



TSC CREDIT CARD APPLICATION FORM

All fields are mandatory unless noted. Please print in black or blue ink in CAPITAL letters.

Your Information

Title

Mr. Mrs. Ms. Miss Dr. Other

Language Preference

English French

First Name

Middle Initial

TSC Account Number (Optional)

Last Name

Social Insurance Number (Optional)

Date of Birth (mmddyyyy)

Home Telephone Number

Cell Telephone Number (Optional)

M M D D Y Y Y Y

Email Address (Required to receive TSC Credit Card exclusive offers)

Your Home Address

Street Number

Street Name

Apartment Number

City

Province

Postal Code

Your Previous Home Address (if at current address for less than 2 years)

Street Number

Street Name

Apartment Number

City

Province

Postal Code

Your Employment

Check the box which applies to you:

Employed Self-Employed Homemaker Retired Disability Student Other

Your Occupation/Job Title

Work Telephone Number

Employer Name

How Long? (yymm)

Gross Annual Income (\$)

Y Y M M

.00

Security Questions

To help us identify you, please select and provide the answers to two different questions below:

Question 1:

Answer

Mother's Maiden Name Father's Middle Name Birth City Security Word

Question 2:

Answer

Mother's Maiden Name Father's Middle Name Birth City Security Word

YOU MUST READ AND SIGN THIS APPLICATION

By signing below: I hereby apply for the TSC® Credit Card ("the Card"). Credit will be extended upon approval of my application. I certify that the information in this application is complete and accurate. I acknowledge receipt of a copy of the TSC Cardholder Agreement and agree to be bound by the terms and conditions specified therein. I acknowledge that I can obtain more information about the Card and the cost of borrowing by calling 1-866-341-7141 during regular business hours. The current rate of interest and other periodic fees and charges are described in the Disclosure Statement in the TSC Cardholder Agreement included with this application form.

You may tell me about offers that may be of interest to me. You may also share my personal information with members of the Rogers family of companies and with other companies in order to market TSC branded products or services to me. If I do not wish you to share my personal information in this way, or would like to avoid such communications, I can always let you know by calling your toll free number.

If I request an additional Card, I represent that I have all necessary authority and/or have obtained all necessary consent from the individual for the additional Card to provide you with the information for this purpose. I request that an account be opened for use by me and my additional cardholders (if any) and I confirm that the account will not be used on behalf of any third party.

Personal Information about me may be used and disclosed in accordance with the TSC Cardholder Agreement. I agree that you may obtain a credit bureau report concerning me from time to time after I submit this application. I also agree that you may share my credit history with credit bureaus. I understand that credit bureau records use a social insurance number as a unique identifier. I understand that provision of my social insurance number to you is optional; however, I acknowledge that refusal to provide it may affect approval of my application and/or the credit limit I receive. I also agree that you may obtain, use and share personal information about me as necessary to administer my Card account. In addition to the description of the policies and practices in the Privacy Policy, for you to consider my application and, if approved, administer my card account, I understand that the source of my application may be collected and used by the TSC Credit Card Department.

Your Signature

Date (mmddyyyy)

Office Use Only

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TSC CREDIT CARD APPLICATION INFORMATION DISCLOSURE BOX

The following is a summary of certain terms of the Cardholder Agreement that will apply to your credit card account if you apply and are approved. Refer to the Cardholder Agreement for more details. This information is current as of December 2017 and is subject to change. Please call 1-866-341-7141 during regular business hours for current information.

Annual Interest Rate	These interest rates are in effect the day your account is opened. Purchases: 26.99%
Interest-free Grace Period	You will have an interest-free grace period for a minimum of 21 days for new purchases if you pay off your entire statement balance in full by the due date, otherwise interest is charged from the date the transaction was posted to your account.
Minimum Payment	Any past due or overlimit amounts, plus: your statement balance if under \$10, or the greater of \$10 or 5% of your total statement balance.
Annual Fee	There is no annual service fee.
Other Fees	To be charged on the day the transaction occurs, unless otherwise specified: Dishonoured Cheque Fee: \$25 per occurrence. Statement Copy Charge: \$5 for each additional copy of a Statement. Unauthorized User Charge: You may have to pay up to \$50 for any amounts charged on your account before you notify us of any actual or suspected loss, theft or unauthorized use of your card.

Special promotions may be offered from time-to-time as specified prior to or at the time of purchase.

