



Homestead Consumers Co-op Ltd.

Proudly serving Austin, Carman, La Salle, MacGregor, Oakville,

Portage la Prairie and Treherne.

Box 70, Portage la Prairie MB, R1N 3B3

Phone: 431-304-6900 Fax: 204-692-2273

Email: admin@homestead.crs

Website: www.homesteadco-op.crs

LOCALLY
INVESTED
COMMUNITY
MINDED
LIFETIME
MEMBERSHIP
BENEFITS

Thank you for applying for credit with Homestead Co-op!

We are proud to serve members in seven communities:

Austin – Agro Centre, Gas Bar, Cardlock

Carman – Cardlock, Food Store, Gas Bar, Home Centre, Administration Office

La Salle – Food Store, Home Centre

MacGregor – Farm and Building Centre, Gas Bar

Oakville – Cardlock

Portage la Prairie – Cardlock, two Gas Bars, Food Store, Administration Office

Treherne – Food Store, Cardlock

Included with this package, you will find several forms and documents. Please read carefully to ensure that you fill out the appropriate forms for the credit you are seeking. Frequently Asked Questions (FAQs) are included, to assist with questions about credit accounts with Homestead Co-op.

Individual and Business Credit Applications

There are two different credit application forms. The first form is for individual accounts, and the second form is for business accounts. Please choose the correct form to match your membership account and credit needs and indicate the specific locations you are interested in utilizing. The form must be completed in its entirety, signed, and dated.

Authorization to Email A/R Statements

The authorization form to email A/R statements is a required form. E-statements are quick, convenient, and cost effective and can be accessed anytime from your email inbox. Please complete this form and return it as part of your credit application package.

Cardlock Applications

The cardlock application form is only required if you are applying for cardlock cards. Cardlock cards can be used at any Co-op cardlock location across Western Canada. Local cards are only issued upon request and may only be utilized at the five Homestead Co-op cardlock locations listed above. Please be specific on the type of fuel required, and if card limits, unit numbers, or odometer readings are required.

Manitoba Fuel Tax Exemption Form

The Manitoba Fuel Tax Exemption form is required for those using the fuel for eligible farming activities. The form must be completed in its entirety, signed, and dated.

Paying Your Account

There are several ways to pay your Homestead Co-op account, which are all outlined on an attached document. This is for information purposes only and does not need to be returned with your completed credit application package.



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Pre-Authorized Debit Agreement Form

The Pre-Authorized Debit agreement form enables Homestead Co-op to automatically withdraw funds from your bank account. If you choose this method of payment, please complete the highlighted areas of the form, attach a void cheque, and return it as part of your credit application package.

Credit applications are processed in the order they are received. We prefer to have packages returned directly to one of our administrative departments (emailed to the address below, faxed to 204-692-2273 or dropped off at our Portage Administration Office at 1941 Saskatchewan Ave in Portage la Prairie, or Carman Administration Office at 43A Main Street North in Carman) to expedite processing. If those options are not available to you, completed packages may be dropped off at any Homestead Co-op location.

If you have any questions regarding any of the attached documents, please reach out to Sondra Anderson, at 204-745-2073 ext. 221 or sondra.anderson@homestead.crs.



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Frequently Asked Questions

1. What is a charge account?

Having an approved charge account allows you to defer paying for items purchased.

Homestead Co-op offers in-house, short-term credit privileges to members upon approval. Homestead's credit intent is short-term and is offered for the consolidation and convenience of monthly invoicing. As such, the purpose of our in-house credit is for month to month purchasing and payment, all accounts are due at the end of the month following the charge. Bulk petroleum and agriculture members who require financing for operations are encouraged to utilize 3rd party financing, such as revolving lines of credit or Farm Credit Canada (offered through Homestead Co-op).

2. What if I need help completing the forms?

Reach out to our admin team at 431-403-6900 or 204-745-2073.

3. When is the payment due?

All charge accounts are due in full by the end of the following month.

4. What happens if I do not pay my bill in full?

The unpaid balance will have interest charged at a rate of 2% per month (effective annual rate of 26.8%). Carrying a past due balance may result in disruption to charging privileges.

5. How can I pay my bill?

- a. Payments can be made at all Homestead Co-op locations via cash, cheque, or debit card. (Credit cards are not accepted for payment at locations, but you may sign up for our automatic credit card payment program.)
- b. Online bill payments via online banking
- c. Pre-authorized debit
- d. Automatic credit card payment
- e. Mailed cheque

For details, please see the included payment options sheet.

6. What is the pre-authorized debit program?

This program allows Homestead Co-op to automatically deduct your statement balance or current balance due from your bank account on the third last business day of each month. A form is required to opt into this program.



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7. What is the credit card program?

The credit card program allows Homestead Co-op to automatically charge your credit card for the balance of your account on approximately the 2nd business day of each month. A form is required to opt into this program.

8. What credit limit should I request?

Credit limits should be set at approximately the value you expect to charge over the course of two months. It should be for two months, because for most of our payment options you will charge for a month and the balance of the charges for that month will be due at the end of the following month, at which time you will also have charged for the full new month.

9. What if I go over my credit limit?

The account will be flagged by our system, and we may reach out to discuss your credit limit and possibly adjust it. Credit limits that are vastly surpassed may be turned off before the account becomes past due.

10. What if I want to increase the limit? What do I do?

A new credit agreement will need to be completed to request an increase in credit limit. Please contact our credit department at 204-745-2073 ext. 221 to receive the required agreement.

11. Can I charge at the Home Centre if all I have is a fuel card?

Yes, but please contact our credit department at 204-745-2073 ext. 221 in advance for approval, so we can notify the department you wish to add charging privileges to, and they can update their system.



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Authorization for Homestead Co-op to Send Emailed Statements

Homestead Co-op will provide a monthly account statement via email. We care about the environment and about operating in a sustainable way. E-statements has helped us to decrease our carbon footprint by reducing paper waste from printing and mailing statements. E-statements are quick, convenient, and cost effective and can be accessed anytime from your email inbox.

With this form, you authorize Homestead Co-op to send your statement to the email address you specify below. All information is protected according to PIPEDA.

