

Univision Mobile Money Virtual Prepaid Mastercard® Cardholder Agreement
IMPORTANT – PLEASE READ CAREFULLY

1. Terms and Conditions for the Univision Mobile Money Virtual Prepaid Mastercard®. This document constitutes the agreement (“Agreement”) outlining the terms and conditions under which the **Univision Mobile Money Virtual Prepaid Mastercard** has been issued to you by Metropolitan Commercial Bank (Member FDIC) pursuant to a license from Mastercard International. “Metropolitan Commercial Bank” and “Metropolitan” are registered trademarks of Metropolitan Commercial Bank © 2014. The “Program Manager” for the Univision Mobile Money Virtual Prepaid Mastercard is **Catalina Card Services, Inc.**, and the Customer Service telephone number is 855-547-2895. By accepting and/or using this Virtual Card, you agree to be bound by the terms and conditions contained in this Agreement. In this Agreement, "Virtual Card" means the **Univision Mobile Money Virtual Prepaid Mastercard** issued to you by Metropolitan Commercial Bank., “Virtual Card Account” means the records we maintain to account for the value of transactions associated with the Virtual Card. "You" and "your" means the person or persons who have received the Virtual Card and who are authorized to use the Virtual Card as provided for in this Agreement. "We," "us," and "our" mean **Catalina Card Services, Inc.** as your Program Manager and “Bank” means Metropolitan Commercial Bank, our successors, affiliates or assignees. The Virtual Card will remain the property of Metropolitan Commercial Bank and must be surrendered upon demand. The Virtual Card is nontransferable, and it may be canceled, repossessed, or revoked at any time without prior notice subject to applicable law. Please read this Agreement carefully and keep it for future reference. **This card cannot be issued to a U.S. Citizen or legal alien residing in all U.S. Territories: Puerto Rico, Guam, Northern Marianas, the U.S. Virgin Islands and American Samoa. This card can be issued to a U.S. Citizen or legal alien residing within the 50 states of the United States of America and the District of Columbia.**

To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions and their third parties to obtain, verify, and record information that identifies each person who obtains a Virtual Card. What this means for you: When you apply for a Virtual Card, we will ask for your name, address, date of birth, social security number or country identification number, and other information that will allow us to identify you. We also may ask to see your driver's license or other documentation bearing your photo as verification of your identity. By participating in the Virtual Card program, you warrant factual representation of the required information is accurate, including, but not limited to, your real name, valid U.S. mailing address and residential address (if different), social security number or other identification documentation, date of birth, and telephone number. If you falsify, misrepresent, or fail to provide requested information, we may cancel your Virtual Card. In addition, funds tied to suspected illicit or illegal activity may be subject to both internal and potentially federal investigation. We reserve the right to restrict or delay your access to any such funds.

2. Your Virtual Card. The Virtual Card is a prepaid card. The Virtual Card allows you to access funds loaded or deposited to your Virtual Card Account by you or on your behalf. The funds in your Virtual Card Account will be FDIC-insured once we have been able to verify your identity. You may access the funds in your Virtual Card Account by using your Virtual Card, Virtual Card Number, by automated clearinghouse (ACH) debit using your Account Number. The Virtual Card is **not** a credit card. The Virtual Card is **not** a gift card, nor is it intended for gifting purposes. You will **not** receive any interest on your funds on the Virtual Card. The funds in your Virtual Card Account will **not** expire, regardless of the expiration date on the front of your Virtual Card.

3. FEES: THE FEES RELATING TO THE USE (AND MISUSE) OF YOUR VIRTUAL CARD ARE SET FORTH IN THE “SCHEDULE OF FEES AND CHARGES (SCHEDULE A)” ATTACHED TO THIS AGREEMENT AND INCORPORATED HEREIN BY REFERENCE. FEES INCURRED PURSUANT TO THE TERMS OF THIS AGREEMENT WILL BE WITHDRAWN FROM YOUR VIRTUAL CARD ACCOUNT AND WILL BE ASSESSED SO LONG AS THERE IS A REMAINING BALANCE IN YOUR VIRTUAL CARD ACCOUNT, UNLESS PROHIBITED BY LAW. You agree to pay all fees associated with the Virtual Card. We may from time to time amend the Fee Schedule, at our sole discretion and upon review by the Bank, as set forth in the Section of this Agreement titled “Amendment and Cancellation.” If you request a service that is not included in this “Schedule of Fees and Charges (Schedule A)” and there is a fee for such service, such fee will be disclosed at the time you request the service and you agree that any such fee may be deducted from your Virtual Card Account.

4. Authorized Users. You may not request an additional Virtual Card (“Secondary Card”) to allow another person to access the funds in your Virtual Card Account. If you permit another person to have access to your Virtual Card or Virtual Card Number, you are liable for all transactions made with the Virtual Card, Virtual Card Number or Account Number, and all related fees incurred, by those persons. You are wholly responsible for the use of each Virtual Card according to the terms of this Agreement subject to section labeled “Lost or Stolen Cards, Unauthorized Transactions” below, and other applicable laws.

5. Virtual Card Account Use and Purpose. Subject to the limitations set forth in this Agreement, you may use your Virtual Card, Virtual Card Number, or Account Number, as applicable, to (1) add funds to your Virtual Card Account (as described in the Section below titled “Adding Funds to Your Virtual Card Account”), (2) transfer funds between Virtual Card Accounts, and (3) purchase goods or services wherever your Virtual Card is honored as long as you do not exceed the value available in your Virtual Card Account **and aggregate purchases do not exceed \$2000 per day.** There may be fees associated with some of these transactions. For fee information, see the “Schedule of Fees and Charges (Schedule A)” attached to this Agreement. Your Virtual Card cannot be used for transactions that require a physical card to be present. Some cash load methods will not apply to the Univision Mobile Money Virtual Card. **At any time you will have the option to have a physical Personalized Univision Mobile Money Prepaid Mastercard mailed to you.** Your Virtual Card will deactivate when the physical personalized card is activated. You agree not to use your Virtual Card for illegal gambling or any other illegal purpose.

