

## Barry Beecroft Fuel Distributors Ltd Credit Application and Agreement

Please indicate which Location is closest to your home base

PENTICTON: (250)490-0567 PRINCETON: (250)295-0566 WEST KELOWNA: (250)769-0567 OLIVER: (250)485-0567 Head Office, Main Warehouse & 24hr Cardlock Lubricant Warehouse & 24hr Cardlock Lubricant Warehouse & 24hr Cardlock Lubricant Warehouse & 24hr Cardlock 24hr Stand Alone Cardlocks:

Cawston Ok Falls Osoyoos

|   |                                      | Ва                       | sic Ac                             | count             | Informati                       | on                    |   |                                       |                            |                            |  |
|---|--------------------------------------|--------------------------|------------------------------------|-------------------|---------------------------------|-----------------------|---|---------------------------------------|----------------------------|----------------------------|--|
| Customer (Individual, company or partnership name) Trade name (If different than Customer name) |                                      |                          |                                    |                   |                                 |                       | Р   | Phone (Bus):                          |                            | Cell No.:                  |  |
| Guarantor (Individual or company name)  |                                      |                          |                                    | Birthdate: MMDDYY |                                 |                       |   | Driver's License #:                   |                            | Cell No.:                  |  |
| Accounts Payable or Addition  | nal Contact                          |                          |                                    |                   |                                 |                       | P   | hone (or Res):                        |                            | Fax:                       |  |
| Billing Address (Street No. & Name)   |                                      |                          | City:                              |                   |                                 | Province:             | Posta                                     |                                       |                            | L<br>MARY USE<br>JSINESS   | Farmers Please<br>click link to<br>download BC |
| Shipping Address (for Deliveries) - If different  |                                      |                          | City:                              |                   | Province:                       | Posta                 | tal Code: Pl                              |                                       | ERSONAL<br>ARMERS (fin red | Ministry Fin<br>Form       |  |
| Years in Business   | Nature of Business                   |                          |                                    |                   |                                 |                       | Proprietorship Other                      |                                       | How                        | How did you hear about us? |  |
|   |                                      |                          | Billir                             | ng Info           | rmation                         |                       |   |                                       |                            |                            | Please also include tocopy of status card      |
| Email Address: Do you req to be maile   |                                      |                          | quire a printed bill PST#:         |                   | Farm Foilio#:                   |                       | Foilio#:                                  | First Nations Status Card #           |                            |                            |  |
| (Persona  | Pro<br>al accounts MUST choose eithe |                          |                                    |                   | nent - Please<br>lit Card paym  |                       |   | completed form                        | with                       | application)               |  |
| Auto Debit or Auto Credit (Form A   | Attached) Online B                   | anking                   |                                    |                   | Direct Depo                     | sit                   |   | Cheque                                | e (Busi                    | iness Accounts Onl         | y)   |
|   |                                      | Ti                       | rade &                             | Credit            | Reference                       | es                    |   |                                       |                            |                            |  |
| Company Name:   | Address:                             |                          | Phone:                             |                   |                                 | Fax Nu                | ımber:                                    |                                       | Conta                      | ct:                        |  |
| <u>'</u>  |                                      |                          |                                    |                   |                                 |                       |   |                                       |                            |                            |  |
| 2   |                                      |                          |                                    |                   |                                 |                       |   |                                       |                            |                            |  |
| 3<br>Credit Card for Security: (Nur   | nber)                                |                          | Exp                                |                   | If account goes card (signature |                       | y 30+ o                                   | days I give permiss                   | sion to                    | BBFD to post payr          | nent to this                                   |
|   |                                      | F                        | uel & C                            | Dil Red           | quirement                       | ts                    |   |                                       |                            |                            |  |
| Will you Require<br>Cardlock Cards  | How Many                             | Will you R<br>Fuel Deliv | equire                             |                   |                                 |                       |   | Will you require<br>Bulk Oil Delivery |                            |                            |  |
| What is your average Do you req monthly fuel consumption Fuel (Fin R                            |                                      |                          | quire Marked/Coloured<br>Required) |                   |                                 |                       | Do you purchase<br>Industrial Oils/Grease |                                       |                            |                            |  |
|   | Cardloo                              | k Card                   | S (If moi                          | re than 4         | cards needed i                  | nclude addi           | tional s                                  | sheet)                                |                            |                            |  |
| Unit Number or Name   |                                      |                          | PIN # (4 d                         | ligits)           | Restrictions/Odometer           |                       |   | BBFD Card# (d                         | office use only)           |                            |  |
| Unit Number or Name   |                                      |                          | PIN # (4 d                         | ligits)           | Restrictions                    | Restrictions/Odometer |   |                                       | BBFD Card# (d              | office use only)           |  |
| Unit Number or Name   |                                      |                          | PIN # (4 d                         | ligits)           | Restrictions/Odometer           |                       |   | BBFD Card# (d                         | office use only)           |                            |  |
| Unit Number or Name   |                                      |                          | PIN # (4 d                         | ligits)           | Restrictions/Odometer           |                       |   | BBFD Card# (d                         | office use only)           |                            |  |
|   | Fue                                  | el Deliv                 | ery (if m                          | nore than         | 2 tanks include                 |                       | sheet)                                    |                                       |                            |                            |  |
| Tank 1 EC #   |                                      |                          |                                    |                   | Tank 2 E0                       | C #                   |   |                                       |                            |                            |  |
| Splits  | Litres                               | Pro                      | oduct                              |                   | Splits                          |                       |   | Litres                                |                            | Prod                       | uct  |
| Side 1  |                                      |                          |                                    |                   | Side 1                          |                       |   |                                       |                            |                            |  |
| Side 2  |                                      |                          |                                    |                   | Side 2                          |                       |   | •                                     |                            |                            |  |
| Side 3  |                                      |                          |                                    |                   | Side 3                          |                       |   |                                       | _                          |                            | ·  |

