

CARDHOLDER AGREEMENT

Terms, Conditions and Definitions for the Prepaid Visa® Card - This document constitutes the agreement ("Agreement") outlining the terms and conditions under which a non-personalized Prepaid Visa Card and/or personalized Prepaid Visa Card has been issued to you. By accepting and using the Card, you agree to be bound by the terms and conditions contained in this Agreement.

DEFINITIONS

The term "Card" refers to the non-personalized Prepaid Visa Card and/or personalized Prepaid Visa Card issued to you by Customers Bank. "Non-Personalized Card" means that the Prepaid Visa Card you received excludes your personal information from the Card front. "Personalized Card" means the Prepaid Visa Card you received that includes your personal information on the Card front. "Issuer" means Customers Bank. The Issuer is an FDIC insured member institution. "Card Account" means the records we maintain to account for the value, in US dollars, associated with the Card. "You" and "your" mean the person or persons who have received the Card and are authorized to use the Card as provided for in this Agreement. "We," "us," and "our" mean Customers Bank, our successors, affiliates or assignees. You acknowledge and agree that the value available in the Card Account is limited to the funds that you have loaded into the Card Account or have been loaded into the Card Account on your behalf. You agree to sign the back of the Card immediately upon receipt. The expiration date of the Card is identified on the front of your Card. The Card is a prepaid card. THIS CARD IS ISSUED FOR LOYALTY, AWARD, INCENTIVE OR PROMOTIONAL PURPOSES AND IS NOT A GIFT CARD; NOR IS IT INTENDED FOR GIFTING PURPOSES. The Card is not connected in any way to any other account. The Card is not a credit card. You will not receive any interest on your funds in the Card Account. The Card will remain the property of Customers Bank and must be surrendered upon demand. The Card is nontransferable and it may be cancelled, repossessed, or revoked at any time without prior notice subject to applicable law. Our business days are Monday through Friday, excluding holidays. Please read this Agreement carefully and keep it for future reference.

IMPORTANT INFORMATION ABOUT THE CARD

The Card is a prepaid incentive card that can be used to purchase goods or services or can be used to obtain cash from automated teller machines (ATM). No interest or dividends will be paid on the balance of the Card. Neither the card nor the balance is a deposit account with the Issuing Bank.

Obtaining Your Card - To help fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens a Card. When you open a Card Account, we will ask for your name, address, date of birth, and other personal information that will allow us to identify you. We may also ask to see your driver's license or other government issued photo ID.

Authorized Users - You are responsible for all authorized transactions initiated and fees incurred by use of your Card. If you permit another person to have access to your Card or Card number, we will treat this as if you have authorized such use and you will be liable for all transactions and fees incurred by those persons. You are wholly responsible for the use of each Card according to the terms and conditions of this Agreement. Cardholder is not permitted to resell Visa prepaid cards.

Personal Identification Number - You will not receive a Personal Identification Number ("PIN") with your Card Account. However, you will receive a PIN once you have registered your Card with your personal information. You should not write or keep your PIN with your Card. Never share your PIN with anyone. When entering your PIN, be sure it cannot be observed by others and do not enter your PIN into any terminal that appears to be modified or suspicious. If you believe that anyone has gained unauthorized access to your PIN, you should advise us immediately following the procedures in the paragraph labeled "Your Liability for Unauthorized Transfers." To register your Card, visit trucash.com and provide the following personal information: First Name, Last Name, Address, Phone Number, Password, and a valid Federal Identification.

Using Your Card/Features - Your card is a prepaid, stored value card. This means that there is no separate deposit account established for you that is associated with the Card. There is a limited purpose prepaid account in which the funds that are stored on the Card are maintained. You have no rights to those funds, except to access the funds through the Card in accordance with this Agreement. The maximum amount that can be spent on your Card per day, and the maximum value of your Card, is restricted to \$2,000, but may be less if you have had less value loaded to your card; see the section entitled "Card Account Balance/Online Statements" for information about how you can obtain your Card balance. You may use your Card to purchase or lease goods or services everywhere Visa debit cards are accepted as long as you do not exceed the value available on your Card Account. Some merchants do not allow cardholders to conduct split transactions where you would use the Card as partial payment and pay the remainder of the balance another way. If you wish to conduct a split transaction and it is permitted by the merchant, you must tell the merchant to charge only the exact amount of funds available on the Card. If you fail to inform the merchant that you would like to complete a split transaction prior to swiping your Card, your Card is likely to be declined. If you use your Card at a gas station ("pay at the pump"), the merchant may preauthorize the transaction amount up to \$125.00 or more. If your Card is declined, even though you have sufficient funds available, pay for your purchase inside with the cashier. If you use your Card at a restaurant, a hotel, for a car rental purchase, or for similar purchases, the merchant may preauthorize the transaction amount for the purchase amount plus up to 20% or more to ensure there are sufficient funds available to cover tips or incidental expenses incurred. Any preauthorization amount will place a "hold" on your available funds until the merchant sends us the final payment amount of your purchase. Once the final payment amount is received, the preauthorization amount on hold will be removed. It may take up to three (3) business days for the hold to be removed; hold times may be longer for certain types of merchants. During the hold period, you will not have access to the preauthorized amount. If you use your Card number without presenting your Card (such as for a mail order, telephone, or Internet purchase), the legal effect will be the same as if you used the Card itself. For security reasons, we may limit the amount or number of transactions you can make on your Card. Your Card cannot be redeemed for cash. You may not use your Card for online gambling or any illegal transaction. Each time you use your Card, you authorize us to reduce the value available in your Card Account by the amount of the transaction and any applicable fees. You are not allowed to exceed the available amount in your Card Account through an individual transaction or a series of transactions and you will remain fully liable to us for the amount of the transaction and any applicable fees. In the event that any transaction places your card into negative balance and/or you receive cash or credit in error, you agree to reimburse us upon demand for such amount. We reserve the right to bill you for any negative balance. You agree to pay us promptly for the negative balance. We also reserve the right to cancel your Card and close your Card Account should you create one or more negative balances. You do not have the right to stop payment on any purchase or payment transaction originated by use of your Card. You may make preauthorized regular payments from your Card Account. If you authorize a transaction and then fail to make a purchase of that item as planned, the approval may result in a hold for that amount of funds for up to thirty (30) days. All transactions relating to car rentals may result in a hold for that amount of funds for up to sixty (60) days. Individual Cardholders are not permitted to load additional value to the Card Account.

