



Card Acceptance Form

Date:	Aug 04, 2022	Merchant ID:		Order ID:	
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Business Information					
Company Legal Name			Operating As Name		
Location Address				City	Province BC
Postal Code		Telephone		Fax	
Method of Selling %	Mail/Telephone Order 1 %	Direct Selling 0 %	Ecommerce 99 %		
Web Address			Email Address		
Description Of Products / Services Sold				Length of Ownership	66 Years 0 Months
MCC Code	8299	Legal Type Of Business	Non-Profit		

Moneris Products and Services Information

Interchange/ Wholesales Discount Rate
See Card Brand Website or https://www.moneris.com/simplified

Upcoming Changes To Your Fees (CDN \$ Notice)
<p>Payment Card Network Fee Updates</p> <p>Fees and effective dates listed below:</p> <ul style="list-style-type: none"> Effective October 15, 2022: Visa Non-domestic Settlement Fee of 0.10% on applicable transaction volume. Effective October 15, 2022: Visa Multi-currency Non-domestic Settlement Fee of 0.10% on applicable transaction volume. Effective November 7, 2022: Mastercard Excessive Authorization Attempts Fee will increase from \$0.10 USD to \$0.50 USD (a difference of \$0.40 USD) per excessive re-attempt. <p>For more information, please visit Moneris.com/PCNOFeeUpdates.</p>

Upcoming Changes To Your Fees (US \$ Notice)
<p>Payment Card Network Fee Updates</p> <p>Fees and effective dates listed below:</p> <ul style="list-style-type: none"> Effective October 15, 2022: Visa Non-domestic Settlement Fee of 0.10% on applicable transaction volume. Effective October 15, 2022: Visa Multi-currency Non-domestic Settlement Fee of 0.10% on applicable transaction volume. Effective November 7, 2022: Mastercard Excessive Authorization Attempts Fee will increase from \$0.10 USD to \$0.50 USD (a difference of \$0.40 USD) per excessive re-attempt. <p>For more information, please visit Moneris.com/PCNOFeeUpdates.</p>

Account Fees							
Incidental Fees				Monthly Fees			
Administration Fee	\$ 0.00	Handling Fee	\$ 5.00	Account Service	\$ 13.00	Paper Statement Fee	
Dial Communications	\$ 0.00	Chargeback Fee†	\$ 10.00	Payment Consolidation		Bookmark Business Plan	
Minimum MDR†	\$ 0.00	Authorization Chargeback Handling	\$ 80.00	Account Service Package Fee		Bookmark Professional Plan	
Aged Close Batch	\$ 2.50	Go Portal Setup		Go Portal Access			

† These fees will be charged in US dollars if you are a US dollar processing merchant.

Moneris Gateway					
Incidental Fees				Monthly Fees	
Gateway Setup	\$ 0.00	Gateway Transaction	\$ 0.150000	Gateway Access	\$ 25.00
Interac Online Setup		Token Sharing Setup		Cloud Platform	
Tokenization (Vault) Per Record		Tokenization (Vault) Setup		Tokenization (Vault)	

Owner, Partner, Officer and/or Director's Information					
Please provide information for any owner with a 25% or more beneficial ownership (for a total of at least 75% beneficial ownership) in the business and any officer(s) authorized to represent the business, if different from the owners.					
Name	Delta Carmichael	Position	Secretary Treasurer	Percentage of Ownership	0 %
Owner Address	[REDACTED] S			City	[REDACTED] Province [REDACTED]
Postal Code	[REDACTED]	Telephone	[REDACTED]	Country of Residence	Canada

Banking Information							
Transit Number	[REDACTED]	Institution Code	[REDACTED]	Account Number	[REDACTED]	Currency	CAD
Transit Number	[REDACTED]	Institution Code	[REDACTED]	Account Number	[REDACTED]	Currency	CAD
Transit Number	[REDACTED]	Institution Code	[REDACTED]	Account Number	[REDACTED]	Currency	CAD

Merchant Acknowledgement And Authorization

You agree and acknowledge that:

You are an authorized representative of the business (the “**Merchant**” or “**you**”) identified on this Moneris Card Acceptance Form (“**CAF**”) with the authority to enter into the Moneris Merchant Agreement (the “**Agreement**”) and to bind the Merchant. You represent that the information contained in this CAF is true and correct. This CAF reflects the Merchant’s application for the requested services from Moneris Solutions Corporation (“**Moneris**” or “**us**”). Moneris is not obligated to provide any of the requested services until Moneris has completed its credit and other reviews of the Merchant and has determined in its sole discretion to approve the application.

Your Agreement with Moneris consists of and incorporates by reference: (i) this CAF, which includes your Information Summary Box, Fee Disclosure Box and Other Fees Disclosure Box; (ii) the Terms and Conditions and Schedules applicable to your services; (iii) the Operating Manual and Procedures; and (iv) the Card Brand Rules and Regulations and the Data Security Standards. All of the documents referenced in subparagraphs (ii) to (iv) above are available for your review on our website at www.moneris.com/CAFTC.

