

Notice: A Payday Loan is a high cost loan

Cash-x Inc. O/A Appletreecash.com hereby Discloses

1. That our cost of borrowing is \$14 per \$100 Borrowed (the loan fee)
2. That upon execution of a Payday Loan Agreement, the borrower shall provide a post-dated Cheque, pre-authorized debit (PAD), in the amount of the loan and the total cost of borrowing.
- 3) That in the event of default the Borrower shall pay a default fee of \$20.00. This charge is payable only once per loan, and the interest shall be charged on the outstanding principal at the rate of 30% per annum, until paid in full.
- 4) Borrower's right to Cancel-A borrower shall have the right to cancel the loan, without reason or cost, at any time before the end of the business day following the date the payday loan agreement was entered into. Business hours are 9 am-5pm Monday to Friday. To cancel the loan the Borrower must complete and deliver the Notice of Cancellation in the form set out. Below by email or in person to Suite 701, 2010 11th Avenue, Regina, Saskatchewan, S4P 0J3 along with full payment by certified cheque or by email money transfer. Upon cancellation and repayment of the loan we will provide the Borrower with a receipt in the fom set out below.

Credit Councelling Canada is a non-profit organization whose members help Canadians solve their debt problems, and learn to mange money and credit wisely. Clients receive professional coucelling at little or no cost and all options to resolve debt problems are explored.

Learn more at www.credicounsellingcanada.ca

Credit Councelling Canada

401 Bay street, Suite 1600

Toronto, ON M5H 2Y4

for general inquiries, please email contact@CreditCounsellingcanada.ca

Notice of Cancellation receipt

I _____ borrower hereby notify
Cash-x inc. of cancellation of the loan and tender
repayment of the loan advance

Loan_Date _____ Loan Amount _____

Borrower _____ Date/Time _____

Payment received

Cash

Cerified Cheque

E-Transfer

Pleasereview Crdit Councelling Canada for more regarding borrowing <https://credicounsellingcanada.ca>

Receipt

Cash-X Inc acknowledges receipt of the Notice of
Cancellation and repayment of the loan advance
within the cancellation period.

Loan date _____ Loan Amount _____

Cash-x Inc. O/A Appletreecash.com Date/Time _____