

Pre-Authorized Debit Agreement

IMPORTANT NOTICE: If Customer signs or signifies consent to this agreement by keystrokes in electronic communication – and not by handwritten signature on a paper copy that is delivered, mailed, faxed or scanned and emailed to VersaPay as a pdf document – VersaPay must verify details provided by Customer and provide Customer with notice confirming the debit instructions (“**Confirmation**”) at least 15 days before the due date of the first pre-authorized debit or 3 days before the date of the first pre-authorized debit if Customer consents to reduction of the period between Confirmation and the due date of the first PAD to 3 days.

Customer information (Please Print Clearly)

Customer's Legal Name

Customer's Address

(Street Address)

(City)

(Province)

(Postal Code)

Customer's Telephone Number

Customer's Email Address:

Only if Customer is a business entity:
Jurisdiction of Incorporation or Partnership Registration

Corporate Number/Partnership Registration Number

Deposit Account particulars (please print clearly)

If this agreement is submitted in paper form, please attach a void cheque for the Deposit Account.

Name of Canadian Financial Institution

Telephone Number

Account Number

Transit Number

Branch Address

(Street Address)

(City)

(Province)

(Postal Code)

In this pre-authorized debit agreement (“**PAD Agreement**”):(a) “**Customer**”, “**I**” (or “**we**”) and “**my**” (or “**our**”) refer to the above-named customer of Merchant; (b) “**Deposit Account**” refers to the deposit account described above or such other deposit account as the Customer may identify to Merchant or to VersaPay from time to time; (c) “**Merchant**” refers to The South Winnipeg Kinderschule, Incorporated; and (d) “**VersaPay**” refers to VersaPay Corporation, acting as agent for Merchant.

1. PRE-AUTHORIZED DEBITS

- (a) Customer authorizes and directs VersaPay, as payee, to debit the Deposit Account in accordance with the terms of this PAD Agreement, and to credit the payment received to and for the benefit of Merchant. This is a continuing but revocable authorization for the issue and processing of pre-authorized debits (“**PADs**”) in payment for Customer's purchase of goods and services from Merchant, in connection with the business or commercial activity of Customer.

VersaPay Vancouver
Suite 1150 - 1500 West Georgia Street
Vancouver, British Columbia V6G 2Z6

604.678.3230 TEL
604.678.3538 FAX

VersaPay Toronto
Suite 600 - 170 University Avenue
Toronto, Ontario M5H 3B3

647.258.9380 TEL
866.999.8729 FAX

VersaPay Montreal
Suite 105 - 1303 Green Avenue
Montreal, Quebec H3Z 2A7

514.937.2268 TEL
514.937.7409 FAX

- (b) PADs may be issued for payments of fixed or variable amount recurring at set intervals (“**regularly recurring payments**”) owing by Customer to Merchant pursuant to Preschool Child Care provided, at a rate of \$10.40 per day of child care, with an additional banking fee of \$1 per transaction (retained by VersaPay), are due on the **5th day** of each month or the next business day. **Customer acknowledges and agrees that Merchant is authorized to advise VersaPay of the amount owing on each such recurring payment date, and that VersaPay is entitled to rely upon such advice from Merchant.** Also, any time, Customer may authorize VersaPay to issue a PAD against the Deposit Account for a sporadic, irregular payment of a specified amount owing to Merchant (a “**sporadic payment**”). Customer’s authorization must be provided for each sporadic payment.
- (c) In order for Customer to provide VersaPay with instructions and authorization by telephone or electronic communication, at his or her discretion, the Customer agrees to establish and use a password or secret code to enable VersaPay to identify Customer. VersaPay may treat as valid authorization, any instruction purporting to be given by Customer or on Customer’s behalf that is accompanied by the use of such password, secret code or other agreed signature equivalent.

2. **ADDITIONAL TERMS AND CONDITIONS**

- (a) **Cancellation.** Customer may revoke the authorization contained in this PAD Agreement at any time, by providing 30 days notice in writing to VersaPay at the address noted above. This agreement applies only to the method of payment to Merchant and does not affect any other aspect of Customer’s purchases from Merchant. Customer understands that I/we may obtain a sample cancellation form or further information on my/our right to cancel a PAD agreement at my/our financial institution, by contacting VersaPay or by visiting **www.cdnpay.ca**.
- (b) **Dishonour, Disputes and Recourse.** If any PAD is dishonoured for any reason, VersaPay may resubmit that PAD in the same amount in accordance with the rules of the Canadian Payments Association. Customer has certain recourse rights if any debit does not comply with this agreement. For example, Customer has 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/our recourse rights Customer may contact my/our financial institution or visit **www.cdnpay.ca**.
- (c) **Consent:** Customer consents to the disclosure of personal information contained in this PAD Agreement, and any debit issued pursuant to this authorization, to financial institutions as necessary in order to give effect to this PAD Agreement, subject to the rules of the Canadian Payments Association and applicable privacy laws.
- (d) **Contact.** Customer may contact VersaPay by calling 1-866-999-VPAY or by mail at VersaPay Corporation, 170 University Avenue, Toronto, ON M5H 3B3 or as VersaPay may advise from time to time.
- (e) **Notification.** Customer waives the right to receive 10 days pre-notification prior to the first regularly recurring PAD issued under this agreement and prior to any changes to the amount of each regularly recurring PAD of fixed amount if due to changes in the applicable tax rate or other adjustment. Waiver of notification is not applicable to sporadic payments of fixed or variable amount because Customer must give authorization prior to each such debit.
- (f) **Changes.** Customer agrees to inform VersaPay promptly, in writing, of any change to the information provided in this PAD Agreement.
- (g) **Assignment.** Merchant, or VersaPay, may not assign this authorization, whether directly or indirectly, by operation of law, change of control or otherwise, without providing at least 10 days’ written notice to Customer.

*Customer warrants and guarantees that the Deposit Account is maintained in the name of Customer and that all persons whose signatures are required to authorize transactions on the Deposit Account have signed this PAD Agreement. **Customer attaches a VOID cheque for the Deposit Account.***

AUTHORIZATION OF CUSTOMER	SECOND AUTHORIZED SIGNATURE (if required)
PRINT DATE	PRINT DATE
PRINT NAME:	PRINT NAME:
SIGNATURE:	SIGNATURE:

Kinderschule Payments

Dear Kinderschule Parents,

Kinderschule collects payment for the full year in advance. This is to minimize the workload involved in processing payments and tracking payment history for each family. Our Kinderschule Treasurer does the work on a volunteer basis!

Kinderschule has three options for payment:

1. cash
2. post-dated cheques
3. automatically withdraw funds from your bank account via VersaPay

Fees for 2019-2020 are as follows:

Saturday Drop-In	\$10.40/day	(paid at drop-in)	
Twice a week, W and F	\$10.40/day	\$83.20/month	\$832.00/year
Five times a week, M - F	\$10.40/day	\$201.76/month	\$2,017.60/year

Parents may choose to pay on a monthly basis, in which case please post-date cheques for the 4th of each month, Sept-June. Parents may also want to pay in two instalments, Sept and Jan.

With automatic withdrawal, Kinderschule will withdraw a monthly payment on the 5th of each month. Please indicate below if you have other wishes for withdrawal, such as a bi-annual payment.

Other wishes:

Thank you!

South Winnipeg Kinderschule