We're here to help.

FirstBank Bill Payment Service Schedule

This is a Schedule to the Treasury Services Master Agreement (the "**Master Agreement**"). All capitalized terms not defined in this Schedule shall have the meaning given to them in the Master Agreement or in any other applicable Schedule. In addition to the terms and conditions in the Master Agreement, the Client agrees to the following:

1. Services

1.1 BMO will provide the following services in accordance with the provisions of any User Documentation which may be provided from time to time:

- Accept deposits or payments on the Client's behalf ("**Payment(s)**") from the Client's clients ("**Client(s)**") at any of BMO's branches in Canada and through such other channels as BMO may make available for Payments from time to time;
- Credit Payments to the Client's designated concentrator account; and
- Deliver information relating to Payments to the Client in paper format or in electronic file format using BMO's File Transfer Facility or such other facility as BMO may make available.

1.2. The Client will ensure that Payments are made by Clients in accordance with any User Documentation which may be provided from time to time.

2. Error Correction; Chargeback

2.1. If, for any reason, BMO credits any Payment to the Client in error, BMO is entitled to charge back or deduct any such amount from any amounts to be remitted to the Client.

3. Client Disputes

3.1. The Client will take full responsibility and employ the Client's own resources to address and settle any disputes between the Client and any Client including, but not limited to, failure to give credit for Payments or the imposition of any additional charges such as late fees or interest penalties.