



Payday Advance Agreement

Loan agreement between PaydayHere Inc. Company ("PaydayHere") and \_\_\_\_\_ (Borrower), dated \_\_\_\_\_ 5-16-2013 \_\_\_\_\_. In consideration of the mutual covenants and agreements set forth below, the parties agree as follows: PaydayHere hereby lends to the Borrower the sum of \_\_\_\_\_ 100 \_\_\_\_\_ ("Loan") Borrower promises to repay PaydayHere in accordance with the terms hereof at \_\_\_\_\_ on or before the repayment date of \_\_\_\_\_ 5/16/2013 \_\_\_\_\_ ("Due Date") the amount of the Loan together with interest from the date hereof to the date of payment

Upon execution of the Agreement, the Borrower shall provide PaydayHere with a post-dated cheque ("Cheque") or PAD agreement in the amount of \$ \_\_\_\_\_ 242 \_\_\_\_\_, representing amount to be repaid including the Loan, interest and processing fees. All amounts set out herein are in Canadian Dollars.

The Term of this loan is \_\_\_\_\_ 6 \_\_\_\_\_ days. Total Cost of borrowing is \_\_\_\_\_ 42.00 \_\_\_\_\_. The cost of borrowing includes income verification \_\_\_\_\_ 14.00 \_\_\_\_\_, loan underwriting \_\_\_\_\_ 14.00 \_\_\_\_\_, and an application fee \_\_\_\_\_ 14.00 \_\_\_\_\_.

The cost of the Loan is \_\_\_\_\_ 21.00 \_\_\_\_\_ per \$100 borrowed.

The benefit of this agreement shall transfer to the successors and assigns of the parties.

This Agreement shall be governed by the laws of the Province of \_\_\_\_\_.

I authorize PaydayHere to obtain or exchange any personal payday loan information with any payday loan reporting agency towards establishing or verifying my payday loan activity).

Mediation - The parties agree that, if any party requests mediation to resolve any Claim, then such mediation shall be a precondition to any party commencing or continuing any court proceedings of whatever kind. The Claim will be referred to private and confidential mediation before a single mediator jointly appointed by the parties and the cost of the mediator will be paid by PaydayHere inc.

Arbitration - In the event that the parties are unable to resolve any such Claim by mediation, the parties agree to have the Claim determined by private and confidential arbitration before a single arbitrator jointly appointed by the parties and the cost of the arbitrator will be paid by PaydayHere inc. Jurisdiction - In the event that the parties mutually agree to forego mediation and arbitration or if for any reason either of the above mediation or arbitration provisions is invalid or unenforceable, the parties agree that the courts of the Province in which this Agreement was executed will have exclusive jurisdiction over any action involving any Claim.

When and How Any Action May be Commenced - The parties agree that any action involving any Claim shall be commenced within one (1) year after the date on which this agreement was executed, filing which no such action can or shall be commenced. Each party agrees that the joinder or consolidation of any such action with the action or actions of any other persons is not permitted and further agrees that it will not request and will oppose any such joinder or consolidation.

The Borrower shall have the right to repay the Loan at any time on or before the Due Date. In the event of early repayment, All payments will be applied firstly towards interest and secondly towards the principal amount of the Loan.

- Upon failure to make full payment by the specified date, or if this note is turned over for collection or legal action, I understand and hereby agree to pay these additional costs.
- Until this loan is repaid in full I agree to advise PaydayHere of any changes in my address and employment.
- Any amounts owing after \_\_\_\_\_ 5/16/2013 \_\_\_\_\_ will be subject to interest charged at 1.6% per day 59% per annum
- I authorize PaydayHere or its Agents, that should any cheque from me be dishonored or returned from an electronic debit to my account an additional charge of \$ \_\_\_\_\_ will be added to my account or the legal maximum fees allowable.
- I hereby authorize to obtain and verify credit and other information about me from any person or company and my employers, to verify my credit worthiness in connection with an application for credit. In the event of default we authorize you to do a skip trace and forward all such information to the Lender(s).
- Each party also agrees not to commence or participate in any class action either as a representative plaintiff or as a member of a plaintiff class, and to opt out of any class action, if the class action involves, directly or indirectly, any Claim.

Borrower \_\_\_\_\_

Signature (Signature ID: 5935959102011)

PAYOR'S PAD AGREEMENT  
Personal Pre-Authorized Debit Plan  
Terms & Conditions

In this Agreement, I, me and my refers to each Account Holder who signs below.

I agree to participate in this Pre-Authorized Debit Plan for personal household or consumer purposes and I authorize the Payee indicated on the reverse hereof and any successor or assign of the Payee to draw a debit in paper, electronic or other form for the purpose of making payment for consumer goods or services (a Personal PAD) on my account indicated on the reverse hereof (the Account) at the financial institution indicated on the reverse hereof (the Financial Institution), or any financial institution that I may have accounts with, and I authorize the Financial Institution to honor and pay such debits. This Agreement and my authorization are provided for the benefit of the Payee and my Financial Institution and are provided in consideration of my Financial Institution agreeing to process debits against my Account in accordance with the Rules of the Canadian Payments Association. I agree that any direction I may provide to draw a Personal PAD, and any Personal PAD drawn in accordance with this Agreement, shall be binding on me as if signed by me, and, in the case of paper debits, as if they were cheques signed by me.