- 1. Purchases and Price. As consideration for Barry Beecroft Fuel Distributors Ltd. ("BBFD") offering for sale automotive fuel to the Customer, the Customer agrees to purchase from BBFD at its cardlock locations an annual quantity of automotive fuel based upon the Customer's estimated monthly fuel consumption. The price for fuel purchased at BBFD cardlock locations shall be BBFD's price in force for the Customer for the grade purchased at the time of purchase. The price for lubricants and other products purchased by the Customer shall be the BBFD posted price at the time and place of purchases. All applicable federal and provincial sales and goods and services taxes are included in the price. BBFD assumes no liability for the failure of any cardlock card to be honoured at any time.
- 2. Payment Terms. The Customer agrees to pay BBFD on the 15th and the last day of each month the full amount of all purchases of fuel and other products, including all applicable federal and provincial sales and goods and services taxes, in respect of which the Customer's cardlock cards have been used. If the Customer does not provide payment in full in accordance with their statement by the payment due date the Customer agrees that interest charges will accrue on the overdue amount at a rate of 2% per month compounded monthly (26.8242% per annum effective annual rate) from the transaction date to the date the overdue amount is paid in full.
- 3. Responsibility for Lost or Stolen Cardlock Cards. The Customer is responsible for the care, control and safekeeping of all cardlock cards, keeping the personal identification number confidential and ensuring that the personal identification number is kept separate from the cardlock cards at all times. In the event that a cardlock card is lost or stolen the Customer shall immediately notify BBFD. The Customer shall be under no liability in respect of purchases made with the cardlock card subsequent to the time of actual receipt by BBFD of written notification from the Customer of such losses but the Customer shall be liable for all purchases made prior to the time of such notification.
- 4. Responsibility for Discrepancies on Statements. The Customer must be diligent in its review and monitoring of its statements. If the Customer finds any inaccuracy of any kind in the purchases made on the Customer's cardlock cards and displayed on its statement the Customer shall notify BBFD in writing within 30 days from the purchase date shown on the statement. Where any such inaccuracy is not brought to the attention of BBFD within such 30 day period, BBFD will not adjust any of such transactions and the Customer shall remain responsible for all of such purchases on its cardlock cards.
- 5. Customer Liability. Subject to paragraph 3 above the Customer is responsible for all indebtedness resulting from the authorized or unauthorized use of the cardlock cards. The Customer remains responsible and agrees to pay for all purchases made with the cardlock cards regardless of whether any credit limit established by BBFD for the Customer has been exceeded or not and regardless of whether or not such purchases were made under the express or implied authority of the Customer or whether the purchases were made on an active or inactive cardlock card. The Customer undertakes and agrees with BBFD that it shall reimburse BBFD all costs and expenses, including legal fees on a full indemnity basis, which BBFD may pay, incur or sustain in relation to any action taken to enforce the terms of this agreement against the Customer.
- 6. Cancellation and Use of Cardlock Cards. The cardlock cards shall be valid until the date appearing thereon unless they have been previously cancelled. The Customer shall not, in any way, issue, resell or provide any cardlock card to a third party without the consent of BBFD. BBFD may cancel the cardlock cards at any time. Upon cancellation of the cardlock cards the entire belance of the Customer's indebtedness shall, at BBFD's option, become immediately due and payable notwithstanding the provisions of paragraph 2 above. The cardlock cards are and remain the property of BBFD and shall be surrendered by the Customer to BBFD on demand. BBFD may revoke the Customer's right to use the cardlock cards with or without cause and without giving notice to the Customer. In the event that BBFD is limited, for whatever reason, in its ability to supply fuel or other products at its card lock locations, and without being required to declare it an event of force majeure, BBFD reserves the right to place purchase limits on the amount of fuels and other products that the Customer's account.
