

AMENDMENT

**SECURIZONE® IDENTITY THEFT ASSISTANCE PROGRAM
CHANGES TO SERVICES OFFERED**

Services added – No additional fees: Equifax Complete™ Monitor (effective upon enrollment)

- Access to credit report and credit report monitoring
- Access to credit score and credit score monitoring
- Surveillance of your personal information on the internet
- Customer service provided by Equifax for the Equifax Complete™ Monitor product

Services withdrawn (effective January 31, 2019)

- Assistance with recording and storage of personal information (digital safe)
- Assistance with the return of lost items

YOUR PROGRAM BEFORE THE CHANGES	YOUR PROGRAM AFTER THE CHANGES
Evaluation of the identity theft and fraud risk service	Evaluation of the identity theft and fraud risk service
Assistance with recording and storage of personal information (digital safe) – Available until January 31, 2019	Access to and monitoring of credit report and credit score – Available upon enrollment
Assistance with the return of lost items – Available until January 31, 2019	Surveillance of your personal information on the internet – Available upon enrollment
Assistance with re-establishing your identity	Assistance with re-establishing your identity
Assistance in the event of loss or theft of cell phone	Assistance in the event of loss or theft of cell phone
Assistance in the event of loss or theft of financial and identity cards	Assistance in the event of loss or theft of financial and identity cards
Services for travellers	Services for travellers

To access your online services

Online questionnaire - Evaluation of the identity theft and fraud risk: www.nbcsecurizone.ca

Registration with your activation code: myservices.equifax.ca/nban

Using your Equifax online services : www.equifax.ca

Customer support

If you believe your identity has been stolen or want to speak to an identity theft specialist:	Montreal: 514-871-8360, option 1 Toll free: 1-888-535-0510, option 1
If you have any questions about the SecuriZone® assistance program or the changes to the services offered:	Montreal: 514-871-8360, option 2 Toll free: 1-888-535-0510, option 2
For information on services provided by Equifax:	Montreal: 514-871-8360, options 1, 4 Toll free: 1-888-535-0510, options 1, 4

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Equifax and the Equifax marks are registered trademarks of Equifax Inc.

Equifax Complete™ Monitor is provided as part of your SecuriZone membership, as offered by NBC Assistance Inc. Equifax Complete™ Monitor will be available to you as long as you are an active member of SecuriZone and NBC Assistance Inc. continues to include this product as one of the benefits of SecuriZone.

Your new Equifax Complete™ Monitor services | Available upon enrollment

Access to Equifax credit report and credit report monitoring

You will have access to a report that clearly summarizes the information in your Equifax credit file. Your file will be monitored daily, and you will receive an email alert if there is a significant change in your Equifax credit report.

Inclusions

- Daily monitoring of your Equifax credit file.
- Daily access to your Equifax credit report.
- You will receive an email alert if there is a significant change in your Equifax credit report.
- Family plan only: 2 Equifax codes are provided. The activation code for family members can be used either by the member's spouse or by one of his dependents aged 18 and over.

Limitations

Under certain circumstances, access to your Equifax Credit Report may not be available as certain consumer credit files maintained by Equifax contain information or an extraordinary number of inquiries of a nature that prevents or delays the delivery of your Equifax Credit Report

Access to Equifax credit score and credit score monitoring

Daily, unlimited access to your Equifax credit score and history.

Inclusions

- Daily access to your Equifax credit score.
- Access to Equifax credit score trends.
- You will receive an email alert if there is a significant change in your Equifax credit score.
- Family plan only: 2 Equifax codes are provided. The activation code for family members can be used either by the member's spouse or by one of his dependents aged 18 and over.

Limitations

The credit score provided for this service is based on the Equifax Credit Score, which is a proprietary credit model developed by Equifax.

The Equifax Credit Score is intended for your own informational use. It is also commercially available to third parties (banks, service providers, merchants, etc.), along with numerous other credit scores and models in the marketplace.

Please keep in mind third parties may use a different score when evaluating your creditworthiness. They can also take into consideration items other than your credit score or information found in your credit file, such as your income.