Printed Member Name: _____ Member #: _____

Email address which you authorize Homestead Co-op to send your monthly statement:
(please print clearly): _____

By signing this form, I authorize Homestead Co-op to send monthly statement(s) to the email address above. I have read and understood all aspects of this document and have made all those associated with the email address above aware of these terms.

Member Signature: _____ Date: _____

Return this form to our office in person or by mail, or scan a copy to accountsreceivable@homestead.crs or fax 204-692-2273. The Homestead Co-op statement emails will be sent from no-reply@co-op.crs and it is critical that the email recipient is aware of this email and mark this address as a trusted sender in their email program.

CO-OP[®] Cardlock Cardholder Application

Member Number _____

Name of Applicant _____

Address of Applicant _____

Applicant's Phone No. _____

Fax No. _____

Email Address _____

Would you like your invoices emailed? _____ Weekly _____ Monthly Invoices are sent by email only

CARD SPECIFICATIONS REQUESTED:	CLEAR	DYED	TRX LIMIT(L)	DAILY LIMIT(L)
TYPE OF CARD <input type="checkbox"/> LOCAL <input type="checkbox"/> SYSTEM WIDE	PRODUCTS: <input type="checkbox"/>	<input type="checkbox"/> REGULAR	_____	_____
NO. OF CARDS _____	<input type="checkbox"/>	<input type="checkbox"/> MIDGRADE	_____	_____
CARD DAILY LIMIT (L) _____	<input type="checkbox"/>	<input type="checkbox"/> PREMIUM	_____	_____
UNIT NUMBERS REQUESTED _____ YES _____ NO	<input type="checkbox"/>	<input type="checkbox"/> DIESEL	_____	_____
ODOMETER READING REQUESTED _____ YES _____ NO	<input type="checkbox"/>	<input type="checkbox"/>	_____	_____

Please read the following and sign.

1. I apply for a cardlock card(s) (the "Card") of the local or system-wide type, as indicated above, for the purchase of petroleum fuel in the CO-OP Cardlock System.
2. I agree to complete and sign the necessary account application form.
3. I hereby confirm that I have been provided a copy of the Cardlock User Agreement Form 910 (found on reverse) and, if my application herein is accepted, I unequivocally confirm that I accept all terms and conditions contained therein. In particular, I acknowledge that I have carefully read and reviewed paragraph 6 of the cardlock user agreement and fully and unequivocally confirm that I shall be fully responsible for all charges incurred as against my cardlock card regardless of whether the charges were incurred without my consent or knowledge. _____ Signed.
4. I will not purchase marked fuel in a province where I do not have a marked fuel purchasing permit. If such a purchase is made, I understand that I will be charged the clear fuel price (inclusive of all taxes). I also understand that this may result in prosecution under the applicable provincial fuel tax act(s).
5. **For Manitoba users of marked fuel:** As the purchaser of marked fuel in the Province of Manitoba, I fully understand and agree that marked fuel must be purchased solely for the purposes authorized under *The Fuel Tax Act* and that any unauthorized use may result in prosecution. _____ Initial _____ Legal Land Description _____

SIGNING BY CORPORATE APPLICANT

Full Corporate Name _____

By: _____
Authorized Signature

Title: _____

Date: _____

By: _____
Authorized Signature

Title: _____

Date: _____

SIGNING BY APPLICANT WHO IS AN INDIVIDUAL OR PARTNERSHIP

Signature of Sole Proprietor or Partner or Individual _____

Signature of Partner _____

Signature of Partner _____

Date: _____

SIGNED AND DELIVERED in the presence of:

Signature of Witness _____

Print Name of Witness _____

Date: _____

CO-OP FUEL MANAGEMENT SYSTEM



Tempo*

CARDLOCK USER AGREEMENT

The following are the terms and conditions of the agreement between Federated Co-operatives Limited ("FCL"), the person (the "Customer") to whom the enclosed cardlock card(s) (the "Card") is issued and the retail co-operative (the "Co-op") from which the Customer received the Card. The use by the Customer of the Card indicates the Customer's acceptance of these terms and conditions.

1. Ownership of the Card at all times remains in the Co-op, and the Co-op, or its agent, may retake possession of the Card at any time on or after termination of this agreement. Upon termination of this agreement, the Customer must return the Card to the Co-op.
2. The term of this agreement is one year commencing on the date the Card is first used by the Customer. This agreement will be automatically renewed for successive one-year terms subject to the various termination rights set out. The Customer may terminate this agreement by giving written notice of termination to the Co-op at any time. The Co-op may terminate this agreement at any time on 30 days written notice to the Customer.
3. If the Customer has more than one Card, the Customer is responsible for all purchases made using the cards provided.
4. The Customer may use the Card to obtain the petroleum products for which the Card is authorized from pumps (the "Pumps") in the CO-OP and TEMPO Cardlock network from time to time. The dispensing equipment is to be used by trained cardholders only, and is not open for the use of the general public.
5. The prices to be paid for petroleum products purchased through the Co-op's Pumps using the Card will be the prices established by the Co-op for the Customer. The Co-op prices may be changed by the Co-op from time to time.
6. The Customer agrees to pay for all petroleum products recorded by the Pumps to the Customer's account number until WRITTEN notice of loss of the Card is received by the Co-op. The Customer shall be fully and completely responsible for all such charges to the Card, regardless of how such charges have been incurred or by whom. Notice to the Co-op, as defined in this paragraph, shall only be effective, and thereby relieve the customer of any liability for further charges, when such written notice is actually received by the Co-op.

_____ Initial.

The customer confirms and agrees that he/she/it is fully and unequivocally responsible for the safe guarding of its PIN number and assumes all and complete liability for its safe keeping and use with the cardlock card. The customer agrees that it must not disclose its security (PIN) number and is fully responsible for the security of it. In particular, the customer unequivocally covenants and agrees not to write the PIN number on the card and shall assume full and complete responsibility for the security of both the Card and PIN number.

