

**easyfinancial Services Inc.**  
**PRE-AUTHORIZED DEBIT ("PAD") FORM ("Authorization")**

I/We DANIELL KIEBALA and/or hereby  
authorize easyfinancial Services Inc. to debit my account at abc

Transit #12434

Institution#123

Account #

The amount of \$ on a basis

This PAD is for personal purposes.

In the event that any PAD is not honoured, due to non-sufficient funds or any other reason other than my/our revocation of this Authorization or non-compliance of the PAD with this Authorization, I/we authorize easyfinancial Services Inc. to re-present the PAD at its discretion and my/our Financial Institution to process such PAD without any pre-notice to me/us or any other consent by me/us. I/We also agree to have easyfinancial Services Inc. debit my/our Account for the \$50.00 returned item fee.

**I/We hereby waive any requirement for pre-notification of changes in the amounts and/or payment dates of Pre-Authorized Debits drawn against my/our Account at my/our Financial Institution in accordance with this Authorization.**

I/We may revoke this Authorization at any time either orally or in writing subject to providing at least 30 days' notice of revocation to easyfinancial Services Inc. I/We may obtain a sample cancellation form, or more information on my/our right to cancel this Authorization at my/our Financial Institution or by visiting [www.cdnpay.ca](http://www.cdnpay.ca).

I/We have certain recourse rights if any debit does not comply with this Authorization. For example, I/we have the right to receive reimbursement for any debit that is not authorized or is not consistent with this Authorization. To obtain more information on my/our recourse rights, I/we may contact my/our Financial Institution or visit [www.cdnpay.ca](http://www.cdnpay.ca).

I/we agree to the terms and conditions attached to this Authorization.

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Client(s) Signature

11/05/2021

CLL\_CLC\_FSR\_Signature

easyfinancial Services Inc. Authorized Witness Signature

11/05/2021

Financial Service Representative

easyfinancial Services Inc. Authorized Witness Title

**easyfinancial Services Inc.**  
**33 City Centre Drive, Suite 510, Mississauga, ON L5B 2N5**  
**1-888-502-3279**

**easyfinancial S e r v i c e s**  
**PRE-AUTHORIZED DEBIT ("PAD") FORM ("Authorization")**

**Terms and Conditions**

1. In this Authorization "I", "me", "we", "us" and "our" refer to the Payor(s) indicated on the reverse hereof.
2. This Authorization is provided for the benefit of easyfinancial Services Inc. and my/our Financial Institution and is provided in consideration of my/our Financial Institution agreeing to process debits against my/our Account in accordance with the Rules of the Canadian Payments Association. I/We agree that any direction I/we may provide to draw a PAD, and any PAD drawn in accordance with this Authorization, shall be binding on me/us as if signed by me/us.
3. I/We acknowledge that the amounts to be drawn against my/our Account may vary in accordance with variations in the amounts billed by easyfinancial Services Inc., and that in the case of equal payment plans may include periodic adjustments.
4. I/We certify that all information provided with respect to my/our Account is accurate and I/we agree to inform easyfinancial Services Inc., in writing, of any change in the Account information provided in this Authorization. In the event of any such change, this Authorization shall continue in respect of any new Account and Financial Institution to the same extent as if they had been shown on the signed form. I/We guarantee that the signatories to any written notice of change I/we provide to easyfinancial Services Inc. will be all such persons as would be required to sign any cheque drawn on or withdrawal made from the new Account.
5. I/We agree that my/our Financial Institution is not required to verify that any PAD has been drawn in accordance with this Authorization, including the amount, frequency and fulfillment of any purpose to which the PAD relates. I/We agree that delivery of this Authorization to easyfinancial Services Inc. constitutes delivery by me/us to our Financial Institution, and that easyfinancial Services Inc. may deliver a copy of this Authorization to easyfinancial Services Inc.'s financial institution for the purpose of processing PADs, and I/we consent to the disclosure of any information contained in this Authorization to such financial institution.
6. This Authorization applies only to the method of payment, and I/we agree that revocation of this Authorization does not terminate or vary in anyway any contract or the terms of service under which services are provided to me/us by easyfinancial Services Inc.
7. I/We warrant and guarantee that if the Account shown on the reverse is a joint account all persons who would be required to sign jointly in order to draw a cheque on the Account or make a withdrawal from the Account have signed this Authorization.
8. I/We understand and accept the foregoing terms and conditions, and agree to participate in a PAD arrangement in accordance with this Authorization.
9. I/We understand that I/we can cancel the optional products at any time.

