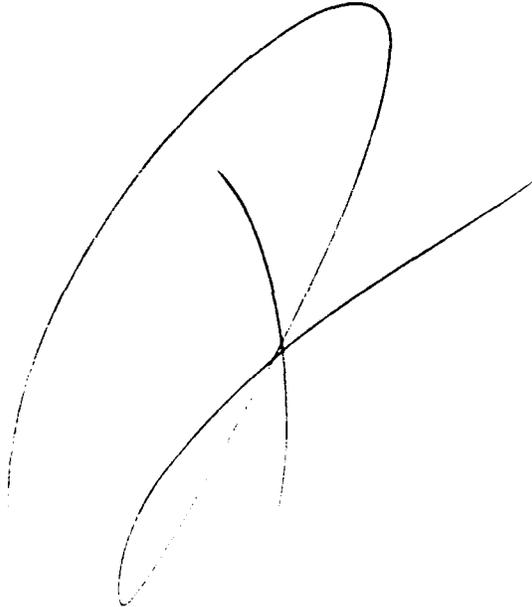
Account # 90969 00043 83

Additional Services

Open Money Master *for business*

Open Business Account

Done

A large, stylized handwritten signature in black ink, consisting of several overlapping loops and a long horizontal stroke extending to the right.

**Business Account - Branch Certification**  
(Internal Use Only)

Date: 2004/11/15

**Business Legal Name:** NPAY INC.

**Trading As:**

1) **Nature of Business:** Internet Bill payment Company

2) **What is the current/planned monthly activity for the account?**

Account Number 90969 00043 83

Average Account Balance	\$100,000	Average Deposit Amount	\$5,000
Cash Deposited	\$0	Cheques Deposited	\$0
Other Deposits eg. Merchant	N/A	No. of Cheques Deposited	0
No. of Cheques Written	N/A	Percent of Internet/ Telephone/Mail Order Sales	N/A

3) **Account Manager/Manager Certificate**

Operating documentation taken supports the business structure and owner(s) relationship to the business.

The identification of the signing officers has been verified in accordance with regulations under the Proceeds of Crime (Money Laundering) and Terrorist Financing Act. If the account is being used to conduct business on behalf of someone other than the named account holder(s), the Third Party Determination form has been completed.

The identity and business activity of the customer are known or have been investigated and verified. Operating documents are on file, complete in all respects and apply to the new account.

4) If customer has been approved for a Business Account without a credit bureau report, documentation is on file (i.e. screen print of CRI from CIS profile) to support the approval. Other existing account number(s) \_\_\_\_\_

5)  Photocopy of ID on file.

Photocopy of ID is not on file. The original ID reviewed is recorded below.

Name: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

1. TYPE OF IDENTIFICATION \_\_\_\_\_ REFERENCE/ISSUE NUMBER \_\_\_\_\_ PLACE OF ISSUE OF ID \_\_\_\_\_

2. TYPE OF IDENTIFICATION \_\_\_\_\_ REFERENCE/ISSUE NUMBER \_\_\_\_\_ PLACE OF ISSUE OF ID \_\_\_\_\_

Name: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

1. TYPE OF IDENTIFICATION \_\_\_\_\_ REFERENCE/ISSUE NUMBER \_\_\_\_\_ PLACE OF ISSUE OF ID \_\_\_\_\_

2. TYPE OF IDENTIFICATION \_\_\_\_\_ REFERENCE/ISSUE NUMBER \_\_\_\_\_ PLACE OF ISSUE OF ID \_\_\_\_\_

Name: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

1. TYPE OF IDENTIFICATION \_\_\_\_\_ REFERENCE/ISSUE NUMBER \_\_\_\_\_ PLACE OF ISSUE OF ID \_\_\_\_\_

2. TYPE OF IDENTIFICATION \_\_\_\_\_ REFERENCE/ISSUE NUMBER \_\_\_\_\_ PLACE OF ISSUE OF ID \_\_\_\_\_

DATE RECEIVED	<i>11/15/04</i>
RECORDED	<i>[Signature]</i>
APPROVED	<i>[Signature]</i>
E.O. AUDITOR	<i>[Signature]</i>

E 0149 (10/03)

Relationship Manager Code: N/A

*[Signature]*  
Authorized Branch Signature



# Business Account - Service Request

In this service request, *we, our and us* and *the Bank* mean Scotiabank, The Bank of Nova Scotia; *you and your* mean the owner, officer or partner providing personal and business information to Scotiabank, and *business customer* means the business entity applying for banking services. Agreement means this Service Request and the Business Banking Services Agreement.

Transit: 90969 Branch: SHERWOOD PARK, ALBERTA Date: November 15, 2004

### Information About the Business Customer

Business Established: 12/2000

Business Legal Name: NPAY INC.

Trading As:

Address: 9 HIGHVALE CR  
SHERWOOD PARK, Alberta T8A 5J7 Canada

Phone: (780) 716-2597

No. of Owners/Partners: 0

Annual Sales/Revenue:

### Account Type / Account Package

Name of Account/Service	Account No.*
Money Master for business™	90969 00088 85
*We will debit this account for fees based on Published Prices	

Name of ScotiaCard Officer:

### Electronic Banking for business™ (Standalone Service)

Monthly fee waived with Money Master for business™

### Service & Account Features

- Electronic Banking access
- Online statement reporting only. A translation history of the current and previous month will be provided through Scotia OnLine
- Passbook and statement reporting is not available
- Overdraft Protection is not available
- Cheques are not available
- We may require you to give us up to 10 days notice before you make a withdrawal

### YOUR SIGNATURE:

By signing this Service Request, in your capacity as an authorized signing officer of the business customer, you certify that the information about the business customer in this Service Request and any other information provided now and in the future is accurate and complete. By signing this Service Request, the business customer:

- acknowledges receipt of and agrees to be bound by the applicable sections of the Business Banking Services Agreement, including terms and conditions relating to the disclosure of information in the section titled About The Business Customer;
- confirms receipt of the Business Accounts - Your Guide to Fees and Interest Schedules booklet;
- authorizes us to provide the business customer with the services which the business customer has selected as indicated above;
- authorizes us to issue ScotiaCard(s) as requested by the ScotiaCard Officer named above;
- requests that this Service Request and all related documents be drawn up in the English language. Le client exige que cette Demande d'adhésion et les documents y afférents soient rédigés en anglais.

[Signature]  
Print Name and Title

Signature

Nov 15 / 2004  
Date

Print Name and Title

Signature

Date

Print Name and Title

Signature

Date



**SCOTIACARD™  
BANKING ACCESS  
ENROLMENT/MAINTENANCE**

**Branch Name**  
SHERWOOD PARK, ALBERTA

**Branch Transit No.**  
90969

**Information About You**

<b>Customer Name</b> N/A	
<b>Business Name</b> *NPAY INC.	
<b>I.D.</b>	<b>I.D.</b>

**ScotiaCard set-up/maintenance as requested by you today**

<b>SCOTIACARD #</b> 453 6056 774 493 909	<b>New Card</b> Y	<b>Existing Card</b> N
<b>Card Access</b> Business	<b>CashBack</b> \$0.00	<b>Authorized by:</b>
<b>Replacement Card #</b>	<b>Reason</b>	
<b>Date Lost/Stolen</b>	<b>PIN (Personal Identification Number) Selected</b>	

To use Scotiabank's Telephone Banking Service, please call: 1-800-267-1234

To obtain your Internet Banking password, please visit [www.scotiabank.com](http://www.scotiabank.com) or call 1-800-4SCOTIA (1-800-472-6842).

**Access Profile**

Type of Account	Account Number	ABB/ABM	FastCash	TeleScotia™	Scotia Online™
Business Account	909690007412	Chequing	Y	01	Y
Money Master for business	909690004383	Savings		02	Y

**Bill Payment Company Details**

Company Name	Billing Account Number	Bill Code

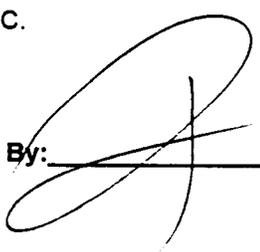
By completing and signing this application, you request the services listed and confirm that the information you have given is true and complete. You request that all documents relating to the application be drawn up in english.

Les parties conviennent et exigent expressément que ce contrat et tous les documents qui s'y rapportent soient rédigés en anglais.

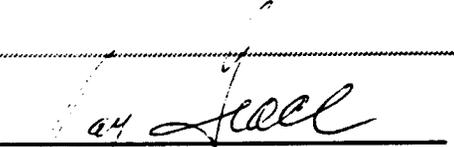
You acknowledge receipt of the ScotiaCard Cardholder Agreement and, where applicable the Day-to-Day Banking Companion Booklet including the Scotiabank Group Privacy Agreement and Telephone/Fax Banking Agreement, or the Business Banking Services Agreement and agree to be bound by these agreements. You also agree to pay services charges where applicable for the services you applied for.

N/A  
\*NPAY INC.

**Prepared By:** \_\_\_\_\_



**Customer Signature:** \_\_\_\_\_



**Particulars Verified by:** \_\_\_\_\_



**Date:** \_\_\_\_\_

Nov 15 / 2004

BEFORE YOU COMPLETE THE FOLLOWING, PLEASE ENSURE THAT TWO COPIES OF THE APPLICATION ARE SIGNED BY THE CUSTOMER(S).

PARENT/GUARDIAN IDENTIFICATION

PARENT/GUARDIAN CARD NO.

PARENT/GUARDIAN ADDRESS (if different from applicant)

**AGREEMENT OF PARENT/GUARDIAN (CHILDREN UNDER 16) FOR ScotiaCard™/Carte Scotia<sup>MC</sup> BANKING CARD**

Re: The Application of: \_\_\_\_\_ signed on: \_\_\_\_\_  
APPLICANT'S NAME DAY/MONTH/YEAR  
\_\_\_\_\_ of \_\_\_\_\_ am the parent/legal guardian of the applicant.  
NAME OF PARENT/GUARDIAN ADDRESS

I hereby request The Bank of Nova Scotia (the "Bank") to issue a ScotiaCard/Carte Scotia banking card ("Card") in the Applicant's name, to be used by the Applicant, (together with an electronic signature selected by the Applicant, where required) to access his/her Scotiabank personal deposit account(s) through Automated Banking Services and the Bank's Any Branch Banking service as outlined in the ScotiaCard/Carte Scotia Cardholder Agreement. In return for the Bank issuing a Card to the Applicant, who is at the time of his/her Application under 16 years of age, I agree to be bound by the terms of the ScotiaCard/Carte Scotia Cardholder Agreement ("Agreement") (a copy of which I have received and read) and to indemnify the Bank from any claims, losses or costs incurred by the Bank resulting from the issuance of such Card to the Applicant.

I agree to be so bound until the applicant reaches the age of majority (as defined by applicable provincial law) and he/she ratifies the Agreement by using the Card.

\_\_\_\_\_  
Witness

\_\_\_\_\_  
Parent/Guardian

**Transaction Limits**

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  - \$1,000.00 cash advance per day/\$3,000.00 per week using your Classic and Scotiabank Value VISA accounts; plus
  - \$2,000.00 cash advance per day/\$5,000.00 per week using your ScotiaGold VISA account and ScotiaLine VISA account
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- ABM transfer limit
  - \$49,999.00 per day

™ Trademarks of The Bank of Nova Scotia.

<sup>MC</sup> Marque de commerce de La Banque de Nouvelle-Ecosse.

**Business Account - Branch Certification**  
(Internal Use Only)

Date: 2004/11/15

**Business Legal Name:** NPAY INC.  
**Trading As:**

1) **Nature of Business:** Internet Bill Payment Company

2) **What is the current/planned monthly activity for the account?**

Account Number 90969 00178 25

Average Account Balance	\$100,000	Average Deposit Amount	\$5,000
Cash Deposited	\$0	Cheques Deposited	\$0
Other Deposits eg. Merchant	N/A	No. of Cheques Deposited	0
No. of Cheques Written	N/A	Percent of Internet/ Telephone/Mail Order Sales	N/A

3) **Account Manager/Manager Certificate**

Operating documentation taken supports the business structure and owner(s) relationship to the business.

The identification of the signing officers has been verified in accordance with regulations under the Proceeds of Crime (Money Laundering) and Terrorist Financing Act. If the account is being used to conduct business on behalf of someone other than the named account holder(s), the Third Party Determination form has been completed.

The identity and business activity of the customer are known or have been investigated and verified. Operating documents are on file, complete in all respects and apply to the new account.

4) If customer has been approved for a Business Account without a credit bureau report, documentation is on file (i.e. screen print of CRI from CIS profile) to support the approval. Other existing account number(s) \_\_\_\_\_

5)  Photocopy of ID on file.

Photocopy of ID is **not** on file. The original ID reviewed is recorded below.

Name: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

1. \_\_\_\_\_  
TYPE OF IDENTIFICATION REFERENCE/ISSUE NUMBER PLACE OF ISSUE OF ID

2. \_\_\_\_\_  
TYPE OF IDENTIFICATION REFERENCE/ISSUE NUMBER PLACE OF ISSUE OF ID

Name: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

1. \_\_\_\_\_  
TYPE OF IDENTIFICATION REFERENCE/ISSUE NUMBER PLACE OF ISSUE OF ID

2. \_\_\_\_\_  
TYPE OF IDENTIFICATION REFERENCE/ISSUE NUMBER PLACE OF ISSUE OF ID

Name: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

1. \_\_\_\_\_  
TYPE OF IDENTIFICATION REFERENCE/ISSUE NUMBER PLACE OF ISSUE OF ID

2. \_\_\_\_\_  
TYPE OF IDENTIFICATION REFERENCE/ISSUE NUMBER PLACE OF ISSUE OF ID

DATE RECEIVED	Nov 15/04
RECORDED	
APPROVED	
E.O. AUDITOR	

E 0149 (10/03)

Relationship Manager Code: N/A

*[Handwritten Signature]*  
Authorized Branch Signature



# Business Account - Service Request

In this service request, **we, our and us** and **the Bank** mean Scotiabank, The Bank of Nova Scotia; **you and your** mean the owner, officer or partner providing personal and business information to Scotiabank, and **business customer** means the business entity applying for banking services. Agreement means this Service Request and the Business Banking Services Agreement.

Transit: 90969 Branch: SHERWOOD PARK, ALBERTA Date: November 15, 2004

### Information About the Business Customer

Business Established: 12/2000

Business Legal Name: NPAY INC.

Trading As:

Address: 9 HIGHVALE CR  
SHERWOOD PARK, Alberta T8A 5J7 Canada

Phone: (780) 716-2597

No. of Owners/Partners: 1

Annual Sales/Revenue:

### Account Type / Account Package

Name of Account/Service	Account No.*
Money Master for business™	90969 00178 25
*We will debit this account for fees based on Published Prices	

Name of ScotiaCard Officer:

### Electronic Banking for business™ (Standalone Service)

Monthly fee waived with Money Master for business™

### Service & Account Features

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- authorizes us to provide the business customer with the services which the business customer has selected as indicated above;
- authorizes us to issue ScotiaCard(s) as requested by the ScotiaCard Officer named above;
- requests that this Service Request and all related documents be drawn up in the English language. Le client exige que cette Demande d'adhésion et les documents y afférents soient rédigés en anglais.

