



## **BUSINESS PRE-AUTHORIZED DEPOSIT/DEBIT AGREEMENT**

You authorize Plastiq Inc. (Plastiq) and the financial institution designated (or any other financial institution you may authorize at any time by providing Plastiq with alternate account information), for business services, to:

1. make deposits in the account as per your instructions (such as, but not limited to, telephone instructions, or the placing of an order for goods or services) for regular recurring payments and/or one-time payments,
2. debit the account for refund amounts authorized by you and shown as credits in Plastiq's system from time to time,
3. debit the account at any time for any other amount you may authorize in writing, by telephone or otherwise without further notice; and
4. re-present a debit for any debit that is dishonoured, without notice.

This authority is to remain in effect until Plastiq has received written notification from you of its change or termination. This notification must be received at least ten (10) business days before the next debit is scheduled at the address provided above. You may obtain a sample cancellation form, or more information on your right to cancel a PAD Agreement at your financial institution or by visiting [www.cdnpay.ca](http://www.cdnpay.ca).

Plastiq may assign this authorization with 10 days notice to you and may cancel this agreement with 25 days notice to you, or cancel it without notice if the financial institution refuses the debits for any reason.

By entering into this agreement, you agree to perform your obligations under this agreement in compliance with applicable laws, statutes, ordinances, or regulations (for example, those governing financial services, consumer protections, unfair competition, anti-discrimination or false advertising). You also agree you will not knowingly engage in any transaction that is illegal or that you should have known was illegal. Plastiq, MasterCard, Visa, American Express, Discover and any other applicable electronic funds transfer network shall retain the right to limit or terminate this agreement. You also agree to Plastiq's Business Terms of Service, which can be found at [plastiq.com/business/terms](http://plastiq.com/business/terms).

You have certain recourse rights if any debit does not comply with this agreement. For example, you 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 your recourse rights, you may contact your financial institution or visit [www.cdnpay.ca](http://www.cdnpay.ca)



Business: Milcraft Inc.

Website www.milcraftinc.ca

Address: 358 McArthur Avenue, Oppe  
Ottawa, on K1L 6W7

Telephone: 613 742 6941

Signature: John Avelley Date: Oct 5/05

Printed Name: Anne Kelly

Title: Manager.

Bank Name: Bank of Nova Scotia

Bank Name: Bank of Nova Scotia  
Address: 7885 Boulevard Decarie, Montreal, Qc H4P 2H2

Transit #: 80051 Bank/Institution #: 002 Account #: 0196879

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