

CONSUMER ACH AUTHORIZATION AND AGREEMENT

I acknowledge that the “Saving Rule Transfer” feature allows me to electronically transfer funds via the Automated Clearing House (“ACH”) between my eligible account(s) and my external account(s) at other financial institutions (“External Account(s)”) once I have successfully registered my External Account(s). This includes:

- One-time on-demand transfers, which allow me to initiate multiple, non-recurring, individual transfers based on the transfer date and dollar amount that I request through the “Saving Rule Transfer” feature of Mobile Banking from time to time;
- Recurring transfers, which allow me to initiate recurring transfers of a set dollar amount at regular intervals that I have established through the “Saving Rule Transfer” feature of Mobile Banking; and/or
- Other ACH transfer features that QUBER Savings, Inc. may make available.

Subject to the terms of the “Saving Rule Transfer” feature and the terms of my other agreements with QUBER Savings, Inc., I hereby authorize QUBER Savings, Inc. to initiate electronic credit/debit entries to my eligible QUBER Savings, Inc. account(s) and each registered External Account indicated previously for (a) various amounts at varying times by making on-demand transfers pursuant to my instructions, and/or (b) fixed amount at the frequency I have selected by making recurring transfers pursuant to my instructions (a “Preauthorized Transfer”). If any transfer date falls on a weekend or bank holiday, I understand and agree that the transfer may be executed on the next business day, or as soon as reasonably possible at the discretion of QUBER Savings, Inc.

I hereby represent and warrant that I have all necessary right, power and authority to debit and credit my QUBER Savings, Inc. account and any External Account(s) registered, and that all information or instructions that I provide to QUBER Savings, Inc. in relation to any ACH transfer is complete and accurate. I agree that ACH transactions I authorize comply with all applicable law.

Should an incorrect amount be withdrawn from or deposited to my External Account(s) or my QUBER Savings, Inc. account(s), I authorize QUBER Savings, Inc. to correct the error by debiting/crediting my External Account(s) or my QUBER Savings, Inc. account(s).

This authorization is to remain in full force and effect until QUBER Savings, Inc. has received written notification from me of its termination in such a time and in such a manner as to afford QUBER Savings, Inc. a reasonable opportunity to act on it. For Preauthorized Transfers, I understand that it is my responsibility to contact QUBER Savings, Inc. to stop or cancel a Preauthorized Transfer at least three business days prior to the following scheduled payment. In either case, I will send my notice to:

support@quber.ca

1-647-325-7823

I acknowledge that the origination of ACH transactions must comply with the provisions of applicable law and the rules of the National Automated Clearing House Association (NACHA). I

request the financial institution that holds my External Account(s) to honor all transfers initiated in accordance with this authorization form.

I agree to print this ACH Authorization and retain a hard copy or save as an electronic copy.