Mail completed applications to:

TSC Credit Card
PO Box 1247 STN B
Mississauga ON L4Y 3W5

Or send by fax to:

1-855-277-5915 (toll-free)

THE SHOPPING CHANNEL CARDHOLDER AGREEMENT EFFECTIVE NOVEMBER 20, 2013

GENERAL

This agreement and the accompanying Disclosure Statement (which together constitute the "Agreement") set out the terms and conditions under which The Shopping Channel ("TSC"), a division of Rogers Broadcasting Limited, provides credit to you. Please read the entire Agreement and keep it for your records. This Agreement shall be effective upon approval of your card application (the "Application") by TSC.

When this Agreement refers to "you" or "your", it includes each person who signed or submitted the Application, whose name is on the credit account (the "Account") and to whom The Shopping Channel Card (the "Card") has been issued. If this includes more than one person, "you" means each one of you. All of you are, individually and together, responsible under and bound by this Agreement. This means that each of you is fully responsible for amounts owing on the Account, irrespective of which one of you incurred any particular charge.

When this Agreement refers to "we", "us", and "our", it means TSC, its affiliates, and any assignee or holder of the Agreement.

This Agreement is your promise to pay amounts owing on your Account. You should read it with your Application as together they explain your rights and duties. Signing, activating or using your Card or your Account number means that you have received and read this Agreement and accept all of its terms.

USING YOUR CARD AND ACCOUNT

Types of Transactions

You can use your Card in accordance with the terms of this Agreement for those purposes that we agree to, including paying for goods or services available on TSC.

You may not use your Card for any illegal, improper or unlawful purpose. We reserve the right to refuse our authorization for certain types of transactions as determined by us.

When you use your Card or your Account for a transaction, we are lending you the amount of your purchase. You are liable for and must repay all amounts owing on your Account.

Telephone or Internet Sales

When you pay for goods or services using your Account number without presentation of your Card, you will have the same responsibilities as if you had shown your Card and signed a sales draft or receipt.

Authorized Users

If you allow someone else to use your Card or your Account number, you will be liable for any charges incurred by that person even though you intended to limit authorization to a particular use or time.

Your Credit Limit

We will determine the maximum amount which may be charged to the Account (the "Credit Limit"). The current Credit Limit is shown on your monthly Account statement (each, a "Statement").

You must not let the total amount of all transactions, interest, fees and other amounts payable under this Agreement (the "Balance") exceed the Credit Limit. We may choose, from time to time and without notice to you, to allow the amount you owe us to exceed your Credit Limit by authorizing transactions in excess of your Credit Limit. If we allow you to exceed the Credit Limit, you will be responsible for paying any amount in excess of the Credit Limit when the Statement is received. We reserve the right to refuse to honour any use of the Card which would cause you to exceed your Credit Limit.

Credit

If you receive a credit voucher or refund for a purchase, we will reduce your Balance owing by the amount of the refund. However, if interest has been charged as a result of the original transaction, we will not refund the interest.

If we owe you any amount on the Account at any time, we will not pay interest on that amount. A credit Balance in the Account will increase your available credit but will not increase your Credit Limit.

Refusal to Authorize Transactions

We may, but are not required to, decline a transaction on your Account because of operational considerations, because your Account is in default, to protect against potential fraudulent or unlawful activity or in our discretion, for any other reason. Should a transaction on your Account be declined by us, under any circumstances and at our sole discretion, you agree that we should not be responsible for any losses that may result.

Loss, Theft or Unauthorized Use

You must notify us immediately in writing to The Shopping Channel, P.O. Box 1247 STN B, Mississauga, Ontario L4Y 3W5 or by telephone at 1-866-341-7141 of any actual or suspected loss, theft or unauthorized use of your Card or Account. You agree that we will consider that all transactions have been authorized by you until you advise us otherwise. If your Card is lost or stolen, you will not be liable to us for any unauthorized use or unauthorized transactions that occur after you notify us. You may have to pay up to a maximum of \$50 for any amounts charged on your Account before you notify us.

Ownership of Card

At all times, the Card remains our property and you do not have the right to assign or transfer your rights and obligations under this Agreement, your Card or your Account to anyone else. However, your obligations shall be binding on your estate and legal representatives. We may revoke the Card at any time and require that each Card be returned to us.

