

Get the postage you need now and pay for it later

Give Yourself A Little Credit With A neoFunds™ Account

A neoFunds™ account is a simple plan that allows you to access a line of credit to refill your postage meter as often as you need. There's no pre-paying or making special trips to the post office, just use the neoFunds™ account to refill your meter and pay at the end of the month. Enrollment is free, and there are no annual fees attached to your line of credit.

With neoFunds™ postage is added to your account automatically and pay for it later. It works like the overdraft protection your bank provides. Complete the form below, fax it to 1.905.513.1406 and your Neopost Representative will open your neoFunds™ account.

Company Name (the account)		Contact Name	
<input type="text"/>		<input type="text"/>	
Telephone Number		Fax Number	
<input type="text"/>		<input type="text"/>	
Mailing Address			
<input type="text"/>			
City	Province	Postal Code	
<input type="text"/>	<input type="text"/>	<input type="text"/>	
Postage On Call # (Existing Customers)	Postage Credit Limit	Neopost Representative	
<input type="text"/>	<input type="text"/>	<input type="text"/>	

The undersigned is an authorized representative of the company and have the authority to sign this agreement and here by authorizes Neopost Canada Limited ("Neopost") to establish a postage credit limit for exclusive use by the company and it's representatives. The Credit Limit will be applied to the Digital Postage On Call (DPOC) account identified above. All applicable Deposits, Fees and Interest charges will take place in the designated DPOC account indicated above.

The undersigned has read and agrees to the Terms and Conditions of this Agreement as attached hereto.

Print Name	Title	Date
<input type="text"/>	<input type="text"/>	<input type="text"/>

Signature

For your convenience this form will remain on file with Neopost to allow quick access to postage funds as required. Should the Company wish to withdraw from the neoFunds™ program, Neopost will do so immediately upon receipt of written notice from an authorized member of the Company.

Neopost Canada
150 Steelcase Rd West
Markham | Ontario | L3R 3J9

neoFunds™ Support & Enrollment:
Contact Number: **Fax Number:**
1.800.636.7678 **1.905.513.1406**

Terms and Conditions

This Agreement is by and between Neopost Canada and the Customer identified on the Enrollment Form and sets forth the terms and conditions that apply to a postage funding account as described herein.

1. **ESTABLISHMENT AND ACTIVATION OF ACCOUNT.** You hereby authorize Neopost Canada ("Neopost"), to establish an account in your name ("Account") for funding the purchase of postage from Canada Post Corporation for use in the postage meter you rent from Neopost. The establishment of your Account shall be subject to Neopost's approval of your creditworthiness. Once Neopost has accepted your Enrollment Form and established your credit limit ("Credit Limit"), you may then use the credit extended to you. Any use of the credit amount extended to your Account shall constitute your acceptance of all the terms and conditions of this neoFunds™ Agreement, the Enrollment Form, and all other documents executed or provided in connection with either of them.

2. **OPERATION OF ACCOUNT.** Each time an employee or agent of yours with the express, implied, or apparent authority to do so (each an "Authorized User") requests a postage meter reset from Neopost that makes use of the credit extended to your Account, Neopost will transfer the requested amount to your Digital-Postage-On-Call Account on your behalf and your Digital-Postage-On-Call Account will reflect the amount of postage requested which will be posted to your Account immediately. The minimum amount of each credit transaction is \$10.00 or such other amount as Neopost may determine from time to time. There is no maximum reset amount so long as you do not exceed your Credit Limit, and there is no limit to the number of resets that you may request.

3. **PAYMENT TERMS.** You will receive a monthly billing statement regarding credit extended to your Account. Payment for credit used is payable immediately as interest accrues daily from the day following the date that the credit is taken. The Account balance that is subject to an interest charge each day consists of the outstanding balance of credit extended minus any payments and credits received by Neopost on your Account that day. The interest rate applicable to the credit extended on your Account will be equal to the lesser of 0.05% per day (19.5% per annum) or the maximum permitted by law. The interest is simple interest and will not be compounded. Each payment will be applied first to reduce the outstanding balance of your Account and replenish your available credit line and any excess which remains will be available to use as credit on your Account. Neopost may refuse to extend further credit if the amount of a requested charge plus your existing balance exceeds your Credit Limit.

4. **CREDIT LIMIT AND ACCOUNT FEES.** You agree that Neopost will establish a Credit Limit from time to time on your Account. The exact amount of the current Credit Limit is disclosed on the face of your neoFunds™ Agreement with Neopost. Neopost may, in its sole discretion, from time to time change your Credit Limit. In the event we do so, you agree to pay Neopost according to the same terms and conditions as those that apply to the initial Credit Limit. Except to the extent prohibited by applicable law, you agree to pay the amounts set forth in this Agreement. All such amounts shall be added to your Account balance and will be included in the total amount payable.