*RAY GRACE (President)*  
\_\_\_\_\_  
Print Name and Title

*Ray Grace*  
\_\_\_\_\_  
Signature

*Nov 15/04*  
\_\_\_\_\_  
Date

\_\_\_\_\_  
Print Name and Title

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Print Name and Title

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date



**SCOTIACARD™  
BANKING ACCESS  
ENROLMENT/MAINTENANCE**

**Branch Name**  
SHERWOOD PARK, ALBERTA

**Branch Transit No.**  
90969

**Information About You**

<b>Customer Name</b> N/A	
<b>Business Name</b> *NPAY INC.	
<b>I.D.</b>	<b>I.D.</b>

**ScotiaCard set-up/maintenance as requested by you today**

<b>SCOTIACARD #</b> 453 6056 774 494 402	<b>New Card</b> Y	<b>Existing Card</b> N
<b>Card Access</b> Business	<b>CashBack</b> \$0.00	<b>Authorized by:</b>
<b>Replacement Card #</b>	<b>Reason</b>	
<b>Date Lost/Stolen</b>	<b>PIN (Personal Identification Number) Selected</b>	

To use Scotiabank's Telephone Banking Service, please call: 1-800-267-1234

To obtain your Internet Banking password, please visit [www.scotiabank.com](http://www.scotiabank.com) or call 1-800-4SCOTIA (1-800-472-6842).

**Access Profile**

Type of Account	Account Number	ABB/ABM	FastCash	TeleScotia™	Scotia Online™
Business Account	909690007412	Other	Y	09	Y
Business Account	909690007919	Chequing		01	Y
Business Account	909690008117	Other		02	Y
Money Master for business	909690004383	Other		03	Y
Money Master for business	909690008885	Other		04	Y
Money Master for business	909690011428	Other		05	Y
Money Master for business	909690014222	Other		06	Y
Money Master for business	909690016985	Other		07	Y
Money Master for business	909690017825	Other		08	Y

**Bill Payment Company Details**

Company Name	Billing Account Number	Bill Code

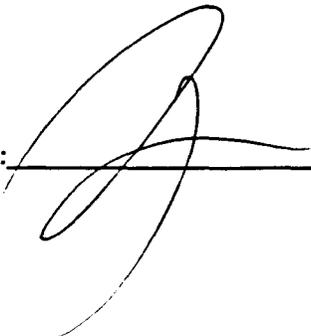
By completing and signing this application, you request the services listed and confirm that the information you have given is true and complete. You request that all documents relating to the application be drawn up in english.

Les parties conviennent et exigent expressément que ce contrat et tous les documents qui s'y rapportent soient rédigés en anglais.

You acknowledge receipt of the ScotiaCard Cardholder Agreement and, where applicable the Day-to-Day Banking Companion Booklet including the Scotiabank Group Privacy Agreement and Telephone/Fax Banking Agreement, or the Business Banking Services Agreement and agree to be bound by these agreements. You also agree to pay services charges where applicable for the services you applied for.

N/A  
\*NPAY INC.

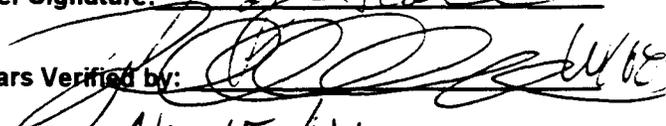
Prepared By: \_\_\_\_\_

A large, stylized handwritten signature in black ink, consisting of several loops and a long horizontal stroke at the bottom.

Customer Signature: \_\_\_\_\_

A handwritten signature in black ink, appearing to be 'L. J. ...' with a large loop at the end.

Particulars Verified by: \_\_\_\_\_

A handwritten signature in black ink, appearing to be 'L. J. ...' with a large loop at the end.

Date: \_\_\_\_\_

NOV 15 2004

BEFORE YOU COMPLETE THE FOLLOWING, PLEASE ENSURE THAT TWO COPIES OF THE APPLICATION ARE SIGNED BY THE CUSTOMER(S).

PARENT/GUARDIAN IDENTIFICATION

PARENT/GUARDIAN CARD NO.

PARENT/GUARDIAN ADDRESS (if different from applicant)

**AGREEMENT OF PARENT/GUARDIAN (CHILDREN UNDER 16) FOR ScotiaCard™/Carte Scotia<sup>mc</sup> BANKING CARD**

Re: The Application of: \_\_\_\_\_ signed on: \_\_\_\_\_  
APPLICANT'S NAME DAY/MONTH/YEAR  
\_\_\_\_\_ of \_\_\_\_\_ am the parent/legal guardian of the applicant.  
NAME OF PARENT/GUARDIAN ADDRESS

I hereby request The Bank of Nova Scotia (the "Bank") to issue a ScotiaCard/Carte Scotia banking card ("Card") in the Applicant's name, to be used by the Applicant, (together with an electronic signature selected by the Applicant, where required) to access his/her Scotiabank personal deposit account(s) through Automated Banking Services and the Bank's Any Branch Banking service as outlined in the ScotiaCard/Carte Scotia Cardholder Agreement. In return for the Bank issuing a Card to the Applicant, who is at the time of his/her Application under 16 years of age, I agree to be bound by the terms of the ScotiaCard/Carte Scotia Cardholder Agreement ("Agreement") (a copy of which I have received and read) and to indemnify the Bank from any claims, losses or costs incurred by the Bank resulting from the issuance of such Card to the Applicant.

I agree to be so bound until the applicant reaches the age of majority (as defined by applicable provincial law) and he/she ratifies the Agreement by using the Card.

\_\_\_\_\_  
Witness

\_\_\_\_\_  
Parent/Guardian

**Transaction Limits**

We may establish and change limits, dollar or otherwise, from time to time, on the various transactions which may be available, without prior notice to you. Cumulative limits in effect as of February 2001 are:

- ABM/ABB withdrawal/cash advance limits
  - \$1,000.00 per day/\$3,000.00 per week from your deposit, line of credit, ScotiaLine VISA, ScotiaGold and/or Classic & Scotiabank Value VISA accounts; plus
  - \$1,000.00 cash advance per day/\$3,000.00 per week using your Classic and Scotiabank Value VISA accounts; plus
  - \$2,000.00 cash advance per day/\$5,000.00 per week using your ScotiaGold VISA account and ScotiaLine VISA account
- Direct Payment debit limits
  - \$2,500.00 per day/\$17,500.00 per week
- ABM deposit
  - \$99,999.00 per transaction.
- Internet Banking and Telephone Banking transfer and bill payment limits
  - \$49,999.00 per transaction.
- ABM transfer limit
  - \$49,999.00 per day

™ Trademarks of The Bank of Nova Scotia.

<sup>mc</sup> Marque de commerce de La Banque de Nouvelle-Ecosse.

## Business Account - Branch Certification (Internal Use Only)

Date: 2004/11/15

**Business Legal Name:** NPAY INC.  
**Trading As:**

1) **Nature of Business:** Internet Bill Payment Company

2) **What is the current/planned monthly activity for the account?**

Account Number 90969 00114 28

Average Account Balance	\$100,000	Average Deposit Amount	\$5,000
Cash Deposited	\$0	Cheques Deposited	\$0
Other Deposits eg. Merchant	N/A	No. of Cheques Deposited	0
No. of Cheques Written	N/A	Percent of Internet/ Telephone/Mail Order Sales	N/A

3) **Account Manager/Manager Certificate**

Operating documentation taken supports the business structure and owner(s) relationship to the business.

The identification of the signing officers has been verified in accordance with regulations under the Proceeds of Crime (Money Laundering) and Terrorist Financing Act. If the account is being used to conduct business on behalf of someone other than the named account holder(s), the Third Party Determination form has been completed.

The identity and business activity of the customer are known or have been investigated and verified. Operating documents are on file, complete in all respects and apply to the new account.

4) If customer has been approved for a Business Account without a credit bureau report, documentation is on file (i.e. screen print of CRI from CIS profile) to support the approval. Other existing account number(s) \_\_\_\_\_.

5)  Photocopy of ID on file.

Photocopy of ID is not on file. The original ID reviewed is recorded below.

Name: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

1. \_\_\_\_\_  
TYPE OF IDENTIFICATION REFERENCE/ISSUE NUMBER PLACE OF ISSUE OF ID

2. \_\_\_\_\_  
TYPE OF IDENTIFICATION REFERENCE/ISSUE NUMBER PLACE OF ISSUE OF ID

Name: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

1. \_\_\_\_\_  
TYPE OF IDENTIFICATION REFERENCE/ISSUE NUMBER PLACE OF ISSUE OF ID

2. \_\_\_\_\_  
TYPE OF IDENTIFICATION REFERENCE/ISSUE NUMBER PLACE OF ISSUE OF ID

Name: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

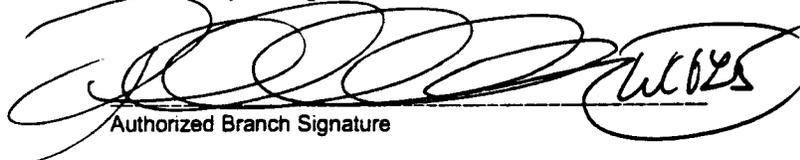
1. \_\_\_\_\_  
TYPE OF IDENTIFICATION REFERENCE/ISSUE NUMBER PLACE OF ISSUE OF ID

2. \_\_\_\_\_  
TYPE OF IDENTIFICATION REFERENCE/ISSUE NUMBER PLACE OF ISSUE OF ID

DATE RECEIVED
RECORDED
APPROVED
E.O. AUDITOR

E 0149 (10/03)

Relationship Manager Code: N/A

  
 Authorized Branch Signature



# Business Account - Service Request

In this service request, **we, our and us** and **the Bank** mean Scotiabank, The Bank of Nova Scotia; **you and your** mean the owner, officer or partner providing personal and business information to Scotiabank, and **business customer** means the business entity applying for banking services. Agreement means this Service Request and the Business Banking Services Agreement.

Transit: 90969 Branch: SHERWOOD PARK, ALBERTA Date: November 15, 2004

### Information About the Business Customer

Business Established: 12/2000

Business Legal Name: NPAY INC.

Trading As:

Address: 9 HIGHVALE CR  
SHERWOOD PARK, Alberta T8A 5J7 Canada

Phone: (780) 716-2597

No. of Owners/Partners: 1

Annual Sales/Revenue:

### Account Type / Account Package

Name of Account/Service	Account No.*
Money Master for business™	90969 00114 28
*We will debit this account for fees based on Published Prices	

Name of ScotiaCard Officer:

### Electronic Banking for business™ (Standalone Service)

Monthly fee waived with Money Master for business™

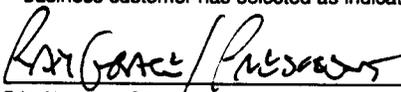
### Service & Account Features

- Electronic Banking access
- Online statement reporting only. A translation history of the current and previous month will be provided through Scotia OnLine
- Passbook and statement reporting is not available
- Overdraft Protection is not available
- Cheques are not available
- We may require you to give us up to 10 days notice before you make a withdrawal

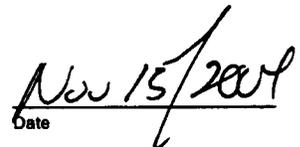
### YOUR SIGNATURE:

By signing this Service Request, in your capacity as an authorized signing officer of the business customer, you certify that the information about the business customer in this Service Request and any other information provided now and in the future is accurate and complete. By signing this Service Request, the business customer:

- acknowledges receipt of and agrees to be bound by the applicable sections of the Business Banking Services Agreement, including terms and conditions relating to the disclosure of information in the section titled About The Business Customer;
- confirms receipt of the Business Accounts - Your Guide to Fees and Interest Schedules booklet;
- authorizes us to provide the business customer with the services which the business customer has selected as indicated above;
- authorizes us to issue ScotiaCard(s) as requested by the ScotiaCard Officer named above;
- requests that this Service Request and all related documents be drawn up in the English language. Le client exige que cette Demande d'adhésion et les documents y afférents soient rédigés en anglais.

  
Print Name and Title

Signature

  
Date

Print Name and Title

Signature

Date

Print Name and Title

Signature

Date





**SCOTIACARD™  
BANKING ACCESS  
ENROLMENT/MAINTENANCE**

**Branch Name**  
SHERWOOD PARK, ALBERTA

**Branch Transit No.**  
90969

**Information About You**

<b>Customer Name</b> N/A	
<b>Business Name</b> *NPAY INC.	
<b>I.D.</b>	<b>I.D.</b>

**ScotiaCard set-up/maintenance as requested by you today**

<b>SCOTIACARD #</b> 453 6056 774 494 204	<b>New Card</b> Y	<b>Existing Card</b> N
<b>Card Access</b> Business	<b>CashBack</b> \$0.00	<b>Authorized by:</b>
<b>Replacement Card #</b>	<b>Reason</b>	
<b>Date Lost/Stolen</b>	<b>PIN (Personal Identification Number) Selected</b>	

To use Scotiabank's Telephone Banking Service, please call: 1-800-267-1234

To obtain your Internet Banking password, please visit [www.scotiabank.com](http://www.scotiabank.com) or call 1-800-4SCOTIA (1-800-472-6842).

**Access Profile**

Type of Account	Account Number	ABB/ABM	FastCash	TeleScotia™	Scotia Online™
Business Account	909690007412	Chequing	Y	01	Y
Money Master for business	909690011428	Savings		02	Y

**Bill Payment Company Details**

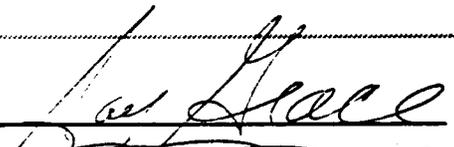
Company Name	Billing Account Number	Bill Code

By completing and signing this application, you request the services listed and confirm that the information you have given is true and complete. You request that all documents relating to the application be drawn up in english.

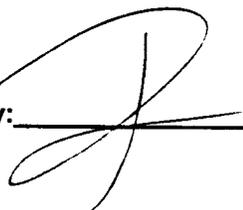
Les parties conviennent et exigent expressément que ce contrat et tous les documents qui s'y rapportent soient redigés en anglais.

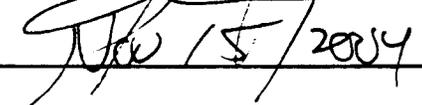
You acknowledge receipt of the ScotiaCard Cardholder Agreement and, where applicable the Day-to-Day Banking Companion Booklet including the Scotiabank Group Privacy Agreement and Telephone/Fax Banking Agreement, or the Business Banking Services Agreement and agree to be bound by these agreements. You also agree to pay services charges where applicable for the services you applied for.