- 7. Use of Card Lock Facilities. The Customer shall use BBFD's fuelling facilities only for the fuelling of properly licensed vehicles and for the purchase of other products. The Customer shall be familiar and comply with, and shall ensure that its employees, servants and agents are familiar and comply with, all applicable automotive fuel handling laws, regulations and rules of any government agency and the safety and operating rules and procedures of BBFD as posted at BBFD's fuelling facilities. The Customer shall ensure that each of its employees, servants and agents who may use a cardlock card issued to the Customer has been instructed in the safe operation of BBFD fuelling facilities and the proper response to automotive fuel handling emergencies including the location and use of fire extinguishers and emergency telephone numbers. The Customer and its employees, servants and agents shall use BBFD's fuelling facilities and enter upon the lands at the fuelling facilities entirely which is different in their own risk. The Customer shall be responsible for and indemnify and save harmless BBFD, its directors, officers, employees, servants, agents, retailers, representatives, successors and assigns from any and all loss, liability, damage, cost, claim, expense, suit or action, including environmental remediation costs, damage to or destruction of any property, death of or injury to any person and legal costs, which any of the indemnified parties may sustain or become subject to as a result of any damage to property, including automotive fuel and other property owned by BBFD and property owned by others, or injury to persons arising out of or in connection with the Customer's use of any of BBFD's fuelling facilities or the Customer's entry upon or use of the lands at any of BBFD's fuelling facilities except where shown to have been caused by the negligence or willful misconduct of BBFD or its employees. The Customer shall, without limiting its liability hereunder, obtain, pay the premiums on and keep in force so lo
- 8. Force Majeure. BBFD will not be liable in damages or otherwise for failure to carry out the terms of this agreement whether caused directly or indirectly by, or in consequence of, fire, storm, flood, war, rebellion, insurrection, riot, civil commotion, strike, differences with workers or others, failure of carriers to transport or furnish facilities for transportation, perils of navigation, impairment of supplies of BBFD, or a shut down or temporary closure of its card lock facilities for any reason whatsoever, or by any cause whatsoever beyond BBFD's control. In the event that BBFD is excused from carrying out its obligations or is restricted in its ability to supply the Customer and other purchasers by virtue of the terms of this paragraph BBFD may apportion supply among orders received or anticipated from the Customer and from other purchasers in such manner as BBFD may determine in its absolute discretion.
- 9. Fees and Handling Charges. A handling charge will be assessed for any cheque dishonoured by the Customer's financial institution. If the Customer requires a paper copy of a statement a reasonable fee per individual copy will be charged to the Customer's BBFD cardlock account.
- 10. Collection and Use of Personal Information. The Customer and the Guarantor consent to the collection, use and disclosure of the personal information contained in this agreement and as otherwise collected in relation hereto by or on behalf of BBFD and its agents, affiliates and service providers for the purposes of:
- the performance and improvement of the services provided by BBFD to the Customer in accordance with this agreement;
- marketing, selling, providing and informing the Customer of present and future products and services offered by BBFD;
- . collecting and exchanging credit and other information from recognized credit bureaus and other credit grantors for ongoing credit investigations and monitoring credit status;
- reporting the customer's liability for and the status of the Customer's account to credit bureaus and others who may lawfully receive such information if the Customer's account is not paid in accordance with this agreement;
- complying with all laws of British Columbia and Canada applicable to BBFD, the Customer and the Guarantor, and
- disclosing personal information to BBFD's affiliates, agents, bankers, suppliers, lawyers, accountants, governmental authorities and other advisors and consultants in furtherance of the forgoing purposes.
- 11. Guarantee. In consideration of the extension of credit by BBFD to the Customer the Guarantor guarantees to pay and be responsible for payment of all sums, balances and accounts due by the Customer to BBFD under this agreement. This shall be an open and continuing guarantee and shall continue in force notwithstanding any change in the terms of this agreement or renewals or extensions granted by BBFD to the Customer without obtaining any consent thereto from the Guarantor and until expressly revoked by written notice from the Guarantor to BBFD and any such revocation shall not affect the Guarantor's liability as to any indebtedness existing prior receipt by BBFD of such notice of revocation. The Guarantor waives notice of the acceptance of this agreement, notice of default or non-payment and any action required of BBFD by any applicable statute or regulation. No delay on BBFD's part in exercising any right hereunder or taking any action to collect or enforce payment of any obligations herein guaranteed, either as against the Customer or any other person liable with the Customer shall operate as a waiver of any such right or in any manner prejudice BBFD's rights against the Guarantor. The Guarantor immediately for full payment without prior demand or notice.

