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If you decide to use such Services, you are responsible for reviewing and understanding the terms and conditions governing any of these Services. Your participation in such Services indicates your acceptance of such terms and conditions.

A. Login Information. Login Information is defined as your user name, password and/or personal information that are specific to your accounts and that provide online access to those accounts. Your use of the Online Services requires you choose one of the following options regarding your Login Information:

(1) You may input your Login Information each and every time you want us to retrieve Account Information (defined below) to be presented to you. Each time you provide your Login Information to us, you authorize us to access your Account Information from Institutions (defined below) and present it to you in the Software.

(2) Password Vault. Access to certain Online Services can be through the optional use of the Password Vault. The Password Vault allows you to store your Login Information for multiple financial institutions in one place with a vault password created by yourself to access your Login Information. The Password Vault provides cryptographic protection to your data, but factors such as a well-chosen password, physical security for your computer and proper safeguards when you use a network or the Internet are all important factors in the set of protections necessary to provide security for your data. Because most of these factors are beyond Intuit Canada's control, you agree that Intuit Canada is not liable for safeguarding your Password Vault data. By providing password information to us in this manner, you authorize us as required to access your Account Information from Institutions and present it to you in the Software. You understand that certain Institutions may prohibit the disclosure of Login Information or deny liability to you if you disclose Login Information. If using the Online Services, it is your responsibility to review your agreements with Institutions to determine whether disclosure to third parties that offer services as the Online Services is permitted.

### **B. Online Services.**

#### **1) Express Web Connect**

(i) Logging on to Third Party Web sites. The Software has been designed so that you may see your accounts and click on a link to the Institutions Web site. Although you must inform Intuit Canada of your user names and passwords by Institution in order for us to collect your Account Information, we will not supply this information to anyone, including you if you lose or forget this user name or password — it will be necessary for you to return to the appropriate Institution if you have any problems with respect to that user name or password.

(ii) Information from Third Party Web sites. Please note that the Online Services function may not be available for all potential Institutions and that Institutions may make changes to their Web sites, with or without notice to us, that may prevent or delay aggregation of information from such Web sites. Please also be notified that the Software collects and "refreshes" your Account Information nightly. Your most recent transactions may not be reflected in any account balances or other account information presented to you in the Software. If you see a discrepancy in your Account Information, and in any case before making any transactions or decisions based on such Account Information presented in the Software, you should check the last refresh date for the account and confirm your information is correct by following the link back to the Institutions or otherwise confirm that your information is up to date and accurate.

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