**.easyfinancial Services Inc.**  
**LETTER OF DIRECTION**  
**Statement of Disbursements**

Date: 11/05/2021 Branch Address: , 1299 Barton St. E, , ,

Personal Loan Account Number: -

DANIEL KIEBALA

8 JUNIPER CRES, KITCHENER

, , N2M4M4

Your loan for \$ will be paid out as follows:

Cheque	4000
Credit Protection Plan (if applicable)	\$
<b>LOAN AMOUNT</b>	<b>\$</b>

**Loan Funding Type costs (check applicable)**

- ☐ I acknowledge that if I choose to separately purchase a pre-paid card product from easyfinancial and wish to have the proceeds of this loan loaded onto my pre-paid card, there is a fee of \$14.95 for each new prepaid card. Once purchased, any additional reloading (from easyfinancial) of an active (non-expired) prepaid card will be FREE of CHARGE. I also acknowledge receipt of a separate disclosure document setting out the fees I will incur in using my pre-paid card.
- ☐ I acknowledge that if I choose to receive all or a portion of the proceeds of this loan by e-mail money transfer, there is a fee of \$4.99 for each transaction. I confirm the email address provided and/or on file is my email address for the email money transaction. I understand that only \$10,000.00 can be provided via email money transfer and the remaining proceeds of this loan will be provided by another method as outlined herein. The email money transfer shall be sent to the email address listed in the line item labelled "Interac e-Transfer" above and the password for the email money transfer will be sent by text to .
- ☐ I acknowledge that if I direct funds to be deposited into my bank account via EFT, an additional cost of \$4.99 applies.
- ☐ I acknowledge that if I direct funds to be paid by cheque, there is no additional cost, and it will be mailed directly to my home.
- ☐ I acknowledge that if all or a portion of this loan is used to pay out an existing loan with easyfinancial, there is no additional cost to me.
- ☐ I acknowledge that the loan shall be paid directly to the retailer in return for goods purchased as detailed under the attached Purchase Sales Receipt, if applicable.
- ☐ I acknowledge that all or a portion of the loan proceeds are being paid directly to creditors.

I/We, the undersigned applicants do hereby authorize and direct **easyfinancial Services Inc.** to release the funds as directed above as well as all related information pertaining to the above referenced accounts.

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DANIEL KIEBALA

easyfinancial Services Inc. by: Authorized Witness:

CLL\_CLC\_FSR\_Signature

Authorized Witness Title:

Financial Service Representative



**easyfinancial Services Inc.**  
**OPTIONAL PAYMENT PLAN LETTER**

Date: 11/05/2021

Branch Address:

1299 Barton St. E

,

Personal Loan Account Number: -

Customers Name and Address:

DANIELL KIEBALA

8 JUNIPER CRES, KITCHENER

,

, ON

N2M4M4

To Whom it May Concern,

In the unlikely event that I am unable to meet my obligation for repayment of my loan with easyfinancial services, I/WE, DANIELL KIEBALA (and/or) thereby authorize easyfinancial services to contact my payroll department to arrange for an Optional Payment Plan for the outstanding amount of the loan and any administration costs incurred by the employer.

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DANIELL KIEBALA

easyfinancial Services Inc. by: Authorized Witness:

CLL\_CLC\_FSR\_Signature

Authorized Witness Title:

