

1. I authorize Zengar Institute Inc. or its representative to debit the provided preferred payment method specifically noted on my application for the initial payment (plus applicable taxes), as well as any of the other payment method (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 the preferred payment method provided.
2. PASS coverage for the duration of the finance Term is mandatory and cannot be cancelled at any time. Calculations for initial payment and monthly payments have been made based on my selection of PASS membership in this agreement.
3. 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 the original credit application. I understand that a \$45 USD 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.
4. I authorize Zengar Institute Inc. or its representative to disclose my general information, specifically related to the original application, to credit bureaus, financial institutions, or other credit agencies if necessary.
5. In the event that my account becomes past due, I authorize Zengar Institute Inc. or its representative to review my credit history report at their discretion.
6. Zengar Institute Inc. reserves the right to increase the current interest rate to 14.99% on any remaining balance until the end of the Agreement should payment be defaulted.
7. Should the original application be delivered to Zengar Institute Inc. via fax or electronically, it will be deemed as the original and will be effective as such.
8. The *Co-signer (if applicable), understands that they will be held personally liable for any monies more than 45 days past due by the applicant, and that the credit card information they have provided on the application will be charged the appropriate amount to bring the applicant's account to good standing.
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10. Payment is considered in default if later than 45 days. Should no payment arrangement be made, I agree to send the NeuroOptimal[®] 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[®] 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, internally 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 for the most up to date terms.
14. Legal recourse will be based on Canadian Law.