You will be provided with the Bank’s routing number and assigned a **14** digit Account Number once your identity has been verified. The Bank’s routing number and your assigned Account Number are for the purpose of initiating direct deposits to your Virtual Card Account and authorized ACH debit transactions only. The 16-digit Virtual Card Number should not be used for these types of transactions or they will be rejected. These debits will be declined and your payment will not be processed. You also may be assessed an ACH Decline Fee (see the “Schedule of Fees and Charges” attached to this Agreement). The 14 digit Account Number associated with your Virtual Card will not be the same as your plastic Personalized Card Account. If you choose to get and activate a physical Univision Mobile Money Prepaid Card, the virtual card number will deactivate and you should contact billers using your card number to update your information with the new number..

6. Limitations on Frequency and Dollar Amounts of Transactions: The total amount of purchases that you can perform in any single day is limited to **\$5000** - see amounts set forth in the enclosed Schedule of Fees and Charges (Schedule A). The maximum aggregate value of your Virtual Card Account(s) is restricted to **\$10,000** at any point in time. The maximum value will be determined by aggregating the activity and value of all Card Accounts you may have with the Program. For security reasons, you may be further limited as to the number or dollar amount of transactions you can make with your Virtual Card. The following grid is provided in order to highlight the frequency and limitations of cardholder transactions in a single day or additional time frames if warranted:

Transaction/Load Type	Maximum Frequency	Maximum Amount per day
Maximum Balance on the card	➔	\$10,000 (includes all cash and direct deposit loads)
Withdrawals	30/Day	Up to a maximum of \$3,000 per day (includes all Bank Teller, ATM and POS purchases)
Cash Withdrawal (ATM)	5/Day	Up to a maximum of \$1,000 per day
Cash Withdrawal (Bank Teller)	2/Day	Up to a maximum of \$2,500 per day
Purchases (POS)	25/Day	Up to a maximum of \$2,000 per day
Loads	15/Day	Any combination of the load types listed below to not exceed the maximum balance of \$6,000 per day
Direct Deposits	8/Day	Up to a maximum of \$5,000 per day
Cash Deposits	4/Day	Up to a maximum of \$999 per day
Bank-to-Card Transfers	3/Day 3/Month	Up to a maximum of \$1,000 per day Up to a maximum of \$5,000 per month
Card-to-Card Transfers	10/Day 25/Month	Up to a maximum of \$1,000 per day Up to a maximum of \$5,000 per month
Debit and Credit Card-to-Card Transfers	5/Day 25/Month	Up to a maximum of \$1,000 per day Up to a maximum of \$5,000 per month

7. Personal Identification Number (“PIN”). You will not be provided with a PIN to use with your Virtual Card.

8. Adding Funds to Your Virtual Card Account. You may add funds to your Virtual Card (called “value loading”) at any time. The maximum cash load amount is **\$999**. Note: Some reload locations may have limits on the minimum amount you may load to your Virtual Card. Absent special approval, the maximum aggregate value of funds in your Virtual Card Account(s) may not exceed **\$10,000** at any time. Load locations may have their own load limits that may be less than our allowable amount. Load locations also may assess a fee to load funds to your Virtual Card Account. You also may direct deposit funds to your Virtual Card Account by providing the Bank’s routing number and your assigned Account Number to your employer or other direct deposit payor (as described in the Section above titled “Virtual Card Account Use and Purpose”). You cannot load your Virtual Card Account by check or money order.

9. Using Your Card to Get Cash. Your Virtual Card is not eligible to perform cash withdrawals at an ATM.

10. Split Transactions. If you do not have enough value loaded on your Virtual Card you can instruct the merchant to charge a part of the purchase to the Virtual Card and pay the remaining amount with cash or another card. These are called “split transactions.” Some merchants do not allow cardholders to conduct split transactions. Some merchants will only allow you to do a split transaction if you pay the remaining amount in cash. If you fail to inform the merchant that you would like to complete a split transaction, your Virtual Card is likely to be declined..

11. Transactions Using Your Virtual Card Number. If you initiate a transaction with your Virtual Card (such as for a mail order, internet or telephone purchase, the legal effect will be the same as if you used the Personalized Card itself.

12. Your Obligation for Negative Balance Transactions. Each time you initiate a Virtual Card transaction, you authorize the Bank to reduce the funds available in your Virtual Card Account by the amount of the transaction and all associated fees. You are not allowed to exceed the available amount in your Virtual Card Account through an individual transaction or a series of transactions (creating a “negative balance”). Nevertheless, if any transactions cause the balance in your Virtual Card Account to go negative, including any purchase transactions where the retailer or merchant does not request authorization, you shall remain fully liable to us for the amount of any negative balance and any corresponding transaction fees. You may also be liable for any related Insufficient Funds/NSF Fee(s) as set forth in the accompanying “Schedule of Fees and Charges (Schedule A).” We reserve the right to bill you for any negative balance or to recoup such negative balance from any other Card we have issued to you. You agree to pay us promptly for the negative balance and any related fees. We also reserve the right to cancel your Virtual Card if you create one or more negative balances with your Virtual Card.

13. Business Days. Our business days are Monday through Friday, excluding federal and legal banking holidays in the State of New York.

