

AUTOMATIC WITHDRAWAL (AW) AND ELECTRONIC REFUNDS TERMS AND CONDITIONS

I* authorize EPCOR Utilities Inc. and the financial institution designated (or any other financial institution I may authorize at any time) to begin deductions as per my instructions for monthly regular recurring variable payments and/or one-time payments from time to time, for payment of all charges arising under my EPCOR Utilities account(s). I hereby authorize EPCOR to debit my bank account as indicated on the attached application form.

Regular monthly payments for the full amount of services delivered will be debited to my account on the due date of each EPCOR Utilities Inc. statement. EPCOR Utilities Inc. will provide 10 days' written notice of the amount of each regular debit. EPCOR Utilities Inc. will obtain my authorization for any other one-time or sporadic debits.

I understand that in addition to withdrawals, I will conveniently receive electronic refunds with the Automatic Withdrawal option for any refundable credit balances on my EPCOR account.

I will notify EPCOR of any changes in the account information in writing at least five (5) business days prior to the next due date of the automatic withdrawal.

This authority is to remain in effect until EPCOR Utilities Inc. has received written notification from me of its change or termination. This notification must be received at least five (5) business days before the next debit is scheduled at the address provided below. I may obtain a sample cancellation form or more information on my right to cancel an Automatic Withdrawal Agreement at my financial institution or by visiting **www.payments.ca**.

Cancellation of this authorization does not terminate my EPCOR service but only affects my method of payment. EPCOR may terminate this authorization at any time verbally or by written notice to me at the phone number or address listed on the utility account shown on my application form. I acknowledge that if a payment withdrawal is dishonored, a second payment withdrawal may be attempted within five (5) days. EPCOR may charge my utility account with a service charge for each dishonored payment as it occurs, and may terminate my participation in the Automatic Withdrawal Agreement.

I have certain recourse rights if any debit does not comply with this agreement. For example, I have the right to receive reimbursement for any debit that is not authorized or is not consistent with this Automatic Withdrawal Agreement. To obtain a form for a Reimbursement Claim, or for more information on my recourse rights, I may contact our financial institution or visit **www.payments.ca**. I acknowledge that provision and delivery of this authorization to EPCOR constitutes delivery by me to my financial institution.

An Automatic Withdrawal adjustment will be made only under the following conditions:

1. Authorization was not provided to EPCOR.
2. Payment withdrawal was not processed in accordance with my authorization agreement.
3. Authorization has been cancelled/revoked and I have chosen another method of payment.
4. Any payment withdrawal dispute must be made within 90 days of the disputed debit being posted to my account.

Automatic Withdrawal Agreement

I authorize EPCOR to withdraw funds from the bank account information supplied above to cover payments due by me to EPCOR for outstanding charges for utility services provided to me. **I also authorize EPCOR to provide electronic refunds for any refundable credits on my account.**

I acknowledge that I have read and understood all provisions contained in the Terms and Conditions and that I have received a copy.

I warrant that all persons whose signature(s) are required or authorized to sign on this bank account have authorized this application.

I consent to EPCOR collecting, using and disclosing this information for the purpose of establishing automatic withdrawals, which will be applied against the EPCOR account noted on the application.

** Wherever I/my/me is used it is inferred we/our/us if there is more than one signature.*