N/A  
\*NPAY INC.

**Customer Signature:** 

**Particulars Verified by:** 

**Prepared By:** 

**Date:**  15/2004

BEFORE YOU COMPLETE THE FOLLOWING, PLEASE ENSURE THAT TWO COPIES OF THE APPLICATION ARE SIGNED BY THE CUSTOMER(S).

PARENT/GUARDIAN IDENTIFICATION

PARENT/GUARDIAN CARD NO.

PARENT/GUARDIAN ADDRESS (if different from applicant)

**AGREEMENT OF PARENT/GUARDIAN (CHILDREN UNDER 16) FOR ScotiaCard™/Carte Scotia<sup>mc</sup> BANKING CARD**

Re: The Application of: \_\_\_\_\_ signed on: \_\_\_\_\_  
APPLICANT'S NAME DAY/MONTH/YEAR

\_\_\_\_\_ of \_\_\_\_\_ am the parent/legal guardian of the applicant.  
NAME OF PARENT/GUARDIAN ADDRESS

I hereby request The Bank of Nova Scotia (the "Bank") to issue a ScotiaCard/Carte Scotia banking card ("Card") in the Applicant's name, to be used by the Applicant, (together with an electronic signature selected by the Applicant, where required) to access his/her Scotiabank personal deposit account(s) through Automated Banking Services and the Bank's Any Branch Banking service as outlined in the ScotiaCard/Carte Scotia Cardholder Agreement. In return for the Bank issuing a Card to the Applicant, who is at the time of his/her Application under 16 years of age, I agree to be bound by the terms of the ScotiaCard/Carte Scotia Cardholder Agreement ("Agreement") (a copy of which I have received and read) and to indemnify the Bank from any claims, losses or costs incurred by the Bank resulting from the issuance of such Card to the Applicant.

I agree to be so bound until the applicant reaches the age of majority (as defined by applicable provincial law) and he/she ratifies the Agreement by using the Card.

\_\_\_\_\_  
Witness

\_\_\_\_\_  
Parent/Guardian

**Transaction Limits**

We may establish and change limits, dollar or otherwise, from time to time, on the various transactions which may be available, without prior notice to you. Cumulative limits in effect as of February 2001 are:

- ABM/ABB withdrawal/cash advance limits
  - \$1,000.00 per day/\$3,000.00 per week from your deposit, line of credit, ScotiaLine VISA, ScotiaGold and/or Classic & Scotiabank Value VISA accounts; plus
  - \$1,000.00 cash advance per day/\$3,000.00 per week using your Classic and Scotiabank Value VISA accounts; plus
  - \$2,000.00 cash advance per day/\$5,000.00 per week using your ScotiaGold VISA account and ScotiaLine VISA account
- Direct Payment debit limits
  - \$2,500.00 per day/\$17,500.00 per week
- ABM deposit
  - \$99,999.00 per transaction.
- Internet Banking and Telephone Banking transfer and bill payment limits
  - \$49,999.00 per transaction.
- ABM transfer limit
  - \$49,999.00 per day

™ Trademarks of The Bank of Nova Scotia.

<sup>mc</sup> Marque de commerce de La Banque de Nouvelle-Ecosse.

**Business Account(s) - Summary**

Business Name: \*NPAY INC.

Account(s) Opened:

90969 00074 12	Business Account - Basic Business Account
90969 00079 19	Business Account - Basic Business Account
90969 00081 17	Business Account - Basic Business Account

**Additional Services**

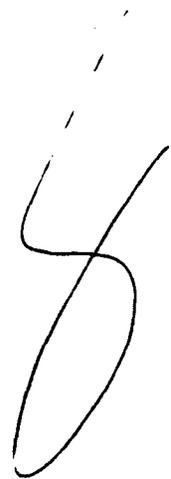
Setup ScotiaCard \*NPAY INC.

Complete the Third Party Determination form.

Verify all forms with the customer for completeness

Done

Print



**Business Account Open - Confirmation**

Business Name: \*NPAY INC.  
Account Type: Basic Business Account  
Business Account#: 90969 00074 12

Additional Services

Cheque Order

Open Money Master *for business*

Open Business Account

Enquire if Customer is interested in Merchant Services

Done



# Business Account - Branch Certification (Internal Use Only)

Date: 2004/11/12

**Business Legal Name:** NPAY INC.  
**Trading As:**

1) **Nature of Business:** Holding Company for Internet Bill Collection

2) **What is the current/planned monthly activity for the account?**

Account Number 90969 00074 12

Average Account Balance	\$100,000	Average Deposit Amount	\$10,000
Cash Deposited	\$0	Cheques Deposited	\$0
Other Deposits eg. Merchant	\$0	No. of Cheques Deposited	0
No. of Cheques Written	0	Percent of Internet/ Telephone/Mail Order Sales	0%

3) **Account Manager/Manager Certificate**

Operating documentation taken supports the business structure and owner(s) relationship to the business.

The identification of the signing officers has been verified in accordance with regulations under the Proceeds of Crime (Money Laundering) and Terrorist Financing Act. If the account is being used to conduct business on behalf of someone other than the named account holder(s), the Third Party Determination form has been completed.

The identity and business activity of the customer are known or have been investigated and verified. Operating documents are on file, complete in all respects and apply to the new account.

4) If customer has been approved for a Business Account without a credit bureau report, documentation is on file (i.e. screen print of CRI from CIS profile) to support the approval. Other existing account number(s) \_\_\_\_\_

- 5)  Photocopy of ID on file.  
 Photocopy of ID is not on file. The original ID reviewed is recorded below.

Name: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

1. _____	REFERENCE/ISSUE NUMBER	PLACE OF ISSUE OF ID
TYPE OF IDENTIFICATION		
2. _____	REFERENCE/ISSUE NUMBER	PLACE OF ISSUE OF ID
TYPE OF IDENTIFICATION		

Name: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

1. _____	REFERENCE/ISSUE NUMBER	PLACE OF ISSUE OF ID
TYPE OF IDENTIFICATION		
2. _____	REFERENCE/ISSUE NUMBER	PLACE OF ISSUE OF ID
TYPE OF IDENTIFICATION		

Name: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

1. _____	REFERENCE/ISSUE NUMBER	PLACE OF ISSUE OF ID
TYPE OF IDENTIFICATION		
2. _____	REFERENCE/ISSUE NUMBER	PLACE OF ISSUE OF ID
TYPE OF IDENTIFICATION		

DATE RECEIVED <i>Nov 12 2004</i>
RECORDED
APPROVED
E.O. AUDITOR

**Relationship Manager Code: 20**

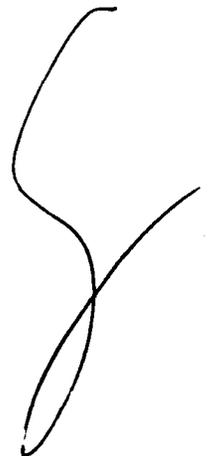
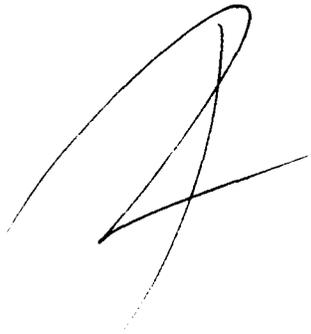
*[Signature]*  
Authorized Branch Signature

**Business Account Open - Confirmation**

Business Name: \*NPAY INC.  
Account Type: Basic Business Account  
Business Account#: 90969 00079 19

- Additional Services
- Cheque Order
- Open Money Master *for business*
- Open Business Account
- Enquire if Customer is interested in Merchant Services

Done



**Business Account - Branch Certification**  
(Internal Use Only)

Date: 2004/11/12

**Business Legal Name:** NPAY INC.  
**Trading As:**

1) **Nature of Business:** Holding Company for Internet Bill Collection

2) **What is the current/planned monthly activity for the account?**

Account Number 90969 00079 19

Average Account Balance	\$100,000	Average Deposit Amount	\$10,000
Cash Deposited	\$0	Cheques Deposited	\$0
Other Deposits eg. Merchant	\$0	No. of Cheques Deposited	0
No. of Cheques Written	0	Percent of Internet/ Telephone/Mail Order Sales	0%

3) **Account Manager/Manager Certificate**

Operating documentation taken supports the business structure and owner(s) relationship to the business.

The identification of the signing officers has been verified in accordance with regulations under the Proceeds of Crime (Money Laundering) and Terrorist Financing Act. If the account is being used to conduct business on behalf of someone other than the named account holder(s), the Third Party Determination form has been completed.

The identity and business activity of the customer are known or have been investigated and verified. Operating documents are on file, complete in all respects and apply to the new account.

4) If customer has been approved for a Business Account without a credit bureau report, documentation is on file (i.e. screen print of CRI from CIS profile) to support the approval. Other existing account number(s) \_\_\_\_\_.

5)  Photocopy of ID on file.

Photocopy of ID is not on file. The original ID reviewed is recorded below.

Name: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

1. \_\_\_\_\_  
TYPE OF IDENTIFICATION REFERENCE/ISSUE NUMBER PLACE OF ISSUE OF ID

2. \_\_\_\_\_  
TYPE OF IDENTIFICATION REFERENCE/ISSUE NUMBER PLACE OF ISSUE OF ID

Name: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

1. \_\_\_\_\_  
TYPE OF IDENTIFICATION REFERENCE/ISSUE NUMBER PLACE OF ISSUE OF ID

2. \_\_\_\_\_  
TYPE OF IDENTIFICATION REFERENCE/ISSUE NUMBER PLACE OF ISSUE OF ID

Name: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

1. \_\_\_\_\_  
TYPE OF IDENTIFICATION REFERENCE/ISSUE NUMBER PLACE OF ISSUE OF ID

2. \_\_\_\_\_  
TYPE OF IDENTIFICATION REFERENCE/ISSUE NUMBER PLACE OF ISSUE OF ID

DATE RECEIVED	Nov 12/04
RECORDED	
APPROVED	
E.O. AUDITOR	

E 0149 (10/03)

Relationship Manager Code: 20

*[Handwritten Signature]*  
Authorized Branch Signature

**Business Account Open - Confirmation**

Business Name: \*NPAY INC.  
Account Type: Basic Business Account  
Business Account#: 90969 00081 17

Additional Services

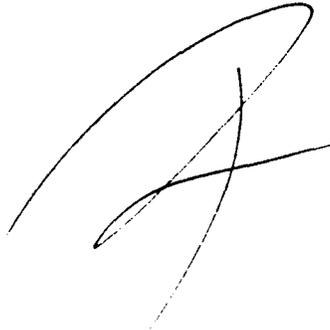
Cheque Order

Open Money Master *for business*

Open Business Account

Enquire if Customer is interested in Merchant Services

Done

A large, stylized handwritten signature in black ink, consisting of several loops and a long horizontal stroke.

**Business Account - Branch Certification**  
(Internal Use Only)

Date: 2004/11/12

**Business Legal Name:** NPAY INC.

**Trading As:**

1) **Nature of Business:** Holding Company for Internet Bill Collection

2) **What is the current/planned monthly activity for the account?**

Account Number 90969 00081 17

Average Account Balance	\$100,000	Average Deposit Amount	\$10,000
Cash Deposited	\$0	Cheques Deposited	\$0
Other Deposits eg. Merchant	\$0	No. of Cheques Deposited	0
No. of Cheques Written	0	Percent of Internet/ Telephone/Mail Order Sales	0%

3) **Account Manager/Manager Certificate**

Operating documentation taken supports the business structure and owner(s) relationship to the business.

The identification of the signing officers has been verified in accordance with regulations under the Proceeds of Crime (Money Laundering) and Terrorist Financing Act. If the account is being used to conduct business on behalf of someone other than the named account holder(s), the Third Party Determination form has been completed.

The identity and business activity of the customer are known or have been investigated and verified. Operating documents are on file, complete in all respects and apply to the new account.

4) If customer has been approved for a Business Account without a credit bureau report, documentation is on file (i.e. screen print of CRI from CIS profile) to support the approval. Other existing account number(s) \_\_\_\_\_.

- 5)  Photocopy of ID on file.  
 Photocopy of ID is not on file. The original ID reviewed is recorded below.

Name: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

1. \_\_\_\_\_  
TYPE OF IDENTIFICATION REFERENCE/ISSUE NUMBER PLACE OF ISSUE OF ID

2. \_\_\_\_\_  
TYPE OF IDENTIFICATION REFERENCE/ISSUE NUMBER PLACE OF ISSUE OF ID

Name: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

1. \_\_\_\_\_  
TYPE OF IDENTIFICATION REFERENCE/ISSUE NUMBER PLACE OF ISSUE OF ID

2. \_\_\_\_\_  
TYPE OF IDENTIFICATION REFERENCE/ISSUE NUMBER PLACE OF ISSUE OF ID

Name: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

1. \_\_\_\_\_  
TYPE OF IDENTIFICATION REFERENCE/ISSUE NUMBER PLACE OF ISSUE OF ID

2. \_\_\_\_\_  
TYPE OF IDENTIFICATION REFERENCE/ISSUE NUMBER PLACE OF ISSUE OF ID

DATE RECEIVED	<i>[Signature]</i>
RECORDED	<i>[Signature]</i>
APPROVED	<i>[Signature]</i>
L.O. AUDITOR	<i>[Signature]</i>

E 0149 (10/03)

Relationship Manager Code: 20

*[Signature]*  
 Authorized Branch Signature



# Business Account - Service Request

In this service request, **we, our and us** and **the Bank** mean Scotiabank, The Bank of Nova Scotia; **you and your** mean the owner, officer or partner providing personal and business information to Scotiabank, and **business customer** means the business entity applying for banking services. Agreement means this Service Request and the Business Banking Services Agreement.

Transit: 90969 Branch: SHERWOOD PARK, ALBERTA Date: November 12, 2004

### Information About the Business Customer

Business Established: 12/2000

Business Legal Name: NPAY INC.

Trading As:

Address: 9 HIGHVALE CR  
SHERWOOD PARK, Alberta T8A 5J7 Canada

Phone: (780) 716-2597

No. of Owners/Partners: 0

Annual Sales/Revenue:

### Account Type / Account Package

Name of Account/Service	Account No.*	Transaction Volume Limit	Full-Service/ Self-Service
Basic Business Account	90969 00074 12		
*We will debit this account for fees based on Published Prices			

Name of ScotiaCard Officer:

### Electronic Banking for business™ (Standalone Service)

We will debit Account No. 90969 00074 12 for fees† based on Published Prices

† monthly fee waived with Account Plan for business™

### YOUR SIGNATURE:

By signing this Service Request, in your capacity as an authorized signing officer of the business customer, you certify that the information about the business customer in this Service Request and any other information provided now and in the future is accurate and complete. By signing this Service Request, the business customer:

- acknowledges receipt of and agrees to be bound by the applicable sections of the Business Banking Services Agreement, including terms and conditions relating to the disclosure of information in the section titled About The Business Customer;
- confirms receipt of the Business Accounts - Your Guide to Fees and Interest Schedules booklet;
- authorizes us to provide the business customer with the services which the business customer has selected as indicated above;
- authorizes us to issue ScotiaCard(s) as requested by the ScotiaCard Officer named above;
- requests that this Service Request and all related documents be drawn up in the English language. Le client exige que cette Demande d'adhésion et les documents y afférents soient rédigés en anglais.