#### 12. General Provisions.

- Waiver by any party of any breach of any term or condition herein contained shall not be considered to be a waiver of any subsequent breach of the same or any other term or condition.
- This agreement cancels and supersedes all other previous cardlock card agreements or terms and conditions agreed to by the Customer and BBFD.
- BBFD may, upon at least one month's notice to the Customer, vary the terms hereof, but the Customer shall remain responsible for all indebtedness notwithstanding any such variations. Use of the cardlock card after the effective date contained in BBFD's notice will be deemed to be acceptance by the Customer of such new terms as of such effective date.
- All notices required by this agreement shall be in writing and may be given by personal delivery, email or facsimile and such notice shall be deemed conclusively to have been given and received, if delivered, at the time of delivery, and if sent by email or facsimile, at the time the sender receives a confirmation of delivery of such notice to the addresses in this agreement or at such other addresses as may have been substituted therefor by proper notice hereunder. The Customer shall promptly notify BBFD of any change of Customer's contact information.
- This Application and agreement shall enure to the benefit of and shall be binding upon the respective heirs, executors, administrators, successors and permitted assigns of the parties hereto. The Customer shall not in any way assign or transfer the cardlock card or its rights or obligations hereunder.
- In the event that more than one person is named as Customer or Guarantor in this agreement all obligations of the persons so named as the Customer and as the Guarantor shall be construed as being joint and several obligations of each such named person, and, when the context herein so requires or permits, the singular number will be read as if the plural were used and vice versa and the masculine gender as if the feminine or neuter gender were used and vice versa.
- This Contract shall be governed by and construed under the laws of the Province of British Columbia. Any action arising out of or relating to this agreement shall be brought in the appropriate court in the City of Penticton and the parties irrevocably attorn to the exclusive jurisdiction of such laws and court.
- Any terms and conditions of this agreement or parts hereof not valid by virtue of any applicable legislation shall be null and void and severable, but the remainder of the terms and conditions shall be of full force and effect.

| Signed by the Customer, if an individual, or the authorized signatory of the Customer, if a company on, 20   |     |
|--|-----|
| Signed by the Guarantor, if an individual, or the authorized signatory of the Guarantor, if a company on, 20 |     |
| L/S  | L/S |



### **GENERAL INQUIRIES**

Toll-free in Canada: 1 877 388-4440

Email: FuelTax@gov.bc.ca

For more information, please see **Bulletin MFT-CT 003**, Coloured Fuels or visit our website at **gov.bc.ca/salestaxes** and go to **Motor Fuel Tax and Carbon Tax** 

# COLOURED FUEL CERTIFICATION (INCLUDES MARINE DIESEL AND LOCOMOTIVE FUEL)

under the Motor Fuel Tax Act

Freedom of Information and Protection of Privacy Act (FOIPPA)

The personal information on this form is collected for the purpose of administering the *Motor Fuel Tax Act* under the authority of section 26(a) of the FOIPPA. Questions about the collection or use of this information can be directed to the Manager, Program Services, PO Box 9442 Stn Prov Govt, Victoria BC V8W 9V4 (telephone: toll-free at 1 877 388-4440).

