



Canadian Adventure Company Holdings (2015) Ltd.
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PAYMENT METHODS & INFORMATION

CANADIAN DOLLARS

Regardless of which payment method you choose, funds must be received by us in Canadian Dollars.

WHEN YOU MAKE A PAYMENT, PLEASE TELL US THE METHOD YOU HAVE CHOSEN.

THE FOLLOWING IS A LIST OF PAYMENT METHODS.

1. email transfer
2. cheque drawn on a Canadian Bank in Canadian Dollars and mailed to us
3. money order (also called bank draft) in Canadian Dollars and mailed to us
4. wire transfer
5. credit card (Visa, Mastercard, Discover & American Express)

THE FOLLOWING ARE DETAILS FOR EACH PAYMENT METHOD.

1. EMAIL TRANSFER
 - a. Although there are various names for the process (eg Interac & e-Transfer), the substance is the same.
 - b. The substance is that online you instruct your financial institution to send us funds and to advise us of this by email.
 - c. In your online instructions to your financial institution, have the email advising us of the transaction sent to reservations@cacltd.ca
 - d. By a separate email to reservations@cacltd.ca give us the exact wording of the answer to the security question that was set as part of the email transfer instructions you gave to your financial institution. Make the answer one word, with no punctuation, and only use lower case letters.
 - e. This payment method does work across national borders, but sometimes it is difficult. If your payment is originating outside Canada, you might consider using one of the other methods of payment.
 - f. If your payment to us is more than \$10,000, this payment method should not be used.

2. CHEQUES

- a. Cheques drawn on Canadian Banks in Canadian Dollars should be made payable to Canadian Adventure Company Holdings (2015) Ltd.
- b. Mail the cheque to us at the above address.
- c. Cheques drawn on non-Canadian Banks.
 - i. Some cheques drawn on Non-Canadian Banks will not clear properly as we deposit them into our Canadian Bank account.
 - ii. This doesn't mean that there is something wrong with either our bank account or any particular non-Canadian Bank account.
 - iii. It simply means that some combinations of Canadian Banks & non-Canadian Banks won't clear a cheque properly.
 - iv. As such, if your cheques are drawn on a non-Canadian Bank, please use one of the other methods of payment.

3. MONEY ORDERS (ALSO CALLED BANK DRAFTS)

- a. These should be made payable to Canadian Adventure Company Holdings (2015) Ltd., in Canadian Dollars.
- b. Mail the Money Order to us at the above address.

4. WIRE TRANSFER

- a. We will provide you with a Form from our financial institution.
- b. The Form will give you the details you will need to provide to your financial institution.
- c. Your financial institution will use the details on the Form to move the funds from your account to our account.
- d. Please make sure that the costs of your financial institution for this transaction are paid separately from the funds sent to our account. Otherwise the funds we receive into our account will be insufficient by the amount of those costs.
- e. Please tell us when you have initiated the transaction, so that we can watch for receipt of funds into our account.

5. CREDIT CARD

- a. We accept Visa, Mastercard, Discover & American Express.
- b. Given that not everyone uses a credit card for guest package payments to us, we don't build the credit card carrier's 3.09 % fee into our prices, and we ask guests that do use credit cards for payment of guest packages to pay the fee.
- c. The invoices we provide to you will show the amount payable if payment is by credit card, and the amount payable if payment is not by credit card.
- d. For each invoice, we will provide you with a link for payment of that invoice by a secure online transaction.