KAY GRACE / PRESIDENT  
Print Name and Title

Kay Grace  
Signature

Nov 12 / 2004  
Date

KEVIN GRAY / SEC / TREAS  
Print Name and Title

Kevin Gray  
Signature

Nov 12 / 2004  
Date

WILLIAM BROWN / MANAGER  
Print Name and Title

William Brown  
Signature

Nov 12 / 2004  
Date



# Business Account - Service Request

In this service request, *we, our and us* and *the Bank* mean Scotiabank, The Bank of Nova Scotia; *you and your* mean the owner, officer or partner providing personal and business information to Scotiabank, and *business customer* means the business entity applying for banking services. Agreement means this Service Request and the Business Banking Services Agreement.

Transit: 90969 Branch: SHERWOOD PARK, ALBERTA Date: November 12, 2004

### Information About the Business Customer

Business Established: 12/2000

Business Legal Name: NPAY INC.

Trading As:

Address: 9 HIGHVALE CR  
SHERWOOD PARK, Alberta T8A 5J7 Canada

Phone: (780) 716-2597

No. of Owners/Partners: 0

Annual Sales/Revenue:

### Account Type / Account Package

Name of Account/Service	Account No.*	Transaction Volume Limit	Full-Service/ Self-Service
Basic Business Account	90969 00079 19		
*We will debit this account for fees based on Published Prices			

Name of ScotiaCard Officer:

### Electronic Banking for business™ (Standalone Service)

We will debit Account No. 90969 00079 19 for fees† based on Published Prices

† monthly fee waived with Account Plan for business™

### YOUR SIGNATURE:

By signing this Service Request, in your capacity as an authorized signing officer of the business customer, you certify that the information about the business customer in this Service Request and any other information provided now and in the future is accurate and complete. By signing this Service Request, the business customer:

- acknowledges receipt of and agrees to be bound by the applicable sections of the Business Banking Services Agreement, including terms and conditions relating to the disclosure of information in the section titled About The Business Customer;
- confirms receipt of the Business Accounts - Your Guide to Fees and Interest Schedules booklet;
- authorizes us to provide the business customer with the services which the business customer has selected as indicated above;
- authorizes us to issue ScotiaCard(s) as requested by the ScotiaCard Officer named above;
- requests that this Service Request and all related documents be drawn up in the English language. Le client exige que cette Demande d'adhésion et les documents y afférents soient rédigés en anglais.

KAY GRACE / PERSONNEL  
Print Name and Title

Kay Grace  
Signature

Nov 12 / 2004  
Date

KAY GRACE / SEC / TRANS.  
Print Name and Title

Kay Grace  
Signature

Nov 12 / 2004  
Date

William Grace / MANAGER  
Print Name and Title

William Grace  
Signature

Nov 12 / 2004  
Date



# Business Account - Service Request

In this service request, *we, our and us* and *the Bank* mean Scotiabank, The Bank of Nova Scotia; *you and your* mean the owner, officer or partner providing personal and business information to Scotiabank, and *business customer* means the business entity applying for banking services. Agreement means this Service Request and the Business Banking Services Agreement.

Transit: 90969 Branch: SHERWOOD PARK, ALBERTA Date: November 12, 2004

### Information About the Business Customer

Business Established: 12/2000

Business Legal Name: NPAY INC.

Trading As:

Address: 9 HIGHVALE CR  
SHERWOOD PARK, Alberta T8A 5J7 Canada

Phone: (780) 716-2597

No. of Owners/Partners: 0

Annual Sales/Revenue:

### Account Type / Account Package

Name of Account/Service	Account No.*	Transaction Volume Limit	Full-Service/ Self-Service
Basic Business Account	90969 00081 17		
*We will debit this account for fees based on Published Prices			

Name of ScotiaCard Officer:

### Electronic Banking for business™ (Standalone Service)

We will debit Account No. 90969 00081 17 for fees<sup>†</sup> based on Published Prices

<sup>†</sup> monthly fee waived with Account Plan for business™

### YOUR SIGNATURE:

By signing this Service Request, in your capacity as an authorized signing officer of the business customer, you certify that the information about the business customer in this Service Request and any other information provided now and in the future is accurate and complete. By signing this Service Request, the business customer:

- acknowledges receipt of and agrees to be bound by the applicable sections of the Business Banking Services Agreement, including terms and conditions relating to the disclosure of information in the section titled About The Business Customer;
- confirms receipt of the Business Accounts - Your Guide to Fees and Interest Schedules booklet;
- authorizes us to provide the business customer with the services which the business customer has selected as indicated above;
- authorizes us to issue ScotiaCard(s) as requested by the ScotiaCard Officer named above;
- requests that this Service Request and all related documents be drawn up in the English language. Le client exige que cette Demande d'adhésion et les documents y afférents soient rédigés en anglais.

RAY GRACE / President  
Print Name and Title

x   
Signature

Nov 12/2004  
Date

HELENE GRACE / Sec / Treas.  
Print Name and Title

Signature

Nov 12/2004  
Date

WILLIAM CHASE / Manager  
Print Name and Title

Signature

Nov 12/2004  
Date

**BANKING RESOLUTION**

- We, our and us mean NPAY INC.  
(FULL LEGAL NAME)

which carries on all or part of its business under the trading name(s):  
\_\_\_\_\_  
(IF APPLICABLE)

You and your mean Scotiabank, The Bank of Nova Scotia.

Resolved that:

1. We appoint you as our banker and agree to the terms set out in the Scotiabank Financial Services Agreement, or where applicable, the Scotiabank Financial Services Agreement section of the Business Banking Services Agreement.

Raymond Grace  
Helene Grace  
WILLIAM EADIE

2. Any One of the following persons are authorized to sign and deliver the Scotiabank Financial Services Agreement, any service requests and any other banking agreements with you:

President  
\_\_\_\_\_

STATE TITLES  
RATHER THAN  
NAMES

3. The persons and the required combination of those persons we verify, are the persons authorized, and the combination of those persons required, to give instructions, verifications and approvals on our behalf from time to time. We will provide this verification by a certificate in writing given to you by any One of the officers set out below. The most recent certificate given to you will be the current certificate in effect:

President  
MANAGER

STATE TITLES  
RATHER THAN  
NAMES

DELETE FOR  
MUNICIPALITIES,  
SCHOOL BOARDS,  
OR  
UNINCORPORATED  
ASSOCIATIONS

4. We may exercise every power to borrow money and to secure repayment thereof which is conferred upon us by our governing legislation. The persons and the required combination of those persons we verify, are the persons authorized, and the combination of those persons required, to borrow money from you on our credit from time to time in the amounts and on the terms that those persons determine, and to grant security to you over any of our property from time to time. We will provide this verification by a certificate in writing given to you by any One of the officers set out below. The most recent certificate given to you will be the current certificate in effect:

President  
\_\_\_\_\_

STATE TITLES  
RATHER THAN  
NAMES

5. All instructions, agreements and documents which we sign, make, draw, accept, endorse or complete and which are signed by the persons we have authorized from time to time are valid and are binding on us. Our seal is not required on any written document to make it valid or to show consideration.

6. This Resolution remains in effect until we cancel it by written notice to you and you have acknowledged receiving the notice.

**CERTIFICATE**

By signing below, our directors/officers/members certify for us that:

- there are no provisions in our incorporating documents or by-laws or in any unanimous shareholders agreement which impair in any way the powers of our directors or officers to borrow money or grant security.
- our directors/shareholders/members have full power to pass this Resolution and to bind us in all respects.
- the above Resolution was properly passed by our directors or members (directors and shareholders for Nova Scotia Companies) in compliance with all applicable legislation and continues in effect.

Raymond Grace  
NAME OF AUTHORIZED DIRECTOR OR OFFICER OR MEMBER

  
SIGNATURE

Helene Grace  
NAME OF AUTHORIZED DIRECTOR OR OFFICER OR MEMBER

  
SIGNATURE

\_\_\_\_\_  
NAME OF MEMBER OTHER THAN MEMBERS  
AUTHORIZED TO SIGN FOR THE ORGANIZATION

\_\_\_\_\_  
SIGNATURE

11/12/2004  
DATE (MM/DD/YYYY)

DELETE IF  
UNINCORPORATED

FOR  
UNINCORPORATED  
ASSOCIATIONS

DATE RECEIVED  
Nov 12 2004  
RECORDED  
APPROVED  
E.O.  
AUDITOR

**CERTIFICATE – OFFICERS, DIRECTORS  
& SIGNING AUTHORITIES**

TO SCOTIABANK, THE BANK OF NOVA SCOTIA AND ITS SUBSIDIARY COMPANIES:

THE UNDERSIGNED, on behalf of NPAY INC.

(FULL LEGAL NAME)

(the "Company") certify that the following persons are officers of the Company:

Raymond Grace	President
Helene Grace	Secretary/Treasurer

STATE  
NAMES  
& TITLES

and the following persons are the directors of the Company:

Raymond Grace  
Helene Grace

and certify that any of the following persons in the combinations specified, if applicable have been authorized to give instructions, verifications and approvals on behalf of the Company from time to time:

Raymond Grace	President
WILLIAM EADIE	MANAGER

STATE  
NAMES  
& TITLES

DELETE FOR  
MUNICIPALITIES,  
SCHOOL BOARDS,  
OR  
UNINCORPORATED  
ASSOCIATIONS

and certify that any of the following persons in the combinations specified, if applicable have been authorized to borrow money from The Bank of Nova Scotia (the "Bank") on the credit of the Company from time to time in the amount and on the terms that these persons determine and to grant security to the Bank over any of the property of the Company:

Raymond Grace	President
---------------	-----------

STATE  
NAMES  
& TITLES

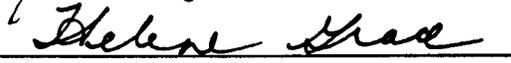
The undersigned undertake to notify the Bank of any change in the directors or officers of the Company, or the authorizations certified above and, until the Bank receives such written notice, you may assume there has been no change in the information certified above.

DATE RECEIVED Nov 12, 2004
RECORDED 74
APPROVED 74
E.O. AUDITOR

1312510 (8/01)

Nov 12 2004

DATE (MM/DD/YYYY)


SIGNATURE

SIGNATURE

This is Exhibit V referred to in the affidavit of Robert Rossetti sworn before me, this 12 day of July 2005

**SCOTIABANK ELECTRONIC BILL PAYMENT SERVICE**

**TERMS OF UNDERSTANDING**

.....  
A COMMISSIONER FOR TAKING AFFIDAVITS

❶ **DELIVERY OF INFORMATION:** The Bank will deliver to the officer designated by you the bill payment detail on the next business day following the Payment Date. It is acknowledged that data concerning all payments made between 8:30 P.M. EST to 8:29 P.M. EST each business day will be included. Payments made after this time or anytime on Saturday, Sunday or a holiday will be delivered on the next business day following the transaction, which will be considered the Effective Date of the transaction.

❷ **SETTLEMENT:** All payments collected by Scotiabank from customers for your company will be delivered to the bank you have designated on the next business day following the day the payments are collected by Scotiabank.

❸ **DISPUTES:** You will notify us of any payments you are not able to verify within 30 days of the Effective Date. No claim can be made for an unverified payment after this date. We will notify you of any errors made by our employees, our customers or any agent acting on our behalf. We can then ask you to send back to us funds equal to the unverified or erroneous payments.

Scotiabank will not know the due date or amount of the customer's bill and therefore will not be responsible for any late charges, penalties or interest you may be entitled to charge your customer based on the Effective Date or amount of the payment. For the purpose of charging late charges, penalties or interest, you will regard the payment as being made by the customer on the Effective Date.

We will not be liable to you or to any one else for any loss, liability or claim, except if this is caused by our own negligence or bad faith.

We will not be liable to you for any special, indirect or consequential damages which might arise from our providing the services.

If there is a dispute between you and your customer regarding your failure to give credit for bill payments or if you impose interest, penalties or additional charges for late payments, these must be settled directly between you and the customer.

❹ **TERMINATION:** This agreement can be terminated by either party upon 30 days prior written notice to the other. On the 31st day, this agreement will end and we will not accept any further amounts relative to your customers and shall forward any amounts we may have to you. The Bank may terminate this agreement immediately and without prior notice if you engage in any illegal or fraudulent activity in relation to this agreement. In addition we may amend these terms from time to time with notice to you.

**By accepting your first payment through the Scotiabank Electronic Bill Payment Service, you will acknowledge these terms of understanding.**

# SCOTIABANK ELECTRONIC BILL PAYMENT SERVICE SERVICE AGREEMENT

## DEFINITIONS:

"the Bank" means Scotiabank, The Bank of Nova Scotia, "the merchant" refers to a business/company which has agreed to be a payee of bill payments, "the cardholder" refers to the holder of the Scotiacard which serves as a customer identifier, "the service" refers to the bill payment services that we will provide to you.

**CONDITIONS OF USE:** You may only use the Scotiabank Electronic Bill Payment Service to process bill payments that directly result from transactions between you and our customer.

You shall not use, or allow a third party to use, the services contemplated under this agreement to conduct any transaction between a customer and another entity, person or organization.

You shall not require customers to divulge their Bank Card Number, and/or Personal Identification Number, and/or Electronic Signature or conduct any activity that is in contravention of their agreement/s with the Bank.

You shall not use, or allow a third party to use the services contemplated under this Agreement to engage directly or indirectly in any of the following activities:

- any activity that will cause our customers to contravene their ScotiaCard Agreement;
- any criminal or quasi-criminal activities or any violation of any applicable laws or government regulations;
- the sale or distribution of pornographic or obscene material, adult web content sites or other sexual communications;
- conduct or act on behalf of a money services business;
- the distribution of any material in any form whatsoever that violates applicable intellectual property rights; or
- any collection of personal information about third parties without the consent of such third parties.
- any activities that may incur unfavourable media publicity or criticism of the Bank.

**FURTHER INFORMATION:** You agree to provide us with any information that we may reasonably require from you in relation to your business and operations, including information about persons with whom you transact money transfers.

