



Visa Direct Terms and Conditions

These Terms and Conditions apply each time you use the Visa Direct Service ("Visa Direct"). "us/we/our" means Mogo Finance Technology Inc. "You/Your" refers to the individual MogoMember using Visa Direct. "MogoCard" means the Mogo Visa* Platinum Prepaid Card.

1. You may, from time to time, use Visa Direct to load your MogoCard with funds from Your Visa debit card or Visa prepaid card (each such card being a "Visa Card") on a one-time or recurring basis (each such load being a "Transfer"). Visa credit cards may not be used to load your MogoCard.
2. You agree not to use Visa Direct in any manner that conflicts with these Terms and Conditions or for any illegal or improper purpose. We reserve the right to block or reject any Transfer requested by You for any reason, including if it may infringe any applicable legal or regulatory requirements.
3. All Transfers are subject to the limits set out in the MogoCard Cardholder Agreement.
4. We will process all Transfers in accordance with the information and instructions provided by You on a one time or recurring basis, as applicable.
5. You represent and warrant that You own the Visa Card that You initiate a Transfer from.
6. You understand and agree that You are providing Your Visa card information to Pungle, Inc. for the purposes of using Visa Direct. You understand and agree that Pungle may collect, retain and share Your personal information in accordance with its [Privacy Policy](#).

7. We may, at any time, with or without notice to You change Visa Direct and/or these Terms and Conditions. By using Visa Direct after we have changed these Terms and Conditions, You will be deemed to have accepted the changes.
8. We may terminate this Agreement or terminate, suspend or refuse to provide Visa Direct without notice to you. In all cases, You must still fulfill all of your obligations under these Terms and Conditions and You will not be relieved of your obligations for any Transfers that occurred prior to such termination, suspension or refusal.
9. These Terms and Conditions are in addition to and do not replace any other agreement You may have with us.
10. These Terms and Conditions will be governed by and interpreted in accordance with the laws of the province or territory in Canada where You reside at the time that You accept these Terms and Conditions.

**Trademark of Visa International Service Association and used under licence by Peoples Trust Company. Mogo Visa Platinum Prepaid Card is issued by Peoples Trust Company pursuant to licence by Visa Int. and is subject to Terms and Conditions, visit mogo.ca for full details. Your MogoCard balance is not insured by the Canada Deposit Insurance Corporation (CDIC).*