PAYMENTS

Statements

Each Statement covers a period of one month. We will send you a Statement if there have been transactions during the last month or if there is an outstanding Balance. We will send Statements only to the primary Account holder at the address indicated in your Application (or updated as described below under Changes of Information). It is up to you to review your Statement and to check all transactions, interest charges and fees. If you think there is an error on your Statement, you must contact us in writing. If you do not contact us within 30 days of the last day of the relevant Statement period, the Statement and our records will be considered correct and you will have no right to subsequently make a claim against us in respect of any charges on the Account.

Making Payments

It is your responsibility to ensure that payments are received by us for credit to your Account by the payment due date shown on your Statement. You can make payments to your Account at any time (i) by mail, (ii) through Internet/telephone banking or (iii) by visiting any major bank branch.

Minimum Payments

You may pay your Balance shown in your Statement in full at any time without any prepayment charge or penalty. However, each month you must pay at least the amount shown as the minimum payment on your Statement (the "Minimum Payment") which is calculated as shown in the Disclosure Statement. You must make the Minimum Payment on or before the payment due date shown on your Statement. Any past due or over credit limit amount must be paid as soon as you receive your Statement.

Applying Your Payments

Subject to applicable law, when you make a payment, we will apply it to your Balance in the following order:

- a) first, to any fees;
- b) second, to any interest; and
- c) third, to any purchases.

If you have paid more than your Balance, we will apply the extra payment to amounts that have not yet appeared on your Statement, in the following order:

- a) first, to any fees; and
- b) second, to any purchases.

We reserve the right to change the order in which we apply payments. We may delay enforcing our rights under this Agreement and may accept late payments, partial payments and payments marked as "paid in full" or containing similar wording without losing any rights that we have under this Agreement or the law, including the right to recover in full all amounts that you owe us on the Account.

INTEREST

Charging Interest on Purchases

When you use your Card or your Account to make a purchase, we are loaning you the amount of the purchase. You can avoid interest on purchases and fees by always paying your Balance in full on or before the payment due date shown on your Statement.

Different terms may apply from time to time in connection with a Special Program as disclosed under Special Promotional Programs.

You will lose your interest-free status on purchases and fees if we do not receive payment in full of your Balance by the payment due date shown in your current Statement. We will then charge interest ("accrued interest") on the unpaid amount of all purchases and fees and any other amounts that appear on that month's Statement (collectively, the "Interest-Bearing Balance"). Interest will be charged on the Interest-Bearing Balance from (and including) the date the transaction was posted in respect of each purchase, fee and other amount comprising the Interest-Bearing Balance until such amounts have been paid in full, with accrued interest being added to the Interest-Bearing Balance each month if we do not receive payment in full of your Interest-Bearing Balance by the due date on the next month's Statement.

You can stop the accrual of interest on an Interest-Bearing Balance by paying your Balance in full by the payment due date shown on your then-current Statement. Residual interest accrued on the Interest-Bearing Balance until the date we receive payment in full of the Balance on your then-current Statement will appear on your next Statement.

Interest Calculation

The interest rate is shown in the below Disclosure Statement and on your monthly Statement and is subject to change (see the discussion under Amendments below). Interest is calculated monthly, not in advance, on the average daily Interest-Bearing Balance for an Account in that month. The "average daily Interest-Bearing Balance" is the sum obtained by dividing the aggregate of the interest-bearing portions of all daily Balances over the monthly period by the number of days in that period, taking account of any payments made to the Account during that period. Interest is charged both before and after demand, default and judgment. In no event will the interest payable by you exceed the maximum effective rate permitted by law.

SERVICE FEES AND OTHER CHARGES

You authorize us to charge your Account, where applicable, with the fees and other charges shown on the Disclosure Statement. We reserve the right to waive any fees, at our sole discretion.

SPECIAL PROMOTIONAL PROGRAMS

Promotional programs (each, a "Special Program") may be offered from time to time as specified prior to or at the time of purchase. If we do make a Special Program available to you, we will explain its scope and duration and any additional terms that apply to it. Special Programs are subject to the terms of this Agreement and any additional terms and conditions contained in the promotional materials and/or sales slips. When the promotion ends or if you do not pay your Minimum Payment by the payment due date shown in your Statement or otherwise fail to comply with any term of this Agreement, the Special Program terms will end and the terms and conditions of this Agreement will continue to apply, including those related to interest and payments.

The following kinds of Special Offers may apply:

- (a) *No Interest Special Programs*: No interest accrues on a Special Program purchase during a specified period. Amounts may be payable in a lump sum on a specified payment due date. You can avoid interest on purchases and fees by paying such amounts by the payment due date shown on your Statement. If you do not pay in full the purchase amount by the payment due date, the purchase amount will begin to accrue interest and the purchase amount will be added to the Account Balance for the purpose of calculating the Minimum Payment.