**DELIVERY OF INFORMATION:** The Bank will deliver to the officer designated by you (the "Merchant") the bill payment detail on the next business day following the Payment Date. It is acknowledged that data concerning all payments made between 8:30 P.M. EST to 8:29 P.M. EST each business day will be included. Payments made after this time or anytime on Saturday, Sunday or a holiday will be delivered on the next business day following the transaction, which will be considered the Effective Date of the transaction.

April 5, 2005

**SETTLEMENT:** All payments collected by Scotiabank from customers (the "Cardholder") for your company (the "Merchant") will be delivered to the bank you have designated on the next business day following the day the payments are collected by Scotiabank.

**DISPUTES:** You will notify us of any payments you are not able to verify within 30 days of Effective Date. No claim can be made for an unverified payment after this date. We will notify you of any errors made by our employees, our customers or any agent acting on our behalf. We can then ask you to send back to us funds equal to the unverified or erroneous payments.

Scotiabank will not know the due date or amount of the customer's bill and therefore will not be responsible for any late charges, penalties or interest you may be entitled to charge your customer based on the Effective Date or amount of the payment. For the purpose of charging late charges, penalties or interest, you will regard the payment as being made by the customer on the Effective Date.

We will not be liable to you or to any one else for any loss, liability or claim, except if this is caused by our own gross negligence or willful misconduct.

We will not be liable to you for any special, indirect or consequential damages, which might arise from our providing the services.

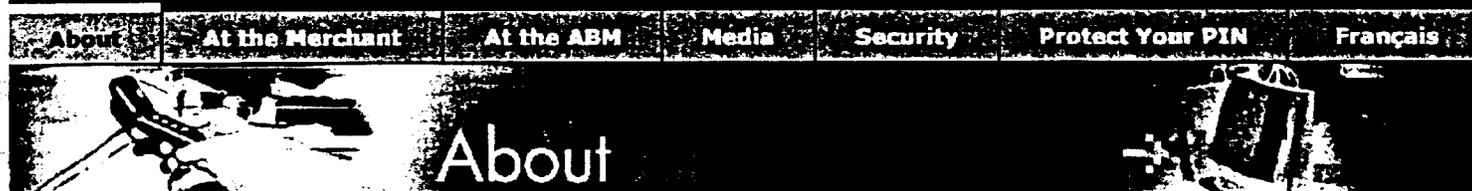
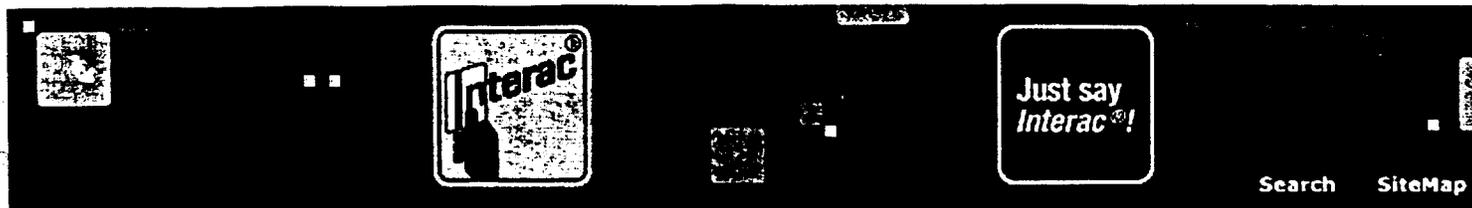
If there is a dispute between you and your customer regarding your failure to give credit for bill payments or if you impose interest, penalties or additional charges for late payments, these must be settled directly between you and the customer.

**TERMINATION:** This Agreement can be terminated by either party upon 30 days prior written notice to the other. On the 31st day, this agreement will end and we will not accept any further amounts relative to your customers and shall forward any amounts we may have to you. Notwithstanding any other termination rights, Scotiabank reserves the right to suspend or cancel the whole or any portion of the services you have requested under the Service Agreement (the "Agreement") or to terminate this Agreement in its entirety, immediately and without notice, in the event we believe that you have failed to satisfy or perform the obligations you have agreed to under this Agreement, in whole or part, or we receive complaints with respect to you or your business which are in our view excessive. In addition we may amend these terms from time to time upon prior notice to you.

By accepting your first payment and continued payments thereafter through the Scotiabank Electronic Bill Payment Service, you agree to comply with the terms of this Agreement referred to in the affidavit of..... Robert Rosatelli

sworn before me, this..... 12 .....  
day of..... July ..... 20 05

A COMMISSIONER FOR TAKING AFFIDAVITS



- Milestones
- Members
- Advertising
- Publications

Interac Association is a national organization linking enterprises that have proprietary networks so that they may communicate with each other for the purpose of exchanging electronic financial transactions. The Association was founded in 1984 by five financial institutions. As of December 2004 there are just over 90 members.



→ Mission Statement

To keep *Interac* services the most used, trusted and reliable method for electronic commerce in Canada.

→ Two Services

Interac Association is the organization responsible for the development of a national network of two shared electronic financial services:

- Shared Cash Dispensing (SCD): cash withdrawals from any ABM not belonging to a cardholder's financial institution
- *Interac* Direct Payment (IDP): Canada's national debit service

For complete background information on:

- Our history
- Our members
- Our transaction process

Download "*Interac* – a Backgrounder" in Adobe Acrobat format.

Contact us at [info@interac.org](mailto:info@interac.org)  
 Interac Association, 121 King Street West, Suite 1905, Box 109,  
 Toronto, ON M5H 3T9  
 416.362.8550

This is Exhibit X referred to in the affidavit of Robert Desautelle sworn before me, this 12 day of July 2005

.....  
 A COMMISSIONER FOR TAKING AFFIDAVITS



**Corporate Video**

Choose from one of these formats:  
**Real Player | Quicktime | Windows Media**

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121 King Street West  
Suite 1905, Box 109  
Toronto, Ontario  
M5H 3T9

Phone: 416.362-8550  
Fax: 416.869-5080  
Web: [www.interac.org](http://www.interac.org)

## Interac Association: A Backgrounder



January 2003

## Table of Contents

Introduction	2
Origins and Growth of Interac Association	3
The <i>Interac</i> Shared Services	4
Organizational Structure	6
Interac Association Membership and Functions	7
The <i>Interac</i> Network Model	8
Fees	9
Conclusion	10

## Introduction

### **Interac Shared Services**

Interac Association and its members operate two shared electronic financial services:

Shared Cash Dispensing ("SCD") at automated banking machines ("ABMs") and *Interac Direct Payment* ("IDP"), Canada's national debit service.

.....

Interac Association is the organization responsible for the development and operation of a national network of two shared electronic financial services: **Shared Cash Dispensing** ("SCD") at automated banking machines ("ABMs") and **Interac Direct Payment** ("IDP"), Canada's national debit service. The Association has been connecting the Canadian public to its money for more than 15 years, and the *Interac* shared services continue to impact the lives of Canadians every minute of every day across the country.

Indeed, Canadians love to use their debit cards. In 2001, for the first time ever, more than two billion purchases were made using *Interac Direct Payment*. And, our members continue to increase the number of ABMs available to Canadians, with the total now exceeding 35,000.

*Interac Association: A Backgrounder* provides an overview of the Association's origins and growth, services, network and membership. *Ce document est aussi disponible en français.*

.....

## Origins and Growth of Interac Association

Interac Association was founded in 1984 by five Canadian financial institutions. Today, the Association's membership is diverse, including banks and other financial institutions, as well as a growing array of non-financial enterprises.

Interac Association started in the mid 1980s as a cooperative venture between five Canadian financial institutions: Royal Bank, CIBC, Scotiabank, TD Bank (now TD Canada Trust) and La Confédération des caisses populaires et d'économies Desjardins du Québec (now Fédération des caisses Desjardins du Québec). These institutions created the vision of a single national shared network that would allow Canadians to access their funds from ABMs all across the country (the service is known as Shared Cash Dispensing, or SCD). The Association quickly grew to 10 members, as Bank of Montreal, Canada Trust (now part of TD Canada Trust), Laurentian Bank, National Bank and Credit Union Central of Canada had all joined the original five by 1986.

Following on the success of its SCD service at ABMs, Interac Association launched *Interac* Direct Payment, Canada's national debit card service. IDP began as a pilot project in 1990 in the National Capital Region and was rolled out across the country in 1994. Building on the confidence Canadians had placed in the *Interac* brand, *Interac* Direct Payment was an immediate success. Today, IDP has surpassed cash as the payment method Canadians say they use most often.

Over the past 15 years, Interac Association's membership has also grown and changed considerably. The members work cooperatively to keep *Interac* shared services the most used, trusted and reliable method for electronic financial services in Canada. While the membership includes numerous banks and other financial institutions, **any company incorporated Canada is eligible to join Interac Association.** A complete list of members can be found on the Association's Web site at [www.interac.org](http://www.interac.org).

## The *Interac* Shared Services

### The SCD Service

Shared Cash Dispensing allows Canadians to obtain cash or a cash advance using their banking, credit or charge card from any ABM that displays the *Interac* logo, and that is not owned by the cardholder's financial institution.

Interac Association provides two core electronic payment services: Shared Cash Dispensing at ABMs, and *Interac* Direct Payment at the point-of-sale ("POS").

### Shared Cash Dispensing (Cash withdrawals at ABMs)

Shared Cash Dispensing was the first service offered by Interac Association members in 1986. SCD allows Canadians to obtain cash or a cash advance using their banking, credit or charge card from any automated banking machine that is not owned by their financial institution, and that displays the *Interac* logo. Access to cash or a cash advance from the ABM is available 24 hours a day, seven days a week almost anywhere in Canada.

Once only available in financial institution branch lobbies, ABMs can now be found everywhere from convenience stores, to gas stations, to the local coffee shop. The number of automated banking machines across Canada continues to increase, giving Canadians more access to their cash than ever. In fact, Canadians made over 375 million Shared Cash Dispensing transactions in 2001.

### How does SCD work?

To begin the transaction, the cardholder inserts a valid banking or credit/charge card into an automated banking machine that carries the *Interac* logo. In response to the prompts on the display screen, the cardholder enters his or her secret Personal Identification Number ("PIN"), as well as the account from which funds are to be withdrawn, and the amount to be withdrawn.

The company that operates the ABM sends a message, using the *Interac* Inter-Member Network ("IMN"), to the cardholder's financial institution for authorization. Once the transaction is approved, the ABM dispenses the funds and a printed record of the transaction is made available to the cardholder.

## The *Interac* Shared Services (continued)

### The IDP Service

*Interac* Direct Payment allows Canadians to use their banking cards to pay for goods and services at participating merchants.

---

### *Interac* Direct Payment (Payment at the point-of-sale)

Since its launch, IDP has become a part of everyday Canadian life. The *Interac* Direct Payment service is a convenient and reliable electronic payment option. It means cardholders have the choice of using their banking card to pay for purchases at any participating merchant in Canada displaying the *Interac* logo. It is available to merchants 24 hours a day, seven days a week, so it can be accessible to cardholders during merchants' normal business hours.

In 2000, *Interac* Direct Payment surpassed cash for the first time, as Canadians' preferred way to pay for purchases. And, that preference continued to grow in 2001, when 47% of Canadians said they used IDP more often than any other payment method (compared with 29% for cash).

### How does IDP work?

The merchant swipes the banking or credit/charge card (in some instances, the cardholder swipes his or her card) and enters the amount of the transaction into the POS terminal for the customer's approval. Once the customer has chosen the account from which funds are to be withdrawn, and entered his or her PIN, the transaction is sent, using the *Interac* Inter-Member Network, to the cardholder's financial institution for approval.

IDP transactions are processed immediately, and the funds are typically debited from the customer's account right away. Similarly, the customer's funds are normally transferred to the merchant on the same, or within one, business day.

---

## Organizational Structure

Together with its members, Interac Association provides the infrastructure and support needed to maintain and operate the *Interac* shared services for Canadians.

---

Interac Association is an unincorporated, not-for-profit association. As mentioned earlier, any company incorporated in Canada is eligible to join the Association.

The Association's main purpose is to set and enforce the rules governing transactions routed over the IMN, and to manage the operations of the network. The Association also provides common marketing support and promotes the *Interac* services for its members. Marketing and communications efforts are directed primarily at consumers and retailers, and focus on the two shared services. Members may also conduct their own marketing of the services they provide.

A 14-member Board of Directors governs the Association. Each year, members appoint representatives to the Board based on their transaction volumes. Appointments are also subject to additional criteria to ensure that the Board includes directors from the various types of members.

---

## Interac Association Membership and Functions

There are two types of members:

- Direct Connectors;  
and
- Indirect  
Connectors.

Members must carry on at least one of the following four network functions:

- Issuer;
- Acquirer;
- Connection  
Service Provider;  
and
- Settlement Agent.

Any company incorporated in Canada is eligible for membership in Interac Association. As indicated earlier, the Association's membership has expanded beyond deposit-taking financial institutions to include a range of other companies. A current list of members can be found on the Association's Web site at [www.interac.org](http://www.interac.org).

### Types of Members

There are two basic types of members: Direct and Indirect Connectors.

**Direct Connectors** are members who connect directly to the Shared Cash Dispensing service or *Interac* Direct Payment service through the Inter-Member Network. Under Interac Association's decentralized network structure, each Direct Connector must maintain physical links with every other Direct Connector to create the IMN.

**Indirect Connectors** access the Inter-Member Network by connecting through a Direct Connector.

### Functions

Each Interac Association member must carry on at least one of four basic functions, in either or both of the *Interac* Shared Services (Shared Cash Dispensing and *Interac* Direct Payment).

**Issuers** issue cards to their cardholders. These banking cards are used to access the *Interac* shared services to make cash withdrawals at an automated banking machine and/or payments at the point-of-sale. Only regulated financial institutions can act as Issuers.

**Acquirers** deploy and operate ABMs and/or POS terminals. These devices capture and transmit to the Issuer relevant data needed to successfully complete a transaction. Any member may be an Acquirer.

**Connection Service Providers** are Direct Connectors who provide Indirect Connectors with access to the *Interac* services.

**Settlement Agents** are Canadian Payments Association ("CPA") members who settle the financial obligations of other Interac Association members through the CPA's Automated Clearing Settlement System.

## The Interac Network Model

### The Interac Inter-Member Network

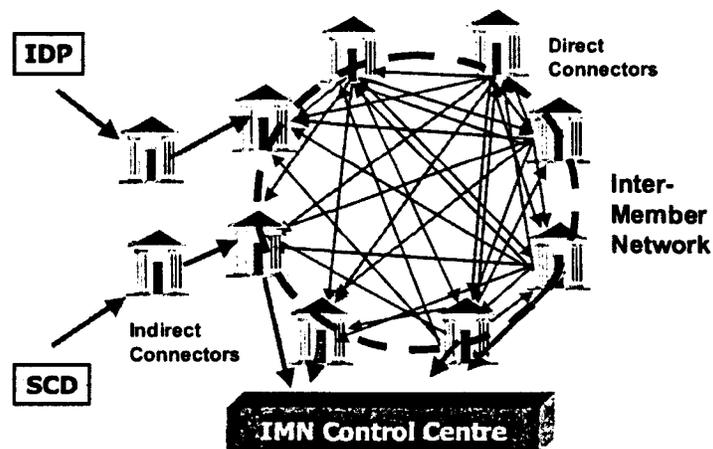
Each Direct Connector maintains physical links with one another to form the IMN. The network has no single switch and it is, therefore, virtually impossible for the entire system to shut down at any given time.