_____ Initial.

Date: _____
Printed Name: _____
Signed: _____

(Applicant)
7. All accounts are due when rendered. Purchases of petroleum products from the Co-op are payable in full in accordance with the Co-op's credit terms. Purchases of petroleum products from FCL, other retail co-operatives and TEMPO dealers are payable in full each month. If the Customer fails to pay its account(s) within the credit terms, the Customer agrees to pay interest at the rate set from time to time by the Co-op or FCL, or both as the case may be, on the balance of the account(s) from the statement date upon which the invoice(s) appeared until payment is received by the Co-op or FCL, or both, as the case may be. By example if the Co-op's or FCL's interest rate for a 30 day account was 2% per month (24% per year) charged monthly it would have an effective rate of 26.8% per year. The Co-op or FCL, or both, as the case may be will advise the Customer of the actual interest rate and of any changes in its interest rate as required by law. The Co-op may suspend or limit the right of the Customer to use the Card until payment has been received by the Co-op or FCL, or both, as the case may be. The Co-op has the right to terminate this agreement immediately and without notice to the Customer if any payment to the Co-op or FCL is not made when due. Payments which do not retire the account in full will be applied first to the interest and secondly to reduce the principal outstanding. If the Customer's account with FCL is past due, FCL will transfer the balance of the account to the Co-op. The Customer agrees to pay all costs and expenses incurred by the Co-op in the collection of any past due account including legal fees on a solicitor-and-client basis.
8. Co-op patronage will be paid only on petroleum products purchased at the Co-op's own cardlock and will be subject to the provisions of the Co-op's patronage policy.
9. The Co-op has the right at any time to change the access mechanism or codes at the Pump. If the Customer is in default under this agreement or becomes insolvent or bankrupt, the Co-op may terminate this agreement immediately.
10. Neither FCL nor the Co-op nor any retail co-operative nor any TEMPO dealer is liable to the Customer for any inability by the Customer to obtain petroleum products for any reason whatsoever.
11. All notices required to be sent by the customer to the Co-op must be sent by any two of the following methods: phoning, by fax, by email or by registered mail communication or by personal delivery all to the attention of the petroleum department of the Co-op. The Co-op may provide notices to the Customer by phone, fax, email or mail to the Customer's numbers or address as shown on their account application. The parties agree to notify each other of changes in their telephone, fax and email numbers and address.
12. If the Customer wishes to obtain additional or amended cards, it may make a verbal request to the Co-op, and, if issued, those additional or amended cards will be subject to the terms and conditions of this agreement even though they were not delivered with this agreement.
13. The customer acknowledges that it has received instructions in (a) the means of activating dispensing equipment using the Card; (b) the proper operation of the dispensing equipment; and (c) the location and proper use of the emergency shut-off switches and the fire extinguisher. The dispensing equipment at a cardlock is to be used by trained cardholders only, and is not open for use by the general public.
14. The Customer agrees that it and every person to whom the Customer gives a Card: (a) will not leave the dispensing equipment unattended at any time while it is being operated; (b) will control sources of ignition; and (c) will not dispense petroleum products into containers which do not comply with fire regulations.
15. The customer agrees to indemnify FCL, and the owner of the site from which petroleum products are dispensed using the Card against all claims, liabilities, demands, damages and causes of action, and all costs and expenses of investigating and defending them including legal fees on a solicitor-and-client basis, arising from the use of the Card or the dispensing equipment, including injury to a person or persons, including death and property damage including environmental contamination of soil or groundwater.
16. The Co-op may vary the terms on which the Card is to be used at any time by notice to the Customer. Any use of the Card after notice of a change is subject to the varied terms.

Cardlock Operating Instructions

The cardlock equipment at some sites in the Co-op and Tempo network is being upgraded to accept a mag stripe cardlock card in addition to the currently used punched card. Sites that have been updated with this equipment will have two slots to insert cards at the card readers. Please use the appropriate slot for the punched card or the mag stripe card that you have been issued. Note that the Dual Card Reader sites (which accept punched or mag stripe cardlock cards) have slightly different instructions for keying. Watch the prompts and enter the appropriate information. Summarized below are the instructions for a Single Card Reader and a Dual Card Reader.

Dual Card Reader

Follow instructions on display screen.

Be sure pump or dispensers and nozzles (and satellite if applicable) that you wish to use are all in the "OFF" position.

SCREEN DISPLAY	ACTION REQUIRED
1. INSERT CARD	Insert card in slot.
2. REMOVE CARD	Remove card immediately.
3. ENTER PIN	Key in PIN (Personal Identification Number). Press ENTER. Note: If PIN is keyed incorrectly multiple times, then card will become invalid. Contact your card issuer for help.
4. ENTER PUMP #	Key in pump number desired. Press ENTER.
5. PLEASE WAIT	Wait for the next prompt.
Optional Information – As applicable	
6. VEHICLE I.D.	Key in unit/vehicle ID. Press ENTER.
ODOMETER	Key in odometer reading. Press ENTER.
ENTER ACCOUNT TYPE	Key in account type. 1=FARM 2=COMM 3=PUMP Press ENTER. Press CLEAR to erase errors.
7. PLEASE WAIT	Wait for the next prompt.
8. BEGIN Fuelling	Do not leave pump or nozzle unattended.
9. USE PUMP "X"	Begin fuelling using pump indicated.
10. Begin fuelling your vehicle within one minute.	
11. After fuelling, please turn pump (and satellite if applicable) to OFF position to stop transaction. Hang up hoses.	

In case of emergency:

- Press EMERGENCY STOP button (could be located on the card reader face, weather booth, building wall, fence, etc.), and pump will stop.
- When safe, repeat procedure from beginning.
- If you encounter problems or need assistance, please use the telephone located on or near the site.

If desired, proceed to activate
TICKET RECEIPT PRINTER.

FOLLOW RECEIPT PRINTER
INSTRUCTIONS CAREFULLY.

TO OBTAIN RECEIPT

12. Insert card in slot.
13. ISSUE RECEIPT? NO / YES
Press "YES."
14. Take receipt after printing is complete.



Fuel Charge Exemption Certificate for Farmers

under section 36 of the Greenhouse Gas Pollution Pricing Act

If you are a farmer within the meaning of the Greenhouse Gas Pollution Pricing Act (the Act) and you carry out eligible farming activities (as defined below), give this exemption certificate to the registered distributor that delivers the fuel in accordance with this Act.