I may revoke or cancel this Agreement at any time upon notice being provided by me either in writing or orally. I acknowledge that in order to revoke or cancel the authorization provided in this Agreement, I must provide notice of revocation or cancellation to the Payee. This Agreement applies only to the method of payment and I agree that revocation or cancellation of this Agreement does not terminate or otherwise have any bearing on any contract that exists between me and the Payee.

I agree that my Financial Institution is not required to verify that any Personal PAD has been drawn in accordance with this Agreement, including the amount, frequency and fulfillment of any purpose of any Personal PAD.

I agree that delivery of this Agreement to the Payee constitutes delivery by me to my Financial Institution. I agree that the Payee may deliver this Agreement to the Payee's financial institution and agree to the disclosure of any personal information which may be contained in this Agreement to such financial institution.

- (3) I understand that with respect to
  - (i) fixed amount Personal PADs occurring at set intervals, I shall receive written notice from the Payee of the amount to be debited and the due date(s) of debiting, at least ten (10) calendar days before the due date of the first Personal PAD, and such notice shall be received every time there is a change in the amount or payment date(s);
  - (ii) variable amount Personal PADs occurring at set intervals, I shall receive written notice from the Payee of the amount to be debited and the due date(s) of debiting, at least ten (10) calendar days before the due date of every Personal PAD; and
  - (iii) fixed amount and variable amount Personal PADs occurring at set intervals, where the Personal PAD Plan provides for a change in the amount of such fixed and variable amount PADs as a result of my direct action (such as, but not limited to, a telephone instruction) requesting the Payee to change the amount of a PAD, no pre-notification of such changes is required.
- OR--
- (b) I agree to either waive the pre-notification requirements in section 6(a) of this Agreement or to abide by any modification to the pre-notification requirements as agreed to with the Payee.

Signature of Payor

I agree that with respect to Personal PADs, where the payment frequency is sporadic, a password or secret code or other signature equivalent will be issued and shall constitute valid authorization for the Payee or its agent to debit my account.

I may dispute a Personal PAD by providing a signed declaration to my Financial Institution under the following conditions:

- (a) the Personal PAD was not drawn in accordance with this Agreement;
  - (b) this Agreement was revoked or cancelled; or
  - (c) any pre-notification required by section 6(b) was not received by me.
- I acknowledge that in order to obtain reimbursement from my Financial Institution for the amount of a disputed Personal PAD, I must sign a declaration to the effect that either (a), (b) or (c) above look place and present it to my Financial Institution up to and including but not later than ninety (90) calendar days after the date on which the disputed Personal PAD was posted to my Account. I acknowledge that, after this ninety (90) day period, I shall resolve any dispute regarding a Personal PAD solely with the Payee, and that my Financial Institution shall have no liability to me respecting any such disputed Personal PAD.

I certify that all information provided with respect to the Account is accurate and I agree to inform the Payee in writing of any change in the Account information provided in this Agreement at least ten (10) business days prior to the next due date of a Personal PAD. In the event of any such change, this Agreement shall continue in respect of any new account to be used for Personal PADs.

I warrant and guarantee that all persons whose signatures are required to sign on the Account have signed this Agreement below. In addition I warrant and guarantee, where applicable, that I have the authority to electronically agree to commit to this Agreement by secure electronic signature and that my secure electronic signature conforms with the requirements of Rule H1.

I understand and agree to the foregoing terms and conditions.

I agree to comply with the Rules of the Canadian Payments Association or any other rules or regulations which may affect the services described herein, as may be introduced in the future or are currently in effect and I agree to execute any further documentation which may be prescribed from time to time by the Canadian Payments Association in respect of the services described herein.

Applicable to the Province of Quebec only. It is the express wish of the parties that this Agreement and any related documents be drawn up and executed in English.

PAYOR'S PAD AGREEMENT  
Personal Pre-Authorized Debit Plan  
Authorization of the Payor to the Payee to Directly Debit an Account

Instructions:  
Please complete all sections in order to instruct your financial institution to make payments directly from your account.  
Please sign the Terms and Conditions on the reverse of this document.  
Return the completed form with a blank cheque marked "VOID" to the Payee at the address noted below.  
If you have any questions, please write or call the Payee.