14. Authorization Holds. You do not have the right to stop payment on any purchase transaction originated by use of your Virtual Card, other than a Recurring Transaction as described in the Section below entitled “Recurring Transactions.” When you use your Virtual Card to pay for goods or services, certain merchants may ask us to authorize the transaction in advance and the merchant may estimate its final value. When we authorize a purchase transaction, we commit to make the requested funds available when the transaction finally settles and the Bank will place a temporary hold on your Virtual Card’s funds for the amount indicated by the merchant. 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. Car rentals, hotels and other service-oriented merchants may choose to factor in additional amounts upon check-in, and it may take up to sixty (60) days after your stay or your rental to have any excess amounts held by the hotel or rental company added back to your available balance. Similarly, some gas stations may factor in additional amounts to cover potential filling of the tank; if you want to avoid such a hold, you may want to pay inside the gas station, instead of paying at the pump. Until the transaction finally settles, the funds subject to the hold will not be available to you for other purposes. Your Virtual Card will only be charged for the correct amount of the final transaction, and the Bank will release any excess amount when the transaction finally settles.

When you use your Virtual Card at certain restaurants and service-oriented merchants, there may be an additional 20% (or more) added to the authorization to cover any tip you may leave on the purchase. If this occurs, and your total bill, after adding in the additional 20% (or more), exceeds the amount available on your Virtual Card, your transactions may be declined. Accordingly, you should ensure that your Virtual Card has an available balance that is 20% (or more) greater than your total bill before using your Virtual Card.

15. Recurring Transactions. If you intend to use your Virtual Card for recurring transactions, you should monitor your balance and ensure you have funds available in your Virtual Card Account to cover the transactions. “Recurring transactions” are transactions that are authorized in advance by you to be charged to your Virtual Card at substantially regular intervals. We are not responsible if a recurring transaction is declined because you have not maintained a

sufficient balance in your Virtual Card Account to cover the transaction. If these recurring transactions may vary in amount, the person you are going to pay should tell you, 10 days before each payment, when it will be made and how much it will be. (You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.) ***If your Virtual Card was obtained through your employer or you receive electronic deposits of federal payments to your Virtual Card:*** If you have told us in advance to make regular payments (i.e., recurring transactions) from your Virtual Card Account, you can stop the payment by notifying us orally at **855-547-2895** or in writing to **Catalina Card Services, Inc., – Univision Mobile Money Virtual Prepaid Mastercard** P.O. Box 690, Boys Town, NE 68010 at least three (3) business days before the scheduled date of the transfer. If you call, we also may require you to put your request in writing and get it to us within 14 days after you call. If you order us to stop one of these payments three (3) business days or more before the transfer is scheduled, and we do not ask the Bank to do so, we will be liable for your direct losses or damages. If you have authorized a merchant to make the recurring transaction, you also should contact the applicable merchant in order to stop the recurring transaction.

16. Preauthorized Credits. If you have arranged to have direct deposits made to your Virtual Card Account at least once every sixty (60) days from the same person or company and you do not receive a receipt/statement (paystub), you can call us at **855-547-2895** to find out whether or not the deposit was made.

17. Returns and Refunds. If you are entitled to a refund for any reason for goods or services obtained with your Virtual Card, you agree to accept credits to your Virtual Card Account for such refunds. You are not entitled to a check refund unless your Virtual Card has been closed. The amounts credited to your Virtual Card for refunds may not be available for up to five (5) days from the date the refund transaction occurs.

18. Card Cancellation and Suspension; Limits. We reserve the right, in our sole discretion, to limit your use of the Virtual Card, including limiting or prohibiting specific types of transactions. The Bank may refuse to issue a Virtual Card, revoke Virtual Card privileges or cancel your Virtual Card with or without cause or notice, other than as required by applicable law. If you would like to cancel the use of your Card, you may do so by calling **855-547-2895**. You agree not to use or allow others to use an expired, revoked, cancelled, suspended or otherwise invalid Card. The cancellation of Virtual Card privileges will not otherwise affect your rights and obligations under this Agreement. If we cancel or suspend your Card privileges through no fault of yours, you will be entitled to a refund as provided below in the Section entitled “Amendment and Cancellation.” Not all services described in this Agreement are available to all persons or at all locations. We reserve the right to limit, at our sole discretion, the provision of any such services to any person or in any location. Any offer of a service in this Agreement shall be deemed void where prohibited. We or the Bank can waive or delay enforcement of any of our rights under this Agreement without losing them.

19. International Transaction Fee. If you initiate a transaction in a currency or country other than the currency or country in which your Card was issued, the amount deducted from your funds will be converted by Mastercard® International into an amount in the currency of your Card. Mastercard International will establish a currency conversion rate for this convenience using a rate selected by Mastercard International from the range of rates available in wholesale currency markets for the applicable central processing date which may vary from the rate Mastercard International itself receives, or the government mandated rate in effect for the applicable central processing date, in each instance, plus or minus any adjustment determined by us. If you obtain your funds in a currency or country other than the currency or country in which the Card was issued, we may increase the currency conversion rate (See “Schedule of Fees and Charges (Schedule A)”) up to an additional **0%** of the transaction amount and will retain this amount as compensation for our services. This charge is independent of and in addition to the currency conversion rate established by Mastercard International.

20. Receipts. You should get or request a receipt at the time you make a transaction using your Card. You agree to retain your receipts to verify your transactions.

21. Obtaining Balance and Transaction Information for Your Virtual Card; Periodic Statements Alternative. You should keep track of the amount of funds available in your Virtual Card Account. You may obtain information about the amount of funds you have remaining in your Virtual Card Account by calling **855-547-2895**. This information, along with a **12-month** history of account transactions, is also available on-line through our customer self-service website www.UnivisionMobileMoney.com shown on the back of the card. You also have the right to obtain a **24-month** written history of account transactions by calling **855-547-2895**, or by writing to the Program Manager at **Catalina Card Services, Inc., Univision Mobile Money Virtual Prepaid Mastercard**, P.O. Box 690, Boys Town, NE 68010 or calling our administrative office at **855-547-2895** (In your discretion, you also may request a written history of your Virtual Card Account transactions for a period that is shorter than 24 months.)

