



Insurance Corporation
of British Columbia

(the Corporation)

Payment Plan Agreement

Transaction Timestamp 20250722120956

Account Holder Name and Address

FAROOQ AL-SAJEE

Plan Number A3.EIG

Policy Effective Date 22Aug2025

Policy Expiry Date 21Aug2026

Licence Plate Number WA597P

Account Holder Financial Institution

Branch ***** - *** Account *****8116

Insurance Premiums \$3,554.00
Finance Fee \$140.40
Total \$3,694.40

Payment Frequency Monthly
Finance Rate 3.95%
APR Rate 7.29%

Payment Plan Schedule:

Withdrawal Date	Amount Due	Withdrawal Date	Amount Due
22Aug2025	\$307.83	16Feb2026	\$307.87
16Sep2025	\$307.87	16Mar2026	\$307.87
16Oct2025	\$307.87	16Apr2026	\$307.87
17Nov2025	\$307.87	19May2026	\$307.87
16Dec2025	\$307.87	16Jun2026	\$307.87
16Jan2026	\$307.87	16Jul2026	\$307.87

Note: We will initiate a withdrawal on the dates indicated above. This is not a loan but a payment plan.

By signing here, you (the account holder):

- understand and accept that Insurance Premiums will include an enrollment fee for new payment plan participants.
- authorize ICBC to withdraw funds from your account in accordance with the "Payment Plan Schedule" described above (plus any necessary withdrawal and deposit adjustments) in payment of amounts due to ICBC.
- understand and agree the total amount collected will not exceed the total payment plan amount, however it is possible that small differences due to rounding may arise for payments.
- agree to accept this agreement or an amended document or receipt as pre-notification of the amounts and dates of withdrawals.
- understand and accept the attached terms and conditions of this Payment Plan Agreement.
- agree that your Financial Institution may process debits against your account in accordance with the rules of the Canadian Payments Association.
- agree to attach a specimen cheque marked "VOID" to this pre-authorized debit (PAD) Agreement if requested for an enrollment or change of financial information.
- understand and accept that an additional \$18 fee may be applied to each payment withdrawal transacted that fails and becomes due, without notice to you.
- understand and agree that ICBC may provide to or request your credit information from any credit bureau or reporting agency in accordance with the Business Practices and Consumer Protection Act.
- certify that all the information shown on this agreement is true and correct.

Customer Copy Signature(s) Not Required

AUTHORIZED SIGNATURE(S)

Thank you for choosing ICBC payment plan.



Owner AL-SAJEE FAROOQ ABDULWAHHAB

Plan No. A3.EIG
Plate No. WA597P

Effective Date 22Aug2025
Expiry Date 21Aug2026

Payment Plan Agreement Terms and Conditions

How we apply your payments

- Past due payment amounts are in addition to the amounts identified on the "Payment Plan Schedule".
- We will apply each payment first to pay any past due payment amount and unpaid additional fees incurred, followed by the current payment due amount which will reduce the Total Plan Amount.
- Each payment amount includes a Finance fee. This amount is determined by applying the finance rate to your monthly or quarterly payment amount.

Failure to pay and default charges

- Unpaid Total Plan Amount balance and/or additional fees, under a terminated Payment Plan Agreement, will become immediately due upon ICBC's discretion. All legal costs and expenses incurred to collect the outstanding amount owed to ICBC must be paid by you.

Pre-notification waiver – fixed pre-authorization debits (PADs)

- You will receive notification at point-of-sale if there is a change in the amount or payment date(s).

Canadian Payments Association

- All Canadian Financial Institutions are members of the Canadian Payments Association (CPA). CPA promotes the efficiency, safety and soundness of the clearing and settlement systems (including cheques, wire transfers, direct deposits, pre-authorized debits, bill payments and point-of-sale debits). CPA rules and related processes ensure that the system is safe and sound and that payments are exchanged efficiently.
- You may make a claim for a reimbursement where a PAD is erroneously charged to your account under one of the declared conditions as set out in 23 (b) and (c) of Rule H1 of the Canadian Payments Association.

Increase in Total Plan Amount

- You may opt to increase the Total Plan Amount of your Payment Plan Agreement when you process a mid-term change to your vehicle, licence and insurance with your Autoplan broker.
- All, or a portion of the increased fees and premium amounts, will increase the remaining Total Plan Amount and result in the recalculation of payment withdrawal amounts.
- Terms and conditions of the initial agreement will continue to apply to the increased agreement.
- A new Payment Plan Agreement (with a recalculated Payment Plan Schedule as of the change transaction effective date) will be issued to replace the original agreement.

Changes to Payment Plan Agreement

- Please see your nearest Autoplan broker to request any changes to this Agreement, which include the following:
 - a. Additional payments applied to the Total Plan Amount,
 - b. Account information changes,
 - i. notify your Autoplan broker immediately if your bank account information changes, and,
 - ii. provide your Autoplan broker a specimen cheque marked "VOID" for financial information changes to comply with pre-authorized debit (PAD) as recommended by the Canadian Payments Association.
 - c. Payment day changes,
 - i. changes to the payment day may result in two payment withdrawals in one month, if payment day falls on a weekend or statutory holiday.
 - ii. it is your responsibility to ensure there are sufficient funds in the account to cover each payment withdrawal. And,
 - d. Mid-term increases or decreases to the Total Plan Amount.

Decrease refunds and/or cancellation refunds

- You authorize ICBC to apply any Autoplan refund amount due to you, to the remaining Total Plan Amount.
- We will send you a refund for any unused portion of premiums, after the refund has been applied to the remaining Plan Amount in full, and provided that there is no outstanding account balance with ICBC.

Termination/Cancellation of insurance and Payment Plan Agreement

- Cancellation of both your Autoplan Policy and Payment Plan Agreement will require immediate full payment of any unpaid Withdrawal Amount(s) including any additional fees up to the Autoplan Policy's Termination Date. If a credit balance exists on the customer's account, it will be refunded providing there is no outstanding account balance with ICBC. Please see your nearest Autoplan broker to cancel your insurance and agreement.

Termination/Cancellation of Payment Plan Agreement only (and not insurance)

- ICBC or the account holder may terminate or cancel the Payment Plan Agreement authorization at any time, and keep the Autoplan Insurance in effect. Upon such termination, any outstanding balance for the Payment Plan will require immediate full payment; otherwise, the vehicle licence and insurance must be cancelled at the same time. Please see your nearest Autoplan broker to cancel your agreement.

Additional disclosures

- You have chosen to finance payment of one or more of insurance premiums, licence fees and registration fees. For information on those premiums, fees and coverages, refer to the Owner's Certificate of Insurance and Vehicle Licence (APV250) that accompanies this agreement.
- The enrollment fee, if applicable, is charged on the date the policy is issued. Included in the fee is a \$9.18 commission fee that is paid to the broker.
- The Finance Fee is charged from the Effective date of the policy.
- Interest begins to accrue on the Effective date of the policy.
- You are entitled to prepay the full outstanding balance at any time without any prepayment charge or penalty.
- You are entitled to make partial payments in excess of the Payment Plan Schedule at any time, without penalty.

To contact us

- Please call us at 604-661-2800 or toll-free at 1-800-663-3051. A Customer Contact Service Representative will assist you.
- To contact us by mail, please use the following address:
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