Eligible farming activity means either of the following:

- the operation of eligible farming machinery on a farm for the purposes of farming
- the operation of eligible farming machinery for the purposes of going from a location at a farm to another location at a farm

1. Business information

Legal name:

Business number:

| | | | | | | | | |

2. Type of fuel

Tick the related box(es) to show the fuel type by listed province for which you are completing this exemption certificate.

Type of fuel by listed province						
	Manitoba	New Brunswick	Nunavut	Ontario	Saskatchewan	Yukon
Gasoline	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Light fuel oil	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

3. Certification

As an authorized person, I certify that the information given on this form is correct and complete. I understand that it is a serious offence to make a false statement.

Name (print)		Title	
_____		_____	
Telephone number	Extension	Signature	Year Month Day
_____	_____	_____	

Personal information is collected under the Greenhouse Gas Pollution Pricing Act to administer the fuel charge. It may also be used for any purpose related to the enforcement of the Act such as audit, compliance and collection activities. It may be shared or verified with other federal, provincial, territorial or foreign government institutions to the extent authorized by law. Failure to provide this information may result in interest payable, penalties or other actions. Under the Privacy Act, individuals have the right to access, or request correction of, their personal information, or to file a complaint with the Privacy Commissioner of Canada regarding the handling of their personal information. Refer to Personal Information Bank CRA PPU 062 at canada.ca/cra-info-source.

Did you know?

False declaration

If a particular person delivers fuel in a listed province to another person at a particular time, if an exemption certificate applies in respect of the delivery in accordance with subsection 36(1) and if the declaration referred to in paragraph 36(1)(b) is, at the particular time, false, the following rules apply:

- the other person must pay to the Receiver General for Canada a charge in respect of the fuel and the listed province in the amount determined under section 40;
- the other person is liable to pay, in addition to any other penalty under Part 1, a penalty equal to 25% of the amount of the charge under paragraph (a) payable in respect of the fuel; and
- if the particular person knows, or ought to have known, that the declaration is, at the particular time, false, the particular person and the other person are jointly and severally, or solidarily, liable for the payment of the charge in respect of the fuel and the listed province under paragraph (a), the penalty under paragraph (b) and any related interest and penalties.

What to do now

- Give the original certificate to your supplier.
- Keep a copy of this certificate with your records.
- Do not send this certificate to the Canada Revenue Agency.

Personal Credit Agreement

Homestead Co-op
Administration Office

Box 70

Portage La Prairie Manitoba R1N 3B3

Phone: (431) 304-6900 Fax: (204) 692-2273

Member Number

SECTION A – IDENTIFICATION (MUST BE COMPLETED IN FULL)

Applicant's Name _____

Primary Phone No. () _____ Alternate Phone No. () _____

Email Address _____ (Statements & Cardlock Invoices are e-mail only)

SIN # _____ Birth Date (MM/DD/YY) ____/____/____

Address (P.O. Box & Street Address/Section) _____

City/Town _____ Province _____ Postal Code _____ How Long? _____ Yrs

Former Address (If less than 1 year) _____ Postal Code _____

☐ Own ☐ Rent ☐ Other _____ Mortgage Company _____

Mortgage/Rent Payment \$ _____/mth

Occupation _____ Annual Income _____

Applicants Employer _____ Phone No. () _____ How Long? _____ Yrs

Previous Employer _____ Phone No. () _____ How Long? _____ Yrs
(If less than two years with current employer)

Co-Applicants Name _____ Relationship ☐ Spouse ☐ Other _____

SIN # _____ Birth Date (MM/DD/YY) ____/____/____

Co-Applicant's Address (If different from above; P.O. Box & Street Address/Section) _____

City/Town _____ Province _____ Postal Code _____ How Long? _____ Yrs

Co-Applicant's Phone Number () _____ Alternate Phone Number () _____

Co-Applicant's Email Address _____

Co-Applicant's Occupation _____ Annual Income _____

Co-Applicants Employer _____ Phone No. () _____ How Long? _____ Yrs

Previous Employer _____ Phone No. () _____ How Long? _____ Yrs
(If less than two years with current employer)

Name of Credit Union, Bank
or Finance Company _____ Branch Address _____

Phone No. () _____ Type of Account ☐ Chequing ☐ Savings ☐ Loan ☐ Other _____

If Joint Account – List Names on Account _____

Previous Co-op Account? ☐ No ☐ Yes, when? _____ Co-op Number _____

Do you have a credit account with any other Co-op's? ☐ No ☐ Yes; If yes, which Co-op? _____

Have you been discharged from bankruptcy in the last 6 years? ☐ Yes ☐ No

CREDIT LIMIT REQUESTED \$ _____

SECTION B – MUST BE COMPLETED

Locations at which you would like to charge:

Gas Bars: Austin ☐ Carman ☐ MacGregor ☐ Oakville ☐ Portage ☐
 Home Centres: ☐
 Bulk Petroleum: ☐ Propane: ☐
 Cardlock: ☐
 Ag Centre: ☐

SECTION C – MUST BE COMPLETED FOR CREDIT LIMITS OVER \$5000

Assets	Amount	Liabilities	Amount Owning
Annual Income	\$		
Cash	\$	Bank Loans	\$
Life Insurance (cash value)	\$	Mortgages	\$
Real Estate	\$	Operating Line of Credit (limit \$)	\$
Automobile	\$	Other Liabilities	\$
Farm Machinery	\$		\$
Stocks, Bonds, Etc. (cash value)	\$		\$
	\$		\$
Total	\$	Total	\$

SECTION D – MUST BE COMPLETED FOR FARM ACCOUNTS

Legal Description of Land	Section(s)	Township	Range	Meridian
How long have you farmed?	Yrs	Acres Farmed		
Number & Type of Livestock	Is Livestock Financed by Third Party? <input type="checkbox"/> No <input type="checkbox"/> Yes			
Owner <input type="checkbox"/> Name of Mortgage Company				Mortgage/ Rent Payment \$ annually
Tenant <input type="checkbox"/> or Landlord				
Name of Insurance Company & Agent				