YOUR INFORMATION (Please type or print clearly):  
Payor Name(s) \_\_\_\_\_  
Address \_\_\_\_\_  
City \_\_\_\_\_  
Province \_\_\_\_\_  
Postal Code \_\_\_\_\_  
Telephone \_\_\_\_\_  
Date: 5/10/2013 2:15:44 PM

YOUR FINANCIAL INSTITUTION/BANKING INFORMATION (Please type or print clearly):  
Branch Number \_\_\_\_\_  
Name of Financial Institution \_\_\_\_\_  
Branch \_\_\_\_\_  
Branch Address \_\_\_\_\_  
City \_\_\_\_\_  
Province \_\_\_\_\_  
Postal Code \_\_\_\_\_

Account Number \_\_\_\_\_  
Institution # \_\_\_\_\_

Payor Name(s) \_\_\_\_\_  
Address \_\_\_\_\_  
City \_\_\_\_\_  
Province \_\_\_\_\_  
Postal Code \_\_\_\_\_  
Telephone \_\_\_\_\_

Payee Name(s) \_\_\_\_\_  
Address \_\_\_\_\_  
City \_\_\_\_\_  
Province \_\_\_\_\_  
Postal Code \_\_\_\_\_  
Telephone \_\_\_\_\_

NOTE: INFORMATION (Please type or print clearly):  
I agree specify whether the payment is a (Please check one):  
 Fixed Amount (Please specify) \_\_\_\_\_  
 Variable Amount. If variable, please specify whether there is a maximum amount or indicate N/A if there is no maximum amount. Amount Due \_\_\_\_\_  
 Set intervals. Please specify the timing (i.e. weekly, bi-weekly, semi-monthly, monthly) \_\_\_\_\_ Bi-Weekly \_\_\_\_\_  
 Sporadic intervals  
 Yes  
 No

Do-ups or adjustments permissible?  
 Yes  
 No



APPLY NOW!

RETURNING CLIENTS CLICK HERE

No faxing  
No waiting  
No hassles



Your payday is here

> Find out if you qualify!

### faq

- > What do I need to do to qualify?
- > Is there a Maximum loan amount?
- > Do I need any credit to be approved?
- > Is bad credit an issue?
- > Is the application process long?
- > Once approved, how do I get the cash?
- > Will I need to fax any information?
- > What will this cost me?
- > How do I repay my loan?
- > What if I need an extension on my loan?
- > What if I have other active loans? Can I still be approved?
- > I don't usually give my information over the internet, how safe is it to provide my personal information on your site?

#### What do I need to do to qualify?

You can qualify if:

- > You are at least 18 years old.
- > You have an active checking account open for more than two months.
- > Your net Monthly income of \$700 or more
- > You are a Canadian citizen or resident
- > You reside outside the province of QC, SK or BC

#### Is there a Maximum loan amount?

Loan amounts vary but can normally reach a maximum of \$1,000.

#### Do I need any credit to be approved?

No! A credit history is not necessary, as there are NO credit checks.

#### Is bad credit an issue?

No! This will not affect your approval for a loan, as there are NO credit checks and very few requirements for qualification.

#### Is the application process long?

The application is very short and easy to fill out. Often the whole process takes less than 5 minutes.



Contact Us

Common questions



Getting Started

Choose your province?

Province dropdown menu

Next >>

Your Cash Payday Loan is just Minutes Away!



Step 1 of 3

I am Canadian Citizen or permanent resident and over 18 years of age.

Are you employed?  
Select one

▼

Do you receive Pension, Social Assistance, Disability, Workers Compensation?

Is your income direct deposit?

Your Total Monthly Income:

Where did you hear about payday/here?

Yes  No

Yes  No

Yes  No

Yes  No

7400

Other (Internal Search)

Next >>

Your Cash Payday Loan is just Minutes Away!



Personal Information

Step 2 of 3

First Name:  Last Name:   
 SIN:  Email:   
 Telephone:  (Including Area Code) Type:    
 Address:   
 Province:     
 Postal code:   
 City:   
 Date moved in:    
 Birth Date:    
 Gender:     
 Occupation:   
 Employer:   
 Employer phone:   
 Date started:    
 Reference  
 First Name:  Last Name:   
 Relationship:   
 Contact #:

Your Cash Payday Loan is just Minutes Away!



Personal References

Step 3 of 3

Amount I want to borrow:

200

Your Bank:

001 - Montreal

Bank Transit #:

Bank Address:

Account Number:

Check Sample

Do you have internet banking?

Yes  No

Bank Account Open Date

0

Other Payday Loans

Make this consecutive loan?

Yes  No

Income Source

out of/income/ Benefits

Income Type

Salary

Next pay date:

MM/DD/YYYY

Second Next pay date:

MM/DD/YYYY

Pay check cycle:

Select one

Employment Amount (Gross Pay Check):

0.00

Employment Amount (Net Pay Check):

0.00

Pension, Assistance and Disability etc: 0.00

Message/Comments

Text area for comments

Submit

Your Cash Payday Loan is just Minutes Away!





Confirmation

Step 2 of 3

YOUR APPLICATION WAS SUBMITTED, YOU WILL RECEIVE AN E-MAIL SOON, THANK YOU!

Continue...

Your Cash Payday Loan is just Minutes Away!