Transactions in Excess of Remaining Balance - It is your responsibility to keep track of your spending on the Card. If you attempt to use the Card when there is an insufficient Balance available to cover the full Transaction Amount, the transaction in most instances will be declined. However, if due to a system malfunction or for any reason whatsoever, a transaction occurs despite insufficient balance on the Card, creating a negative amount, you agree to reimburse us, upon request, for the amount of the Transaction Amount in excess of the Balance. For non-reloadable cards, we retain the right to offset any negative balances against funds available on any subsequent card purchased by or for you, registered in our system in your name.

Cash Access - With your PIN, you may use your Card to obtain cash from any Automated Teller Machine ("ATM") as permissible by an ATM that bears the Visa or STAR Acceptance Marks. The maximum number of ATM cash withdrawals permitted per day is ten (10). The maximum cumulative amount that may be withdrawn from an ATM per day is \$500.00. Any cash withdrawn from a participating bank (over the counter withdrawal or cash advance), with or without your PIN, is treated as a Non ATM Cash Withdrawal and is subject to the maximum amount that can be spent on your Card per day. In all cases, your cash or purchase availability may be lower based on the funds loaded or remaining available on your card at the time of the transaction.

Returns and Refunds - If you are entitled to a refund for any reason for goods or services obtained with your Card, you agree to accept credits to your Card Account for such refunds.

Charges Made in Foreign Currencies - The Balance is in US currency and is intended for transactions in US currency. If a transaction is made on your Card in a currency other than US currency, you authorize us to deduct the amount from your Card, which we receive in foreign currency, the Bank's cost of obtaining US funds, plus an administration fee of 2.5% of the converted amount, plus the applicable International ATM or POS fee.

Receipts - You are entitled to a receipt at the time you make a transaction using your Card. You agree to retain your receipts to verify your transactions.

Card Account Balance/ Online Statements - You are responsible for keeping track of your Card Account available balance. Merchants generally will not be able to determine your available balance. It is important to know your available balance before making any transaction. You can access your available balance at any time by accessing your Card Account online or by calling 1.800.624.6171. You are responsible to access your Card Account and check your online transaction history at diamondresorts.trucash.com. You will not automatically receive paper statements. Statements in electronic or paper format will be made available free of charge upon request by calling 1.800.624.6171. You may also choose to have a paper statement mailed to you by contacting us each time at 1.800.624.6171. You agree to log in to your online Card Account regularly to view your transaction history and Account balance.

Program Fee Schedule

Fee Type	Fee Amount	Fee Description
International POS	\$1.00	Charged for each purchase made at a merchant located outside of the US
Domestic ATM W/D*	\$2.50	Charged for each ATM withdrawal made in the US
Int'l ATM W/D*	\$3.50	Charged for each ATM withdrawal made outside of the US
Monthly Service	\$3.90	Charged each month after 180 days of non-usage
ATM/POS Reject	\$0.75	Charged for each ATM or POS transaction that is denied
Balance Inquiry*	\$0.75	Charged for each telephone or ATM balance inquiry
Replacement Card	\$20.00	Charged when a replacement card is requested for any reason
Non ATM Cash W/D	\$10.00	Charged for each non-ATM cash withdrawal
PIN Change Request	\$1.95	Charged per PIN change request; first PIN request is free

***Note: For all ATM transactions, including a balance inquiry, the owner of the ATM may charge a fee even if you do not complete a withdrawal. This ATM fee is a third party fee amount and is not assessed by us. This ATM fee amount will be charged to your card.**

Confidentiality - We may disclose information to third parties about your Card or the transactions you make: 1. Where it is necessary for completing transactions; 2. In order to verify the existence and status of your Card for a third party, such as merchant; 3. In order to comply with government agency, court order, or other legal reporting requirements; 4. If you give us your written permission; or 5. To our employees, auditors, affiliates, service providers, or attorneys as needed. In all cases, the provisions of applicable federal or provincial laws regulating disclosure of personal information will take precedence.