22. Confidentiality. The Bank may disclose information to third parties about your Virtual Card or the transactions you make using your Virtual Card: (1) Where it is necessary for completing transactions; (2) In order to verify the existence and condition of your Card for a third party, such as a merchant; (3) In order to comply with government agency, court order, or other legal reporting requirements; (4) If you give the Bank your written permission; (5) To our and the Bank's employees, auditors, affiliates, service providers, or attorneys as needed; and (6) as otherwise provided in the Bank's Privacy Policy Notice below.

23. Our Liability for Failure to Complete Transactions. In no event will we or the Bank be liable for consequential damages (including lost profits), extraordinary damages, special or punitive damages. We or the Bank will not be liable, for instance: (1) if, through no fault of ours or of the Bank, you do not have enough funds available in your Virtual Card Account to complete the transaction; (2) if a merchant refuses to accept your Virtual Card (3) if access to your Virtual Card has been blocked after you reported your Virtual Card or Access Code lost or stolen; (4) if there is a hold or your funds are subject to legal process or other encumbrance restricting their use; (5) if we or the Bank have reason to believe the requested transaction is unauthorized; (8) if circumstances beyond our or the Bank's control (such as fire, flood or computer or communication failure) prevent the completion of the transaction, despite reasonable precautions that we or the Bank have taken; (9) any other exception stated in this Agreement with you.

24. In Case of Errors or Questions about your Virtual Card Account. Call Customer Service at 855-547-2895 or write to the Program Manager, **Catalina Card Services, Inc., Univision Mobile Money Virtual Prepaid Mastercard**, P.O. Box 690, Boys Town, NE 68010 as soon as you can, if you think an error has occurred in your Virtual Card Account. ***If your Virtual Card receives wages, salary, or other employee compensation that are made on a recurring basis or you receive electronic deposits of federal payments to your Virtual Card, the following provisions of this Section also apply:*** We must allow you to report an error until sixty (60) days after the earlier of the date you electronically access your Virtual Card Account, if the error could be viewed in your electronic history, or the date we sent the FIRST written history on which the error appeared. You may request a written history of your transactions at any time by calling us at **855-547-2895** or writing to the Program Manager by email at **www.UnivisionMobileMoney.com** or the Program Manager **Catalina Card Services, Inc., Univision Mobile Money Virtual Prepaid Mastercard**, P.O. Box 690, Boys Town, NE 68010 or calling our administrative office at **855-547-2895**. You will need to tell us: (1) your name and Virtual Card Number; (2) why you believe there is an error, and the dollar amount involved, and (3) approximately when the error took place. If you tell us orally, we will 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 will provisionally credit your Virtual Card within ten (10) business days for the amount you think is in error, so that you will have the money during the time it takes us to complete our 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 may not credit your Virtual Card. For errors involving new Virtual Card Accounts, POS transactions, or foreign-initiated transactions, we may take up to ninety (90) days to investigate your complaint or question. For new Virtual Card Accounts, we may take up to twenty (20) business days to credit your Virtual Card for the amount you think is in error. 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 and the Bank will debit your account for the amount of the provisional credit. You may ask for copies of the documents that we used in our investigation. If you need more information about our error-resolution procedures, call us at **855-547-2895**. ***If your Virtual Card does not receive wages, salary, or other employee compensation that are made on a recurring basis or does not receive electronic deposits of federal payments, all of this Section applies, except the Bank will not credit your Virtual Card Account until our investigation is complete and we have determined an error occurred.***

25. Lost or Stolen Cards/Unauthorized Transfers. If you believe your Card or Access Code(s) has been lost or stolen, call **855-547-2895** or write to us by email at the **www.UnivisionMobileMoney.com** website or write the Program Manager **Catalina Card Services, Inc., Univision Mobile Money Virtual Prepaid Mastercard**, P.O. Box 690, Boys Town, NE 68010. You should also call **855-547-2895**, or write to the address shown here if you believe an electronic transfer has been made using the information from your Virtual Card or Access Code without your permission.

26. Your Liability for Unauthorized Transfers. You agree to exercise reasonable control over your User ID(s); and password(s) and any other Access Code related to your Virtual Card Account (each, an "Access Code") and your Virtual Card. Contact us **AT ONCE** if you believe your Virtual Card or Access Code(s) has been lost or stolen. Also, if your transaction history shows transfers that you did not make, including those made with your Virtual Card, Virtual Card Number or Account Number, or you believe an electronic transfer has been made without your permission, by telephoning **855-547-2895**. Under Mastercard's Zero Liability Rules, you will not be held responsible for unauthorized transactions if you have used reasonable care in protecting your Virtual Card from loss or theft and you have promptly reported to us when you knew that your Virtual Card was lost or stolen. **Zero Liability**

does not apply to Mastercard payment cards that are used for commercial purposes or anonymous prepaid cards (until such time as the identity of the cardholder has been registered with us). In the event that Mastercard Zero Liability does not apply, if you tell us within two (2) business days after you learn of the loss or theft of your Virtual Card, you can lose no more than \$50.00 if someone used your Virtual Card without your permission. If you do NOT tell us within two (2) business days after you learn of the loss or theft of your Virtual Card, and we can prove that we could have stopped someone from using your Virtual Card without your permission if you had told us, you could lose as much as \$500.00. If you do not tell us within sixty (60) days after the earlier of the date you electronically access your Virtual Card Account or the date we sent the FIRST written history on which the error appeared, you may not get back any money you lost after the sixty (60) days if we can prove that we could have stopped someone from taking the money if you had told us in time. If a good, documented, reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods.

