



Canadian & U.S. Dollar Mosaik® MasterCard® for Business
Pre-Authorized Debit (PAD) Plan Authorization



- a) Please read the Terms and Conditions and complete all the sections below to instruct your Financial Institution to make payments directly from your deposit account. U.S. Dollar PADs must be from a BMO Bank of Montreal U.S. Dollar deposit account.
b) Sign and return this authorization to BMO Bank of Montreal with a blank cheque marked "VOID" or the top portion of your deposit account statement. Use separate forms if you require both Canadian Dollar and U.S. Dollar PADs.
c) Retain the Terms and Conditions for your records.

I / We authorize BMO Bank of Montreal to debit the deposit Account shown below in accordance with the Mosaik MasterCard for Business Pre-Authorized Debit Plan Terms and Conditions

Mosaik MasterCard for Business Account Type (Use separate forms if you require both Canadian Dollar and U.S. Dollar PADs):

Canadian Dollar OR U.S. Dollar

Business Name:

Owner Account Number

Grid of boxes for entering the Owner Account Number.

Set up Pre-Authorized Debit (PAD) Plan Authorization (select one only):

- All MasterCard accounts under this business name, including new accounts added after this date
The following MasterCard accounts:

Form for entering MasterCard Account numbers, consisting of a label and a grid of boxes.

Form for entering Financial Institution Name, Account #, Transit #, Address, Suite/Unit, City, Province, Postal Code, and Country.

Amount to be debited: Minimum Monthly Payment OR Payment in Full

Signature(s) on behalf of the Account Holder(s) OR Signature(s) of the Account Holder(s)
(If joint Account, both Account Holders must sign)

Form for entering Name of Deposit Account Holder, Signature, and Date for one or two holders.

Mail to: Client Services Department
BMO Financial Group
3300 Bloor Street West
Centre Tower, 7th Floor
Toronto, ON, M8X 2X3

OR Fax to: Provinces of Ontario and West: Local 416-232-8469 / Toll Free 1-888-224-5393
Provinces of Quebec and East: Local 514-877-1206 / Toll Free 1-866-246-0429

Detach and retain

Mosaik MasterCard for Business Pre-Authorized Debit (PAD) Plan Terms and Conditions

These terms and conditions form part of the Mosaik MasterCard for Business Pre-Authorized Debit Authorization (the "Authorization"). In these terms and conditions, "Account" means the deposit account shown in an Authorization, "Bank" means Bank of Montreal, "Financial Institution" means the financial institution where we have the Account, as shown on the Authorization, and "We" means the Account holder(s) shown on the Authorization.

- 1. We authorize the Bank to debit the Account for either the minimum monthly payment or the full monthly balance due on the Mosaik MasterCard for Business account shown on the Authorization. Debits will occur on the payment due date shown on each monthly statement.
2. We warrant and guarantee that all persons whose signatures are required to draw cheques on the Account have signed the Authorization.
3. We will notify the Bank in writing of any changes to the Account information at least thirty (30) days prior to a payment due date.
4. Either party may terminate the Authorization by notifying the other in writing at least thirty (30) days before a payment due date.
5. We understand that the Financial Institution is not required to verify that the Bank has drawn any debit in accordance with the Authorization.
6. We may dispute a debit within ten (10) business days after the debit is posted to the Account by providing a signed declaration to the Financial Institution that the debit was not drawn in accordance with the Authorization or that the Authorization had been revoked. We will deal directly with the Bank in connection with any debits that we wish to dispute after that ten (10) business-day period.
7. Upon the termination of our Mosaik MasterCard for Business Account Agreement with the Bank, we request also the cancellation of this Authorization upon the full payment of balance owed on the MasterCard Account.