

Electronic Payment Program from American Express

To arrange for payment of your American Express Card (consumer or small business) or other account that we permit (the "American Express Account" or "Amex Account") from a deposit account please follow these steps:

1. Complete and sign this form after reviewing the Electronic Payment Program Agreement

2. Please ensure that you provide a specimen personalized cheque as follows:

- Write "VOID" on the cheque.
- The account and transit numbers must be pre-printed on the cheque (please no counter cheques).
- The name of the Basic Cardmember or customer must be pre-printed on the cheque as a holder of the account. If the customer is a business, the name of the Basic Cardmember, customer or the business is required.
- Must be a Canadian dollar deposit account at a Canadian institution (please no credit account cheques).

You can also enroll into the Electronic Payment Program through your online account. This is the fastest and most convenient way to register for this service and pay your bills.

3. Mail your completed and signed form and "VOID" cheque to:

Attn: Electronic Payment Program
Amex Bank of Canada
PO Box 4030 Stn Industrial Park, Markham, Ontario L3R 9Z9

If you have any questions or need assistance completing this form, please call us at 1-800-668-2639.

To change your deposit account, you must complete a new enrollment form and submit a "VOID" cheque. The change may not be effective until a subsequent billing period. If you do not want a pending pre-authorized payment to be withdrawn from the previous deposit account, please phone us, but please note that you may have to make your own payment arrangements until the change is processed. Alternatively, you could make changes to this service through your online account. This is the fastest and most convenient way to maintain this service.

Corporate Cardmembers, please visit Account Services in My Account at americanexpress.ca/myaccountlogin or call the number on the back of your American Express Corporate Card to enrol in the Electronic Payment Program.

You can select up to 3 American Express Accounts held by one Basic Cardmember or customer

1.
American Express Account Number

2.
American Express Account Number

3.
American Express Account Number

Payment Options

Pre-authorized Payment Plan Monthly Minimum Payment (Available on Credit Cards and on Charge Cards with Flexible Payment Option. See note below*)

Pre-authorized Payment Plan Monthly Full Statement Balance

Pre-authorized Payment Plan Monthly Minimum Payment (Available on Credit Cards and on Charge Cards with Flexible Payment Option. See note below*)

Pre-authorized Payment Plan Monthly Full Statement Balance

Pre-authorized Payment Plan Monthly Minimum Payment (Available on Credit Cards and on Charge Cards with Flexible Payment Option. See note below*)

Pre-authorized Payment Plan Monthly Full Statement Balance

*Note for Charge Cards: Minimum payment is not an option for Charge Cards unless the account has Flexible Payment Option as a feature. If you make this selection and do not have Flexible Payment Option it will be treated as a selection of Full Statement Balance

Cardmember / Customer Information (one customer per form)

Name of Basic Cardmember or Customer: _____

Legal Name of Business (if applicable): _____ Trade Name of Business (if applicable): _____

Mailing Address: _____

City: _____ Province: _____ Postal Code: _____ Telephone Number: _____

Please Note: If your contact information in our records has changed please make sure to phone us at 1-800-668-2639.

Deposit Account Information (one Deposit Account per form)

Deposit Account Number: _____

Name and Address of Deposit Institution: _____

Joint Deposit Account Holder Information (complete only if there are joint account holder(s) other than the Basic Cardmember / Customer)

Name of Joint Deposit Account Holder: _____

Mailing Address: _____

City: _____ Province: _____ Postal Code: _____ Telephone Number: _____

Additional Signing Officer Information (complete only if there are additional signing officer(s) on a business deposit account other than the Basic Cardmember / Customer)

