

Ameriprise Financial Online Money Transfer User Agreement

ONLINE MONEY TRANSFER USER AGREEMENT

The following terms and conditions (the “Agreement”) shall govern your use of online money transfer services (the “Service”) provided in the secure site on ameriprise.com to transfer money between or across accounts. In these terms and conditions, Ameriprise Financial Services, LLC. (“Ameriprise Financial”), its affiliates, successors and assigns, and its third-party service providers (“Service Providers”), are collectively referred to as “we” or “us”.

GENERAL. We reserve the right to change this Agreement and the Service, or to cease providing access to the Service, at any time and without prior notice. You understand that your use of the Service, or continued use of the Service after modification of the Agreement or the Service, constitutes your consent to the terms and conditions of this Agreement, and to the terms and conditions of the [Client Features User Agreement](#), as they may be modified from time to time. The Client Features User Agreement is incorporated herein by this reference and is hereby made part of this Agreement. If you do not accept the terms of this Agreement or you do not wish to accept any future modification to the Services or to this Agreement, you will not be authorized to use this Service. In the event of a conflict between this Agreement and the Client Features User Agreement, this Agreement shall govern and control with regard to your use of this Service. Terms and conditions agreed upon by you in opening any Ameriprise Financial account(s) continue to apply and are not superseded by this Agreement.

USAGE, LIMITATIONS, OBLIGATIONS AND AVAILABILITY. You acknowledge and agree that: (i) whether acting on your own behalf in your own account(s) or acting on behalf of another person or entity pursuant to written legal authorization submitted to and accepted by Ameriprise Financial to act in an account on behalf of such other person or entity, you will use the Service to authorize the transfer of money to or from your bank accounts; (ii) money transfer requests to or from external bank accounts submitted via the Service are limited by the amount of available funds in any account from which the transfer is requested (for security reasons, other limits may be imposed by your bank or by us); (iii) you authorize us to verify the validity of any of your bank account(s) that you identify to us; (iv) you authorize us to act upon instructions received from you via computer or other electronic medium; (v) you authorize us to debit or credit your account(s) in accordance with your instructions submitted to us; and (vi) from time to time, the availability of the Service may be subject to interruption and delay due to causes beyond our reasonable control, and that we are not responsible for the timeliness, deletion, misdelivery or failure to process your instruction.

DISCLAIMER OF WARRANTY. You expressly agree that your use of the Service and the financial information accessed or provided via the Service is at your sole risk, and that the Service and your financial information are provided "as is", with no warranties whatsoever, including without limitation warranties of availability, reliability, accuracy, timeliness, completeness, usefulness, course of performance, non-infringement, merchantability or fitness for a particular purpose. We expressly disclaim all warranties of any kind as to the Service, and all information, products and other content (including that of third parties) included in or

accessible from the Service, whether express or implied, including but not limited to the implied warranties of merchantability and fitness for a particular purpose. Any material downloaded or obtained through the use of the Service is acquired at your own risk and you are solely responsible for any damage to your computer system or loss of data that may result.

Some jurisdictions do not allow the exclusion of certain warranties. Accordingly, some of the above limitations may not apply to you. Nonetheless, if there is an inconsistency between this section and any other part of this Agreement, this section will apply.

LIMITATION OF LIABILITY. This limitation of liability applies only to this Service, and not to products or other services we may provide to you under the terms of other agreements you may have already entered into with Ameriprise Financial Services, LLC or any of its affiliates. You agree that we will not be liable for any damages, losses, or harms, direct, indirect, incidental, special, consequential or exemplary damages, including but not limited to damages for loss of profits, goodwill, use, data or other intangible losses, even if we have been advised of the possibility of such damages, resulting from: (i) the use or the inability to use the Service; (ii) any product data information obtained or messages received or transactions entered into, through or from the Service; (iii) unauthorized access to or alteration of your transmissions, transactions or data; (iv) statements or conduct of anyone else using the Service; or (v) any other matter relating to the Service.

You agree to protect and fully compensate us from any and all third-party claims, liability, damages, expenses and costs (including, but not limited to, reasonable attorney's fees) caused by or arising from your use of the Service or your violation of this Agreement.

Some jurisdictions do not allow the limitation or exclusion of liability for incidental or consequential damages. Accordingly, some of the above limitations may not apply to you.

ENTIRE AGREEMENT. By clicking the box titled "I Agree" below, you agree to be bound by the terms specified herein and set forth in this Online Money Transfer User Agreement currently in effect and as may be amended from time to time. **This authorization shall be deemed to be your signature for all legal purposes and shall have the same legal effect as if it were your handwritten signature.** If you do not wish to be bound by these terms, you may click the box titled "Cancel" below. In doing so, you understand that you will be able to view any existing money transfer instructions by you will not be able to modify them or initiate any new money transfer instructions using the Service until agreement to these terms is obtained.