Surveillance of your personal information on the internet

Surveillance of your personal information on the internet allows you to be aware if it is being used online. If Equifax detects your personal information on potentially fraudulent websites, you will receive an email alert. This will enable you to act quickly to protect your identity and your credit file.

Inclusions

- Scanning for your Social Insurance Number (if you choose this service).
- Scope: You can provide up to five bank account numbers and up to six credit card numbers.
- Thousands of internet sites where consumers' personal information is suspected of being bought and sold are scanned.
- Family plan only: 2 Equifax codes are provided. The activation code for family members can be used either by the member's spouse or by one of his dependents aged 18 and over.

Limitations

The internet addresses of suspected internet trading sites are not published and frequently change, so there is no guarantee that Equifax will be able to locate and search every possible internet site where consumers' personal information is at risk of being traded.

Customer service provided by Equifax for the Equifax Complete™ Monitor product

Specialists are available to answer all your questions about services offered by Equifax, 7 days a week from 8:00 a.m. to midnight (ET).

Equifax terms of use: www.consumer.equifax.ca/terms

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Details of the clauses to your contract that will be withdrawn on January 31, 2019

Assistance with recording and storage of personal information

Inclusions

- Family plan only: Site available to the member's dependents under the conditions mentioned below.

Specific clauses and exclusions

- It will be possible to store copies of documents on the site as image files (JPG) or in PDF format.
- The site does not allow storage of videos, personal photos or music.
- Members are solely responsible for the information they save on the site.
- Members are solely responsible for the management of their secure access codes. The provider will not be held liable for any fraudulent activity due to the member's disclosure of their password and/or username to a third party.
- The provider will not be held liable for any loss, oversight, degradation, or other modification of the data stored on the site caused by the wrongful use of the site by the member or a third party to whom the member disclosed their personal information.
- The provider will not be held liable for any loss, oversight, degradation, or other modification of the site data caused by an unsafe, negligent use of the site by the member (including, without limitation, a public and/or unsecured use and the presence of viruses or spyware on the computer).
- Since the member is the only one with a right to store data on the site, the member is also solely responsible for data management (adding, modifying and deleting data).
- The only formats authorized for uploading documents on the site are JPG and PDF. No other format will be allowed. The member is solely responsible for the quality and legitimacy of documents and information stored on the site. As such, it is the member's legal responsibility not to upload or store on the site documents and/or information whose content can be considered abusive, obscene, vulgar, libellous, offensive, threatening, or in violation of Canadian and/or provincial laws. The provider disclaims all liability (legal or otherwise) if the member or their dependents carry on a use contrary to the above-mentioned conditions.
- Individual plan only: up to 7 images, maximum of 1 MB each.
- Family plan only: up to 30 images, maximum of 1 MB each.

Assistance with the return of lost items

Inclusions

- The Program's phone service is accessible 24 hours a day, 365 days a year, anywhere in the world.
- Labels can be renewed at need, upon the member's request.

Specific clauses and exclusions

- The member is solely responsible for the use of the labels provided and their management.
- The member and their dependents must not lend, give or share identification labels with third parties.
- Family plan only: Service accessible to the member's dependents.
- The provider in no way commits to ensure the return of the labelled item within specific time frames.
- The provider reserves the right not to proceed with the return of items where there is suspicion of abuse. For example, the member takes advantage of the label system to move "for free".
- The found item can only be retrieved if the individual having found it cooperates.
 - The provider will not be held responsible in the following cases:
 - The person who found the item refuses to collaborate with the provider to ensure the item's return.
 - The item found has been damaged (NBC Assistance Inc. offers no protection or insurance against breakage and/or damages).
 - The item has been lost by the mail or courier service.
 - The item's return is delayed due to external factors, such as postal or courier treatment delays, transport strike, etc.
 - The item weighs more than the maximum of 5 kg.

To obtain a copy of your contract, contact our Customer Service department:

Montreal: 514-871-8360, option 2

Toll free: 1-888-535-0510, option 2