Please ensure that you read your Agreement carefully, as it will become binding on you when you first use our services. If you are not able to access and review any part of your Agreement, please contact our Merchant Customer Service Centre at 1.866.319.7450 to request a copy. Your acceptance of any amendment, restatement, supplement or any other modification to the Agreement will occur when you first use our services following notice of any such amendment, restatement, supplement or modification.

If the Merchant receives a promotional offer (which may include waived fees, rebates and/or other promotional benefits) (“**Promotional Offer**”) and the Agreement is terminated prior to the expiry of its term, the Merchant will pay us the amount (or value) of the Promotional Offer(s).

If the Merchant is an existing Moneris merchant ordering new services or making changes to existing services, this CAF and the Agreement amends and supplements any prior agreements between the parties.

Each person whose information appears on this CAF (an “**Applicant**”), authorizes Moneris to collect, store, use (including to create or otherwise derive data from), handle, reproduce, transfer, exchange, transmit or disclose to third parties (including to Royal Bank of Canada, Bank of Montreal, our Affiliates, strategic partners, agents and service providers, Card Issuers, Card Brands, credit and debt recovery agencies and similar parties connected to Card services, some of which may be located outside of Canada) (“**Process**”) any financial, credit, transactions, sales, experience, commercial and other information about the Merchant and/or the Applicant obtained in connection with the Agreement for the purposes and subject to the terms identified in the Agreement. The Merchant acknowledges and agrees that any personal information about any individual (including, without limitation, Merchant’s customers), that is provided by the Merchant in connection with the Agreement (“**Personal Information**”) shall be received by Moneris in its capacity as a service provider for the Merchant. The Merchant represents and warrants to Moneris that such Personal Information shall be collected, used and disclosed by Merchant in compliance with all applicable laws, rules and regulations, Merchant’s applicable stated privacy policies, terms of purchase and sale or other policies and notices made available to Merchant’s customers or any other persons and that Merchant shall obtain and have all necessary consents, rights and authority to disclose such Personal Information to Moneris as its service provider to be used by Moneris to provide the services in accordance with the Agreement (including to provide electronic transaction receipts by email or SMS text message, if such services are available).

If you choose to enable and use store and forward, force post or other similar features (sometimes called “**advice**” on your POS system), which allow you to process transactions which are not authorized by the issuing bank at the time you submit the transaction for acceptance by the bank, you acknowledge that there are increased risks associated with this kind of payment processing and you agree to assume these risks, including that you may not receive settlement funds for some of these transactions because the cards may not have sufficient funds available, the cards may be blocked, stolen or fraudulently used, the stored transactions information on the POS terminals may be lost or damaged, you may exceed the capacity of the POS terminals to store such transactions and this increases the risk of chargebacks with limited or no remedies available for the merchant, even if chip and pin are used. You should only use store and forward or force post if you are prepared to assume these risks and you are allowed to do so by the Card Brand Rules and Regulations. It is your responsibility to monitor how your POS terminals, online payment solution and merchant account are used and you are fully liable for all transactions processed using store and forward or force post.

If the Merchant has requested to process American Express Cards, it acknowledges and agrees that its acceptance of American Express Cards is governed by and subject to the provisions applicable to American Express Cards in the Terms and Conditions.

Moneris Go device includes access to the Moneris Go Portal which includes the Payment Request feature with 3DS, where applicable. Terms of use apply.

Moneris Go Portal includes the Payment Request feature with 3DS, where applicable. Terms of use apply.

SIGNATURE

Merchant Authorized Signature

Print name: Title: Secretary Treasurer

Date: _____

Other Principal of the Business

Print name: _____

Title: _____

Date: _____



Moneris Authorized Signature**

Name: Title: Chief Sales & Marketing Officer

** On behalf of ourselves and Royal Bank of Canada and Bank of Montreal where applicable.

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Guarantees

To induce Moneris Solutions Corporation ("Moneris"), Bank of Montreal ("BMO") and/or Royal Bank of Canada ("RBC") to enter into the Moneris Merchant Agreement (as it may be amended, restated, supplemented or otherwise modified from time to time, the "Agreement"), I, the undersigned (the "Guarantor") guarantee to each of Moneris, RBC and BMO the due and punctual payment and performance of any and all of the present or future, direct or indirect, absolute or contingent indebtedness, obligations and liabilities of the merchant named on this Card Acceptance Form (and its successors and assigns, the "Merchant") which arise pursuant to or in connection with the Agreement as they become due from time to time (collectively the "Liabilities") regardless of the place or manner in which the Liabilities arise or are evidenced, in any currency, whether incurred by the Merchant alone or with another or others and whether as principal or guarantor.

If this Guarantee is executed by more than one party, the obligations of all parties executing this Guarantee will be joint and several and each such party will, therefore, be severally liable for all of the obligations guaranteed hereby, notwithstanding any discharge or unenforceability of the obligations with respect to any other party executing this Guarantee.