Our Liability for Failure to Complete Transactions - If we do not properly complete a transaction from your Card on time or in the correct amount according to our Agreement with you, we will be liable only for your actual and reasonable losses or damages. However, there are some exceptions. We will not be liable, for instance: 1. If through no fault of ours, you do not have enough funds available on your Card to complete the transaction; 2. If a merchant refuses to accept your Card; 3. If an electronic terminal where you are making a transaction does not operate properly; 4. If access to your Card has been blocked after you reported your Card lost or stolen; 5. If there is a hold or your funds are subject to legal process or other encumbrance restricting their use; 6. If we have reason to believe the requested transaction is unauthorized; 7. If circumstances beyond our control (such as fire, flood, or computer or communication failure) prevent the completion of the transaction, despite reasonable precautions that we have taken; or 8. Any other exception stated in our Agreement with you.

Your Liability for Unauthorized Transfers - Contact "Cardholder Services" at once if you believe your Card has been lost or stolen. Telephoning is the best way to minimize your possible losses. If you believe your Card has been lost or stolen, or that someone has transferred or may transfer money from your Card Account without your permission, call Cardholder Services immediately at 1.800.624.6171. If you notify us within two (2) business days, you can lose no more than \$50 if someone used your Card without your permission. If you do not notify us within two (2) business days after you learn of the loss or theft of your Card and we can prove that we could have stopped someone from using your Card without your permission if you had promptly notified us, you could lose as much as \$500. Under Visa Inc Bylaws and Rules, your liability for unauthorized Visa transactions on your Card Account is \$0 if you notify us promptly and you exercise reasonable care in safeguarding your Card from lost, theft, or unauthorized use. This reduced liability does not apply to ATM transactions or PIN transactions not processed by Visa. Also, if you become aware of and/or your statement shows transactions that you did not make, notify us at once. If you do not notify us within sixty (60) days after you become aware of the transaction and/or after the statement was made available to you, you may not get back any value you lost after the sixty (60) days if we can prove that we could have stopped someone from taking the value if you had notified us in time and you are grossly negligent or fraudulent in the handling of your Card. If your Card has been lost or stolen, we will close your Card Account to keep losses down. For Visa's Zero Liability Policy, please visit Visa's website at www.visa.com/zeroliability

Other Terms - Your Card and your obligations under this Agreement may not be assigned. We may transfer our rights under this Agreement. Use of your Card is subject to all applicable rules and customs of any network, regulator or other association having jurisdiction over the movement or settlement of transactions. We do not waive our rights by delaying or failing to exercise them at any time. If any provision of this Agreement shall be determined to be invalid or unenforceable under any rule, law, or regulation of any governmental agency, local, provincial or federal, the validity or enforceability of any other provision of this Agreement shall not be affected. This Agreement will be governed by the laws of the Commonwealth of Pennsylvania except to the extent governed by U.S. federal law.

Amendment and Cancellation - We may amend or change the terms and conditions of this Agreement at any time. You will be notified of any change in the manner provided by applicable law prior to the effective date of the change. However, if the change is made for security purposes, we can implement such change without prior notice. We may cancel or suspend your Card or this Agreement at any time. You may cancel this Agreement by returning the Card to us. Your termination of this Agreement will not affect any of our rights or your obligations arising under this Agreement prior to termination.

Information About Your Right to Dispute Errors - In case of errors or questions about your electronic transactions, call or write to Cardholder Services, 2680 Skymark Ave, Suite 420, Mississauga ON Canada L4W 5L6. If you think your transaction history or receipt is wrong or if you need more information about a transaction listed on receipt, you must contact us no later than sixty (60) days after the FIRST statement was made available to you on which the problem or error appeared. (1) Provide your name and Card number (if any); (2) Describe the error or the transaction you are unsure about, and explain why you believe it is an error or why you need more information; and (3) Provide the dollar amount of the suspected error. If you provide this information orally, we may require that you send your complaint or question in writing within ten (10) business days. We will determine whether an error occurred within ten (10) business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to forty-five (45) days to investigate your complaint or question. If we decide to do this, we may credit your Card within ten (10) business days for the amount you think is in error, so that you will have the use of the money during the time it takes to complete the investigation. If we ask you to put your complaint or question in writing and you do not provide it within ten (10) business days, we will not credit your Card. For errors involving new Cards, POS transactions, or foreign-initiated transactions, we may take up to ninety (90) days to investigate your complaint or question. We will tell you the results within three (3) business days after completing the investigation. If we decide that there was no error, we will send you a written explanation. Copies of the documents used in the investigation may be obtained by contacting: Cardholder Services c/o 2680 Skymark Ave. Unit 420, Mississauga ON Canada L4W 5L6.

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The Card is issued by Customers Bank pursuant to a license from Visa U.S.A. Customers Bank; Member FDIC. TruCa\$h is a registered TPA of Visa Inc.