



A division of Parrish & Heimbecker, Limited

Visa/Mastercard Payor Authorization & Agreement

TO: New-Life Mills
(the "Company") to Direct Debit an Account

**** Cash Discounts are not available on
Visa/MasterCard payments ****

Cardholder (the "Customer"):

Card Account Number

CV2 Code (Card Verification Value 2 - three-digit number which is imprinted on the card's signature panel after the full or truncated account number)

Card Issue / Start Date

Card Expiry Date

Exact Card Holder Name (as it appears on the card)

Cardholder's Statement Address

City

Province

Postal Code

Contact Phone Number (Fixed Line not Mobile Number)

Name of Bank or Building Society that Issued Card

The customer acknowledges that this Authorization is provided for the benefit of the Company and the Bank, and is provided in consideration of the Bank agreeing to process debits against the Customer's account in accordance with the rules of the Canadian Payments Association.

- 1. Purpose of Debits (check one)**
 Personal PAD Business PAD

2. Pre-Notification of Amounts

Installment Transactions: A single purchase of goods and services billed to an account in multiple segments, over a period of time agreed between a Cardholder and Merchant. (*Represents a single purchase with payment occurring on a schedule agreed by a cardholder and merchant.*) In the case of a Installment Transaction, the Company will provide written notice to the Cardholder of the amount to be charged to the card and the date of the debit at least ten (10) calendar days before the date of the first charge and every time there is a change in the amount or payment date.

Recurring Transactions: Multiple transactions processed at predetermined intervals, not to exceed one year between transactions, representing an agreement between a Cardholder and Merchant to purchase goods or services provided over a period of time. (*Represents payment for goods or services that are received over time.*) In the case of a Recurring Transaction, the Company will provide written notice to the Cardholder of each amount to be charged to the card and the date of the debit at least ten (10) calendar days before the date of each charge.

The Customer and Company agree to waive the above pre-notification requirements.

Authorized Signature of Customer: _____

Authorized Signature of Company: _____

3. Rights of Dispute

The Customer may dispute a Visa/Mastercard Pre-Authorized Debit under the following conditions:

- (i) the debit was not drawn in accordance with this Authorization;
- (ii) this Authorization was revoked or cancelled; or
- (iii) pre-notification (as set out in paragraph 2 above) was not received.

In order to be reimbursed, the Customer must complete a declaration form at the above indicated branch of the Bank up to and including:

- (i) 90 calendar days (in the case of a Personal debit), or
- (ii) 10 calendar days (in the case of a Business debit), after the date on which the debit in dispute was posted to the Customer’s account.

The Customer acknowledges that disputes after the above noted time limitations are matters to be resolved solely between the Company and Customer.

4. Terms of Authorization to Debt the Above Visa/MasterCard

Please Note: Installment / Recurring Transactions will not be eligible to receive any cash discounts for Visa/MasterCard payments.

The Customer authorizes the Company to debit or cause to be debited the following amounts from the above Visa/MasterCard (fill in as applicable)

- a) a Installment Transaction amount of \$ _____, which amount will be debited:
 - i) on the _____ of each month commencing on _____, or
 - ii) weekly on (insert day) _____ commencing on _____, or
 - iii) bi-weekly on (insert day) _____ commencing on _____, or

_____ and the aggregate amount of such debits does not exceed \$ _____; and

- b) Recurring Transaction amount, which will be debited:
 - i) on the _____ day of each month commencing on _____, or
 - ii) weekly on (insert day) _____ commencing on _____, or
 - iii) bi-weekly on (insert day) _____ commencing on _____, or

_____ and the aggregate amount of such debits does not exceed \$ _____.

The Bank is not required to verify that any debits drawn or caused to be drawn by the Company are in accordance with this Authorization or any agreement made between the Customer and the Company as a condition to honouring any debits drawn or caused to be drawn by the Company on the Customer’s above account.

The Customer acknowledges that, in order to revoke or cancel this Authorization, the Customer must provide notice of revocation or cancellation to the Company. This Authorization may be revoked or cancelled at any time upon notice being provided by the Customer, either in writing or orally with proper authorization to verify the identity of the Customer, within **10** days before the date of the next debit. Cancellation or revocation of this Authorization does not terminate any contract for goods or services that exists between the Customer and the Company. This Authorization applies only to the

method of payment and does not otherwise have any bearing on the contract for goods or services exchanged between the Customer and the Company.

The Customer warrants that all information provided with respect to the above account is complete and accurate. The Customer undertakes to inform the Company, in writing, of any change in the cardholder information provided in this Authorization prior to the date of the next debit.

The Customer acknowledges that any delivery of this Authorization to the Company constitutes delivery by the Customer to the Company and the Bank. The Customer warrants and guarantees to the Company and the Bank that all persons whose signatures are required to sign on the above account have signed this Authorization. The Customer acknowledges receipt of a signed copy of this Authorization. The Customer acknowledges that it has read, understands, and accepts the terms and conditions of this Authorization.

Signature(s) or Authorized Signature(s) of Account Holder(s) (Date)

Signature(s) or Authorized Signature(s) of Account Holder(s) (Date)

APPLICABLE IN THE PROVINCE OF QUEBEC ONLY. It is the express wish of the parties that the Agreement and any related documents be drawn up and executed in English. C'est la volonté expresse des parties que cette convention et les documents s'y rattachant soient rédigés et signés en anglais.