

# PAYMENT TERMS AND CONDITIONS

**EFFECTIVE DATE: 2022, SEPTEMBER 23**

## BILL PAYMENT OPTIONS

Ambit Energy Canada, ULC ("Ambit Energy Canada") offers its customers a variety of bill payment options.

You can:

- Pay in person at your local bank branch (Bill Payment);
- Pay online through your financial institution's bill payment service (Online Bill Payment);
- Pay by mail with a cheque (coming in early 2018);
- Pay online through Ambit Energy Canada's website by Bank Transfer or Credit Card; or
- Pay automatically every month through the PreAuthorized Payments Program by Bank Transfer or Credit Card.

## BILL PAYMENTS AND ONLINE BILL PAYMENTS THROUGH YOUR BANK OR FINANCIAL INSTITUTION

Ambit Energy Canada allows you the choice to pay your monthly bill online through your financial institution or in person at most major banks in Canada. When making a payment through either of these methods, please make sure to provide your Ambit Energy Canada account number (ACXXXXXX). For online payments, please contact your financial institution to enroll in this payment method. Payments made via Bill Payment or Online Bill Payment will be applied to your energy account within three (3) business days.

## PAYMENT BY MAIL

Ambit Energy Canada also offers you the ability to pay your bill each month by mailing a cheque to our office. Please send your cheque to the following address along with the remittance stub from your current month's bill to:

Ambit Energy Canada  
1800, 330 5 Ave SW  
Calgary, AB T2P 0L4

Payments made by cheque will be applied to your accounts within five (5) business days of receipt of your payment.

## ONLINE CREDIT CARD OR BANK TRANSFER PAYMENTS THROUGH AMBIT ENERGY CANADA

Customers can also pay their monthly bill with a one-time bank transfer or credit card payment. These payments can be made online through your MyAmbitAccount or, for credit card only, using the Quick Pay feature on our website ([www.ambitenergycanada.ca](http://www.ambitenergycanada.ca)).

Credit cards payments will be applied to your account within 24 hours and payments by bank transfers will be applied within three (3) business days.

## AMBIT ENERGY CANADA'S PREAUTHORIZED PAYMENTS PROGRAM

Ambit Energy Canada also offers its Customers the choice of paying their monthly bill by using a convenient, recurring payment process called our PreAuthorized Payments ("PAP") program. Under this program, Ambit Energy Canada will submit automated payments on your account each month using one of two following methods:

- bank draft from your preferred bank account; or
- credit or debit card of your choice.

To enroll in PAP, you must agree to the PreAuthorized Payment Program Terms and Conditions.

## PREAUTHORIZED PAYMENTS REGISTRATION

If you choose to enroll in PreAuthorized Payments, please continue to remit payment through an alternative means (Bill Payment, Online Bill Payment or one-time payment) until you receive notification that your PAP program set-up has been completed and your recurring payments are scheduled to begin.

## PREAUTHORIZED PAYMENTS VIA BANK DRAFT

For Automatic Payments made from a bank account, transactions will be initiated five days (5) days prior to your monthly due date. Ambit Energy Canada will make every attempt to notify customers of the upcoming draft date via email.

The PAP amount that will be processed will include all monies due and payable on your account at the time of the bank draft. Your PAP will be applied to your account immediately upon confirmation of the funds being

received by Ambit Energy Canada which is usually two to three (2-3) business days following your draft date.

### PREAUTHORIZED PAYMENTS VIA CREDIT OR DEBIT CARD

For PAP made with a credit or debit card, transactions will be initiated two (2) days prior to the due date of your most recent Ambit Energy Canada bill.

Payment amounts processed at that time will include all monies due and payable on your account at the time of the credit or cash card charge. Your PAP will be applied to your account immediately upon settlement with your credit or debit card company, which is usually within 24 hours.

### CANCELLATION OF A ONE-TIME PAYMENT OR PREAUTHORIZED PAYMENT

You may cancel a one-time payment or PAP that has been scheduled but has not yet begun processing by calling Ambit Energy Canada at (877) 282-6248 Monday – Sunday, 7:00 a.m. – 10:00 p.m. CT. There is no charge from Ambit Energy Canada for cancelling a one-time payment or PAP that has not yet begun processing.

Once we have begun processing a payment, it cannot be cancelled or edited through Ambit Energy Canada. In such case, you must submit a request to stop payment to your financial institution or card issuer. You are responsible for making alternate payment arrangements and for any charges by your financial institution for any payment cancellation request that is made after the payment process has been initiated.

### CHANGES TO OR CANCELLATION OF YOUR PREAUTHORIZED PAYMENTS INSTRUCTIONS

You may discontinue your participation in our PAP program online via your MyAmbitAccount, by phone by calling Ambit Energy Canada at (877) 282-6248, or in writing by sending a letter to Ambit Energy Canada, 1800, 330 5 Ave SW, Calgary, AB T2P 0L4. Your cancellation request must be received by Ambit Energy Canada at least fifteen (15) business days before the next scheduled date of your bank draft or credit or debit card charge, or the cancellation may not be implemented in time to stop your upcoming payment from processing.