Name of Additional Signing Officer: _____

Mailing Address: _____

City: _____ Province: _____ Postal Code: _____ Telephone Number: _____

Agreement In this form: "we", "us", "our" and "Amex Bank" means Amex Bank of Canada and its successors and assigns; "you", "your" and "yours" means each holder of the Deposit Account indicated on this form and the Basic Cardmember or customer, as applicable; and other terms have the meanings set out in the Electronic Payment Program Agreement. This Electronic Payment Form (the "Form") and the Electronic Payment Program Agreement together constitute the **Agreement** between you and us. By signing below, you acknowledge and agree that you have received a copy, read, understood and agreed to the terms of the Electronic Payment Program Agreement. You authorize us to debit the Deposit Account for all amounts owed to us from time to time under the agreement for the Amex Account(s) indicated on the Form (the Amex Bank of Canada – Cardmember Agreement or other agreement in respect of an Amex Account) and for any other amounts that you may owe us from time to time as set out in the Electronic Payment Program Agreement. If applicable, this includes debiting the Deposit Account each billing period in accordance with the Amex Account Statement. You agree to pay us the applicable fee for each dishonoured payment. You also authorize us to make deposits to the Deposit Account as set out in the Electronic Payment Program Agreement. **You agree to waive the pre-notification requirements set out in the rules of the Canadian Payments Association. This means that we can draw on the Deposit Account without prior notice to you.** You agree to waive prior notice of all amounts, whether fixed or variable, that we may debit to the Deposit Account and of the due dates for the payment of those amounts. You warrant and guarantee to us on a continuing basis that: the Basic Cardmember or customer or the business (as applicable) is a holder of the Deposit Account; all persons whose signatures are required to sign on the Deposit Account have signed this Form; all information that you have provided is accurate and complete; and you will immediately inform us, in writing, of any change in the information provided.

Signature of Deposit Account Holder or Signing Officer: _____

Name (please print): _____ Date: _____

Signature of Deposit Account Holder or Signing Officer: _____

Name (please print): _____ Date: _____

Electronic Payment Program Agreement

The Electronic Payment Form or confirmation (the "form") and this Electronic Payment Program Agreement together constitute the agreement. You acknowledge and agree that you have received a copy, read, understood and agreed to the terms of this Electronic Payment Program Agreement.

In this agreement: "we," "us," "our" and "Amex Bank" means Amex Bank of Canada and its successors and assigns; "you," "your" and "yours" means each holder of the deposit account and the basic cardmember, corporate cardmember or customer, as applicable; "Amex account" means the basic cardmember's card account(s) indicated on the form or shown within Amex's online services platform, and any successor, account, or another account that we permit; "Amex account agreement" means the Amex Bank – cardmember agreement or other agreement in respect of an Amex account, as applicable; "deposit account" means the Canadian Dollar deposit account or such successor, replacement or other financial institution account as you select and we permit; "deposit institution" means the financial institution that provides the deposit account; "rules" means the applicable rules of Payments Canada; and "business payment" means a pre-authorized payment drawn for the payment of goods or services related to your business or commercial activity. "Statement" means the billing statement for the Amex account.

By enrolling in these services, you authorize, agree and acknowledge as follows:

You acknowledge that this agreement is being entered into for our benefit and for the benefit of the deposit institution, and is being entered into in consideration of the deposit institution agreeing to process pre-authorized payments drawn on the deposit account in accordance with the rules. You warrant and guarantee to us on a continuing basis that you have authority in respect of the deposit account, can bind all holder(s) of the deposit account and you will immediately inform us of any change in the information provided to us.

You are waiving the pre-notification requirements set out in the Payments Canada rules. This means that we can draw on your deposit account in fixed or variable amounts without prior notice to you.

You authorize us to debit the deposit account for fixed or variable amounts recurring at set intervals or sporadic frequency, as directed on the attached form or otherwise as authorized by you from time to time. Unless we inform you otherwise, for as long as you have a balance owing, we will continue to withdraw the minimum payment or statement balance as indicated on each monthly statement as per your direction during the authorization process. This amount will not be reduced by the amount of any payments, returns or other credits to the Amex account after the closing date shown on the billing statement. However, if you are participating in the American Express Installment Program and have authorized us to debit the statement balance, we will reduce it by the principal amount you moved into the program since your last statement. We will obtain your authorization each time in the case of any sporadic debits (for example, through our pay by phone, pay by voice response or pay by online services using the payment center on our website).