5. **CANCELLATION AND SUSPENSION.** If any amount payable under this Agreement is not paid within 60 days of the date of the statement, Neopost may at any time in its sole discretion close or suspend your Account or temporarily refuse to allow further charges to your Account. In any such event, you agree to pay a reinstatement fee of \$25.00 as a condition of resumption of your Account activity provided that Neopost is willing to permit (in Neopost's sole discretion) you to resume Account activity. You can cancel your Account at any time by notifying Neopost in writing of your desire to do so. No cancellation or suspension will affect your obligation to pay any amounts you owe under this Agreement. Neopost will notify you of the Account balance in the event of any termination and all outstanding obligations will survive the termination of this Agreement by either party.

6. **DEFAULT.** You are in default under this Agreement if you (a) have made any misrepresentations to Neopost, whether in the Enrollment Form or otherwise, (b) at any time, have done or allowed anything that indicates to us that you may be unable or unwilling to repay the balance of your Account as required under this Agreement, (c) are in default of any provision of this Agreement or any lease, rental or other agreement with Neopost or Neopost Canada Leasing or (d) any amount payable under this Agreement remains unpaid over 60 days. If you are in default, or upon any cancellation of your Account, Neopost shall not be obligated to continue to provide the Account service or extend further credit under this Agreement. If Neopost is required to take collection action or any other legal action under this Agreement, you shall pay upon demand by Neopost all court and collection costs, along with reasonable legal fees and expenses.

7. **REMEDIES.** If you are in default under this Agreement, then Neopost may: (i) declare all loans, leases, or other agreements you have with Neopost or Neopost Canada Leasing in default and due and payable at once without notice or demand; (ii) refuse to make further postage advances on your behalf to reset your postage meter; (iii) terminate this Agreement and any other agreement between you and Neopost or Neopost Canada Leasing; and (iv) exercise any other rights that it may have. In addition, you agree that any default under this Agreement shall constitute a default under any agreement you may have with Neopost Canada and/or Neopost Canada Leasing.

8. **LIMITATION OF LIABILITY.** IN NO EVENT SHALL NEOPOST, OR ITS AFFILIATES, OFFICERS, DIRECTORS, EMPLOYEES OR AGENTS, BE LIABLE TO YOU OR TO ANY THIRD PARTY FOR ANY INCIDENTAL, INDIRECT, SPECIAL OR CONSEQUENTIAL DAMAGES ARISING OUT OF, OR IN CONNECTION WITH, THIS AGREEMENT, WHETHER OR NOT THE PARTY HAD BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES. THIS PARAGRAPH SHALL SURVIVE EXPIRATION OR TERMINATION OF THIS AGREEMENT.

9. **AMENDMENTS.** Neopost Canada may amend this Agreement, or any of its provisions, including without limitation any fees and interest charges, at any time by at least thirty (30) days written notice (including electronic notice to your email address as reflected in Neopost's then current records) to you. Any such amendment will become effective on the date stated in the notice and will apply to any transactions after such date, as well as to any outstanding balance on your Account.

10. **NOTICE:** Any notice required to be given under this Agreement by either party hereto shall be given if to you, at the address shown on your Enrollment Form, and if to Neopost at 150 Steelcase Rd. West, Markham Ontario, L3R 3J9.

11. **MISCELLANEOUS.** Neopost may accept late payments, partial payments, or checks and money orders marked "payment in full," or with a similar notation, without compromising any rights under this Agreement. Neopost can choose not to exercise or to delay enforcement of any of their rights under this Agreement without compromising them. Neopost may assign your Account and this Agreement without notice. You may not assign this Agreement. This Agreement shall be governed by and construed in accordance with the laws of the Province of Ontario, without reference to its conflict-of-laws rules, and any applicable federal laws. The sole jurisdiction and venue for actions related to the subject matter hereof shall be the courts of the Province of Ontario.

12. **ENTIRE AGREEMENT.** This Agreement represents the sole and exclusive agreement between you and Neopost regarding the Account, merges and supersedes all previous and contemporaneous written or oral agreements and understandings regarding the subject matter hereof, and shall become effective only upon Neopost's establishment of your Account under this Agreement. If any provision of this Agreement is held to be invalid or otherwise unenforceable, the remainder of the provisions shall remain in full force and effect and shall in no way be invalidated or otherwise affected.

13. **LANGUAGE.** The parties hereby confirm their express agreement that this Agreement and all documents directly or indirectly related thereto be drawn up in English. LES PARTIES RECONNAISSENT LEUR VOLANTE EXPRESSE QUE LA PRESENTE CONVENTION AINSI QUE TOUS LES DOCUMENTS QUI S'Y RATTACHENT DIRECTEMENT OU INDIRECTEMENT SOIENT REDIGES EN LANGUE ANGLAISE.

14. **CONSENT.** You consent to the obtaining of credit and/or personal information as may be required in connection with the credit line hereby applied for and to the disclosure of any trade information concerning you to any credit reporting agency or to any person with whom you have or proposes to have financial relations.

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