SECTION D – MUST BE COMPLETED

Please Read, Date and Sign

I/We certify that the above information is true. I/We certify that I am/we are entering into this credit agreement primarily for personal family, household or non-corporate farming purposes. I am/We are at least the minimum adult age. I/We understand the Co-op may accept or reject this application. If this credit agreement is accepted, I am/We are bound by the Co-op's consumer/Non-Corporate Farm Credit Agreement and Statement of Disclosure and any amendments or replacements which the Co-op sends me. Where a co-applicant signs this agreement with me, we acknowledge that the terms of this agreement and all consents given in it bind both of us. We agree to be jointly and individually liable, which means we are liable both individually and together for all amounts charged to the account. Subject to any amendments pursuant to paragraph 7, I/we/you agree to pay interest to the Co-op on all past due amounts at the rate of 2.00% per month calculated and compounded monthly (effective annual rate 26.4%) both before and after demand, default and judgment. This interest is added to the charge account and forms part of the amount due. This interest will bear interest on your next monthly statement (monthly compounding) if the amount due on the statement is not paid in full on or before the due date.

I/We consent to the exchange of account and credit information and personal information from time to time by the Co-op and the financial references provided and to the exchange of credit information with any credit grantor, credit bureau, credit reporting agency, or my employer(s)

Date: _____(MM/DD/YY)

X
Applicant's Signature

X
Co-Applicant's Signature

**Personal Credit Agreement
And Statement of Disclosure**
Homestead Consumers Co-op Ltd.
Finance Office
Box 70
Portage La Prairie, Manitoba R1N 3B3
Phone: (431) 304-6900 Fax: (204) 692-2273

In consideration of the Co-op accepting your credit agreement, which forms part of this agreement, and opening an account in your name, you agree to the credit terms set out below:

1. Charge Account

- 1) Under a charge account, credit is extended for new purchases (i.e. a purchase not shown on a previous statement) to the Due Date shown on the statement. No interest is charged on new purchases when the Co-op receives payment in full by the Due Date. Under a dating account, credit is extended for new purchases beyond 30 days to the Due Date shown on the statement. No interest is charged on the purchases recorded in the dating account. When due, the purchases in the dating account are transferred to the charge account and interest is charged at the interest rate on the charge account if the amount transferred is not paid on or before the Due Date.
- 2) The Card may be used to buy goods and services available on credit on these accounts from the Co-op.
- 3) The Card is property of the Co-op. It is not transferrable. You will immediately return all Cards if requested.
- 4) Upon cancellation or expiry, you will pay your accounts in full despite the cancellation or expiry of any rights and privileges under this agreement.
- 5) The Co-op has the right to cancel your credit accounts at any time, including without limitation, upon your death or if you become bankrupt or insolvent.
- 6) You may make enquiries about your accounts during the Co-op's ordinary business hours to the telephone number set out above.

2. Credit Limit

- 1) The Co-op will advise you of your credit limit (the "Limit") by letter or in your first statement after acceptance of your credit application. The limit may be increased or decreased at any time by the Co-op. The change will be disclosed in the next statement following the change. You hereby request any increase to the Limit at any time for which you may qualify. You agree not to make purchases on your accounts where the amount of the purchases plus any balance then outstanding would in total exceed the Limit unless the Co-op, in its sole discretion, permits you to exceed the Limit, in which case the terms set out in this agreement apply to those amounts in excess of the Limit.

3. Billing

- 1) The Co-op will send you a statement every month for purchases that have been made under the accounts during the previous month, and any previous unpaid balance. Co-applicants will not receive statements.
- 2) Where anyone authorized by you signs a receipt, or you or anyone authorized by you gives your account number to make a purchase you will be liable to pay as if the sales receipt was signed by you.
- 3) If you do not notify the Co-op in writing of an error or omission in your statement of account within 30 days of the statement date, you agree that the statement is considered conclusively to be correct.
Any adjustments made by means of a credit voucher will be credited to you, but until the credit voucher is granted and recorded, you are responsible to pay the amount to which it relates to the Co-op in accordance with this agreement.
- 4) Any adjustments made by means of a credit voucher will be credited to you, but until the credit voucher is granted and recorded, you are responsible to pay the amount to which it relates to the Co-op in accordance with this agreement.

4. Interest and Payment

- 1) You agree to perform promptly all your obligations under this agreement.
- 2) You agree to pay the amount due in full on or before the due date appearing on each statement sent by the Co-op to you.
- 3) You have the right to prepay the entire balance in full or in part without charge.
- 4) Subject to any amendments pursuant to paragraph 7, I/we/you agree to pay interest to the Co-op on all past due amounts at the rate of 2.0% pr month calculated and compounded monthly (effective annual rate 26.8%), both before and after demand, default and judgement. This interest is added to the charge account and forms part of the amount due. This interest will bear interest on your next monthly statement (monthly compounding) if the amount due on the statement is not paid in full on or before the due date.
- 5) Payments will be applied by the Co-op in the following order: previously billed interest and purchases, interest and purchases shown on current statement, interest and purchases to be billed.