The following provisions of this Section apply to all Virtual Card Accounts: You will not be liable for unauthorized use that occurs after you notify us of the loss, theft or unauthorized use of your Virtual Card or Access Code(s). You also agree to cooperate completely with us and the Bank in attempts to recover funds from unauthorized users and to assist in their prosecution. The Bank may issue replacement Virtual Card(s) or Access Code(s), but only after you have provided such proof and security or indemnification as the Bank may require. In addition, you acknowledge that the Bank may have to deactivate your Virtual Card(s) and/or Virtual Card Account to prevent future losses. If you share your Virtual Card(s) or Access Code(s) with another person, use of your Virtual Card Account by that person may be considered as authorized. If you authorize another person to use your Virtual Card or Access Code(s), you agree that you will be liable for all transactions arising from use of the Virtual Card or Access Code(s) by such person except as otherwise set forth in this Agreement. In all cases, our liability for an unauthorized transaction is limited to reimbursing you for the face amount of the unauthorized transaction and any corresponding fees, except as otherwise required by applicable law. A transaction is unauthorized if it is not initiated by you, you did not give permission to make the transaction and you do not benefit from the transaction in any way.

27. Other Terms. Your Virtual Card and your obligations under this Agreement may not be assigned. We and/or the Bank may transfer our rights under this Agreement. Use of your Virtual Card is subject to all applicable rules and customs of any clearinghouse or other association involved in transactions. We and the Bank 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, whether local, state, or federal, the validity or enforceability of any other provision of this Agreement shall not be affected. This Agreement shall be governed by the law of the State of New York except to the extent preempted or governed by federal law.

28. Amendment and Cancellation. We or the Bank 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 or the Bank can implement such change without prior notice. We or the Bank may cancel or suspend your Virtual Card or this Agreement at any time. You also may cancel this Agreement by calling 855-547-2895. If you cancel your Virtual Card, you may zero out your Virtual Card Account balance before closing your Virtual Card Account or request that we send you a check in the amount of your Virtual Card Account balance when you close your Virtual Card Account, which we will do for a fee as set forth in the Schedule of Fees and Charges (Schedule A) attached to this Agreement. If your Virtual Card is canceled by us or the Bank when your Virtual Card Account has a balance, we will send you a check in the amount of your Virtual Card Account balance for no charge. In all events, any check we send will be sent to the address we have for you in our records. Your termination of this Agreement will not affect any of our rights or your obligations arising under this Agreement before termination.

29. Telephone Monitoring/Recording. From time to time we may monitor and/or record telephone calls between you and us to assure the quality of our customer service or as required by applicable law.

30. No Warranty Regarding Goods and Services. We or the Bank are not responsible for the quality, safety, legality, or any other aspect of any goods or services you purchase with your Virtual Card.

31. Arbitration Provision. This Arbitration Provision sets forth the circumstances and procedures under which claims (as defined below) shall be arbitrated instead of litigated in court upon the election of either party.

(a) Definitions: As used in this Arbitration Provision, the term "Claim" means any claim, dispute or controversy between you and **Catalina Card Services, Inc.**, Program Manager of the **Univision Mobile Money Virtual Prepaid Mastercard** or any of its agents or retailers, arising from or relating to the Virtual Card or this Agreement as well as any related or prior agreement that you may have had with us or the relationships resulting from this Agreement, including the validity, enforceability or scope of this Arbitration Provision or the Agreement. "Claim" includes claims of every kind and nature, including but not limited to initial claims, counterclaims, cross-claims and

third-party claims and claims based upon contract, tort, fraud and other intentional torts, statutes, regulations, common law and equity. The term "Claim" is to be given the broadest possible meaning that will be enforced and includes, by way of example and without limitation, any claim, dispute or controversy that arises from or relates to (i) your Virtual Card, or the Virtual Cards of any additional cardholders designated by you; (ii) the amount of available funds on the Virtual Cards; (iii) advertisements, promotions or oral or written statements related to the Virtual Cards, goods or services purchased with the Virtual Cards; (iv) the benefits and services related to the Virtual Cards; and (v) your enrollment for any Virtual Card. We shall not elect to use arbitration under the Arbitration Provision for any Claim that you properly file and pursue in a small claims court of your state or municipality so long as the Claim is individual and pending only in that court; any appeals from that court shall be pursued only in arbitration. As used in this Arbitration Provision, the terms "we" and "us" shall for all purposes mean the Program Manager, wholly or majority owned subsidiaries, affiliates, licensees, predecessors, successors, and assigns; and all of their agents, employees, directors and representatives. In addition, "we" or "us" shall include any third party using or providing any product, service or benefit in connection with any Virtual Cards (including, but not limited to merchants who accept the Virtual Card, third parties who use or provide services, debt collectors and all of their agents, employees, directors and representatives) if, and only if, such third party is named as a co-party with us (or files a Claim with or against us) in connection with a Claim asserted by you. As solely used in this Arbitration Provision, the terms "you" or "yours" shall mean all persons or entities approved by us to have and/or use a Virtual Card, including but not limited to all persons or entities contractually obligated under any of the Agreements and all additional cardholders.

(b) Initiation of Arbitration Proceeding/Selection of Administrator: Any Claim shall be resolved, upon the election by you or us, by arbitration pursuant to this Arbitration Provision and the code of procedures of the national arbitration organization to which the Claim is referred in effect at the time the Claim is filed. Claims shall be referred to either Judicial Arbitration and Mediation Services ("JAMS") or the American Arbitration Association ("AAA"), as selected by the party electing to use arbitration. If a selection by us of one of these organizations is unacceptable to you, you shall have the right within thirty (30) days after you receive notice of our election to select the other organization listed to serve as arbitrator administrator. For a copy of the procedures, to file a Claim or for other information about these organizations, contact them as follows: (i) JAMS at 1920 Main Street, Suite 300, Los Angeles, CA 92614; website at www.jamsadr.com; and (ii) AAA at 335 Madison Avenue, New York, NY 10017; website at www.adr.org.