If you have to make a change to the account you designate as the deposit account, you will need to complete a new authorization. The change may not be effective until a subsequent billing period. If you do not want a pending pre-authorized payment to be withdrawn from the previous deposit account, please phone us, but please note that you may have to make your own payment arrangements until the change is processed.

It is your responsibility to make payment arrangements, unless you are enrolled in the electronic payment program and your statement indicates that we will request payment from the deposit account. Subject to this agreement and availability of the services, with pay by phone, pay by voice response or pay by online services you can request a same day payment prior to 8 p.m. Eastern Time or schedule a future payment from your Canadian dollar deposit account. However, your first payment can only be scheduled 3 calendar days after enrolment. We reserve the right without notice to restrict or cancel availability of the electronic payment program and limit the number or frequency of payments, and/or to restrict scheduling a future payment within a certain time period or if the account is past due. For example, we may not permit a requested same day payment and an additional future scheduled payment within 48 hours thereafter, we may not permit a payment beyond the amount currently due in a given month or we may not permit a future payment to be scheduled after your next payment due date. However, it is your responsibility to make your payment by the applicable due date or as required for your account. We may restrict or cancel availability of the services as a result of any previous returned payment. However, if you miss a payment, this does not automatically mean you have revoked your authorization to debit the deposit account. You are deemed to have provided us with a fresh authorization to continue debiting the deposit account after any missed payment. The deposit account may not be debited until a subsequent business day. Your deposit institution determines when to debit the deposit account. If the Amex account is a personal account product offered by us, then this agreement will be considered an agreement for personal purposes under the rules. If the Amex account is a business account product offered by us, then this agreement will be considered an agreement for business purposes under the rules and each payment will be considered a business payment. It is your responsibility to ensure that sufficient funds are available in the deposit account for any payment. Although we may credit your Amex account for a payment, it may not appear on your online services summary of account until a subsequent day and the payment remains subject to clearing through the deposit institution. We will reverse the payment to your Amex account if it is returned or dishonoured for any reason. You agree that we may debit the deposit account on the payment due date as set out in and described in your statement and that this date has been set prior to the next statement date in the case of certain charge cards. Where the payment due date falls on a weekend or holiday, the deposit account will be debited on the following business day. You agree that we may charge the Amex account and debit the deposit account (in accordance with the rules) the amount as set out in the cardmember agreement, disclosure statement, information box, other disclosure, notice and/or amendment in respect of each payment attempt that we make and that is returned, not honoured immediately for its full amount, refused or otherwise fails for any reason. We may debit your deposit account for this amount together or separately from any other amount in respect of which we are entitled to debit your deposit account, without further notice to you. You also authorize us to represent to the deposit institution and debit the deposit account for payments that were previously dishonoured without further notice to you, to the extent such is permitted by the Amex account agreement. We may also consider your Amex account to be in default under the terms of the Amex account agreement in the event of any such failure of a payment.

You authorize us to make deposits to the deposit account in respect of Amex account credit balances or such other amounts that we determine at our sole option and discretion.