- 6) You agree you are liable for the entire outstanding balance of your accounts despite any variation of interest terms by the Co-op.
 - 7) In addition to the amounts otherwise payable under this agreement, you agree to pay the Co-op its charge for each cheque received by the Co-op from you that is subsequently dishonoured.
 - 8) Payments must be made only by cash, debit card or money order, or by other arrangement authorized by the Co-op.
- 5. Default**
- 1) You will be in default if any of the following occurs:
 - a. You do not make a payment when due;
 - b. A bankruptcy proceeding is filed by or against you or you are the subject of receivership or insolvency proceedings or any of your assets are seized;
 - c. You have made a false or misleading representation on your Credit Application;
 - d. You die;
 - e. You breach any of your other agreements in this agreement;
 - f. If the Co-op has reasonable cause to believe your ability to perform your obligations under this agreement, including making timely payments is impaired.
 - 2) Upon your default, the Co-op has the remedies in this agreement and at law. The Co-op may immediately suspend or cancel your privilege to obtain credit. The outstanding balance in your accounts will become due and payable ten days from the date the Co-op's written notice of the default or other event is sent to you.
 - 3) You agree to pay all reasonable expenses, costs and disbursements, including fees as between a solicitor and his or her own client, which may be incurred by the Co-op in the enforcement of its rights under this agreement.
 - 4) You agree that taking of a judgement against you will not operate as a merger of your promise to pay, or affect the right of the Co-op to collect interest at the rates notified to you from time to time on any amounts owing to the Co-op under this agreement or on the judgement.
- 6. Cancellation.** You may cancel this agreement at any time by written notice
- 7. Amendments.** The Co-op may amend the provisions of this agreement including the interest rate by giving written notice to you of the change. The Co-op will notify you in writing of the amendment, which may be by notice on your statement. The amendment will be effective 30 days, or such greater time period as may be required by applicable laws, after the date notice is given. Unless you cancel your credit accounts within that notice period, the amendment(s) will be binding on you.
- 8. Notices.** Any notice required or permitted to be given to you under the terms of this agreement is sufficiently given if shown on your statement or if sent by prepaid first class mail to the latest address contained in the Co-op's files. Unless otherwise provided in this agreement or by law, any notice so given will be considered to have been received by you on the 7th day after the date on which it was mailed. You agree to notify the Co-op promptly of any change of address. Notice to you or to a co-applicant cardholder is considered notice to all.
- 9. Lost or Stolen Cards(s)**
- 1) Where the Card(s) used in connection with your account is (are) lost or stolen, you agree to notify the Co-op promptly, in writing.
 - 2) You are responsible to pay for all product and services charge to your account until you have notified the Co-op as required.
- 10. Co-applicants**
- 1) Where a co-applicant signed the credit application with you, the terms of this agreement bind each of you and apply with whatever changes of grammar are necessary.
 - 2) Where there are co-applicants, you agree that your liability for all amounts payable under the terms of this agreement is joint and individual, which means you are liable both individually and together for all amounts charged to the accounts.
 - 3) Where you have designated a co-applicant(s) you are responsible to the Co-op for all transactions made by the co-applicant cardholder(s) with their Card(s).
- 11. Miscellaneous**
- 1) You grant the Co-op a security interest in any and all merchandise purchased from the Co-op (the "Merchandise") to secure payment to the Co-op for all debts, charges and liabilities, present and future, at any time owing by you in connection with your accounts. If for any reason you do not make payments on time or pay any other amounts due to the Co-op in the manner provided in this agreement in addition to all other rights and remedies available at law or in equity, the Merchandise may be repossessed to the extent permitted by law. Where permitted by law, you waive your right to receive copies of any financing statement, financing change statement or verification statement relating to this agreement.
 - 2) If any part of this agreement is contrary to law or found inoperative by any court, that part is ineffective without invalidating the other parts of this agreement.
 - 3) This agreement will be governed by the laws of the Province of Manitoba
 - 4) Should you require a copy of this agreement for your records, please request at time of signing.

Business Credit AgreementHomestead Co-op
Administration Office

Box 70

Portage la Prairie, Manitoba R1N 3B3

Phone: (431) 304-6900 Fax: (204) 692-2273

Member Number

SECTION A – IDENTIFICATION (MUST BE COMPLETED IN FULL)

Trade Name / Business Name/Employer _____

Name of Guarantor _____ Phone No () _____

Social Insurance # _____ Birth Date _____

Alternate Phone No () _____ Fax No () _____

Email Address _____ (Statements & Cardlock Invoices are e-mail only)

Address (P.O. Box & Street Address/Section) _____

City/Town _____ Province _____ Postal Code _____

☐ Own ☐ Rent ☐ Other _____ Mortgage Company _____

Mortgage/Rent Payment \$ _____/mth

Former Address (If less than 1 year) _____ Postal Code _____

Nature of Business _____ GST No. _____ PST No. _____

Check One Box ☐ Corporation ☐ Partnership ☐ Sole Proprietorship ☐ Charity

Length of Time in Business/Employed _____ Years Incorporation Date _____ No. of Employees _____

If a Subsidiary, Branch or Division, Please State Parent Corporation

Name _____ Telephone No. () _____

Fax No. () _____ Address _____

City / Town _____ Province _____ Postal Code _____

Financial Statements for the Year _____ ☐ Financial statements attached (required for limits above \$10,000)

Financial Information Provided Will be Held in Strict confidence and Used for Credit Purposes Only

Officers, Partners, or Owner's Name	Title	Home Address (Partners or Owner)	Birth Date (MM/DD/YY)
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

Financial Institution _____ Account Manager _____

Address _____ Telephone No. () _____

Trade Suppliers Name (for reference purposes)	Address	Telephone No.
_____	_____	() _____
_____	_____	() _____

Current Fuel Supplier Name	Address	Telephone No.
_____	_____	() _____

Are there any legal actions pending against you or your partner(s)? ☐ Yes ☐ NoHave you been discharge from bankruptcy in the last 6 years? ☐ Yes ☐ No

CREDIT LIMIT REQUESTED \$ _____

SECTION B – MUST BE COMPLETED

Locations at which you would like to charge:

Gas Bars: Austin ☐ Carman ☐ MacGregor ☐ Oakville ☐ Portage ☐
Home Centres: ☐
Bulk Petroleum: ☐ **Propane:** ☐
Cardlock: ☐
Ag Centre: ☐
Food Stores: Carman ☐ La Salle ☐ Portage ☐ Treherne ☐

SECTION C – MUST BE COMPLETED FOR FARM ACCOUNTS

Legal Description of Land	Section(s)	Township	Range	Meridian
How Long have you farmed?	Yrs.	Acres Farmed		
Number and Type of Livestock	Is Livestock Financed by Third Party? <input type="checkbox"/> No <input type="checkbox"/> Yes			
Owner <input type="checkbox"/>	Name of Mortgage Company or Landlord			Mortgage/Rent Payment \$ annually
Tenant <input type="checkbox"/>	or Landlord			
Name of Insurance Company and Agent				