To change your Payment Account information, you may do so by changing your account details online via your MyAmbitAccount, by telephone or by notifying us in writing by sending a letter to Ambit Energy Canada, 1800, 330 5 Ave SW, Calgary, AB T2P 0L4. Written or online notice of a change to your bank account or credit/debit card information must be received by Ambit Energy Canada at least fifteen (15) business days before the next

scheduled date of your bank draft or credit/debit card charge, or the change may not be implemented in time to stop your upcoming payment from processing.

### CUSTOMER REPRESENTATIONS FOR ONLINE BILL PAYMENTS AND AUTOMATIC PAYMENTS

By initiating a one-time payment or registering in our PAP program (bank debit or credit or debit card charges), you represent, warrant and certify that (i) you are at least 20 years of age; (ii) you are an Ambit Energy Canada account holder; (iii) you authorize Ambit Energy Canada to follow the payment instructions that we receive from you; (iv) any Payment Account you add to your profile is an account from which you are authorized to make payments; (v) any payment you make using the online payment program will debit a Payment Account that you are legally authorized to use; (vi) you authorize Ambit Energy Canada to debit your Payment Account and remit funds on your behalf so that the funds can be applied to your account; (vii) you authorize Ambit Energy Canada to credit your Payment Account for payments returned for any reason; and (viii) your participation in the online payment program does not violate any laws or regulations.

### NO LIABILITY

To process payments more efficiently and effectively through the banking network, we may edit or alter payment data or data formats. However, Ambit Energy Canada shall incur no liability if we are unable to complete any payments initiated by you because of the existence of any one or more of the following circumstances:

1. Your Payment Account does not contain sufficient funds to complete the transaction or the transaction would exceed the credit limit of your Payment Account;
2. The payment processing center is not working properly and you know or have been advised about the malfunction before you execute the transaction;
3. You have not provided Ambit Energy Canada with the correct Payment Account or contact information; and/or
4. Circumstances beyond Ambit Energy Canada's control (such as, but not limited to, fire, flood, or interference from an outside force) prevent the proper execution of the transaction.

Provided none of the foregoing exceptions are applicable, if an incorrect amount of funds is debited from your Payment Account, Ambit Energy Canada shall be responsible for returning the improperly debited funds to your Payment

Account, and, if applicable, for any late payment related charges.

### FAILED OR RETURNED PAYMENTS

By using our one-time payment processing or the PAP program, you are requesting Ambit Energy Canada to make payments for you from your Payment Account. If we are unable to complete the transaction for any reason associated with your Payment Account (for example, there are insufficient funds in your Payment Account to cover the transaction or your credit limit would be exceeded), the transaction will not be completed. In some instances, you will receive a return notice from us. In such case, you agree that:

1. You will reimburse Ambit Energy Canada immediately upon demand for the transaction amount that has been returned to Ambit Energy Canada;
2. You will be responsible for any charges due under your Terms of Service;
3. You will reimburse Ambit Energy Canada for any fees imposed on Ambit Energy Canada by your financial institution as a result of the return; and
4. You will reimburse Ambit Energy Canada for any fees it incurs in attempting to collect the amount of the returned transaction from you.

Returned payments from banks for insufficient funds or any other reason may result in a charge to you of \$25.00 or a higher amount depending on what the applicable financial or lending institution charges with respect to such returned payment.

### LATE PAYMENTS

Ambit Energy Canada customers must make every effort to pay their energy bill by its due date. After the bill is mailed, you will have sixteen (16) days to make a payment. If we do not receive your payment in full by the due date specified on your bill, a late fee may be charged at the rate of 1.5% per month (19.5% per year) (a "Late Payment Charge") on all overdue amounts calculated and compounded monthly from thirty (30) days after the date of the bill until the date that payment is received in full.

### CONFIDENTIALITY

Use of Ambit Energy Canada's one-time payment processing or PAP program is solely at your own risk. Ambit Energy Canada attempts to maintain the confidentiality of your personal information. Ambit Energy Canada will not be responsible for any security breach of your personal information or loss resulting from a third party or a cause over which we do not have direct control,

including, but not limited to, unauthorized access, failure of communication lines, and natural disasters. Ambit Energy Canada reserves the right to view, monitor and record activity on the online payment program without notice to you. Please see our Privacy Policy for more details about how we protect and use your personal information.

### CHANGES TO THESE TERMS AND CONDITIONS

Ambit Energy Canada reserves the right to change these Terms and Conditions from time to time and will provide notice to you of changes as they occur. You agree to changes to the Terms and Conditions if you use one-time payment processing or the PAP program after you receive notice of such changes.

Ambit Energy Canada may terminate or suspend online payment processing or the PAP program at any time for any reason with written notice to you. No change or cancellation of the program will affect your obligations under these Terms and Conditions.

### OTHER TERMS AND CONDITIONS

These Terms and Conditions are in addition to any other terms and conditions or authorizations governing the Agreement(s) pursuant to which Ambit Energy Canada provides you services.