

NOTICE TO MONEY MART CUSTOMERS WHO MADE A FAST CASH ADVANCE OR PAYDAY LOAN IN ONTARIO IN THE PERIOD AUGUST 19, 1997 TO SEPTEMBER 9, 2007.

Read this notice carefully as it may affect your rights.

This notice was approved by The Honourable Madam Justice Alexandra Hoy of the Ontario Superior Court of Justice.

THE CLASS ACTION

This notice is directed to all persons who received a Fast Cash Advance or a Payday Loan from a Money Mart store in Ontario in the period August 19, 1997 to September 9, 2007 and repaid it by cheque on the borrower's next scheduled payday.

The class action seeks, among other things, an order requiring Money Mart and its parent company, Dollar Financial Group, Inc., to refund all interest and other fees charged on certain Fast Cash Advances and Payday Loans in Ontario repaid by cheque on the borrower's next scheduled payday on the basis that such fees and interest breach s. 347 of the *Criminal Code of Canada*.

The defendants have brought a counterclaim in the action against class members who owe money to Money Mart with respect to any transaction and seek a judgment and/or set off against them.

THE CERTIFICATION ORDER

On January 5, 2007, Madam Justice Hoy certified the action Smith v. National Money Mart Company, Court File No. 03-CV-1275, as a class action and appointed Margaret Smith and Ronald Adrien Oriet as representative plaintiffs of the class defined as:

All persons who, in the period August 19, 1997 to September 9, 2007, received a Fast Cash Advance and/or Payday Loan from Money Mart in Ontario that was repaid by cheque on the borrower's next scheduled payday.

If you are a member of the class, your rights will be affected.

Each member of the class who does not opt out of the class action will be bound by the terms of any judgment or settlement in the class action, including any judgment or settlement with respect to the counterclaim. If the class action is successful, he or she may be entitled to share in the amount of any award or settlement recovered. However, a class member may not receive any money if the amount he or she is entitled to recover is less than the amount of money that he or she owes the defendants as a result of the counterclaim.

This notice is a summary of the terms of the certification order and the further April 20, 2007 court order. If there is any conflict between the provisions of this notice and the terms of those orders, those orders shall prevail.

LEGAL FEES AND DISBURSEMENTS

Counsel have entered into an agreement with the representative plaintiffs with respect to legal fees and disbursements. The agreement provides that counsel will not receive payment for their work unless the class action is successful or costs are received from the defendants. The agreement, which must be approved by the court to be effective, provides for a contingency fee of at least one-third of the amount recovered in the class action.

The plaintiffs have received financial support from the Class Proceedings Fund. As a result, if the class action is successful, the Class Proceedings Fund is entitled to 10% of any monetary award or settlement plus the amount of any financial support it paid to the plaintiffs.

ADDITIONAL INFORMATION

Any questions about the matters in this notice should **NOT** be directed to the court because its administrative structure is not designed to address this type of inquiry.

The certification order, the April 20, 2007 order and other information are available on the web site at www.moneymartclassaction.com or may be obtained by calling 800.229.5323. Requests for information or questions for counsel should be directed to:

Harvey T. Strosberg, Q.C.
Sutts, Strosberg LLP
600-251 Goyeau Street
Windsor ON N9A 6V4

Tel: 1.800.229.5323 (toll free)
Fax: 1.866.316.5308 (toll free)

E-mail: moneymartclassaction@strosbergco.com

DO NOTHING IF YOU WISH TO PARTICIPATE IN THE CLASS ACTION

Class members who wish to participate in the class action need not do anything at this time. They are automatically included in the class action.

YOU MUST OPT OUT IF YOU DO NOT WISH TO PARTICIPATE IN THE CLASS ACTION

Money Mart may choose not to make a Payday Loan to class members who participate in the class action.

Members of the class who do not wish to participate in the class action must opt out of the class action. If you wish to opt out of the class action, send the opt-out form at the bottom of this notice or obtain an opt-out form from any Money Mart location, from www.moneymart.ca, from counsel listed above or from www.moneymartclassaction.com. **You must send the signed opt-out form to "Crawford Class Action Services, Attention: Money Mart Class Action", by pre-paid mail or courier, at Suite 3 - 505, 133 Weber St. N., Waterloo, ON, N2J 3G9; or by toll free fax to 1-888-842-1332. Or send an email to moneymartclassaction@crawco.ca with your name, address, postal code, telephone number and birthdate.**

A class member who opts out of the class action will not be entitled to participate in the class action. His or her right to pursue a claim in a separate proceeding will not be affected.

No class member will be permitted to opt out of the class action after March 9, 2008 at 5:00 ET.

OPT-OUT FORM

I do not want to be included in the class action against Money Mart and Dollar Financial. I want to opt out (be excluded from) this class action. My information is as follows:

Print Name: _____

Postal Code: _____

Date of birth: _____

Telephone: _____

Address: _____

Email address: _____

City: _____

Date: _____

Province: _____

Signature: _____