(c) Significance of Arbitration: IF ARBITRATION IS CHOSEN BY ANY PARTY WITH RESPECT TO A CLAIM, NEITHER YOU NOR WE WILL HAVE THE RIGHT TO LITIGATE THAT CLAIM IN COURT OR HAVE A JURY TRIAL ON THAT CLAIM, OR TO ENGAGE IN DISCOVERY EXCEPT AS PROVIDED FOR IN THE CODE OF PROCEDURES OF JAMS OR AAA, AS APPLICABLE (THE "CODE"). FURTHER, YOU WILL NOT HAVE THE RIGHT TO PARTICIPATE IN A REPRESENTATIVE CAPACITY OR AS A MEMBER OF ANY CLASS OF CLAIMANTS PERTAINING TO ANY CLAIM SUBJECT TO ARBITRATION; THE ARBITRATOR SHALL NOT CONDUCT A CLASS ARBITRATION OR A JOINT ARBITRATION. EXCEPT AS SET FORTH BELOW, THE ARBITRATOR'S DECISION WILL BE FINAL AND BINDING. NOTE THAT OTHER RIGHTS THAT YOU WOULD HAVE IF YOU WENT TO COURT ALSO MAY NOT BE AVAILABLE IN ARBITRATION.

(d) Restrictions on Arbitration: If either party elects to resolve a Claim by arbitration, that Claim shall be arbitrated on an individual basis. There shall be no right or authority for any Claims to be arbitrated on a class action basis or on bases involving Claims brought in a purported representative capacity on behalf of the general public, other Cardholders or other persons similarly situated. The arbitrator's authority to resolve Claims is limited to Claims between you and us alone, and the arbitrator's authority to make awards is limited to you and us alone. Furthermore, Claims brought by you against us or by us against you may not be joined or consolidated in arbitration with Claims brought by or against someone other than you, unless otherwise agreed to in writing by all parties.

(e) Location of Arbitration/Payment of Fees: Any arbitration hearing that you attend shall take place in the federal judicial district of your residence. At your written request, we will consider in good faith making a temporary advance of all or part of the filing administrative and/or hearing fees for any Claim you initiate as to which you or we seek arbitration. At the conclusion of the arbitration (or any appeal thereof), the arbitrator (or panel) will decide who will ultimately be responsible for paying the filing, administrative and/or hearing fees in connection with the arbitration (or appeal). If and to the extent you incur filing, administrative and/or hearing fees in arbitration, including for any appeal, exceeding the amount they would have been if the Claim had been brought in the state or federal court which is closest to your billing address and would have had jurisdiction over the Claim, we will reimburse you to that extent unless the arbitrator (or panel) determines that the fees were incurred without any substantial justification.

(f) Arbitration Procedures: This Arbitration Provision is made pursuant to a transaction involving interstate commerce, and shall be governed by the Federal Arbitration Act, 9 U.S.C. Sections 1-16, as it may be amended (the "FAA"). The arbitration shall be governed by the applicable Code, except that (to the extent enforceable under the FAA) this arbitration Provision shall control if it is inconsistent with the applicable Code. The arbitrator shall apply applicable substantive law consistent with the FAA and applicable statutes of limitations and shall honor claims of privilege recognized at law and, at the timely request of either party, shall provide a brief written explanation of the basis for the decision. In conducting the arbitration proceeding, the arbitrator shall not apply the Federal or any state rules of civil procedure or rules of evidence. Either party may submit a request to the arbitrator to expand the scope of discovery allowable under the applicable Code. The party submitting such a request must provide a copy to the other

party, who may submit objections to the arbitrator with a copy of the objections provided to the request party, within fifteen (15) days of receiving the requesting party's notice. The granting or denial of such request will be in the sole discretion of the arbitrator who shall notify the parties of his/her decision within twenty (20) days of the objecting party's submission. The arbitrator shall take reasonable steps to preserve the privacy of individuals, and of business matters. Judgment upon the award rendered by the arbitrator may be entered in any court having jurisdiction. The arbitrator's decision will be final and binding, except for any right of appeal provided by the FAA. However, any party can appeal that award to a three-arbitrator panel administered by the same arbitration organization, which shall consider anew any aspect of the initial award objected to by the appealing party. The appealing party shall have thirty (30) days from the date of entry of the written arbitration award to notify the arbitration organization that it is exercising the right of appeal. The appeal shall be filed with the arbitration organization in the form of a dated writing. The arbitration organization will then notify the other party that the award has been appealed. The arbitration organization will appoint a three-arbitrator panel which will conduct arbitration pursuant to its Code and issue its decision within one hundred twenty (120) days of the date of the appellant's written notice. The decision of the panel shall be by majority vote and shall be final and binding.

(g) Continuation: This Arbitration Provision shall survive termination of your Virtual Card as well as voluntary payment of the debt in full by you, any legal proceeding by us to collect a debt owed by you, and any bankruptcy by you or us. If any portion of this Arbitration Provision is deemed invalid or unenforceable under any principle or provision of law or equity, consistent with the FAA, it shall not invalidate the remaining portions of this Arbitration Provision, the Agreement or any prior agreement you may have had with us, each of which shall be enforceable regardless of such invalidity.