When a cardholder initiates an SCD or IDP transaction at an ABM or POS terminal, the information from that transaction is communicated to and from the cardholder's financial institution using the Association's Inter-Member Network.

The Interac IMN is unique. Unlike other networks that operate around a central hub, the IMN is completely decentralized. Essentially, the IMN is a national network of nodes distributed amongst Interac Association's Direct Connectors. As there is no single switch, there is no single point of failure and it is virtually impossible for the entire system to shut down at any given time. This provides added security and reliability.

Each Direct Connector must maintain physical links with every other Direct Connector to form the IMN. Indirect Connectors connect to the network via a Direct Connector.

In addition, when SCD and IDP transactions are carried out using the IMN, a settlement obligation is created between the cardholder's financial institution and the Acquirer that operates the ABM or POS terminal. The Association's role is to facilitate the exchange of these messages between members; it plays no part in the actual transfer of funds.



## Fees

Interac Association does not set or collect fees from cardholders. Members may choose to charge their customers for transactions made using the *Interac* shared services.

Interac Association does not set or collect fees from cardholders. The only fees the Association collects come from its members, and these fees are sufficient enough to cover annual operating costs only. Members may, however, choose to charge their customers for transactions made using the *Interac* services.

Issuers—members that issue cards to their cardholders—often charge their customers a transaction fee for making a debit on their account (this type of fee is often covered under a fee package) or for using an automated banking machine belonging to another institution. Fees charged by Issuers are proprietary. Financial legislation regulates the setting and notice of these fees.

Acquirers—members that operate banking machines and/or POS terminals—may also charge fees called “surcharges”. Interac Association maintains strict rules to ensure that these surcharges are properly disclosed on the ABM or POS screen. A cardholder must always be informed of the amount of the surcharge before authorizing the transaction, and must have the option of cancelling the transaction without cost, should he or she not wish to pay the additional fee. In the case of IDP, merchants are not permitted to impose a surcharge to consumers on the transaction unless a specific agreement is made with their Acquirer, and the adequate disclosure rules are complied with.

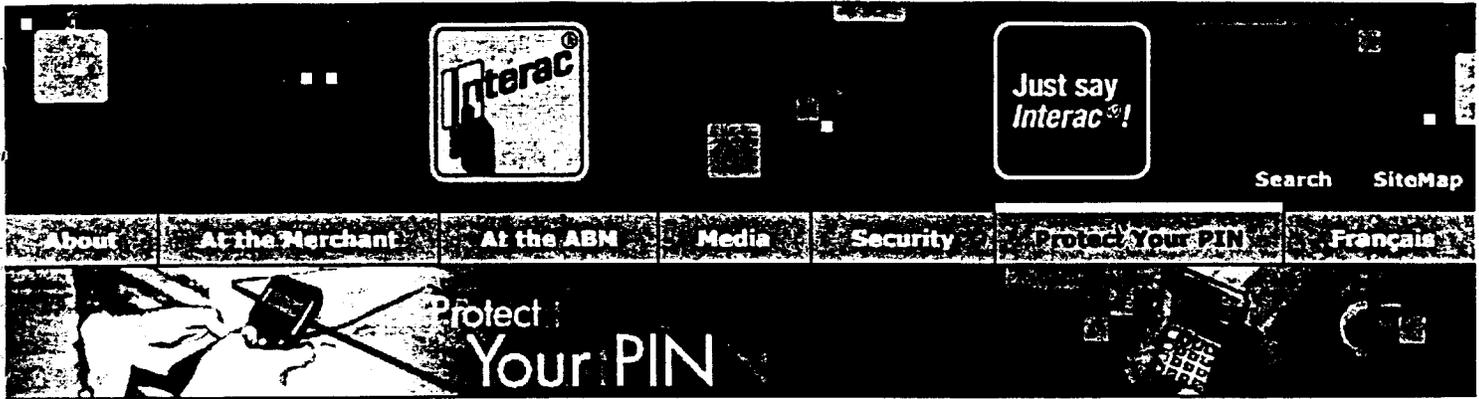
## Conclusion

.....

Since its origins in 1984 with a membership of just five financial institutions, Interac Association has grown and evolved into a vibrant and diverse organization. Members spanning a wide variety of businesses and services work together to provide Canadians with the high level of service they have come to expect from the two *Interac* shared services.

Indeed, Interac Association is a made-in-Canada success story. Today, Canadians are among the world's most active users of ABMs and debit cards at the point-of-sale, and the success of the *Interac* services has provided Canadians with a level of banking convenience seldom matched around the world.

.....



**Cardholder Tips**

**Merchant Tips**

**Youth Tips**

**FAQ**



→ **Protect Your PIN, Protect Your Money**

Canadians use their banking cards millions of times each day for purchases and cash withdrawals from Automated Banking Machines (ABMs). In fact, Canadians are one of the biggest users of debit and ABMs in the world. With the *Interac* shared services, cardholders have convenient access to their cash 24 hours a day, seven days a week.

While *Interac* shared services are among the most secure in the world, debit card fraud can occur. Interac Association and its members continue to work together to protect cardholders from debit card fraud and remind them to protect their Personal Identification Number (PIN).

**What is the "Protect Your PIN" icon?**

The "Protect Your PIN" icon features a stylized PIN pad being shielded by hands combined with a "Protect Your PIN" tagline. This icon was developed to increase cardholders awareness around PIN protection. The Association and its members want to reinforce the importance of PIN security as something cardholders do every time they use the *Interac* shared services.

**I have been hearing a lot of messages reminding me to protect my Personal Identification Number (PIN), is there a problem?**

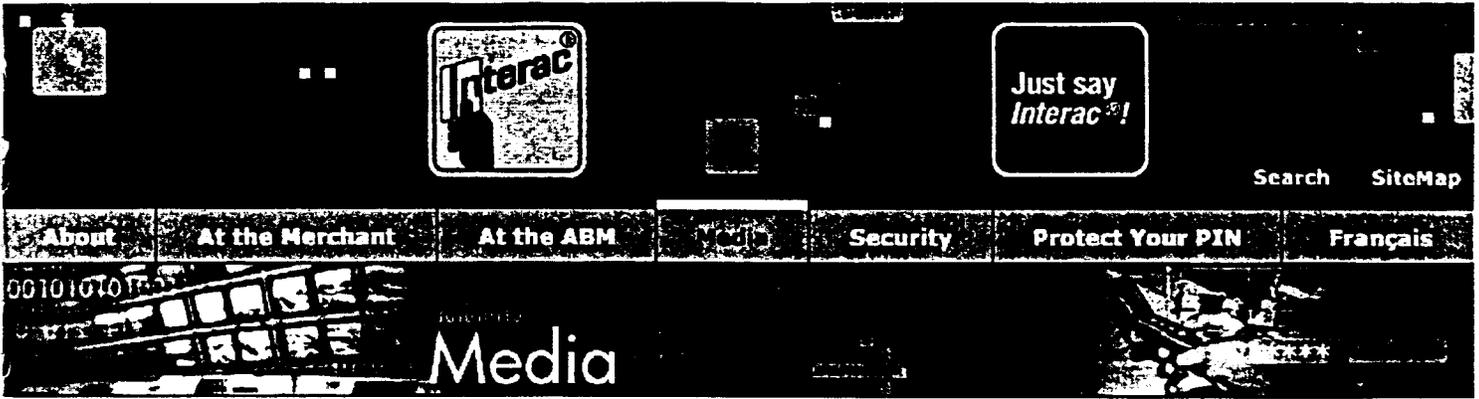
Debit card fraud incidents are rare when compared to the billions of transactions that take place at an ABM and at the point-of-sale. In excess of 18 million Canadians use their debit cards monthly with virtually no problems.

However, any debit card fraud is of concern. Interac Association and its members are working to combat these incidents on several fronts. As part of this, the Association has identified the need to increase the awareness of PIN security among cardholders to help prevent debit card fraud in Canada.

**Why do I have to protect my PIN?**

Your banking card and PIN are the keys to your account(s). They are both required to complete a transaction so you should keep them in a safe place and never lend them to anyone. Even if criminals get access to your card, they need the PIN to get access to your money - so remember to protect your PIN.

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- Statistics**
- ABM Stats →
- IDP Stats →
- Research Facts**
- Press Releases**
- Advertising**

**STATISTICS → ABM Stats**

Number of Shared Cash Dispensing Transactions and Number of ABMs per Year

Number of Automated Banking Machines per 1,000,000 Inhabitants

Number of Automated Banking Machine Cash Transactions per Inhabitant

Automated Banking Machine Use in Canada vs Other Countries

→ Number of Shared Cash Dispensing Transactions and Number of ABMs per Year

Year	Number of Shared ABMs	Number of Shared Cash Dispensing Transactions (millions)
2004	47.000	294.7
2003	42.773	300.8
2002	39.993	333.3
2001	35.630	375.3
2000	31.922	366.5
1999	26.727	353.9
1998	23.506	333.2
1997	19.200	318.9
1996	18.426	301.5
1995	17.503	295.4

Top

→ Number of Automated Banking Machines per 1,000,000 Inhabitants

	1999	2000	2001	2002	2003
Belgium	606	657	669	684	681
Canada	877	1,037	1,145	1,272	1,394
France	538	580	606	637	683
Germany	563	580	603	612	620
Italy	526	551	632	683	671
Japan	944	922	918	895	872
Netherlands	422	435	445	466	465
Singapore	470	446	435	371	371
Sweden	291	295	289	297	299
Switzerland	655	675	692	706	722
United Kingdom	468	563	621	690	783
United States	813	967	1,137	1,221	1,275

Bank for International Settlements (BIS), 2003

Top

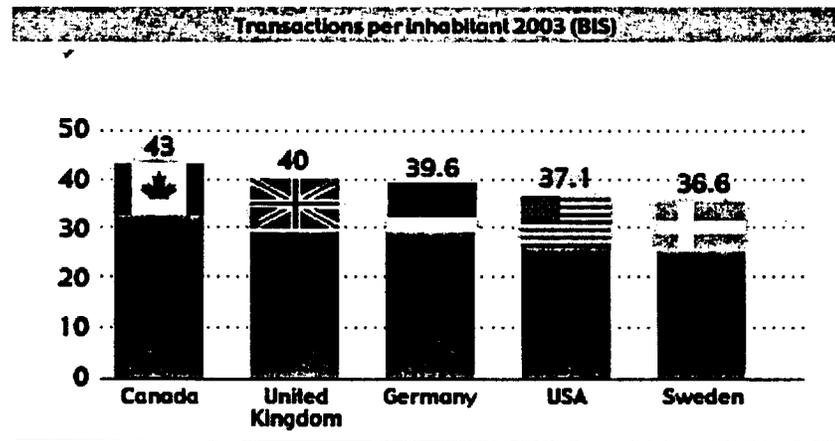
→ Number of Automated Banking Machine Cash Transactions per Inhabitant

	1999	2000	2001	2002	2003
Belgium	17.4	19.8	21.5	23.6	25.4
Canada	47.3	48.4	47.9	45.6	43.0
France	17.0	17.9	19.1	19.8	20.3
Germany	18.9	21.0	20.0	20.2	39.6
Italy	8.7	9.1	9.9	10.9	11.0
Japan	3.1	3.2	3.1	2.9	2.7
Netherlands	28.5	29.5	30.5	30.5	30.4
Singapore	2.6	2.1	2.1	2.2	1.6
Sweden	35.0	36.2	37.7	36.0	36.6
Switzerland	12.2	13.5	14.8	21.5	15.8
United Kingdom	33.7	34.6	36.8	38.3	40.0
United States	39.0	45.3	47.7	36.8	37.1

Bank for International Settlements (BIS), 2003

Top

→ Automated Banking Machine Use in Canada vs Other Countries



[Top](#)

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EMAIL MONEY TRANSFER

HOME

NEWS & EVENTS

CONTACT US

contact us

login

français



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MENU

- > send money
- > receive money
- > how it works
- > benefits and uses
- > FAQs

Send money straight from your bank account to anyone with an email address

Available at:



Bank of Montreal



Scotiabank



RBC Royal Bank



CIBC



TD Canada Trust

WHAT'S NEW

CertaPay is now a division of Acxsys Corporation, the architects of Interac!

It is easy and fast to use Interac Email Money Transfers on eBay.ca!

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This is Exhibit.....<sup>7</sup> referred to in the  
 affidavit of.....<sup>11</sup> Robert Rosakelli  
 sworn before me, this.....<sup>12</sup>  
 day of.....<sup>July</sup>.....<sup>20</sup> 05

*[Signature]*

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HOME

NEWS & EVENTS

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contact us



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## Send Money Now

Send money to anyone with an email address - Fast and secure, directly from your bank account!

FOR PERSONAL USE

- send money
- receive money
- how it works
- benefits & uses
- FAQs

To send money, you must have online access to an account at one of the participating financial institutions below. Click on a bank icon to see how:

-  BMO Bank of Montreal
-  Scotiabank
-  CIBC
-  Canada Trust
-  RBC Royal Bank
- I bank with another financial institution

### Interac Email Money Transfers are:

- ▶ **Convenient** - Send and receive from your computer and online banking
- ▶ **Fast** - Recipients who bank online at participating financial institutions can access funds quickly and easily
- ▶ **Secure** - Banks use existing, secure inter-bank settlement channels to clear *Interac* Email Money Transfer transactions

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## How to Receive Money

If you bank online at a participating financial institution (BMO Bank of Montreal, CIBC, RBC Royal Bank, Scotiabank, or TD Canada Trust) and you receive an *Interac* Email Money Transfer notice in your email inbox:

1. Click the link in the email to login to your online banking service
2. Answer the sender's security question
3. Select a deposit account
4. You have instant access to the funds

If you don't bank online there are two ways to pick up an *Interac* Email Money Transfer:

1. Obtain an online banking password from your bank.

 **BMO** Bank of Montreal

 **Scotiabank**



 **TD** Canada Trust

 **RBC** Royal Bank

2. Click the link in the email notice then select "I bank with another financial institution" and follow the instructions. Your *Interac* Email Money Transfer will be deposited directly to your bank account in 3-5 business days and a \$2.50 fee will be deducted from the deposit amount.

