What is Deposit Anywhere™?

Deposit Anywhere is a new feature on our mobile app that allows you to deposit cheques by taking a photo of them and submitting them to our financial institution, anywhere, anytime.

How do I get Deposit Anywhere?

Deposit Anywhere is available in the VantageOne Mobile App. <u>Download the iOS app here</u> or get the <u>Android</u> <u>app here</u>.

Is depositing cheques with a mobile phone safe?

Yes. As a feature of our mobile banking app, Deposit Anywhere meets the same high standards as our mobile and online banking services.

How do I use Deposit Anywhere?

Depositing a cheque with Deposit Anywhere is easy!

- 1. Open the app on your smartphone
- 2. Tap the "deposit" button
- 3. Select your account and enter the amount
- 4. Snap a photo of the front and back of your cheque
- 5. Confirm the details and tap "submit". The money has been deposited!
- 6. Write "deposited" across the front of the cheque and store in a safe place for 120 days before destroying it.

Are there any fees for using Deposit Anywhere?

No. There are no additional fees to use this service.

Can I use the funds right away?

Similar to deposits at an ATM or in the branch, there are often holds on the item and the funds may require time to clear.

What types of cheques can I draw on?

You can deposit checks payable only in Canadian dollars and drawn at any Canadian financial institution. They must be payable to, and endorsed by, the account holder.

How will I know if there is an issue with my deposit after I submit the cheque?

In the rare circumstance that there is an issue with the deposit after you receive confirmation during the deposit, you will be contacted by us.

Do I have to mail in the cheques afterwards?

No. Once you have submitted the cheques using Deposit Anywhere, you do not need to send the cheques to the branch.

What should I do with my paper cheques afterwards?

The cheques should be kept for 120 days and then destroyed afterwards.

What happens if I enter the wrong amount by mistake?

Sometimes mistakes happen. But not to worry, we will double check all the information to ensure the right amount is deposited quickly and securely into your account. If you do have any questions about the cheques you submit, you can <u>chat with us</u>, <u>email us</u> or <u>call us</u> anytime and we'll be happy to assist you.