

FESC MSA Credit Card Request Form

To request a FESC MSA credit card please complete the following form and review the terms and conditions, then return it to engagement@doctorsofbc.ca.

Cardholder Information	
Name	
Title	
Personal Address	
Date of Birth (The mm/yy is used to activate the card)	
Work Phone Number	
MSA	

Card Information	
Maximum Authorized Limit	\$5,000

Approval		
<p>By signing this document, I agree that I have read and understood the terms and conditions attached to this application. The cardholder is responsible for submitting all receipts to FEMS on a bi-weekly basis.</p>		
Card Holder	_____	_____
	Signature	Date
MSA Executive	_____	_____
	Signature	Date

Terms of Credit Card Use

The F. E. Services Company ("Company") has agreed to request of Scotiabank that the above-named Designated Cardholder be issued a credit card ("Card") on the Company's account, to be used by the Designated Cardholder for the sole purpose of purchases incurred for the Medical Staff Association (MSA) that he or she is assigned to. The following are the terms and conditions applicable to use of the Card by the Designated Cardholder.

In this document, "you" is the Designated Cardholder and "us" is F.E. Services Inc.

Identification

The Company has warranted to Scotiabank that it has obtained, verified, and recorded information that verifies the identity of the Designated Cardholder and that the Card request sent to Scotiabank by the Company is only for the Designated Cardholder who has been screened, whose identity has been verified and who is allowed to be issued a Card by, but not limited to, applicable Federal laws related to the prevention of money laundering and funding of terrorism as required of financial institutions.

Repaying the Amounts You Owe

When you use the Card, you incur a debt owed to Scotiabank ("debt"). Interest, service charges and annual fees that may be charged by the Scotiabank will be added to your debt. If the Company or Scotiabank uses the services of a third party to retrieve any Card from you, the Company may add the cost of the Card retrieval to your debt. You agree to repay the Company in full any debt you owe to Scotiabank.

Making Your Monthly Payments

The Company has authorized your access to an electronic monthly memo statement (the "Cardholder Monthly Statement"). All indebtedness incurred using the Card is billed and payable in the Card currency. You agree to pay us, in full, the sum of all debt shown in your electronic Corporate Statement, in the currency stated in the statement. Interest is payable on cash advances from the transaction date indicated on the Corporate Statement to the date payment is received in full. You are responsible for submitting all receipts to FEMS on a bi-weekly basis. If the receipts are not provided, you will be responsible for reimbursing the MSA for the full amount as arranged with the MSA Financial Administrator.

Telling us about Loss, Theft or Unauthorized Use

You will inform both the Scotiabank Visa Business Card Service Centre (Phone: 1888-823-9657) as well as the Facility Engagement corporate office by telephone or in writing immediately upon discovering the loss, theft or unauthorized use of any Visa Card or PIN issued to you. If you even suspect unauthorized use of any card or PIN, you will notify Scotiabank and us immediately. Should you choose to so advise in writing, the date of receipt by Scotiabank of the notification shall be the actual notification date. If any

Card is lost or stolen, you will be liable for debts, including accrued interest, resulting from their use prior to your notification to Scotiabank that they have been lost or stolen.

Changing Address

You will advise us of any change in your address and you will give us other information that we may need from time to time to keep our records up to date.

Keeping the Personal Identification Number (PIN) Confidential

You agree to keep each PIN assigned to a Card in safe keeping and confidential and to keep them always separate. If you do not keep each PIN confidential, or you store the Cards and the PINs in a way that would enable someone other than yourself to use them together, you will be liable for all debt, including accrued interest, which may arise from their use in such circumstances. To ensure confidentiality of the PINs, you must choose passwords that are not easily identified.

Telling us about Errors

If you think your Cardholder Monthly Statement contains any errors, or if you need more information about a transaction on a statement you must contact Scotiabank by phone at the Scotiabank Visa Business Card Centre, 1-888-823-9657 within 10 days of the date of the Cardholder Monthly Statement. After that time, the statement will be correct unless you can provide Scotiabank with written proof that it is not. Scotiabank will require the following information:

- The cardholder's name, account number and significant date (password).
- The dollar amount of the suspected error and an explanation of why you believe there is an error.

Settling Disputes

If a dispute arises about a transaction for which the Card was used, you must first attempt to settle it directly with the merchant or business concerned. You are also responsible for returning defective merchandise and ensuring proper credit is received. If this dispute is not resolved to your satisfaction, you may contact the Scotiabank Visa Business Card Service Centre within 70 days of transaction date to initiate an investigation. If the Bank investigates a dispute, they will remove the disputed item(s) from the Company's statement, and you do not have to pay the portion of its debt owed in connection with a disputed transaction amount up to sixty (60) days while the Scotiabank Visa Business Card Centre investigates such dispute. However, you will remain obligated to pay the balance of your Monthly Statement debt, which is not in dispute. Interest continues to be charged during this period. If you are held to be liable, any amount in question becomes payable at the earlier of the time investigation is completed to Scotiabank's reasonable satisfaction, or 60 days from the payment due date for the Corporate Statement on which the amount in question first appeared, whichever is earlier. For clarity, Scotiabank makes no representation or promise regarding settling a dispute.

Cancelling Cards

You will promptly advise the Facility Engagement Team and Enkel if you cease to be authorized to use the Card and surrender such Card to us. We can cancel this Agreement and require you to give your Card

back to us or to someone acting on our behalf, upon our demand. Cancellation of the Card does not relieve you of your responsibility to pay any debt you may owe Scotiabank.

When you use the Card to authorize preauthorized payments on a continuing basis you are responsible for all such charges to the Card until you terminate such preauthorized payment arrangements with each payee. You are required to provide the Facility Engagement Team a current list of all such preauthorized payment arrangements that are to be paid by you by use of the Card. On cancellation of the Card, the Card Coordinator(s) will notify the payees of all such preauthorized payment arrangements that all future preauthorized payments on the Card are immediately cancelled and will be returned by you on behalf of the payee.

Observing your Card's Expiry Date

You agree not to use any Card after the expiry date embossed on a Card. If a Card is used after its expiry date, you agree to pay any debts that are related to or arise from such use.

Not Exceeding your Credit Limit

You are responsible for ensuring the Aggregate Credit Limit and the Individual Credit Limits are not exceeded. Each Card is subject to an individual Card credit limit ("Individual Credit Limit") set out in connection with the use of all the Cards supplied to you.

Silver Card Annual Fees (per Card)

\$75.00

Fees to be charged at setup and annually thereafter. The first annual fee for the Card will appear on your first monthly statement and is not refundable. Scotiabank change any service charges or transaction fees from time to time and will give you 60 days prior notice of any such changes.

Please note that VRU (Voice Response Unit) Card Activation is a mandatory feature within the Scotiabank Visa Business Card Program. All cardholders will receive non activated cards. You will be required to call Scotiabank's Support Number and activate your Card via an automated process to use the Cards.

Foreign Currency Transactions

Not supported by DOBC or Enkel.

Cash Advances

This will not be a feature on these cards.

Termination

Scotiabank may on thirty (30) days prior written notice terminate the Company's Credit Card Account Agreement for convenience. In the event of such termination, your Card will no longer be valid, and you shall pay the full balance of your account.