Financial Service Representative

**PERSONAL LOAN AGREEMENT  
DISCLOSURE STATEMENT FOR A FIXED RATE LOAN**

<b>APPLICANT INFORMATION</b>  <b>DANIELL KIEBALA</b>  <b>8 JUNIPER CRES</b> <b>KITCHENER, ON</b> <b>N2M4M4</b>	<b>OUR CONTACT INFORMATION</b>  <b>1299 Barton St. E</b> <b>,</b> <b>Telephone No.: (289) 246-9777</b>  <b>Web Address: www.goeasy.com</b>
<b>KEY TERMS OF THE LOAN</b>  <b>Account Number:</b> - <b>Date of the Loan:</b> <b>Balance Due Date:</b> <b>Term of Loan:</b> <b>First Payment Due:</b> <b>Last Payment Due:</b> <b>Type of Payment:</b> <b>Effective Date of Loan:</b>	<b>COST OF BORROWING</b>  <b>Annual Interest Rate Payable:</b> %  <b>The Total Cost of Borrowing expressed as an Annual Percentage Rate:</b> %
<b>PAYMENT INFORMATION</b>	
Your Loan Amount  Administration Fee  Total Principal Loan Amount  Total Interest Obligation  Your total obligation for the Term of the Loan is <ul style="list-style-type: none"> <li><b>This amount may vary depending on, but not limited to, any prepayment, failure to make timely payments or any dishonored payment fees incurred</b></li> </ul>	\$  \$  \$  \$  \$
<b>YOUR REGULAR INSTALLMENT PAYMENT</b>	
Your regular installment payment (including taxes, if applicable) is \$ plus \$ for the Optional Policy and \$ for the Optional Service for a total amount of \$ (" <b>Payment</b> ") . The outstanding balance at the end of the Term, if all scheduled payments (including the Optional Policies, if applicable) are made on a timely basis, is \$0.	
<b>OPTIONAL POLICY – LOAN PROTECTION PROGRAM</b>	
We offer the Loan Protection Program (LPP) which includes life, accident/sickness, critical illness, and involuntary unemployment insurance from a third-party*. You can decline the LPP by telling easyfinancial that you do not want it. You can accept the LPP by completing a separate enrollment form provided by easyfinancial. You may cancel the LPP at any time by providing notice to us. If you cancel within 30 days after you receive the Certificate of Insurance, all premiums you have paid will be refunded through a credit to your account. If the insurance is cancelled after 30 days, you may be entitled to a refund of a portion of the premium	

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paid, calculated in accordance with applicable laws. Your Optional Policy is \$ .  
Total = Premium (\$) + Applicable Taxes (\$)

\* Underwritten by American Bankers Insurance Company of Florida and American Bankers Life Assurance Company of Florida

**OPTIONAL SERVICE – creditoptimizer**

You are not required to purchase the creditoptimizer service to obtain the loan, however, it does provide significant benefit in monitoring your credit report, your credit score, as well as fraud detection measures relating to your credit file. Your Optional Service is \$