32. Prefunded Check Transactions ("Check Terms"). Your Virtual Card is not eligible to perform Prefunded Check Transactions

33. Delivery of Electronic Communications

The following E-Communication Disclosure ("**Disclosure**") applies to any and all communications or disclosures that we or the Bank are legally required to provide to you in writing in connection with your Virtual Card Account and any related products and services ("**Communications**"), to the extent you have consented to receiving such Communications electronically and a failure to consent will result in a declined application for a **Univision Mobile Money Virtual Prepaid Mastercard** card, except as provided below.

Scope of Communications to Be Provided in Electronic Form. When you use a product or service to which this Disclosure applies, you agree that we may provide you with any Communications in electronic format, and that we may discontinue sending paper Communications to you, unless and until you withdraw your consent as described below. Your consent to receive electronic Communications includes, but is not limited to:

- All legal and regulatory disclosures and communications associated with your Virtual Card Account and any related products or services
- Your Cardholder Agreement and any notices about a change in terms of your Cardholder Agreement
- Privacy policies and notices
- Error resolution policies and notices
- Responses to claims filed in connection with your Virtual Card Account
- Notices regarding insufficient funds or negative balances

Method of Providing Communications to You in Electronic Form. All Communications that we or the Bank provide to you in electronic form will be provided either (1) by access to a web site that we or the Bank will designate in an e-mail notice we or the Bank send to you at the time the information is available, or (2) by posting such Communications on our website at www.univisionmobilemoney.com.

How to Withdraw Consent. You may withdraw your consent to receive Communications in electronic form at any time by contacting us at 855-547-2895 or visit the www.univisionmobilemoney.com website or write to **Catalina Card Services, Inc., Univision Mobile Money Virtual Prepaid Mastercard**, P.O. Box 690, Boys Town, NE 68010. If you do withdraw your consent, we will close your Virtual Card Account, except where prohibited by law. We will not impose any fee to process the withdrawal of your consent to receive electronic Communications. Any withdrawal of your consent to receive electronic Communications will be effective only after we have a reasonable period of time to process your request for withdrawal. In the meantime, you will continue to receive Communications in electronic form. If you withdraw your consent, the legal validity and enforceability of prior Communications delivered in electronic form will not be affected.

How to Update Your Records. It is your responsibility to provide us with a true, accurate and complete e-mail address (if you have elected to receive e-mail messages from us), your contact information, and other information related to this Disclosure and your Virtual Card Account, and to maintain and update promptly any changes in this information. You can update information (such as your e-mail address) through **www.univisionmobilemoney.com** or by contacting us at **855-547-2895**.

Hardware and Software Requirements. In order to access, view, and retain Communications that we or the Bank make available to you electronically, you must have:

- An Internet browser that supports 128 bit encryption which requires Windows 2000 or later version running either Internet Explorer version 6.0 or higher or Firefox version 3.0 or higher, or Macintosh OSX 10.2 or higher running Safari web browser.
- Internet access through an internet service provider
- Sufficient electronic storage capacity on your computer's hard drive or other data storage unit
- An e-mail account with an Internet service provider and e-mail software
- A personal computer (for PCs: Pentium 120 MHz or higher; for Macintosh, Power Mac 9500, Power PC 604 processor: 120-MHz Base or higher), operating system and telecommunications connections to the Internet capable of receiving, accessing, displaying, and either printing or storing Communications received from us in via a plain text-formatted e-mail or by access to our web site using browser specified above or equivalent software.
- Adobe Reader version 9.0 or higher
- <http://get.adobe.com/reader>

Requesting Paper Copies. We or the Bank will not send you a paper copy of any Communication, unless you request it or we otherwise deem it appropriate to do so. You can obtain a paper copy of an electronic Communication by printing it yourself or by requesting that we mail you a paper copy, provided that such request is made within a reasonable time after we first provided the electronic Communication to you. To request a paper copy, contact us by calling **855-547-2895** or writing to us at **Catalina Card Services, Inc., Univision Mobile Money Virtual Prepaid Mastercard**, P.O. Box 690, Boys Town, NE 68010.

Termination/Changes. We reserve the right, in our sole discretion, to discontinue the provision of your electronic Communications, or to terminate or change the terms and conditions on which we provide electronic Communications. We will provide you with notice of any such termination or change as required by law.

FACTS**WHAT DOES METROPOLITAN COMMERCIAL BANK DO WITH YOUR PERSONAL INFORMATION?****Why?**

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Identification Information
- Account Balances
- Transaction History
- Account Transactions
- Checking Account Information
- Wire Transfer Instructions

When you are no longer our customer, we continue to share your information as described in this notice.

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Metropolitan Commercial Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Metropolitan Commercial Bank share?	Can you limit this sharing?
For our everyday business purposes such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes information about your creditworthiness	No	We don't share
For non-affiliates to market to you	No	We don't share

Questions?

Call 1-866-363-8226 or visit www.metropolitanbankny.com**What We Do**

How does Metropolitan Commercial Bank protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. We also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.
How does Metropolitan Commercial Bank collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • Open an account • Apply for financing • Show your driver's license • Provide account information • Give us your contact information <p>We also collect your personal information from others, such as credit bureaus, affiliates or other companies</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> • sharing for affiliates' everyday business purposes - information about your credit worthiness • affiliates from using your information to market to you • sharing for non-affiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. <i>Metropolitan Commercial Bank does not share with our Affiliates so they can market to you.</i>
Non-affiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. <i>Metropolitan Commercial Bank does not share with non-affiliates so they can market to you.</i>
Joint Marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you. <i>Our joint marketing partners include credit card account companies.</i>

Other Important Information

For Alaska, Illinois, Maryland and North Dakota Customers. We will not share personal information with nonaffiliates either for them to market to you or for joint marketing – without your authorization.

