

SCHEDULE “A”

NOTICE

To: All Individuals who were victims of Salim Damji’s Tooth Whitening Fraud between January 3, 2000 and January 24, 2002

NOTICE OF CERTIFICATION AS A CLASS ACTION

This Notice may affect your rights. Please read it carefully.

PURPOSE OF THIS NOTICE:	<p>A nation-wide class proceeding has been certified by the Ontario Superior Court of Justice.</p> <p>On July 12, 2016, <i>Juma v. Western Union Financial Service (Canada) Inc. o/a Western Union</i> (“Western Union”), Court File No. 08-CV-353663CP was certified as a class proceeding, and Rizvan Juma and Nasrin Juma were appointed as the representative plaintiffs on behalf of the Class (the “Class Action”).</p>
Who this Notice is for:	<p>You are a member of the Class if you fit this description:</p>
THE CLASS	<p>All persons (i) who reside in Canada, (ii) who gave monies to or for Salim Damji (“Damji”) on account of a fraudulent Damji tooth whitening process promotion variously known as STS Instant White and other STS related names, (iii) whose monies were provided by Damji to and transferred by 1096166 Ontario Ltd o/a (“Cash Plus”) by way of Western Union money transfer and payment services between January 3, 2000 and January 24, 2002 and (iv) who have not recovered all of their said monies.</p>
What the Action is About:	<p>The Class Action alleges, among other things, that Cash Plus, a cheque-cashing facility processed some \$19 million of money given by victims of Damji’s fraud and used its BMO bank account to transfer the monies at Damji’s direction through the Defendant, Western Union. The claim alleges that Western Union is liable. The claim alleges that Class Members are entitled to damages from Western Union for the total amount of the money related to Damji’s fraud that flowed through Cash Plus and then through Western Union to various third parties.</p> <p>Western Union denies all the allegations made against it in the action and that the Class Members are entitled to any compensation. By certifying this action as a class proceeding, the Court has not determined the merits of the Plaintiffs’ claims or the Defendant’s defences. The Plaintiffs will be required to prove</p>

their allegations at a trial in order to obtain the relief that they seek for the Class.

A copy of the Amended Statement of Claim, the Statement of Defence and the Order certifying this action as a class proceeding can be reviewed on the following websites: www.thetorontolawyers.ca or <http://www.srglegal.com>

The Defendant: The Defendant is Western Union Financial Services (Canada) Inc. o/a Western Union.

HOW THIS CLASS ACTION AFFECTS YOU: If you are a Class member, and you wish to participate in the proceeding, then you do not need to do anything more at this stage. You are automatically included in the Class.

No Cost to You

There is no cost to you to participate in the class action. You will have no responsibility to pay any legal fees. Class Counsel will only be paid in the event that the action succeeds at trial or there is a settlement. Class Counsel have entered into a contingency fee agreement with the representative plaintiffs. The agreement provides for a contingency fee of 33% of the amount recovered in the Class Action to be paid to Class Counsel, along with reimbursement of all disbursements and taxes. The court must first approve Class Counsel's legal fees before they will be paid.

You will be Bound by a Judgment or Settlement in the Action

Each Class member who does not opt out of the Class Action will be bound by the terms of any judgment or any settlement approved by the Court. Each Class member may be entitled to share in the amount of any judgment awarded or settlement reached in the Class Action.

HOW TO OPT OUT OF THE CLASS ACTION

If you do not want to participate in the Action

Address for Sending Your Notice of Opt Out:

If you DO NOT WANT TO PARTICIPATE in this proceeding, then you must say so in writing by delivering a letter to Class Counsel, including your full name and address on or before January 15, 2017 at 5:00 pm EST to the following address:

Western Union Class Action
Landy Marr Kats LLP
900 – 2 Sheppard Avenue East
Toronto, ON M2N 5Y7
Fax: 416-221-8928

OR

Solmon Rothbart Goodman LLP
701 – 375 University Avenue
Toronto, Ontario, M5G 2J5
Fax: (416) 947-0079

Opt Out Deadline:

If you decide to opt out, you will not be bound by the terms of any judgment or settlement. However, you also will not be eligible for any of the benefits of any settlement or judgment if the action is successful.

No Class member will be permitted to opt out after January 15, 2017.

**ADDITIONAL
INFORMATION**

Any questions about the matters in this notice should be addressed to Class Counsel.

The certification order and other information regarding the Class Action is available on the following websites: www.thetorontolawyers.ca or <http://www.srglegal.com>

or may be obtained by calling: **416-221-9343** or **416-947-1093**

Requests for information or questions for Class Counsel should be directed to:

Western Union Class Action
Landy Marr Kats LLP
900 – 2 Sheppard Avenue East
Toronto, Ontario M2N 5Y7
e-mail: smarr@lmklawyers.com

Or

Western Union Class Action
Solmon Rothbart Goodman LLP
701 – 375 University Avenue
Toronto, Ontario, M5G 2J5
e-mail: ntourgis@srglegal.com

INTERPRETATION

This notice is a summary of the terms of the certification order. If there is a conflict between the provisions of this notice and the terms of the certification order, the certification order prevails. The certification order can be viewed at the web addresses referenced above.

This notice was approved by the Ontario Superior Court of Justice