### **INSTRUCTIONS FOR SELLERS**

You must obtain a completed and signed copy of this certification form before you sell coloured fuel, marine diesel or locomotive fuel to a purchaser for their own use:

- through a cardlock (including at a terminal rack or bulk plant), or
- in an amount greater than 45 litres.

You must keep this certification on file. You may make additional sales of fuel based on this certification if:

- · the information on this certification is current, and
- you can link each sale to this certification (e.g. by an account or reference number).

You do not need to obtain this certification if you:

- transfer the fuel directly into the supply tank of a ship that is in or on the water,
- sell the fuel to a farmer that has provided you a completed and signed Certificate of Exemption – Farmer (FIN 458), or a copy of their valid Farmer Identify Card issued by the BC Agricultural Council, or
- sell the fuel to a purchaser for resale (they must be an authorized coloured fuel seller to purchase coloured fuel for resale).

If a certification is required and you have not obtained one from a purchaser, you must collect tax from the purchaser on the sale of the fuel at the clear motor fuel tax rate (i.e. the same rate as clear gasoline or clear diesel) not at the rate of 3 cents per litre. For information on tax rates, see **Bulletin MFT-CT 005**, *Tax Rates on Fuels*. If the tax you collect is greater than the security you paid on the fuel, you must remit the additional tax.

If you sell coloured fuel, marine diesel or locomotive fuel without obtaining the required documentation and do not collect tax at the clear fuel rate, you may be subject to a penalty equal to the difference between the tax you collected and the tax you were required to collect, as well as additional penalties and interest.

**Please Note:** You may sell coloured fuel to a farmer exempt from motor fuel and carbon tax if:

- you are delivering the fuel to a storage receptacle on the farmer's farm or the farmer is purchasing on account from a terminal, bulk plant or cardlock, and
- the farmer provides you with one of the following:
   a completed and signed Certificate of Exemption
  - Farmer (FIN 458), or
  - a copy of their valid Farmer Identify Card issued by the BC Agricultural Council.

### INSTRUCTIONS FOR PURCHASERS

If you are purchasing coloured fuel, marine diesel or locomotive fuel for your own use, you must complete this certification, or an alternative as described above in the case of a farmer, to certify that you will use the fuel for an authorized purpose. You must provide this form, or the alternative, to the fuel seller.

If you do not provide this certification to the fuel seller before purchasing the fuel as required, you must pay tax at the clear motor fuel tax rate (i.e. the same rate as clear gasoline or clear diesel). The only exceptions are if:

- you are purchasing 45 litres of fuel or less,
- you are purchasing the fuel for resale, or
- the seller is transferring the fuel directly into the supply tank of your ship that is in or on the water.

If you purchase coloured fuel and pay tax at the clear fuel rate because you did not complete this certification, you may be eligible for a refund. The refund is for the difference between the tax you paid and 3 cents per litre if you use the coloured fuel for an authorized use. For more information, please see Bulletin MFT-CT 003, Coloured Fuels.

**Please Note:** You cannot purchase coloured fuel for resale unless you are authorized as a coloured fuel seller. For more information, see **Bulletin MFT-CT 001**, *Fuel Sellers*.