## TERMS AND CONDITIONS

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1. **PAYMENT OBLIGATIONS.** You will make Payments until the principal and accrued interest have been repaid in full. The Payments are due on each payment due date during the Term of the Loan up to and including the Balance Due Date when the final remaining balance, if any, of the principal and the interest shall also become due and payable. All amounts are in Canadian dollars, unless expressed otherwise.
2. **INTEREST CALCULATION.** Interest is charged from the Date of the Loan or when the principal is refinanced until you repay the principal and accrued interest in full. Interest on the principal is calculated daily and is payable according to the type of payment frequency chosen by you. Interest is not compounded. The interest rate will not change as it is a fixed rate.
3. **PAYMENT APPLICATION.** Each payment will be applied in the following order (a) any return item fees (if applicable); (b) any optional good or service (if applicable); (c) interest due; (d) the balance, if any, to reduce the principal. Any modifications to payments after the date your Loan Agreement is signed, such as due date changes or deferred payments, must be acknowledged on a separate loan modification form, acknowledging that it may impact the date of your last payment as stated in your Loan Agreement and there may be an impact on your total cost of borrowing.
4. **PREPAYMENT.** You have the right to make full or partial prepayment of the amounts outstanding under your Loan Agreement at any time without any prepayment charge. To prepay, simply visit your easyfinancial branch or make the prepayment through your online banking.
5. **MAKING PAYMENTS.** You shall authorize us to withdraw each Payment and any charges and/or other amount you owe us, pursuant to this Agreement, from your bank account. You must complete the necessary documentation and attach a specimen cheque marked 'VOID'. We may make exceptions in our sole discretion. If your Payment is due on a weekend or holiday, we will withdraw that amount from your bank account on the last business day prior to that date (for example, if the payment is due on Saturday, we will withdraw the payment from your account on Friday).
6. **NON SUFFICIENT FUNDS FEE.** In the event that any cheque or other payment instrument used to make a payment due under the Loan Agreement is not honoured for any reason, a \$50.00 NSF Fee will be charged.
7. **FAILURE TO MAKE PAYMENT.** If payment is not made when due, you must pay any NSF Fee and the entire unpaid principal and accrued interest will immediately become due. There will be an impact on your cost of borrowing because subsequent payments will first pay delinquent interest and principal before being applied to pay current interest and principal owing. Consequently, the interest rate charged will be on a higher principal balance. You are responsible for any legal costs incurred to collect any amount owing.
8. **REGISTRATION OF SECURITY INTEREST.** Should we require registration of a security interest for performance on this Agreement, you agree to provide us with security over your personal property. If the loan is secured, the attached Security Agreement will form a part of this Agreement, along with a Purchase and Sales Receipt(s), where applicable.
9. **LOAN FOR PERSONAL USE.** You are obtaining the loan for personal use only and are not using it for business purposes. You have disclosed to us any outstanding payday loans as of today's date and have agreed to pay these loans with the proceeds of the loan received from us. You agree not to enter into any new agreements with any payday loan company while you have an outstanding balance with us. If you breach this section, the unpaid principal and accrued interest will immediately become due and payable at our sole discretion.
10. **ASSIGNMENT.** We may sell, transfer or assign this Agreement without your consent, in which case you will be advised in writing. You may not sell, transfer, or assign your rights under this Agreement without our written consent. The terms of this Agreement shall not be amended without prior written consent between the parties.
11. **SERVICE PROVIDERS.** We may use service providers or insurers that are located outside of Canada to process applications, information and transactions in connection with loans and insurance. In the event that a service provider and/or an insurer cannot or will not process any transaction in connection with your application or your account, by reason that the service provider or insurer may suffer legal and/or reputational risks, or that the service provider or insurer may violate any law, regulation, rule or internal policy applicable to it if it does so, then we may be unable to complete the transaction or process your application. In such event, neither we nor our service providers or insurers will be liable in respect of any such incomplete transaction or application.
12. **GOVERNING LAW.** This Agreement is governed by the laws of Canada and the laws of the province in which you obtained the loan.

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13. **PRIVACY.** We collect, use and disclose your personal information for the purposes of obtaining a credit information report or related financial history including for the purposes of verifying your current and ongoing creditworthiness and other information you provided in connection with your application and locating you to collect outstanding debts; providing credit information to potential creditors, credit bureaus and credit reporting agencies; evaluating your application; determining your initial and ongoing eligibility for, and providing the products and services you request; administering, servicing and enforcing your loan; collecting outstanding debts; meeting legal, regulatory, security and processing requirements; to send information and promotional offers; and otherwise with your consent, as described in our Privacy Policy, or as permitted or required by law. We may disclose your personal information to and collect your personal information from affiliates, subsidiaries or related organizations, credit bureaus and reporting agencies, businesses and financial institutions with whom you have had or may have a financial relationship and other references you have provided in support of your application. We may also share this information with third-party collection agencies engaged to assist in the collection of bad debt or to agencies that acquire bad debt. Social Insurance Numbers, birth dates or other identifiers, if collected, may be used to verify your identity, including matching credit reports. If you have provided personal information relating to a third party, you represent that you have obtained consent from that individual to provide his/her personal information to us. The collection, use and disclosure of your personal information and that of your third-party references for the purposes described above are done so in accordance with the terms and conditions of the Privacy Policy. For more information, or if you have any questions, including with respect to our use of service providers located outside of Canada, you may write to our Privacy Officer at 33 City Centre Drive, Suite 510 Mississauga, Ontario L5B 2N5 Canada, or visit our website at [www.easyfinancial.com/privacypolicy](http://www.easyfinancial.com/privacypolicy) for a copy of our Privacy Policy.

If you are submitting this Agreement by email or fax, our copy shall be considered the original and shall be binding on you.

