

Prescribed disclosures for advance pay just in time Virtual Card Accounts in Canada:

- a) Issuing institution: JPMorgan Chase Bank, N.A., Toronto Branch.
- b) If you have any inquiries regarding this product, or to verify any balance loaded into Virtual Card Account(s) please contact 800-207-5359. For any complaints please refer to the Master Terms.
- c) Restrictions on the use of this product:
 - i. Each issuance will be for the purpose of settling a Virtual Card Transaction and once processed, will automatically close and be reconciled; and
 - ii. This product cannot be used to withdraw cash or for any partial payment.
- d) Please refer to the Commercial Card Agreement (Fees & Incentives) for the details on all charges that may be imposed.
- e) The Bank is not a member of the Canada Deposit Insurance Corporation ("CDIC") and accordingly funds pre-paid into the Virtual Card Account(s) are not insured by the CDIC.