SECTION D – MUST BE COMPLETED

Please Read, Date and Sign

I/We Certify that the above information is true. **I/We certify that I am/we are entering into this credit agreement primarily for commercial purposes (that is, not personal, family or household purposes).** I am/We are at least the minimum adult age. I/We understand the Co-op may accept or reject this application. If this credit application is accepted, I am/we are bound by the Co-op's Commercial/Corporate Farm Credit Agreement and Statement of Disclosure and any amendments or replacements which the Co-op sends me. Where more than one person or corporation signs this application, whether as applicant or guarantor, all such persons and corporations agree to be jointly and individually liable, which means they are liable both individually and together for all amounts charged to the account. If this application is made by a corporation, each of the above statements is considered to be made by an authorized person on behalf of the corporation with all necessary grammatical changes. Subject to any amendments pursuant to paragraph 7, I/we/you agree to pay interest to the Co-op on all past due amounts at the rate of 2.0% per month calculated and compounded monthly (effective annual rate 26.8 %), both before and after demand, default and judgement. This interest is added to the charge account and forms part of the amount due. This interest will bear interest on your next monthly statement (monthly compounding) if the amount due on the statement is not paid in full on or before the due date. **I/We/the Corporation consent(s) to the exchange of account and credit information and personal information from time to time by the Co-op and the financial references provided and to the exchange of credit information with any credit grantor, credit bureau, credit reporting agency, or my/our employer(s).**

SIGNING BY SOLE PROPRIETORSHIP	SIGNING BY PARTNERSHIP	SIGNING BY CORPORATE APPLICANT (GUARANTOR)
Date: _____ (MM/DD/YY)	Date: _____ (MM/DD/YY)	Date: _____ (MM/DD/YY)
	X _____ Partner's Signature	Corporate Applicant's Name
		By: X _____ Signature
X _____ Individual Applicant's Signature	X _____ Partner's Signature	Title: _____

**Business Credit Agreement
And Statement of Disclosure**

Homestead Co-op
Box 70
Portage la Prairie, Manitoba R1N 3B3
Phone: (431)304-6900 Fax: (204) 692-2273

In consideration of the Co-op accepting your credit agreement, which forms part of this agreement, and opening an account in your name, you agree to the credit terms set out below:

1. Types of Credit Accounts/Use of the Card

- 1) Under a charge account, credit is extended for new purchases (i.e. a purchase not shown on a previous statement) to the Due Date shown on the statement. No interest is charged on new purchases when the Co-op receives payment in full by the Due Date. Under a dating account, credit is extended for new purchases beyond 30 days to the Due Date shown on the statement. No interest is charged on the purchases recorded in the dating account. When due, the purchases in the dating account are transferred to the charge account and interest is charged at the interest rate on the charge account if the amount transferred is not paid on or before the Due Date.
- 2) The Card may be used to buy goods and services available on credit on these accounts from the Co-op.
- 3) The Card is property of the Co-op. It is not transferrable. You will immediately return all Cards if requested.
- 4) Upon cancellation or expiry, you will pay your accounts in full despite the cancellation or expiry of any rights and privileges under this agreement.
- 5) The Co-op has the right to cancel your credit accounts and the card at any time, including without limitation, upon your death or if you become bankrupt or insolvent.
- 6) You may make enquiries about your accounts during the Co-op's ordinary business hours to the telephone number set out above.

2. Credit Limit

- 1) The Co-op will advise you of your credit limit (the "Limit") by letter or in your first statement after acceptance of your credit application. The limit may be increased or decreased at any time by the Co-op. The change will be disclosed in the next statement following the change. You hereby request any increase to the Limit at any time for which you may qualify.
- 2) You agree not to make purchases on your accounts where the amount of the purchases plus any balance then outstanding would in total exceed the Limit unless the Co-op, in its sole discretion, permits you to exceed the Limit, in which case the terms set out in this agreement apply to those amounts in excess of the Limit

3. Billing

- 1) The Co-op will send you a statement every month for purchases that have been made under the accounts during the previous month, and any previous unpaid balance. Co-applicants and co-applicant cardholders will not receive statements.
- 2) Where anyone authorized by you signs a receipt bearing an imprint of your card, or you or anyone authorized by you gives your account number to make a purchase you will be liable to pay as if the sales receipt was signed by you.
- 3) If you do not notify the Co-op in writing of an error or omission in your statement of account within 30 days of the statement date, you agree that the statement is considered conclusively to be correct.
- 4) Any adjustments made by means of a credit voucher will be credited to you, but until the credit voucher is granted and recorded, you are responsible to pay the amount to which it relates to the Co-op in accordance with this agreement.

4. Interest and Payment

- 1) You agree to perform promptly all your obligations under this agreement.
- 2) You agree to pay the amount due in full on or before the due date appearing on each statement sent by the Co-op to you.
- 3) You have the right to prepay the entire balance in full or in part without charge.
- 4) Subject to any amendments pursuant to paragraph 7, I/we/you agree to pay interest to the Co-op on all past due amounts at the rate of 2.0% pr month calculated and compounded monthly (effective annual rate 26.8%), both before and after demand, default and judgement. This interest is added to the charge account and forms part of the amount due. This interest will bear interest on your next monthly statement (monthly compounding) if the amount due on the statement is not paid in full on or before the due date.
- 5) Payments will be applied by the Co-op in the following order: previously billed interest and purchases, interest and purchases shown on current statement, interest and purchases to be billed.
- 6) You agree you are liable for the entire outstanding balance of your accounts despite any variation of interest terms by the Co-op.

- 7) In addition to the amounts otherwise payable under this agreement, you agree to pay the Co-op its charge for each cheque received by the Co-op from you that is subsequently dishonoured.
- 8) Payments must be made only by cash, cheque, debit cards, or money order, or by other arrangement authorized by the Co-op.

5. Default

- 1) You will be in default if any of the following occurs:
 - a. You do not make a payment when due;
 - b. A bankruptcy proceeding is filed by or against you or you are the subject of receivership or insolvency proceedings or any of your assets are seized;
 - c. You have made a false or misleading representation on your Credit Application;
 - d. Dissolution;
 - e. You breach any of your other agreements in this agreement;
 - f. If the Co-op has reasonable cause to believe your ability to perform your obligations under this agreement, including making timely payments is impaired.
- 2) Upon your default, the Co-op has the remedies in this agreement and at law. The Co-op may immediately suspend or cancel your privilege to obtain credit. The outstanding balance in your accounts will become due and payable ten days from the date the Co-op's written notice of the default or other event is sent to you.
- 3) You agree to pay all reasonable expenses, costs and disbursements, including fees as between a solicitor and his or her own client, which may be incurred by the Co-op in the enforcement of its rights under this agreement.
- 4) You agree that taking of a judgement against you will not operate as a merger of your promise to pay, or affect the right of the Co-op to collect interest at the rates notified to you from time to time on any amounts owing to the Co-op under this agreement or on the judgement.