(b) *Same as Cash Special Programs*: Interest accrues on a Special Program purchase from the date of purchase until a specified promotional payment due date (the "Payment Due Date"), at which time the entire purchase amount is due. If the purchase amount is paid in full by the Payment Due Date, the accrued interest is waived. If the purchase amount is not paid in full by the Payment Due Date, the purchase amount will be added to the Account Balance along with accrued interest for the purposes of calculating the Minimum Payment and interest will continue to accrue thereafter on the original purchase amount.

LIMITATION OF LIABILITY

We will not be liable for any damages (including special, indirect or consequential damages) resulting from (i) any failure, malfunction or inaccessibility of any Card or (ii) if for any reason your Card is not accepted or for any other reason you cannot use your Account.

DEFAULT

If you do not make a payment by the payment due date shown in a Statement, or otherwise do not comply with this Agreement, or if anything occurs which causes us to believe that you will be unable to make payment or otherwise not be able to comply with this Agreement:

- the entire Balance owing on the Account will, at our option, become due and payable, despite any provision of this Agreement, together with interest on such Balance at the annual interest rate payable on the Account at that time; and
- you must pay all legal fees and expenses that we incur to recover amounts under this Agreement, as permitted by applicable law.

CANCELLATION

We have the right at any time without notifying you in advance, unless required by law, to cancel this Agreement or withdraw or limit access to the Account. You may also cancel this Agreement by telling us in writing. In either case, you are not entitled to use your Card or Account and must repay your total debt immediately. You must pay all legal fees and expenses that we incur to recover amounts under this Agreement, as permitted by applicable law.

CHANGES OF INFORMATION

You must provide us with prompt notice of any change in your name, address or other information about you that we may need to keep our records up-to-date and to comply with applicable law. Additional terms and conditions may apply to you if you move to the Province of Québec.

HOW TO CONTACT US

If you have a question or concern about your Account, please call us at 1-866-341-7141 during regular business hours.

GENERAL Amendments

We may make changes to this Agreement and the Disclosure Statement by giving subsequent notice of the change to the primary cardholder with your Statement or in some other way, unless advance notice is required by law. If you sign, use or activate any Card or Account or if any Balance owing on the Account remains unpaid after the change is made, it will mean you have accepted the change.

Assignment

We may, at any time, sell, transfer or assign any or all of our rights under this Agreement. If we do so, we may disclose information concerning your Account with prospective purchasers, transferees or assignees. You consent to us sharing your personal information in this manner.

Severability

If any part of this Agreement is contrary to law, that part is ineffective without invalidating the remainder of the Agreement.

Governing Law

Except as provided for under applicable laws of the Province of the cardholder's residence which do not allow for the waiver of certain rights, this Agreement will be governed by and interpreted in accordance with the laws of the province of Ontario and the federal laws of Canada applicable therein. You agree that Ontario is the appropriate jurisdiction for all actions brought by you or us in respect of this Agreement and the relationship contemplated herein.

If you reside in New Brunswick: This Agreement will be governed by and interpreted in accordance with the laws of New Brunswick and the federal laws of Canada applicable therein. You agree that New Brunswick is the appropriate jurisdiction for all actions brought by you or us in respect of this Agreement and the relationship contemplated herein.

PRIVACY

You consent to us establishing and maintaining a file of personal information about you and obtaining and exchanging, from time to time, all information about you (including credit information) with our affiliates, merchants and agents and with any credit reporting agency, credit bureau, person or corporation with whom you or we have or may have financial relations, or with a supplier of services or benefits relating to the Account. Such persons or corporations may include collection agencies, bailiffs, marketing and advertising agencies, or any other party whom we deem necessary in connection with the servicing of the Account. In addition, for the purposes of this Section, "merchants" means merchants that honour the Account or your Card as the method of payment for goods and services that you may purchase from them.

Your personal information will be used for the purposes of making decisions about the Application, including verifying your identity; monitoring, evaluating, servicing and collecting the Account; providing Account-related and other programs offered by us or a third-party provider approved by us; allowing our affiliates and selected companies to promote their products and services to you; responding to your inquiries about the Application, the Account or your file; and meeting legal and regulatory requirements, including Canadian federal and provincial requirements and foreign requirements applicable to us or any of our affiliates or service providers. You authorize us to provide Account Statement and other Account information to a Co-Applicant from time to time at their request. We may also disclose your personal information (including Account information such as the Account number) to Account program partners or their agents as is reasonably required for those Account program partners to provide services and/or benefits to you under those Account programs.

