

EPCOR PAYMENT PLANS

A CONVENIENT WAY TO PAY YOUR EPCOR BILL AND MANAGE YOUR MONTHLY PAYMENT

WHAT ARE EPCOR'S PAYMENT PLAN OPTIONS?

EPCOR offers two alternatives for payment of your utility bill — you choose the plan that best suits your needs or combine the two for the ultimate in convenience.

- The **Equal Payment Plan (EPP)** is an option for residential accounts where annual utility costs will be averaged into equal monthly payment amounts with a settle up bill produced on the 12th month. If you've paid more than your actual costs, your account will be credited. If you've paid less, that balance will be added to the equal payment amount due on your 'settle-up' bill. If there is a significant difference in utility consumption patterns due to usage or a rate change during the year, the equal payment amount may be adjusted and you will be notified by a message on your utility bill.
- With the **Automatic Withdrawal Plan (AW)**, your monthly utility bill payment is withdrawn from your bank account on the billing due date. This amount is then credited to your EPCOR account. You never have to worry about waiting in payment lines, paying postage and late fees or making payment arrangements when you're away from home.

HOW DO I APPLY?

Complete and sign the EPCOR Payment Plan Application form, selecting the payment option(s) you would like to enroll in. If AW is requested, attach a blank, personalized cheque marked "VOID". If you do not have a cheque, you can have your bank complete and verify the required account information on the application form. Mail the application and void cheque to the location noted at the bottom of this page.

Ensure your current utility bill is paid in full at the time you enroll. If the AW option is selected, continue to make payments in your usual manner until the **"BANK WITHDRAWAL"** message appears on the remittance portion of your bill.

HOW DO THESE PAYMENT OPTIONS WORK?

Once enrolled, you will continue to receive a utility bill each month. Watch for a message on your bill welcoming you to the plan. Depending upon the payment option you selected, your bill will display the equal payment amount due **and/or** indicate the date payment will be withdrawn from your bank account.

WHEN IS PAYMENT WITHDRAWN FROM MY BANK ACCOUNT?

If you have selected the AW option, payment withdrawal will occur on the due date of your utility bill, confirmed in a message displayed on the bill. These funds should be available in your bank account at least two working days prior to and after the scheduled withdrawal date.

Please Note: Sufficient funds or bank approved overdraft protection must be available when payment is due to avoid an NSF charge. Dishonored payment withdrawals may result in termination of this payment option.

WHAT IF MY BANK ACCOUNT CHANGES?

Simply advise us in writing at least five (5) working days **prior** to your next payment withdrawal date and include your "voided" personalized cheque, which displays the new bank account number. We'll do the rest!

WHO CAN I CONTACT FOR MORE INFORMATION?

CONTACT EPCOR

Mail to: EPCOR Customer Service
2000 - 10423 101 ST NW
Edmonton AB T5H 0E8

Online: epcor.com

By phone: Service Consultants at 310-4300
(no area code required)

SIGN UP ONLINE

Did you know you can do this online? Sign up via My Account @ www.epcor.com!

EPCOR's Residential and Commercial My Account offers a variety of online services to help you conveniently manage your account anytime. Sign up today and you can request new plans without having to complete this form!

AUTOMATIC WITHDRAWAL PLAN (AW) 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 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 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.*

EPCOR PAYMENT PLANS APPLICATION FORM

EPCOR Account Name _____

EPCOR Service Address: _____

Phone (home): _____ Phone (work): _____

Mailing Address: _____
(If different from service address)

Contact Person: _____ Phone: _____
(If different from account holder)

EPCOR Account Number: _____ AW Category Personal Business

AUTOMATIC WITHDRAWAL (AW)

Transit # _____ Bank # _____ 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 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.

Authorized Signature(s): (as you would sign your cheque)

_____ Date _____

_____ Date _____

Please remember to include:

- Your completed application form
- A personalized cheque marked "void" (if chequing account selected)
- **Continue to make payments on your account in your usual manner until the Automatic Withdrawal message appears on your utility bill.**

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

EQUAL PAYMENT PLAN (EPP)

Yes, please start the above account on the Equal Payment Plan, where annual utility costs will be averaged into equal monthly payment amounts with a settle up bill produced on the 12th month. I understand that if there is a significant difference in my utility consumption patterns due to usage or a rate change during the year, the equal payment amount may be adjusted and I will be notified by a message on our utility bill. I acknowledge that once per year my account will be 'settled up' to reduce the balance owing to zero.

**CONTACT
EPCOR**

Mail to: EPCOR Customer Service
2000 - 10423 101 ST NW
Edmonton AB T5H 0E8

To learn more visit: epcor.com
Email to: payments@epcor.com