

## PRE-AUTHORIZED PAYMENT AUTHORIZATION – TERMS AND CONDITIONS

I(We) ("the Customer") acknowledge that this Authorization is provided for the benefit of the NewsWest Inc. and TD Bank and is provided in consideration of TD Bank 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 this agreement below. I(We) hereby authorize NewsWest Inc. to draw on

Name on bank account \_\_\_\_\_  
PAD to be drawn on:

Bank transit/account number: \_\_\_\_\_ / \_\_\_\_\_

Bank Name/Address: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

in payment of my account number \_\_\_\_\_ with NewsWest Inc.

Signature(s) of authorized payor/signing officer: \_\_\_\_\_ Date: \_\_\_\_\_

This authorization may be cancelled at any time upon notice by the customer. I(We) acknowledge that, in order to revoke this authorization, I(We) must provide notice of revocation to NewsWest Inc.

I(We) acknowledge that provision and delivery of this authorization to NewsWest Inc. constitutes delivery by the Customer to TD Bank. Any delivery of this authorization to you constitutes delivery by the Customer.

The Payor and Payee agree to waive the pre-notification requirement set out in Section 11 of Appendix II of rule H1 of the Canadian Payments Association.

I(We) undertake to inform NewsWest Inc. of any change in the account information provided in this authorization prior to the next due date of the PAD.

The account that NewsWest Inc. is authorized to draw upon is indicated in the accompanying authorization. A specimen cheque for this account has been marked "VOID" and attached hereto.

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

I(We) acknowledge that TD Bank is not required to verify that any purpose of payment for which the PAD was issued has been fulfilled by NewsWest Inc. as a condition to honouring a PAD issued or caused to be issued by NewsWest Inc on the Customer's account.

Revocation of this authorization does not terminate any contract for goods or services that exists between the Customer and NewsWest Inc. The Payor's Authorization applies only to the method of payment and does not otherwise have any bearing on the contract for goods or services exchanged.

A PAD may be disputed by a Payor under the following conditions:

- (1) the PAD was not drawn in accordance with the Payor's Authorization; or
- (2) the authorization was revoked; or
- (3) pre-notification was not received.

The Payor, in order to be reimbursed, acknowledges that a declaration to the effect that either (1), (2), or (3) took place, must be completed and presented to the branch of the Processing Institution holding the Payor's account up to and including 90 calendar days in the case of a personal/household PAD (or up to and including 10 business days in the case of a business PAD), after the date on which the PAD in dispute was posted to the Payor's account.

The Payor acknowledges that a claim on the basis that the Payor's Authorization was revoked, or any other reason, is a matter to be resolved solely between the Payee and the Payor when disputing any PAD after 90 calendar days in the case of a personal/household PAD or 10 business days in the case of a business PAD.

### DEFINITIONS

***Business PAD:*** Means a PAD (Pre-Authorized debit in paper, electronic or other form) drawn on the account of a Payor such as, but not limited to, a corporation, and organization, a trade, an association, a government entity, a profession, a venture or an enterprise, for the payment of goods and services related to commercial activities of the Payor.

***Personal / Household PAD:*** Means a PAD drawn on the account of a Payor for payments such as, but not limited to, charitable donations, RESP and Spousal RRSP contributions, mortgage installments, utility bills, insurance premiums, membership fees, property taxes, credit card billings and payment for other consumer goods and services.



Want to pay your NewsWest statement on time – and *save* even more time and money?

### Pay your statement the hassle-free way

With our Preauthorized Payment program, your payment is made automatically on the payment date, and you don't even have to sign the cheque!

#### \*Save Money\*

No more envelopes and stamps to buy, reduce your bank processing charges and courier costs.

#### \*Save Time\*

No more time spent writing cheques, making trips to a post office or mail box, or dealing with collection calls.

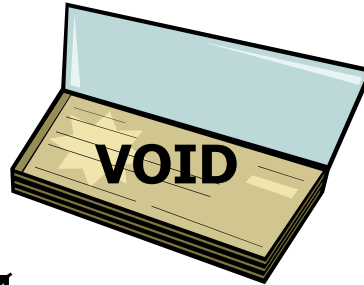
#### \*Save Worry\*

No more worries about whether the cheque will arrive or get lost in the mail; no worries that your account could be put on hold.

### How do I join?

Complete and sign the enrolment/authorization form below and the attached terms and conditions.

Attach a personal\* or business\*\* blank cheque marked "VOID"



Mail or fax the completed enrolment/authorization form, terms and conditions and void cheque to our office with your next payment

#### Pre-Authorized Payment Authorization

Personal account PAD \*

Business Account PAD \*\*

Payor Name(s): \_\_\_\_\_

NewsWest Account #: \_\_\_\_\_

Address: \_\_\_\_\_

City & Province: \_\_\_\_\_

Phone Number: \_\_\_\_\_

I (we) authorize NewsWest Inc. to process a debit, in paper, electronic or other form in the amount of:

Fixed amount: \$ \_\_\_\_\_ (Please contact Accounts Receivable to determine if you are eligible for "Fixed Amount" payments)

OR

Variable amount: \_\_\_\_\_ \$X with "variable payment amount \$X" being shown on my weekly statement mailed or delivered to me (us) 10 days before debit date.

and in no case exceeding \$ \_\_\_\_\_ (optional).

on my (our) account **weekly**, beginning \_\_\_\_\_ date

I (we) acknowledge that I (we) have read, understood and accepted all the provisions contained in the Terms and Conditions of the Pre-Authorized Payment Authorization and that I (we) have received a copy

\* Personal Account PAD only  
Signature of Payor(s): \_\_\_\_\_ Date: \_\_\_\_\_

\*\* Business Account PAD only  
Name(s) of Authorized Signing Officer(s) \_\_\_\_\_  
Signature(s) of Authorized Signing Officer(s): \_\_\_\_\_ Date: \_\_\_\_\_