You acknowledge receipt of notice that, from time to time, we may obtain consumer reports containing credit information about you from credit reporting agencies and you confirm that you have consented to this in your Application.

You consent to our monitoring and/or recording of your telephone discussions with our representatives.

Subject to applicable law and any opt-out request as described below, you consent to us disclosing general and non-sensitive personal information about you as provided in your Application, through marketing lists, to selected companies or organizations to allow them to offer you directly goods and services that may be of interest to you. These selected companies and organizations will be contractually prohibited from disclosing the information to third parties or using it for another purpose without obtaining appropriate consent in advance. If you prefer to be removed from our marketing lists or lists we may share with other parties, you are free to opt-out at any time by contacting us at the address or telephone number mentioned below. You will allow a reasonable time for your withdrawal request to become effective.

You consent to the use and disclosure of your personal information in connection with the assignment of the Account or amounts owing under the Account, and certain other business transactions from time to time, and to our use of service providers (including those located outside of Canada) to process and handle personal information on our behalf, all as more particularly described in the Rogers Privacy Policy (the "Privacy Policy"). In particular, we may use service providers located in jurisdictions other than Canada, such as the United States. We contract with such service providers not to use or disclose any personal information received by them from us or on our behalf, except for the purposes of the services provided and except as required in order for them to comply with laws applicable to them including, for example, the *Uniting and Strengthening America by Providing Appropriate Tools Required to Intercept and Obstruct Terrorism (USA PATRIOT) Act of 2001*.

You consent to the collection, use and disclosure of your personal information as described in the Application and the Privacy Policy, as amended from time to time, and as permitted or required by law.

You have the right to access your file and rectify any personal information in the file that may be obsolete, incomplete or incorrect. You may view a copy of the Privacy Policy at www.theshoppingchannel.com. Additional information on your privacy is located in the Frequently Asked Questions section of www.rogers.com under the Category of Privacy. You may request a copy of the Privacy Policy, file an opt-out request, request access to your personal information file or report obsolete, incomplete or incorrect personal information about you by contacting us at:

By Mail: Chief Privacy Officer
Rogers Group of Companies
333 Bloor Street East
Toronto ON M4W 1G9

By E-mail: privacy@rci.rogers.com

DISCLOSURE STATEMENT

General

This Disclosure Statement applies to your Account and the Card you have been issued on the Account. It should be read in conjunction with the rest of the Agreement which provides a more extensive discussion of interest, interest calculation, grace periods and monthly Statements.

Interest Rate

The interest rate is 26.99% per annum. Interest is calculated monthly, not in advance, on the average daily Interest-Bearing Balance for an Account in that month. When interest becomes overdue it will be recorded on the next month's Statement and be included in the average daily Interest-Bearing Balance for that month. Overdue interest will continue to be added to the Interest-Bearing Balance each month until the then-current Interest-Bearing Balance is paid in full. This is described above under Interest Calculation. Examples of the cost of borrowing at the Interest Rate (assuming a 30-day period covered by a Statement) are as follows:

Average Daily Balance	\$250	\$500	\$750	\$1,000
Monthly Cost of Borrowing	\$5.55	\$11.09	\$16.64	\$22.18

Minimum Payment

The Minimum Payment for your Account will be any past due or overlimit amounts, plus: your statement balance if under \$10, or the greater of \$10 or 5% of your total statement balance..

Service Fees and Other Charges

- Annual Service Fee*: There is no annual service fee.
- Administration Fee*: There is no administration fee although an administration fee may apply to a Special Program offered from time to time. We will disclose any such administration fee at the time of the Special Program as described above under Special Promotional Programs.
- Dishonoured Cheque Fee*: If your cheque or other payment instrument is dishonoured by the financial institution on which it is drawn, a \$25 fee will be charged to your Account. This fee is in addition to any fee charged for insufficient funds in your bank account.
- Statement Copy Charge*: \$5 for each additional copy of a Statement.
- Unauthorized User Charge*: You may have to pay up to \$50 for any amounts charged on your Account before you notify us of any actual or suspected loss, theft or unauthorized use of your Card or Account.

Fees and charges may change. If they do, we will tell you in advance. If we use a collection agency or a law firm to collect or attempt to collect amounts owed to us by you, you must pay all of our expenses, including legal fees.