The Guarantor will pay or perform the Liabilities immediately on demand without any requirement that payment or performance of any of the Liabilities has been demanded from the Merchant. The Guarantor will pay and perform the Liabilities without regard to (i) any equities between the Guarantor and the Merchant or the Guarantor and Moneris, RBC or BMO; or (ii) any defence or right of set-off, combination of accounts or appropriation or any cross-claim which the Merchant or the Guarantor may have. The amount of the Liabilities at any time will be deemed to be as stated by Moneris based on its records, absent manifest error.

The Guarantor waives all defences to any action or proceeding to enforce this Guarantee.

This Guarantee will not be limited, lessened, released or discharged by the recovery of any judgment against the Merchant or any other person, by any voluntary or involuntary liquidation, dissolution, winding-up, merger or amalgamation of the Merchant or any other person, by any sale or other disposition of all or substantially all of the assets of the Merchant, or by any judicial or extra-judicial receivership, insolvency, bankruptcy, assignment for the benefit of creditors, reorganization, moratorium, arrangement, composition with creditors or other proceedings affecting the Guarantor, the Merchant or any other person.

The Guarantor will reimburse or indemnify Moneris and RBC or BMO on demand for all costs and expenses (including legal fees and disbursements on a solicitor-and-his-own-client basis) paid or incurred in enforcing the Liabilities.

This Guarantee will enure to the benefit of the successors and assigns of each of Moneris, RBC and BMO. This Guarantee is binding upon the Guarantor, and any heirs, executors, legal representatives, successors and assigns of the Guarantor and is effective until the obligations of the Guarantor hereunder have been permanently paid or performed in full.

This Guarantee will be governed by, and interpreted and enforced in accordance with, the laws in force in the Province of Ontario. The Guarantor irrevocably submits to the exclusive jurisdiction of the courts of the Province of Ontario with respect to any matter arising hereunder or related hereto.

This Guarantee may only be amended or supplemented by a written agreement signed by the Guarantor and Moneris.

I HAVE RECEIVED A COPY OF THE AGREEMENT AND OF THIS GUARANTEE AND AGREE TO ALL OF THEIR TERMS

TO WITNESS this Guarantee, the Guarantor has caused it to be duly signed.

Guarantor's Signature:



Print name: _____

Title: _____

Date: _____

Witnessed by:



Print name: _____

Title: _____

Date: _____

Guarantor's Signature :



Print name: _____

Title: _____

Date: _____

Witnessed by :



Print name: _____

Title: _____

Date: _____

Guarantee Acknowledgment Act Certificate

(Required for Alberta Only)

I HEREBY CERTIFY THAT:

1) _____, the guarantor in the guarantee dated _____ made between _____
(Full name of guarantor) (MM/DD/YYYY) (Applying business)

and Moneris Solutions Corporation, Royal Bank of Canada, Bank of Montreal, which this certificate is attached to or noted on, appeared in person before me and acknowledged that he/she had executed the guarantee.

2) I satisfied myself by examination of the guarantor that he/she is aware of the contents of the guarantee and understands it.

CERTIFIED BY:

_____, Lawyer at the _____ of _____, at _____
(Full name of lawyer) (Municipality) (Province, State, Country)

this ____ day of _____, 20 _____. _____
(Signature of Lawyer)

Certificate Of Completion

Envelope Id: 853263645B554EF69B191AFC67E7C452

Status: Completed

Subject: Agreement

Source Envelope:

Document Pages: 5

Signatures: 1

Envelope Originator:

Certificate Pages: 1

Initials: 0

Moneris Solutions

AutoNav: Enabled

3300 Bloor St W 10th Flr

Enveloped Stamping: Enabled

Etobicoke, ON M8X 2X2

Time Zone: (UTC-05:00) Eastern Time (US & Canada)

moneriscontractmanagement@moneris.com

IP Address: [REDACTED]

Record Tracking

Status: Original

Holder: Moneris Solutions

Location: DocuSign

8/4/2022 6:20:11 PM

moneriscontractmanagement@moneris.com

Signer Events**Signature****Timestamp**

[REDACTED]

[REDACTED]

Sent: 8/4/2022 6:20:12 PM

[REDACTED]

Viewed: 8/4/2022 6:31:22 PM

Security Level: Email, Account Authentication
(None), Access Code

Signed: 8/4/2022 6:31:59 PM

Signature Adoption: Pre-selected Style

Using IP Address: [REDACTED]

Electronic Record and Signature Disclosure:

Not Offered via DocuSign

In Person Signer Events**Signature****Timestamp****Editor Delivery Events****Status****Timestamp****Agent Delivery Events****Status****Timestamp****Intermediary Delivery Events****Status****Timestamp****Certified Delivery Events****Status****Timestamp****Carbon Copy Events****Status****Timestamp****Witness Events****Signature****Timestamp****Notary Events****Signature****Timestamp****Envelope Summary Events****Status****Timestamps**

Envelope Sent

Hashed/Encrypted

8/4/2022 6:20:13 PM

Certified Delivered

Security Checked

8/4/2022 6:31:22 PM

Signing Complete

Security Checked

8/4/2022 6:31:59 PM

Completed

Security Checked

8/4/2022 6:31:59 PM

Payment Events**Status****Timestamps**