You may cancel the payment authorization in this agreement or make certain changes that we may permit by giving us at least 2 calendar days prior notice or such other period of time up to 30 days that we may require. The cancellation or permitted change may be effective for a pending payment or may not be effective until a subsequent billing period. If we permit you to cancel a pending payment, you understand and agree that it will be your responsibility to make payment arrangements even if your statement indicates that we will request payment from the deposit account. Your notice of cancellation to us may be in writing or may be given orally, but only if we determine that we are able to verify your identity. For some changes, we may require that you provide us with instructions in the form that we may require. For example, to cancel certain pending payments made using pay by phone or pay by voice response, you may be required to phone us. You may also obtain a sample cancellation form or further information on your right to cancel from the deposit institution or at www.payments.ca. You cannot temporarily suspend the operation of this agreement unless we permit you to do so at our discretion. You agree that at our discretion we may treat any cancellation of this agreement or revocation of your authorization as a temporary suspension of this agreement and permit you to reinstate this agreement by advising us orally or in another form that we may require. We reserve the right to limit the number, frequency and nature of changes that you may make. Cancellation of this agreement does not terminate the Amex account agreement or any other agreements or relieve you of any obligation to pay all amounts owing to us by a method of payment that is acceptable to us. This agreement applies only to the method of payment and does not otherwise affect your obligations to us.

We may cancel, change or suspend this agreement at any time by providing you with notice and we may cancel or suspend this agreement without notice if we consider you to be in default under the terms of the Amex account agreement or if one or more payments fail for any reason. However, unless you or we cancel this agreement, the termination of the Amex account agreement will not terminate this agreement. If your card or a supplementary card is renewed or replaced, this agreement will automatically continue to apply to the new card. We will make changes without notice to you as required by the deposit institution or in accordance with the rules.

You acknowledge that providing and delivering the authorization in this agreement to us constitutes delivery by you to the deposit institution. You acknowledge that the deposit institution is not required to verify that each payment submitted by us has been issued in accordance with this agreement, including, but not limited to, the amount, or that the purpose of payment for which the payment was submitted has been fulfilled by us as a condition of honouring the payment.

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 debit that is not authorized or is not consistent with this agreement. To obtain more information on your recourse rights, contact the deposit institution or visit www.payments.ca. You consent to the collection of any personal information that may be contained on the form and in our records and to the disclosure of such personal information to the deposit institution and the financial institution at which we maintain the account to be credited in order to process payments and as necessary for the proper application of the rules. We may provide you with communications about the services by email, within online services or other electronic method. For example, we may send confirmation of enrolment, cancellation, suspension or changes to the services by email or within online services.

To the extent permitted by applicable law, we shall not be liable to you, or any third party for any incidental, indirect, consequential, special, punitive or exemplary damages of any kind whatsoever arising from or in connection with this agreement including without limitation a pre-authorized payment or a debit from a deposit account (whether in contract, tort, strict liability, products liability or otherwise), including without limitation, lost revenues, loss of profits or loss or interruption of business. This provision shall survive termination of this agreement. You are solely responsible for obtaining and maintaining your own compatible computer system, software, and communications lines which may be required by you to properly access these services and in accordance with all applicable laws and our requirements. Any telecommunications and other charges incurred by you in gaining access to these services are your sole responsibility. Technical and security requirements may change from time to time. We are not responsible for any misuse of these services by you or anyone else and you must maintain the security of your online services user ID and password. If these services are not available within your geographical location, you agree that your sole remedies are not to enroll in or to terminate using these services. You agree not to use these services for any illegal or abusive purpose or in any way which damages, interferes with or disrupts these services or any property of ours or a third party. You agree to immediately notify us of any use of these services that is illegal, unauthorized, fraudulent or prohibited by this agreement. We have made no warranty of merchantability, fitness for a particular purpose or non-infringement regarding these services and we make no warranty that these services will meet your requirements, be uninterrupted, timely or error free. Any use of these services is done at your own risk and you are solely responsible for any damages including without limitation to your computer or data or in the event that you are unable to make a payment, a payment is late or we do not receive your payment. For example, but without limitation, we are not responsible and will have no liability if pay by phone, pay by voice response or pay by online services is unavailable when you request or attempt to make a payment.

If you need to contact us in relation to this agreement, we can be reached at Amex Bank of Canada, P.O. Box 3204, Station "F", Toronto, Ontario, M1W 3W7. Tel: 1-800-869-3016 (toll free) or Fax: 1-855-683-3769. Our office hours are 24 hours a day, 7 days a week.