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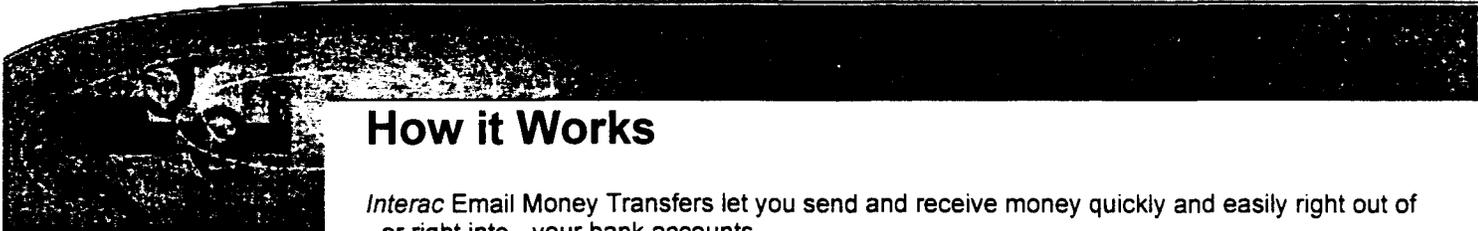
HOME

NEWS & EVENTS

ABOUT US

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login



## How it Works

Interac Email Money Transfers let you send and receive money quickly and easily right out of - or right into - your bank accounts.

FOR PERSONAL USE

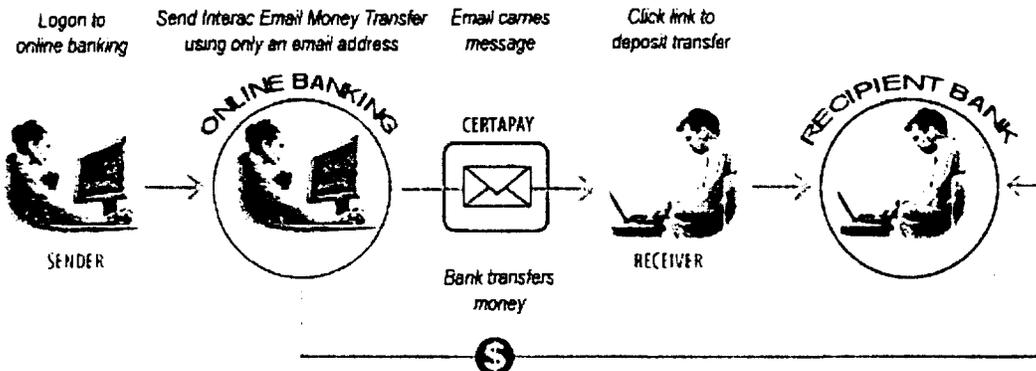
send money

receive money

how it works

benefits & uses

FAQs



If you bank in Canada with BMO Bank of Montreal, CIBC, RBC Royal Bank, Scotiabank, or TD Canada Trust, you will be able to send the world's first, interbank-based *Interac* Email Money Transfers.

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**EMAIL MONEY  
TRANSFER**
[HOME](#)
[NEWS & EVENTS](#)
[ABOUT US](#)
[contact us](#)
[login](#)

**FOR PERSONAL USE**
[send money](#)
[receive money](#)
[how it works](#)
[benefits & uses](#)
[FAQs](#)

## Benefits & Uses

### *Interac* Email Money Transfers through Your Bank

*Interac* Email Money Transfers let you send and receive money quickly and easily - right out of - or right into - your bank accounts.

*Interac* Email Money Transfers are:

- ▶ **Convenient** - Send and receive from your computer and online banking
- ▶ **Fast** - Recipients who bank online at participating financial institutions can access funds quickly and easily
- ▶ **Secure** - Banks use existing, secure inter-bank settlement channels to clear *Interac* Email Money Transfer transactions

#### Using the Service

Everyone has a raft of one-off, small payments that can be made electronically. Instead of using a cheque or cash, you can now send an *Interac* Email Money Transfer to:

- ▶ Send money to family or friends, such as group collections
- ▶ Pay fees for services
- ▶ Make Internet auction payments or purchase items privately
- ▶ Send monetary gifts
- ▶ Send money to children away at school
- ▶ Repay IOUs, debts or loans
- ▶ Make donations
- ▶ Pay for eBay.ca auction items

If you bank in Canada with BMO Bank of Montreal, CIBC, RBC Royal Bank, Scotiabank, or TD Canada Trust, you will be able to send the world's first, interbank-based *Interac* Email Money Transfers.

#### DID YOU KNOW?

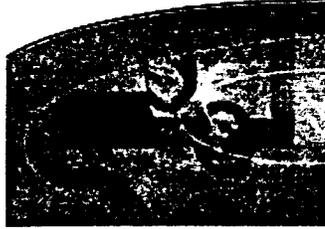
**6 million Canadians  
bank online**

**15 million Canadian  
adults have email  
addresses**

*Sending money instantly  
by email? I owe my buddy \$40.  
I guess I just ran out of excuses.*





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TRANSFER**[HOME](#)[NEWS & EVENTS](#)[ABOUT US](#)[contact us](#)[login](#)**FOR PERSONAL USE**[send money](#)[receive money](#)[how it works](#)[benefits & uses](#)[FAQs](#)

## Frequently Asked Questions

1. What is an *Interac* Email Money Transfer?
2. How do I receive an *Interac* Email Money Transfer?
3. How do I send an *Interac* Email Money Transfer?
4. Do I need to bank online?
5. What if my bank does not offer the *Interac* Email Money Transfer service?
6. What does it cost to send and receive *Interac* Email Money Transfers?
7. How secure is it to send money by email?
8. How long will it take to receive the money in my bank account?
9. Will other banks offer *Interac* Email Money Transfers in the future?
10. I have been offered a job as an email money transfer agent. Is this a real position?

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[HOME](#)[NEWS & EVENTS](#)[contact us](#)[login](#)

## Frequently Asked Questions

FOR PERSONAL USE

[send money](#)[receive money](#)[how it works](#)[benefits & uses](#)[FAQs](#)

### How secure is it to send money by email?

Several measures have been built into the application to ensure the protection of both your accounts and your personal information, including:

- Confidential, bank-issued user IDs and passwords
- 128-bit browser encryption
- Security Question and Response to ensure only the intended recipient can deposit the transfer
- Secure login processes
- Expiry date on *Interac* Email Money Transfers

It's important to stress that only the email notification travels over the Internet. Money does not, but rather, it is transferred through existing payment networks that banks have used for years to settle cheques and bank machine deposits and withdrawals.

The funds in an *Interac* Email Money Transfer always reside safely at a bank and never travel by email. The email is only a notification about the transaction. Your bank and your recipient's bank transfers the funds the way they always have for years - through existing interbank settlement arrangements. That's why it's secure. That's why it's a real-time transaction.

[back](#)

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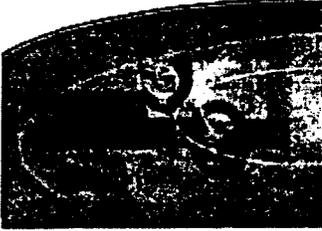
HOME

NEWS &amp; EVENTS

ABOUT US

contact us

login



FOR PERSONAL USE

send money

receive money

how it works

benefits &amp; uses

FAQs

## Frequently Asked Questions

**I have been offered a job as an email money transfer agent. After I posted my resume on a job recruitment website, I was approached by a company regarding a position as "transfer agent". Is this a real position?**

In recent months, there have been several instances of employment recruitment scams, where Canadian job hunters are employed as agents for "foreign companies". The job hunters are actually being used as "mules," to transfer stolen funds outside of Canada. Anyone who participates, even unknowingly, would become an accomplice to the crime and can be prosecuted.

**If this is not a legitimate job, how does it work?**

The "employer", typically based in a foreign country, poses as a legitimate company looking on job recruitment websites for an agent to represent the company in Canada. The job is to accept payments from Canadian customers on behalf of the foreign company, and then transfer a portion of the proceeds offshore. The employer indicates that a key qualification for the position is that employees must be online banking customers, able to receive funds electronically, using *Interac* Email Money Transfer.

Once the employee receives the funds in his/her account, he/she is given instructions to transfer the money via a funds wire transfer service to a foreign address. As compensation, the employee or "transfer agent" is paid a percentage of the funds received and transferred. This is a crime.

**The information I am receiving looks very professional. How will I know the difference between a legitimate employer and these fraudsters?**

In order to appear authentic, fraudsters may present employment agreements, websites and other types of information, for example, a detailed contract outlining employee job responsibilities, compensation, etc. While, these websites and employment agreements may present an appearance of a legitimate employer, the unusual trait that might arouse suspicion is the grammar, spelling and wording, which may contain errors or use odd wording.

**Tips to Protect Yourself**

- ▶ Offers of easy money are often too good to be true. Web-based job recruitment efforts that require you to move funds outside Canada could be a front for an illegal operation. While the opportunity may look appealing, the job could be a scam, and a criminal offence.
- ▶ Check any employment-related information for unusual phrasing and look for misspelled words.
- ▶ If you are suspicious, check with local law enforcement.
- ▶ Stay aware by checking the following sources of information about fraud:
  - [www.phonebusters.com](http://www.phonebusters.com)
  - [www.rcmp-grc.gc.ca](http://www.rcmp-grc.gc.ca)
  - [www.recol.ca](http://www.recol.ca) (Reporting Economic Crime Online)
  - [www.fcac.gc.ca](http://www.fcac.gc.ca) (Financial Consumer Agency of Canada)
  - [www.strategis.gc.ca](http://www.strategis.gc.ca) (Industry Canada)

[back](#)

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Action No. -

IN THE COURT OF QUEEN'S BENCH OF ALBERTA  
JUDICIAL DISTRICT OF EDMONTON

BETWEEN:

**B-FILER Inc., NPAY Inc, and  
B-FILER Inc. carrying on business under the  
firm name and style of GPAY GuaranteedPayment  
and GPAY GuaranteedPayment**

Plaintiffs

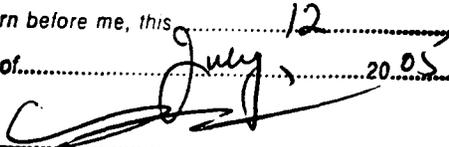
- and -

**The Bank of Nova Scotia, and the Bank of Nova Scotia  
carrying on business under the firm name and style of  
Scotiabank and SCOTIABANK**

Defendants

**STATEMENT OF CLAIM**

1. The Plaintiffs, B-FILER Inc. and NPAY Inc. are each federally incorporated corporations, registered extra-provincially in Alberta and each carries on business in the City of Sherwood Park in the Province of Alberta.
2. B-FILER Inc. also carries on business in Sherwood Park, Alberta under the firm name and style of GuaranteedPayment.
3. B-FILER Inc. also carries on business in Sherwood Park, Alberta under the registered Trade name of GPAY-GuaranteedPayment.and is known as GPAY.

This is Exhibit..... <sup>11 Z 11</sup> .....referred to in the  
 affidavit of..... Robert Rosalelli.....  
 sworn before me, this..... 12.....  
 day of..... July..... 20.05.....  
  
 A COMMISSIONER FOR TAKING AFFIDAVITS

4. The Plaintiffs' business consists of providing an internet payment service that allows consumers to make purchases from participating world-wide web merchants by paying directly from their existing bank accounts. In brief, the Plaintiffs act as agents for the merchant's customer and make payment on behalf of the customer. The payment services makes use of existing banking services, facilities, resources and information technology infrastructure offered by the major Canadian banks. In particular, it relies upon an E-mail Money Transfer system ("EMT") offered by certain banks for one part of the payment, clearing and settlement process.
5. The Bank of Nova Scotia is a Schedule 1 bank incorporated pursuant to the *Bank Act (1991 c.C46)* and carries on business in the City of Sherwood Park, in the Province of Alberta. The Bank of Nova Scotia also carries on business under the firm name and style of "Scotiabank." The Bank of Nova Scotia is Canada's largest bank and has a dominant position in the Canadian economy.
6. The Defendants is one of only two banks in Canada that allows EMTs into a business account which is required for the Plaintiffs to be able to carry on their business of real time email transactions and unique payment delivery service. In this EMT system, payments are processed immediately and reported to the merchant Clients in real-time. These payments are normally considered cash transactions by the Defendants and are not subject to chargeback, unlike payments made by consumers using credit cards or personal cheques which are subject to chargeback. The Plaintiffs' merchant clients rely on the Plaintiffs' report confirming that the payment has been made.
7. On or about August 6, 1999 and April 15, 2004, B-FILER Inc. operating as Guaranteed Payment entered into a standard-form Financial Services Agreement with the Defendants. Over the last 6 years the Plaintiff's relationship with the Defendants has grown and the Plaintiff currently has 5 Current accounts and 101 Money Manger accounts operating at the Defendants branch in Sherwood Park.

8. On or about November 12, 2004 and November 15, 2004, NPAY Inc. entered into a standard-form Financial Services Agreement with the Defendants. In accordance with the terms of those Agreements and/or the services offered by the Defendants to its customers, NPAY Inc. opened in or about an additional 37 business bank accounts, with the knowledge and consent of the Defendants and its business in order to accommodate the Plaintiff's growing business.
9. On or about October 7, 2004 B-FILER Inc. entered into a standard -form Financial Services Agreement with the Defendants. In accordance with the terms of that Agreement and/or the services offered by the Defendants to its customers, B-FILER Inc. opened an additional in or about 36 business bank accounts, with the knowledge and consent of the Defendants and its business, in order to accommodate its growing business. The Financial Services Agreements between the Plaintiffs and the Defendants will be collectively referred to as "the Agreements."
10. Paragraph 12.2 of the Agreements contains the following onerous clause, where "We" refers to the Defendants and "you" to the Plaintiffs:

"We may cancel any service to you without a reason by giving you thirty days' written notice."

This clause was not brought to the attention of the Plaintiffs by the Defendants during the period of the formation of the Agreements.

11. Paragraph 12.3 of the Agreements contains the following onerous partial clause:

"We may immediately cancel any service under this agreement at any time without notice if you default on any obligations to us...."

This clause was not brought to the attention of the Plaintiffs by the Defendants during the period of the formation of the Agreements.

12. Section 14.1 of the Agreements contains an onerous clause which, *inter alia*, purports that the Plaintiffs agree to release the Defendants from Liability and indemnify, compensate, and hold blameless the Defendants from services which are refused. This clause was not brought to the attention of the Plaintiffs during the formation of the Agreements.
13. It is an implied term of the Agreements based upon business efficacy, previous dealings, fairness and reasonableness or other legal theories, that the Defendants will provide services, at the same level as it applies to other customers in the same position as the Plaintiff, including the same hold periods on transfers of payment value into its accounts.
14. It is an implied term of the Agreements that reasonable notice must be given to the Plaintiffs by the Defendants regarding any changes to the services provided by the Defendants or to the Agreements.
15. Throughout the years of business relationship between the parties, the Plaintiffs have kept in frequent, regular contact with the Defendants, informing the Defendants of the Plaintiffs' manner of doing business, of potential new clients, and obtaining advice, from time to time, from the Defendants employees, including their toll free Customer Service Department and the accounts manager, Ryan Woodrow, was assigned to manage the Plaintiffs' accounts on how to improve the Plaintiffs' business service,
16. On or about May 5, 2005, Canada's 5 major banks (including the Defendants) announced that they were readying a service to allow debit-card style payments to make it possible for Internet consumers to purchase goods and services by transferring money directly out of their online bank accounts to merchants during the course of a transaction. The announcement on the Internet indicated that the Defendants Bank of Nova Scotia expected to offer this service in June 2005. This is the service offered by the Plaintiffs and, if implemented, the banks will be in direct competition with the Plaintiffs.
17. To the Plaintiffs' best knowledge, there is no one else presently offering the same business or services as the Plaintiff carries on or offers.