For California Customers. We will not share personal information with nonaffiliates either for them to market to you or for joint marketing – without your authorization. We will also limit our sharing of personal information about you with our affiliates to comply with all California privacy laws that apply to us.

For Massachusetts, Mississippi and New Jersey Customers. We will not share personal information from deposit or share relationships with nonaffiliates either for them to market to you or for joint marketing – without your authorization.

For Texas Customers. If you have a complaint, first contact the customer service division of Metropolitan Commercial Bank at 1-866-363-8226. If you still have an unresolved complaint regarding the company's money transmission activity, please direct your complaint to Texas Department of Banking, 2601 North Lamar Boulevard, Austin, Texas 78705, 1-877-276-5554 (toll free), www.dob.texas.gov.

For Vermont Customers. We will not share personal information with nonaffiliates either for them to market to you or for joint marketing without your authorization, and we will not share personal information with affiliates about your creditworthiness without your authorization.

Schedule A

SCHEDULE OF FEES AND CHARGES **Univision Mobile Money** **State: All**
Virtual Prepaid Card

TYPE	COST	DETAILS
Adding Funds To/From Your Card		
• Retail Load	\$0.00	We do not charge a fee for this but retailers may charge a fee up to \$4.95.
• MoneyGram Load	\$0.00	Not Available.
• Western Union Reload	\$0.00	Not Available.
• Green Dot Counter Reload	\$0.00	We do not charge a fee for this but third party retailers may charge a fee up to \$4.95.
• Direct Deposit	\$0.00	No fee to get paid automatically with direct deposit.
• Card-to-Card Transfer	\$2.99	Transfer within the US. Fee charged to sender of funds. No Fee for Monthly or Premium Plans.
• Bank-to-Card Transfer	\$0.00	Processing takes 1 – 5 business days. Subject to Availability.
• Cardholder-to-Cardholder Transfer	\$0.99	Transfer within the US to another card account. Fee charged to sender of funds. No Fee for Monthly or Premium Plans.
• Funding with Credit Card	Up to 4%	Charged as percentage of the principle amount.
• Funding with Debit Card	Up to 3%	Charged as percentage of the principle amount.
• Green Dot MoneyPak	\$0.00	We do not charge a fee for this but third party retailers may charge a fee up to \$5.95.
Removing Funds From Your Card		
• Retail Unload	\$0.00	Not Available.
• MoneyGram Unload	\$0.00	Not Available.
• Western Union Unload	\$0.00	Not Available.
• GreenDot Unload	\$0.00	Not Available.
• ATM Withdrawal (US)	\$0.00	Not Available.
• ATM Withdrawal (Int'l)	\$0.00	Not Available.
• POS PIN Debit Purchase	\$0.00	Not Available.
• POS Signature Purchase	\$0.00	No Fee
• POS PIN Debit Purchase (Int'l)	\$0.00	Not Available.
• POS Signature Purchase (Int'l)	\$0.00	No Fee. There is no additional cost to use outside the U.S.
• Bank Teller Withdrawal	\$0.00	Not Available.
• Send Money	Varies	Fees and exchange rates may vary based on amount sent, delivery method and receiving country. Details are available in the SenmoNow Terms and Conditions. This is a

		third party fee, not assessed by the Bank. 1 Transfer Fee per month is waived with the Premium plan.
<ul style="list-style-type: none"> In Network Surcharge Free ATM Withdrawal 	\$0.00	Not Available.
<ul style="list-style-type: none"> Card to Bank ACH 	\$0.99	Per transfer. Typically processes in 1-4 business days. Subject to availability. Fee is \$0.00 for monthly and Premium Plans.
<ul style="list-style-type: none"> Instant Card to Bank Transfer 	\$2.99	Per Transfer. Typically processes within 20 minutes. Subject to availability. Fee is \$0.00 for Monthly and Premium plans.
Other Fees	COST	Details
<ul style="list-style-type: none"> ATM Balance Inquiry 	\$0.00	Not Available.
<ul style="list-style-type: none"> ATM Withdrawal (Declined) 	\$0.00	Not Available.
<ul style="list-style-type: none"> ATM Withdrawal (Declined (Int'l)) 	\$0.00	Not Available.
<ul style="list-style-type: none"> POS PIN Purchase (Declined) 	\$0.00	Not Available.
<ul style="list-style-type: none"> POS SIG Purchase (Declined) 	\$0.00	No Cost
<ul style="list-style-type: none"> POS PIN Purchase (Declined) (Int'l) 	\$0.00	Not Available.
<ul style="list-style-type: none"> POS SIG Purchase (Declined) (Int'l) 	\$0.00	No Cost
<ul style="list-style-type: none"> Automated System Customer Service 	\$0.00	No Cost
<ul style="list-style-type: none"> Live Agent Customer Service Fee 	\$0.00	No Cost
<ul style="list-style-type: none"> Monthly Fee 	Up to \$9.99	Charged one time per month on the anniversary of account registration. \$0.00 for Standard plan \$6.99 for Monthly plan \$9.99 for Premium plan
<ul style="list-style-type: none"> Weekly Fee 	\$0.00	Not Available.
<ul style="list-style-type: none"> Inactivity Fee 	\$3.99	Applies only after 90 days of no activity. Not Applicable to Monthly or Premium plans.
<ul style="list-style-type: none"> Close Card 	\$10.00	Charged to issue a refund of remaining balance.
<ul style="list-style-type: none"> Replace Card 	\$0.00	Not Available.
<ul style="list-style-type: none"> Expedite Card 	\$0.00	Not Available.
<ul style="list-style-type: none"> Account Registration 	\$0.00	No Cost
<ul style="list-style-type: none"> New Card 	\$0.00	Not Available.
<ul style="list-style-type: none"> Card Activation 	\$0.00	No Cost for Virtual Card Activation.