



Authorization for Pre-Authorized Debit ("PAD") – TERMS

I(We) acknowledge that this authorization is provided for the benefit of UseMyBank Services Inc., and is provided in consideration of UseMyBank Services Inc. agreeing to process debits against my account in accordance with the Rules of the Canadian Payments Association.

I(We) warrant and guarantee that all persons whose signatures are required to sign on this account have signed the agreement.

I(We) acknowledge that, in order to revoke this Authorization, I(We) must provide notice of revocation to UseMyBank Services Inc. This Authorization may be cancelled at any time upon notice by the Payor.

I(We) acknowledge that provision and delivery of this Authorization to UseMyBank Services Inc., constitutes delivery by Payor to UseMyBank Services Inc. Any delivery of this Authorization to you constitutes delivery by the Payor.

The Payor and UseMyBank Services Inc. agree to waive the pre-notification requirement set out in Section 11 of Appendix II of rule H1 of the Canadian Payments Association.

I(We) undertake to inform UseMyBank Services Inc., in writing, of any change in the account information provided in this Authorization prior to the next due date of the Pre-Authorized Debit (PAD).

I(We) acknowledge that the account that UseMyBank Services Inc., is authorized to draw upon is indicated in the Authorization portion of the "Payors Authorization for Pre-Authorized Debit ("PAD") – Agreement". A specimen cheque for this account has been marked "VOID" and attached to the Authorization.

I(We) acknowledge that UseMyBank Services Inc., is not required to verify that a PAD has been issued in accordance with the particulars of the Payor's Authorization including, but not limited to, the amount.

I(We) agree that with respect to PAD payments and their frequency, it is sporadic. A UserID, password, and confirmation will be used to constitute valid Authorization for the UseMyBank Services Inc. to debit the your account.

I(We) agree that any dispute concerning a PAD payment shall be addressed by you and UseMyBank Services Inc. outside the Canadian Payments Association Rules and such PAD shall not be returned pursuant to CPA Rules.

I(We) agree that revocation of this Authorization does not terminate any contract for goods or services that exists between Payor and UseMyBank Services Inc. The Payors Authorization applies not only to the method of payment and does not otherwise have any bearing on the contract for goods and services exchanged.

A PAD may be disputed by a Payor under the following conditions:

1. the PAD was not drawn in accordance with the Payor's Authorization; or
2. the Authorization was revoked; or
3. pre-notification was not received

The Payor, in order to be reimbursed, acknowledges that a declaration to the effect that either 1, 2, or 3 took place must be completed and presented to UseMyBank Services Inc., holding the Payor's account up to and including 10 business days, after the date on which the PAD in dispute is posted to the Payor's account. I(We) shall resolve any dispute regarding a PAD solely with UseMyBank Services Inc., and my Financial Institution shall have no liability to me respecting any such disputed PAD.

The Payor acknowledges that a claim on the basis that the Payor's Authorization was revoked, or any other reason, is a matter to be resolved solely between UseMyBank Services Inc., and the Payor when disputing any PAD after 10 business days.

Please direct any questions to UseMyBank Support Team at support@usemybank.com or local GTA - 416.667.0700 ext 1 or toll free at 1-888-706-2265 ext 1

UseMyBank Services Inc.
7B Pleasant Blvd., Suite 1183,
Toronto, Ontario M4T 1K2 Canada

Tel +1.416.667.0700 / 1.888.706.2265
Fax +1.888.259.2265
www.usemybank.com