18. Commencing from the opening of the various accounts of the Plaintiffs, internet deposits by EMT have been made into the Plaintiffs' accounts and the Defendants correctly treated each deposit as a cash deposit and the Plaintiffs have been able to use these funds immediately, in accordance with its usual business procedures.
19. The Defendants is one of only two banks in Canada that allows EMTs to be deposited into a business account called a Money Manager account at no charge and interest is paid on the balance. The number of deposits is unlimited. This was brought to the attention of the Plaintiffs by the Defendants's employee, Ryan Woodrow, and as a result of this advice, the Plaintiffs proceeded to open the approximate 100 money manager accounts it has at the present time, in order to accommodate its growing business.
20. The Defendants is in breach of its contract with the Plaintiff and has now changed the nature of the operation of the Money Manger account. The number of deposits are no longer unlimited and there is no reference to electronic payments, nor is there any reference to no fee for deposits.
21. The Plaintiff has deposited approximately \$9,929,881.17 with the Defendant between June 1, 2004 and May 31, 2005.
22. Closing the Plaintiff's bank accounts will cause irreparable harm to the business and inhibit further growth. Combine total sales for all of the Plaintiffs in May 2004 were approximately \$800,500.79. and in May 2005 were approximately \$2,727,312.46. This is a 341% (three hundred and forty-one percent) increase in sales. The Plaintiffs are projecting similar growth in 2005/06.
23. By letter dated May 11, 2005, to each of the Plaintiffs, the Defendants wrote that it intends to cancel its services to the Plaintiffs under the Agreements and terminate the Agreements, each effective June 15, 2005. Because the termination provisions of the Agreement are ineffective, the notice of termination amounts to a repudiation of the Agreements by the Defendants and a breach of the implied term to perform the Agreements in good faith and to provide reasonable notice.

24. The Plaintiffs do not accept the repudiation of the Agreements by the Defendants.
25. If the Defendants is permitted to terminate the Agreements effective June 15<sup>th</sup>, 2005 and close the accounts of the Plaintiffs' it will prevent the Plaintiffs from carrying on and growing their businesses and each of the Plaintiffs will suffer the irreparable harm of a permanent market loss that cannot be fully compensated for by damages.
26. Sections 12.2, 12.3 and 14 of the Agreements were not brought to the attention of the Plaintiffs and are, therefore, unenforceable.
27. The Defendants intentionally, unilaterally, unlawfully and without justification terminated its services to the Plaintiffs effective June 15th, 2005 knowing of the contractual obligations of the Plaintiffs to their customers, and intending to secure a breach of the Plaintiffs' obligations, and the actions of the Defendants either directly or indirectly will induce the Plaintiff to breach its contractual relationships, or prevent or hinder the Plaintiffs from performing their contractual obligations, thereby causing irreparable harm by permanent loss of market opportunity;
28. The Defendants intentionally intend to terminate its services to the Plaintiffs effective June 15th, 2005, intentionally interfering with the economic interests of the Plaintiffs by illegal means, intending to injure the Plaintiffs, without justification or excuse, irreparably harming the Plaintiffs by causing permanent loss of market opportunity.
29. The Defendants provided a notice of termination of the Agreements, having knowingly allowed the Plaintiffs to build their businesses, relying upon the banking, advice and other services provided by the Defendants and entering into contracts with third parties with the knowledge of the Defendants, breaching a duty of care owed to the Plaintiffs. Having established a relationship of proximity, the Defendants proximately caused irreparable harm to the Plaintiffs which was a reasonably foreseeable consequence of the Defendants's acts.

30. The Defendants have provided advice to the Plaintiffs regarding its business, which the Plaintiffs relied upon, and the Defendants put its own interests above those of the Plaintiffs, when it provided notice that it intends to terminate the Agreements, breaching the fiduciary duty it owes to the Plaintiffs.
31. The Defendants have made statements about the Plaintiffs that state, and the termination of the accounts of the Plaintiffs by the Defendants suggest or imply that the Plaintiffs are not carrying on a respectable business, have financial problems and are not professional and these acts and statements have reduced the esteem and respect in which the Plaintiffs are held by reasonable members of the public resulting in irreparable harm to the Plaintiffs.
32. The termination of the Agreements, if not enjoined, will cause irreparable harm to the Plaintiffs which cannot be remedied fully by damages because the actions of the Defendants will cause harm, the nature of which cannot be quantified in monetary terms because the Plaintiffs will either be put out of business, suffer permanent market loss, suffer irrevocable damage to their business reputation, and suffer a permanent loss of essential banking system resources and services.
33. Further, if the Agreements are terminated, the damage to the business of the Plaintiffs, which would be a result of the termination of banking services by the Defendants, would be impossible to repair, and the underlying policy of access to essential services and infrastructure provided by an oligopolist Defendants is so important that remedies other than an injunction are inadequate.
34. That, if the Defendants terminate the Plaintiffs' accounts, the Plaintiffs will suffer additional irreparable harm, detailed as follows:
  - a. the monthly losses to the Plaintiffs would be impossible to calculate given the extreme growth pattern to date;
  - b. it would make the Plaintiffs totally reliant on the Royal Bank as the only bank that allows EMTs but with greater restrictions than the Defendants, such that the Plaintiffs would not be able to carry on their business because of the maximums (daily and monthly) imposed by the Royal Bank;

- c. if the Plaintiffs were forced to rely solely on the Royal Bank, their business would be much more at risk for customers and investors;
  - d. not being able to bank with the Defendants would lessen the Plaintiffs' chances to establish a critical mass of customers, necessary for the "network effects", "first mover advantage" and increasing returns to scale required for a successful business;
  - e. having one less bank makes the Plaintiffs' business appear less legitimate;
  - f. it removes the opportunity for the Plaintiffs to leverage their business into a greater number of customers;
  - g. it may allow a "second mover" to take the opportunity which the Plaintiffs now have;
  - h. in an oligopolistic market, the Plaintiffs should not have to wait until they can say there are no other alternative service providers available to them, before demonstrating irreparable harm.
35. The balance of convenience further favours the Plaintiffs since the effects on the Defendants will be minimal at best, or the overall effects of enjoining the Defendants are better than not enjoining the Plaintiffs.
36. There is no impediment to the court's discretion to grant an injunction.
37. The Plaintiff proposes that the trial of this action be held at the Law Courts Building in the City of Edmonton in the Province of Alberta and does not anticipate the trial to exceed twenty-five (25) days.

**WHEREFORE THE PLAINTIFFS CLAIM AGAINST THE DEFENDANTS THAT:**

- (a) A declaration that s. 12.2, s. 12.3 and s. 14 of the Financial Services Agreements are ineffective and form no part of the Financial Services Agreements;

- (b) A declaration that it is an implied term of the contracts that the Defendants will provide services to the Plaintiffs on the same terms as are usually provided to other business customers, including the same hold period for banking accounts of the Plaintiffs;
- (c) Specific Performance of the subsisting Agreements;
- (d) A permanent injunction preventing the Defendants from inducing a breach of contract, and requiring the Defendants not to terminate the Financial Services Agreements with the Plaintiffs;
- (e) A permanent injunction requiring the Defendants to provide banking services and accounts to the Plaintiffs necessary for their businesses; and
- (f) Interest pursuant to the *Judgment Interest Act*,

(g) Such further and other relief as to this Honourable Court may deem just;

(h) Costs of these proceedings.

**DATED** at the City of Edmonton, in the Province of Alberta, this \_\_\_\_ day of June, 2005, **AND DELIVERED BY SHARON J. DALTON**, Solicitor for the Plaintiff whose address for service is in care of the said solicitor at #1506, 10025 – 102A Avenue, Edmonton, Alberta T5J 2Z2

**ISSUED OUT** of the office of the Clerk of the Court of Queen's Bench, Judicial District of Edmonton, this 7 day of June, 2005.

**L. ROSS**

Clerk of the Court of Queen's Bench



**NOTICE TO THE DEFENDANT  
TO: THE BANK OF NOVA SCOTIA, AND  
THE BANK OF NOVA SCOTIA carrying  
on business under the firm name and style of  
Scotiabank and SCOTIABANK.**

You have been sued. You are the Defendant. You have only 15 days to file and serve a Statement of Defence or Demand of Notice. You or your lawyer must file your Statement of Defence or Demand of Notice in the office of the Clerk of the Court of Queen's Bench in Edmonton, Alberta. You or your lawyer must also leave a copy of your Statement of Defence or Demand of Notice at the address for service for the Plaintiffs named in this Statement of Claim.

**WARNING:** If you do not do both things within 15 days, you may automatically lose the law suit. The Plaintiffs may get a Court judgement against you if you do not file, or do not give a copy to the Plaintiffs, or do either thing late.

Clerk of the Court  
JUN 07 2005  
EDMONTON, ALBERTA

Action No.:

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IN THE COURT OF QUEEN'S BENCH  
OF ALBERTA  
JUDICIAL DISTRICT OF EDMONTON

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BETWEEN:

**B-FILER Inc., NPAY Inc, and  
B-FILER Inc. carrying on business under  
the firm name and style of GPAY  
Guaranteed Payment and GPAY  
Guaranteed Payment**

Plaintiffs

-and-

**The Bank of Nova Scotia, and the Bank  
of Nova Scotia carrying on business  
under the firm name and style of  
Scotiabank and SCOTIA BANK**

Defendant

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**STATEMENT OF CLAIM**

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This Statement of Claim is issued by:  
**SHARON J. DALTON**, Solicitor for the  
Plaintiffs who resides at #1506, 10025 -  
012A Avenue, Edmonton, Alberta T2P 1J2  
and whose address for service is c/o the said  
Solicitors and is addressed to Defendant,  
whose address so far as know to the Plaintiff  
is: 993 Fir Street, Sherwood Park, Alberta,  
T8A 4N5.

Action No.:

**IN THE COURT OF QUEEN'S BENCH OF ALBERTA  
JUDICIAL DISTRICT OF EDMONTON**

BETWEEN:

**B-FILER Inc., NPAY Inc, and  
B-FILER Inc. carrying on business under the  
firm name and style of GPAY GuaranteedPayment  
and GPAY GuaranteedPayment**

Plaintiffs

- and -

**The Bank of Nova Scotia, and the Bank of Nova Scotia  
carrying on business under the firm name and style of  
Scotiabank and SCOTIABANK**

Defendants

**NOTICE OF MOTION**

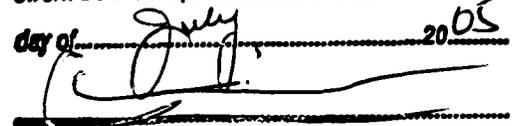
**TAKE NOTICE** that an application will be made by the Plaintiffs herein at the Law Courts building, 1A Sir Winston Churchill Square, in the City of Edmonton, in the Province of Alberta, before the presiding Justice in Chambers on Monday, the 13<sup>th</sup> day of June, 2005 at the hour of 10:00 o'clock in the forenoon or so soon thereafter as Counsel may be heard for an Order:

1. For an interim injunction restraining the Defendants from closing any of the Plaintiffs' business bank accounts or any other bank service offered by the Defendants and being used by the Plaintiffs pending the trial of this action;
2. Granting such further and other order as this Honourable Court deems just and equitable;
3. Granting the Plaintiff costs of this application

**AND FURTHER TAKE NOTICE THAT** in support of the application will be read the Affidavit of the President and Director of the Plaintiffs, filed, and such further and other material as Counsel may advise and this Honourable Court may permit.

**AND FURTHER TAKE NOTICE THAT** the legislation upon which this Application is made is:

Alberta Rules of Court, Rules 440, 392

This is Exhibit AA referred to in the  
 affidavit of Robert Rosalelli  
 sworn before me, this 12  
 day of July, 2005  
  
 A COMMISSIONER FOR TAKING AFFIDAVITS

**AND FURTHER TAKE NOTICE THAT** the grounds upon which this application are made are as follows:

- a. The termination of the Plaintiffs' banking services by the Defendants will cause irreparable harm to the Plaintiffs which cannot be remedied fully by damages because the actions of the Defendants will effectively terminate the Plaintiffs' payment system business in perpetuity;
- b. The balance of convenience favours the Plaintiffs, since the Defendants will suffer no harm from an injunction mandating that it provide banking services to the Plaintiffs, let alone irreparable harm, by allowing the Plaintiffs to open and maintain bank accounts and use the Defendants EMT and other services.
- c. The balance of convenience further favours the Plaintiffs since the effects on the Defendants will be minimal at best, or the overall effects of enjoining the Defendants are better than not enjoining the Plaintiffs.
- d. There is an urgency in bringing this application given the Defendants' May 11, 2005 notice to terminate all of the Plaintiffs' banking services effective June 15, 2005.

**AND FURTHER TAKE NOTICE THAT** if you do not appear an Order may be made in your absence.

**AND FURTHER TAKE NOTICE THAT** if you wish to present any evidence to the Justice, it must be in the form of a sworn Affidavit filed with the Clerk of the Court and provided to the other party at least 24 hours prior to the hearing.

**DATED AT** Edmonton, Alberta this day of June, 2005

**RAYMOND F. GRACE**  
**President and Director of the Plaintiffs**

**TO:** The Clerk of the Court

**AND TO:** The Bank of Nova Scotia  
and the Scotiabank  
The Defendants

Action No: 0503 09889

IN THE COURT OF QUEEN'S BENCH  
OF ALBERTA  
JUDICIAL CENTRE OF EDMONTON

BETWEEN:

**B-FILER Inc., NPAY Inc, and  
B-FILER Inc. carrying on business  
under the firm name and style of  
GPAY GuaranteedPayment  
and GPAY GuaranteedPayment**

Plaintiffs

and -

**The Bank of Nova Scotia, and the  
Bank of Nova Scotia carrying on  
business under the firm name and style  
of Scotiabank and SCOTIABANK**

Defendants

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**NOTICE OF MOTION**

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Box

SHARON J. DALTON  
Barrister & Solicitor  
#1506, 10025 - 102A Avenue  
Edmonton, Alberta T2P 1J2  
Phone: (403) 263-3200  
Fax: (403) 263-3202

