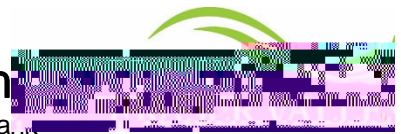


UFV Scotiabank Visa Card - Cardholder Agreement

This form must be completed and submitted to Financial Services when picking up your Scotiabank Visa Card.
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Cardholder to read and initial each line

1. I hereby acknowledge receipt of the above mentioned Scotiabank Visa Card (the "Card") issued to me in my name as an employee of the University of the Fraser Valley (the "University") who is authorized to use the Card in accordance with the policies and procedures of Scotiabank and the University.
2. I acknowledge that I have received, read and understood the University's policies, procedures, and guidelines for the Card, as stated in the University's UFV Purchase Card Program Handbook, and agree to abide by the stated procedures and operating guidelines.
3. I agree that I will be the sole user of the Card issued and will use it only for paying eligible business related expenses that relate to my position and responsibilities while I am employed by the University. I also agree to keep my PIN separate from my Card at all times and not share it with anyone.
4. I understand that any abuse of the Card procedures may result in disciplinary action being taken against me, up to and including termination of employment.
5. I understand, based on the agreement between the University and Scotiabank, that the University is jointly and severally liable with me for all charges incurred on the Card except if the University