



235 Ardelt Ave, Unit 2A  
Kitchener, ON N2C 2M3

## Terms and Conditions:

1. I acknowledge that I am participating in a PAD plan established by 295.ca and that I participate in this PAD plan upon all terms and conditions set out herein. 295.ca reserves the right to reject my application or discontinue the PAD service.
2. I warrant and guarantee that all persons whose signatures are required to sign on this account have signed this PAD Agreement.
3. I acknowledge that this PAD authorization is provided for the benefit of 295.ca and the processing institution administering the account and is provided in consideration of the said processing institution agreeing to process these PADs against my bank account in accordance with the rules of the Canadian Payments Association.
4. I acknowledge that the present PAD Agreement applies solely to the method of payment between me and 295.ca, and that the PAD Agreement and any cancellation of that Agreement will not have any effect whatsoever with respect to any contract for goods and services between me and 295.ca and will not terminate any other obligation that I may have with 295.ca.
5. I hereby authorize 295.ca and its processing institution to debit my bank account on the last day of each month for all recurring monthly fees and/or charges for services provided by 295.ca both fixed and variable; and/or any one-time sporadic debit of any kind (e.g. a "catch-up" payment on previous outstanding fees for 1st time PAD enrolment, NSF administration fee, etc.) as authorized by me. I understand that the amount of said debit may increase or decrease over time due to changes in usage, rates, taxes and adjustments. I acknowledge that delivery of this authorization to 295.ca constitutes delivery by me to the processing institution.
6. I understand that this authority is to remain in effect until 295.ca has received written notification from me to its change or termination. The notification must be delivered to the office of 295.ca at least fourteen (14) business days in advance of the next PAD withdrawal. I may obtain a cancellation form or more information on my right to cancel my PAD Agreement by contacting my financial institution or by visiting [www.cdnpay.ca](http://www.cdnpay.ca).
7. I undertake to inform 295.ca verbally of any change in the account (e.g. Account closure, change of account number, etc.) or other information (e.g. mailing address, phone number etc.) provided in this authorization.
8. I understand that an NSF administration fee will apply to my account should my PAD be returned due to insufficient funds, account closure, or account freeze, etc. It is my responsibility to ensure the balance in my bank account is sufficient to cover the PADs.
9. I have certain recourse rights if any debit does not comply with this PAD Agreement. For example, I have the right to receive reimbursement for any debit that is not authorized or is not consistent with this PAD Agreement. To obtain more information on my recourse rights I may contact my financial institution or visit [www.cdnpay.ca](http://www.cdnpay.ca).
10. I understand the personal information provided in this PAD Agreement is for purposes of identifying and communicating with me, processing payments, providing services, and complying with legal requirements. I hereby authorize 295.ca to collect, use and disclose my personal information for these purposes.

**Please Retain This Page for Your Reference. Thank You.**



235 Ardelt Ave, Unit 2A  
Kitchener, ON N2C 2M3

**295.ca Account Number:**

**Legal Business Name or Personal Name:**

**Contact Telephone Number:**

**Email:**

**Street Address:**

**City | Province:**

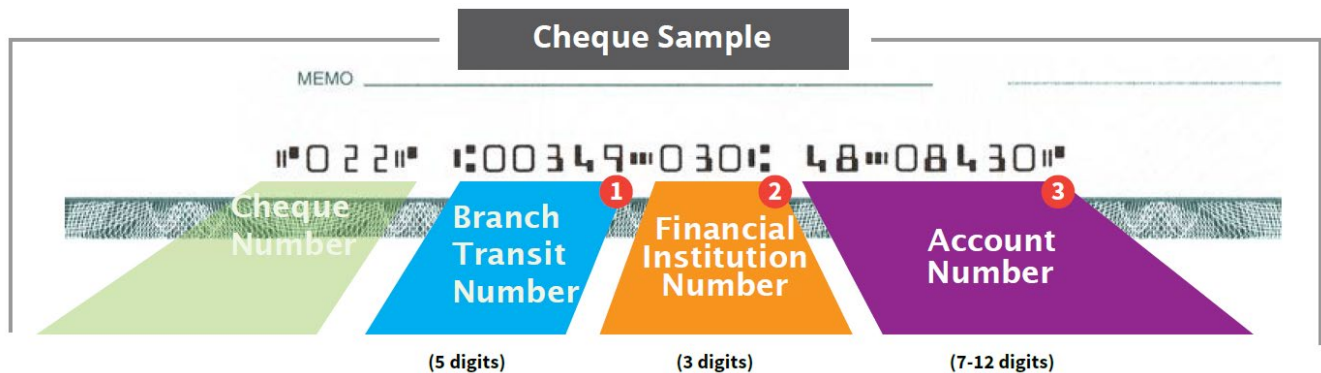
**Postal Code:**

**Financial Institution Name:**

**Branch Transit Number:**

**Financial Institution Number:**

**Account Number:**



**Signature:** \_\_\_\_\_

**Date:** \_\_\_\_\_

**Signature:** \_\_\_\_\_

**Date:** \_\_\_\_\_

**Please Complete and Return this Form with a VOID Cheque**

**By Mail to:**

Fibernetics Corporation  
Attn: 295.ca Billing Dept.  
2A - 235 Ardelt Avenue  
Kitchener, ON  
N2C 2M3

**Electronically to:**

Fax: 519-653-7686  
Email: pad@295.ca