

#### APPLICATION TERMS

1. Everything I state on this application is correct and accurate to the best of my knowledge. I understand that Zengar may retain the information I provide on this form whether or not the application is approved.
2. I authorize Zengar Institute Inc. or its representative to check my credit and employment history, verify my current employment and answer questions (at a future date) about their credit experience with me.
3. I understand that my financing contract will not become effective until your approval of my credit.

#### FINANCING TERMS

4. I authorize Zengar Institute Inc. or its representative to debit the credit card specifically noted on my application for the initial payment (plus applicable taxes for Canadian clients), as well as any of the other credit cards (listed in any section of the application) for subsequent payments, through the end of my contract, or until my balance due is met. I am aware that these payments will be processed on an automatic basis and I will NOT be contacted prior to the charges to my credit card(s).
5. In the event my account becomes past due, I authorize Zengar Institute Inc or its representative to charge amounts due, all or in part, to any of the credit cards I have listed in any section of this credit application. I understand that a \$15 Administrative fee will be added to my balance due for each unsuccessful charge attempt. I am aware that a minimum of two valid credit card numbers need to be provided in order for my financing request to be considered.
6. I authorize Zengar Institute Inc. or its representative to disclose my credit information to any credit reporting agency, credit bureau, collection agency, personal information agency, financial institution, bank or any other party on a need to know basis.
7. I authorize Zengar Institute Inc. or its representative to run my credit history report at its discretion, should my account become past due.
8. Should this application be delivered to Zengar Institute Inc. via fax or electronically, it will be deemed as the original and will be effective as such.
9. If I am the spouse or co-signer, I understand that I will be held personally liable for any monies more than 21 days past due by the applicant, and that the credit card information I have provided on the application will be charged the appropriate amount to bring the applicant's account to good standing.
10. Payment is considered in default if later than 60 days. Should this happen, I agree to send the NeuroOptimal<sup>®</sup> system back to Zengar. If the system is in good shape, the return will be accepted by Zengar Institute, Inc. and contract nullified by Zengar Institute, Inc. Payments already made will be considered a rental fee and are not reimbursable. I understand that Zengar will contact the credit bureau and report the account as defaulted should the NeuroOptimal<sup>®</sup> system not be returned by day 35 after the defaulted payment due date.
11. I understand that if the system is returned to Zengar for any reason (beyond the scope of the initial 30-day policy) that any payments made previous to that are not reimbursable.
12. All financing is done privately, in house.
13. While we have done our best to predict any circumstance that may arise, we reserve the right to add or alter terms as part of the learning process. Please check the terms and conditions page at [www.zengar.com](http://www.zengar.com) for the most up to date terms.
14. Legal recourse will be based on Canadian Laws.
15. Please note that should your financing agreement not be paid within the agreed upon time frame under your agreement, you may be subject to interest charges of 19.99% on the remaining balance at the end of the term. To avoid any additional charges, please make sure all monthly payments are made on time.