6. Cancellation

You may cancel this agreement at any time by written notice.

7. Amendments

The Co-op may amend the provisions of this agreement including the interest rate by giving written notice to you of the change. The Co-op will notify you in writing of the amendment, which may be by notice on your statement. The amendment will be effective 30 days, or such greater time period as may be required by applicable laws, after the date notice is given. Unless you cancel your credit accounts within that notice period, the amendment(s) will be binding on you.

8. **Notices.** Any notice required or permitted to be given to you under the terms of this agreement is sufficiently given if shown on your statement or if sent by prepaid first class mail to the latest address contained in the Co-op's files. Unless otherwise provided in this agreement or by law, any notice so given will be considered to have been received by you on the 7th day after the date on which it was mailed. You agree to notify the Co-op promptly of any change of address. Notice to you or to a co-applicant is considered notice to all.

9. Lost or Stolen Cards(s)

- 1) Where the Card(s) used in connection with your account is (are) lost or stolen, you agree to notify the Co-op promptly, in writing.
- 2) You are responsible to pay for all product and services charge to your account until you have notified the Co-op as required.

10. Co-applicants

- 1) Where a co-applicant signed the credit application with you, the terms of this agreement bind each of you and apply with whatever changes of grammar are necessary.
- 2) Where there are co-applicants, you agree that your liability for all amounts payable under the terms of this agreement is joint and individual, which means you are liable both individually and together for all amounts charged to the accounts.
- 3) Where you have designated a co-applicant cardholder(s), you are responsible to the Co-op for all transactions made by the co-applicant cardholder(s) with their Card(s).

11. Miscellaneous

- 1) You grant the Co-op a security interest in any and all merchandise purchased from the Co-op (the "Merchandise") to secure payment to the Co-op for all debts, charges and liabilities, present and future, at any time owing by you in connection with your accounts. If for any reason you do not make payments on time or pay any other amounts due to the Co-op in the manner provided in this agreement in addition to all other rights and remedies available at law or in equity, the Merchandise may be repossessed to the extent permitted by law. Where permitted by law, you waive your right to receive copies of any financing statement, financing change statement or verification statement relating to this agreement.
- 2) If any part of this agreement is contrary to law or found inoperative by any court, that part is ineffective without invalidating the other parts of this agreement.
- 3) This agreement will be governed by the laws of the Province of Manitoba
- 4) Should you require a copy of this agreement for your records, please request at time of signing.



Homestead Consumers Co-op Ltd.

Proudly serving Austin, Carman, La Salle, MacGregor, Oakville,

Portage la Prairie and Treherne.

Box 70, Portage la Prairie MB, R1N 3B3

Phone: 431-304-6900 Fax: 204-692-2273

Email: admin@homestead.crs

Website: www.homesteadco-op.crs

LOCALLY
INVESTED
COMMUNITY
MINDED
LIFETIME
MEMBERSHIP
BENEFITS

Homestead Co-op payment options:


1) In Person

- By debit card, cash, or cheque at any Homestead Co-op location.
- Payment at locations using credit card is **not** accepted.

2) Online Bill Payments

- Search Homestead Co-op on your bank bill payees. Homestead Co-op should be one of the first options. Use your customer # listed on your statement, including the check digit indicated below.

1

 LIFETIME MEMBERSHIP BENEFITS

HOMESTEAD CONSUMERS CO-OP LTD
BOX 70
PORTAGE LA PRAIRIE MB R1N 3B3
431-304-6900

Due Date
Jul 31, 2023

Minimum Payment Now Due
\$

PORTAGE LA PRAIRIE MB

Statement From - To	Retail #	Customer #	Amount Remitted
Jun1, 2023 - Jun30, 2023	2059 4	412345 6	

Date	Invoice Number	Description	Amount
------	----------------	-------------	--------

3) Pre-Authorized Debit Card Payments

- Payment deducted automatically from your bank account on the third last business day of each month, for the amount listed on your statement or current balance due.
- Complete and sign the enclosed form and provide a void cheque.

4) Automatic Credit Card Payment

- Processed on approximately the 2nd business day of the month, for all of the previous month's purchases.
- Signed form required for set up.
- Please contact us if you are interested in this payment option.

5) Mail cheque to:

Homestead Co-op
Box 70
Portage la Prairie, Manitoba
R1N 3B3



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Website: www.homesteadco-op.crs

LOCALLY
INVESTED
COMMUNITY
MINDED
LIFETIME
MEMBERSHIP
BENEFITS

Pre-Authorized Debit (PAD) Agreement

I/we authorize Homestead Co-op to debit my/our account for payment of all charges arising under my/our charge account. Regular monthly payments for the full amount on the statement will be debited on the third last business day of each month.

This authorization is to remain in effect until Homestead Co-op has received written notification from me/us of its change or termination. This written notification must be received at least twenty (20) days before the next debit is scheduled. NSF payments are subject to a \$25.00 service charge. If there is more than 1 NSF payment, it may result in removal from this program, and your charging privileges may be reviewed.

I/we have certain recourse rights if any debits do not comply with this agreement. For example, I/we have the right to receive reimbursement for any PAD that is not authorized or is not consistent with this PAD agreement. To obtain a form for a Reimbursement Claim, or for more information on my/our recourse rights, contact your financial institution or visit www.cdnpay.ca.

PLEASE PRINT

Name: _____

Member #: _____

Address: _____
Street

City, Province, Postal Code

Telephone

Financial Institution: _____

Branch ID: _____ Transit #: _____ Account #: _____
(3 digit) (5 digit)

A copy of a VOID cheque or printed bank detail sheet is required to be attached.

Signature: _____ Date: _____