

The following document clarifies the regulations and rules that govern how SPRINT Senior Care (legal name, Senior Peoples' Resources In North Toronto Inc.) will process transactions made from your account. These terms and conditions protect you and ensure that your wishes are honoured correctly. Please keep this document for your records.

In plain language, the terms and conditions below mean:

1. You are **signing** this agreement so that Senior Peoples' Resources in North Toronto Inc. will have the authorization to withdraw monthly the total amount of your monthly invoice for services received on a regular monthly basis.
2. You are **authorizing** Senior Peoples' Resources in North Toronto Inc. to withdraw the full amount of your monthly invoice using our bank's (TD Canada Trust) service. You may cancel this arrangement at any time.
3. You are **agreeing** to let us know if you change banks or account information before the next transaction is scheduled.
4. Our bank is **not** required to confirm this agreement with you before acting on instructions from Senior Peoples' Resources in North Toronto Inc.
5. You may get your money returned to you if:
 - a) There is an error in the amount withdrawn from your account.
 - b) You canceled the agreement.

PRE-AUTHORIZED PAYMENT (PAP) – TERMS AND CONDITIONS

I(We) acknowledge that this Authorization is provided for the benefit of Senior Peoples' Resources in North Toronto Inc. and TD Canada Trust and is provided in consideration of TD Canada Trust 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) hereby authorize Senior Peoples' Resources In North Toronto Inc. to draw on my account the full amount of my monthly invoice for services received from SPRINT Senior Care.

This authorization may be cancelled at any time upon notice from the client. I(We) acknowledge that, in order to revoke this authorization, I(we) must provide notice in writing of the revocation to Senior Peoples' Resources In North Toronto Inc.

I(We) acknowledge that provision and delivery of this authorization to Senior Peoples' Resources In North Toronto Inc. constitutes delivery by Senior Peoples' Resources In North Toronto Inc. to my financial institution.

I(We) undertake to inform Senior Peoples' Resources in North Toronto Inc., in writing, of any change in the account information provided in this Authorization prior to the next due date of the Pre-Authorized Payment (PAP).

The account that Senior Peoples' Resources in North Toronto Inc. is authorized to draw upon is indicated in the Authorization form. An unsigned VOID cheque or the Financial Institution information for this account is attached to the Authorization.

I(We) acknowledge that TD Canada Trust is not required to verify that a PAP has been issued in accordance with the particulars of the Payor's Authorization including, but not limited to, the amount of the invoice.

I(We) acknowledge that TD Canada Trust is not required to verify that any purpose of payment for which the PAP was issued has been fulfilled by Senior Peoples' Resources in North Toronto Inc. as a condition to honoring a PAP issued or caused to be issued by Senior Peoples' Resources in North Toronto Inc. on Payor account.

I(We) have certain recourse rights if any debit does not comply with this agreement. For example, I(we) have the right to receive reimbursement for any PAP that is not authorized or is not consistent with this PAP Agreement. To obtain a form for a Reimbursement Claim, or for more information on my/our recourse rights, I(we) may contact my/our financial institution or visit www.payments.ca