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| COLOURED FUEL  |  |  |  |  |
|--|--|--|--|--|
| I am purchasing coloured fuel ONLY   | for the following authoriz   | ed uses ( <i>check (√) all inten</i> e   | ded uses):   |  |
| a ship  a locomotive  tractor used off highway  any of the following industrial macoff highway:  • fork-lifts • front-end loaders • lumber carriers • bulldozers  • any r • earth • grade  | chines when used<br>machine equipped<br>caterpillar tracks<br>n compactors   | a commercial motor vehicle when used off highway equipment and supplies, equipment/supplies, geo equipment/supplies for pexploring or drilling for farm vehicles that have a as an "A" or "G" plate) whon a highway by, or on be   | icle (other than a pick-up truck) for transporting drilling rigs, fuel, water, well-servicing physical and seismic persons actively engaged in r petroleum and natural gas a farm licence plate (also known nen operated for farm purposes |  |
| backhoes     crushers     skide     a stationary or portable engine (for generator or a portable sawmill)     a road building machine (for exammachine, a self-propelled compreshighway project area, or used by, for constructing or repairing gove (including forestry and mining road a motor vehicle that is not licensehighway, including unlicensed snot all-terrain vehicles (ATVs) | or example, a  Inple, an asphalt paving essor) used within a or for, the government rnment maintained roads ds on Crown land)  Indicate the control of the c | a motor vehicle used off highway by the loggi industry, such as:  • trucks used for hauling logs or lumber  • crew crummies or buses used for the transport of company employees, contractors or agents of company, or employees of the contractors and of fire trucks used as fire trucks  • ambulances used as ambulances  a motor vehicle used off highway by the mining industry in a mineral/mining operation, such as:  • trucks used for transporting minerals  • crew crummies or buses used for the transport of company employees, contractors or agents of company, or employees of the contractors and  • fire trucks used as fire trucks  • ambulances used as ambulances |  |  |
| MARINE DIESEL AND LOCOMOT  | IVE FUEL   |  |  |  |
| I am purchasing (check ( $\checkmark$ ) if app   | olicable):   |  |  |  |
| marine diesel for use in a ship  | locomotive fu  | uel for use in a locomotive or other   | er vehicle run on rails  |  |
| CERTIFICATION  |  |  |  |  |
| By signing this form, I certify that I w I acknowledge that if:  I purchase or use coloured fuel for accordance with section 15(3) of three times the tax that would h up to \$1,000 per day per vehicl I make a false statement on a fore \$10,000 and/or imprisonment for  | or a purpose that is not au<br>the <i>Motor Fuel Tax Act</i> an<br>nave been payable if the fu<br>e.<br>on required under the <i>Mot</i> a   | thorized under the <i>Motor Fuel</i> and I may be subject to penalties uel had not been coloured, and  | s equal to the greater of:   |  |
| FULL LEGAL NAME OF THE PURCHASER   | IF A BUSINESS, N<br>AUTHORITY  | NAME AND TITLE OF SIGNING  | ACCOUNT NUMBER – For Seller's Use Only (if applicable)   |  |
| MAILING ADDRESS (include street or PO box  | x, city, province and postal code)   |  | TELEPHONE NUMBER   |  |
| SIGNATURE  |  |  | DATE SIGNED  |  |
| Y  |  |  | YYYY / MM / DD   |  |

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### Barry Beecroft Fuel Distributors Ltd Pre Authorized Debit & Credit Agreement

| Customer I   | nformation   |
|--|--|
| Name   |  |
| Address  |  |
| City/Prov/Postal Code  |  |
| Phone  |  |
| BBFD Account Name (Office Use Only)                                |  |
|  |  |
| Please fill out ONE of the fo                                      | llowing methods of payment   |
|  |  |
| Attach a void cheque or fill out the following for debit payment   | Fill out the following for Auto Credit Card Processing   |
| Deposit Account Number:  | Visa or MasterCard Number:   |
| Branch Transit Number:   |  |
| Dialicii Italisii Nullibei.  |  |
| Financial Institution Number (Route):                              | Expiry Date:   |
| Financial Name & Branch Address:                                   | Name on Card:  |
| i illaliciai Naine & Dianon Address.                               | ivalile on Gard.   |
|  | By signing below you authorize Barry Beecroft Fuel Distributors Ltd. to  |
|  | debit the credit card above for the amount owning on the Customer's account on the 1st and the 16th day of each month. |
| ·  |  |
| These Services are for (Check one):                                | Personal Business  |
| You may revoke your authorization at any time, in writing, subject |  |
| form, or for more information on your right to cancel a PAD agree  | ment, contact your financial institution or visit www.payments.ca  |
| Signature of Account Holder:                                       | Signature of Joint Account Holder (if applicable):   |
|  |  |
| Name (Printed)   | Name (Printed)   |
| ,  | ` '  |
| Date:  | Date:  |
| You have certain recourse rights if any debit does not comply with | h this agreement. For example, you have the right to receive   |

When completed please return form to:

ATTENTION: Michele

Email: Accounting@bbfd.ca Barry Beecroft Fuel Distributors Ltd

reimbursement for any debit that is not authorized or is not consistent with this PAD agreement. To obtain more information on

Fax: 250-490-0521 448 Industrial Ave East Penticton, BC V2A 3J1

Phone: 250-490-0567

your recourse rights, contact your financial institution or visit www.payments.ca