Your signature below means:

1. The information provided above is complete and correct;
2. You understand and agree to the Terms and Conditions set out above, and consent to the collection, use and disclosure of your personal information as described in section 13 and in our Privacy Policy;
3. You have received a completed copy of this Agreement;
4. **You acknowledge that the consents set out in this Agreement shall be effective from the date of this Agreement and shall continue for as long as you continue to have a relationship with us. Notwithstanding the foregoing statement, any consents you may have granted pursuant to section 13 of the Terms and Conditions shall continue only until the time you withdraw your consents.**
5. **You acknowledge that a consumer report/personal report containing credit or personal information will be referred to in connection with this Agreement. You consent to us obtaining such a report from credit bureaus/consumer reporting agencies and other third parties as described in our Privacy Policy.**

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Primary Applicant

Co-Applicant

**Each person who signs this Agreement is responsible for the full amount owing under this Agreement.**

easyfinancial Services Inc. by: Authorized Witness

DANIEL KIEBALA

Name (Please Print)

Authorized Witness

Financial Service Representative

Authorized Witness Title

Date: 11/05/2021



## ENROLLMENT AUTHORIZATION

Last Name of Proposed Member <b>KIEBALA</b>		First <b>DANIELL</b>	Middle	Age <b>20</b>	Sex <b>Male</b>	<u>Plan</u> <input checked="" type="checkbox"/> Home & Auto Security Plan
Mailing Address <b>8 JUNIPER CRES, KITCHENER, , N2M4M4,</b>		Street Number or Rural Route		Apt No.		
City <b>KITCHENER</b>		Province <b>ON</b>		Postal Code <b>N2M4M4</b>		<u>Term</u>
Telephone No.		Cell Phone No. <b>4378475124</b>				
E-Mail Address						<u>Membership Fee</u>  \$
Provide the following if applicable:		Full Name of Spouse				
Child's Name	Date of Birth	Child's Name	Date of Birth			<u>Membership Material Language</u> <input checked="" type="checkbox"/> English <input type="checkbox"/> French
Child's Name	Date of Birth	Child's Name	Date of Birth			
Enclose payment and/or fill in charge card number to charge your membership fee	<input type="checkbox"/> MasterCard <input type="checkbox"/> VISA <input type="checkbox"/> Discover Card <input type="checkbox"/> AMEX			Card Expiration Date		
The plan will be effective on the Enrollment date and is continuous for the term selected subject to cancellation by either party, at any time, upon written notice to the other. I desire to purchase the Plan as indicated above.						
Enrollment Date:		Proposed Member Signature PAR-00006019_Anchor				

Branch complete  
ON

Representative  
ID#  
fsr2456cdunlop@goeasy.com.uatpr

CLL\_CLC\_FSR\_Signature

2012 CANADA ENROLL

BRANCH (Original) CUSTOMER (Copy)

Representative Signature

05/12

### DISCLOSURE STATEMENT

**THE PLANS ARE ADMINISTERED BY, OR PROVIDED THROUGH  
THE HOME AND AUTO SECURITY PLAN INC.**

**I AM VOLUNTARILY REQUESTING A MEMBERSHIP PLAN FOR A FEE AND TERM AS DESCRIBED ABOVE. I UNDERSTAND THAT PURCHASE OF THE PLAN IS NOT REQUIRED IN ORDER TO OBTAIN A LOAN**

from EASYFINANCIAL SERVICES INC, the Lender,

located at: 1299 Barton St. E

. Lender's Phone (289) 246-9777

I understand that I can pay the fee in cash, or by personal check, money order, or credit card, or that I can authorize the Lender to finance the fee. The method of payment does not affect the amount of the fee. By providing my email address, I authorize the Plan to send me information about products and services I might find useful. I understand that providing my email address is entirely voluntary.

I understand that I will have thirty (30) days from the date I become a member of the Plan to cancel my membership. If I cancel within thirty (30) days from the date I become a member of the Plan, I will receive a full refund (or credit, if paid by credit card) of the fee without any deductions. If I cancel after thirty (30) days, I understand that I will receive a refund of the unused portion of the dues paid for the Plan calculated on a pro-rata basis.

I understand that no claims or other membership benefits will be paid to the Lender.

I understand that the company which administers the Plan I am purchasing is not affiliated with the Lender. I understand that the Lender does not act as an agent, broker or fiduciary for me in the purchase of the membership plan. However, the Lender, an employee of the Lender or an affiliate of the Lender may realize some benefit from the sale of the membership plan.

**I HAVE READ AND RECEIVED A COPY OF THIS STATEMENT.**

Date 11/05/2021 Signature (Proposed Member) PAR-00006019\_Anchor