



CANADIAN  
WESTERN BANK

November 4<sup>th</sup>, 2019

Capital Now Inc. & Yesterpay Holdings Inc.  
#121, 234 – 2149 Country Hills Boulevard NW  
Calgary, AB T3A 5K8

**Attention: Gerry Wawzonek & Art Smith**

Re: Commitment Letter dated October 10<sup>th</sup>, 2019 from Canadian Western Bank (the "Bank") to Capital Now Inc. & Yesterpay Holdings Inc. (the "Borrowers")

Dear Sirs:

Please be advised that the increased amount of the Line of Credit (\$2,000,000), as per the Commitment Letter dated October 10<sup>th</sup>, 2019, is now funded and available to draw upon, subject to satisfactory margining.

Thanks for allowing Canadian Western Bank to be your preferred banking partner, and we look forward to continuing our relationship.

Yours truly,

CANADIAN WESTERN BANK

Danje Blissing  
Relationship Manager, Commercial

Dustin Jones  
AVP & Manager, Commercial Relationships

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Capital Now Inc. & Yesterypay Holdings Inc.  
#121, 234 – 2149 Country Hills Boulevard NW  
Calgary, AB T3A 5K8

**Attention: Gerry Wawzonek & Art Smith**

Dear Sirs:

**Re: Credit Facilities**

We hereby confirm the continuation of the credit facilities outlined in our Commitment Letter dated November 28, 2016 [as amended by our Commitment Letter dated October 10, 2019].

In the event that any Accounting Change (as defined below) shall occur and such change results in a change in the method of calculation of financial covenants, standards or terms in the Commitment Letter, then the Borrower and the Bank agree to enter into negotiations in order to amend such provisions of the Commitment Letter so as to reflect equitably such Accounting Changes with the desired result that the criteria for evaluating the Borrower's financial condition shall be substantially the same after such Accounting Changes as if such Accounting Changes had not been made. Until such time as an amendment shall have been executed and delivered by the Borrower(s) to the Bank all financial covenants, standards and terms in this Agreement shall continue to be calculated or construed as if such Accounting Changes had not occurred.

Accounting Changes refers to changes in accounting principles required by the promulgation of any rule, regulation, pronouncement or opinion by the Canadian Institute of Chartered Accountants, and all events including changes resulting from implementation of the International Financial Reporting Standards to the extent required by the Canadian Accounting Standards Board.

This confirmation does not amend any terms and conditions contained in the amended Commitment Letter and the credit facilities outlined therein continue to be governed by the provisions of the amended Commitment Letter.

Yours truly,

**CANADIAN WESTERN BANK**



Daniel Bussing  
Relationship Manager, Commercial



Dustin Jones  
AVP & Manager, Commercial Relationships

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