

CREDIT CARDS CLASS ACTIONS OPT-OUT FORM – QUEBEC ONLY

For the purposes of this Opt-Out Form (Quebec Only), the following definitions apply (additional definitions are found on the bottom of this page):

“**Desjardins Settlement**” means the settlement agreement made as between the Plaintiffs in the Credit Card Class Actions and Fédération des caisses Desjardins du Québec, a copy of which is available at:

www.creditcardclassaction.ca

“**Credit Card Class Actions**” means the following five actions:

- *Watson v. Bank of America Corporation et al.*, SCBC No. VLC-S-S-112003 (Vancouver);
- *Bancroft-Snell et al. v. Visa Canada Corporation et al.*, OSCJ No. CV-11-426591CP (Toronto);
- *9085-4886 Quebec Inc. and Bakopanos v. Visa Canada Corporation et al.*, Superior Court of Quebec No. 500-06-000549-101 (Montreal);
- *Macaronies Hair Club and Laser Center Inc. operating as Fuze Salon v. BofA Canada Bank et al.*, Alberta QB File No. 1203-18531 (Edmonton); and
- *Hello Baby Equipment Inc. v. BofA Canada Bank and others*, SK QB No. 133 of 2013 (Regina).

Generally speaking, a Quebec Settlement Class Member is a person or business with fewer than 50 employees residing in Quebec that has accepted a Visa and/or MasterCard credit card for the payment of goods or services it offered at any time since March 23, 2001.

If you wish to participate in the Desjardins Settlement and in the continuing Quebec Credit Card Actions, you do not need to do anything at this time. You may have another opportunity to opt out of the Quebec Credit Card Class Action later.

The deadline to opt out of the class actions in British Columbia, Alberta, Saskatchewan and Ontario has already expired. You can no longer opt out of the British Columbia, Alberta, Saskatchewan and Ontario class actions.

Consequences of Opting Out in Quebec

By completing and returning this Opt-Out Form as set out below, you are choosing:

- 1) **not** to take part in the Desjardins Settlement,
- 2) **not** to participate in the ongoing prosecution of the Quebec Credit Card Class Action against the other Defendants, and
- 3) **not** to participate in any future settlements reached in the Credit Card Class Actions.

If you complete this Opt-Out Form, you will not be bound by the Desjardins Settlement or the release in the Desjardins Settlement, but you will also not be entitled to share in any of the proceeds that may become available to Merchants as part of the Desjardins Settlement. You will also not be entitled to participate in the continued prosecution of the Quebec Credit Card Class Action or future settlements.

Consequences of Not Opting Out in Quebec

If you do not complete and return this Opt-Out Form, you will be bound by the Desjardins Settlement and the release in it, and you will be entitled to share any of the proceeds that may become available to Merchants as part of the Desjardins Settlement.

You will have a further opportunity to opt out of the ongoing Quebec Credit Card Class Action against the other Defendants if and when such litigation is authorized as a class action against some or all of those remaining Defendants.

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In order to be effective, this form must be fully completed and sent to the Opt-Out Administrator at the address set out below, and it must be postmarked no later than May 21, 2016. Opt-Out Forms received after May 21, 2016 will not be accepted.

For more information on the Desjardins Settlement Agreement and the ongoing Credit Card Class Actions, please visit www.creditcardclassaction.ca.

Name of business* (required):

*Provide the name of the person or legal entity accepting Visa or MasterCard credit cards. This is probably the name listed on the statements you receive from your payment processor.

Name of payment processor (required):

Your name (required):

First Name

MI

Last Name

Your address (required):

City

State

ZIP Code

Your telephone number (required):

Your email address (optional):

Declaration:

I declare that I have legal authority to bind the business named above, and I wish to opt out of the Desjardins Settlement and the ongoing Quebec Credit Card Class Actions. I understand that, by submitting this Opt-Out Form, I will not receive any benefits under the Desjardins Settlement but will not be bound by the Desjardins Settlement.

Signature:

Date:

MM

DD

YY

Return completed Opt-Out Forms to:

Credit Card Class Actions Opt-Out Administrator
PO Box 2312
349 W Georgia St
Vancouver BC V6B 1Y0

ADDITIONAL DEFINITIONS

Excluded Person(s) means each Defendant, the directors and officers of each Defendant, the subsidiaries or affiliates of each Defendant, the entities in which each Defendant or any of that Defendant's subsidiaries or affiliates have a controlling interest and the legal representatives, heirs, successors and assigns of each of the foregoing.

Merchant Agreements mean agreements entered into between Acquirers and Merchants that impose Merchant Discount Fees, which account for and/or include Interchange Fees, on Merchants whenever they accept payment from customers by way of Visa Credit Cards and/or MasterCard Credit Cards.

Merchant Discount Fees mean fees paid by Merchants arising from the use of Visa and/or MasterCard Credit Cards in Canada.

Quebec MasterCard Settlement Class and/or Quebec Visa Settlement Class mean(s) all natural persons, legal persons established in the private interest and partnerships, resident in Quebec, who, during the Class Period, accepted payments for the supply of goods or services by way of MasterCard Credit Cards and/or Visa Credit Cards pursuant to the terms of Merchant Agreements, except the Excluded Persons and any legal persons established for a private interest and any partnerships that, at any time between December 17, 2009 and December 17, 2010, had under direction or control more than 50 persons bound by contract of employment.