



**Children's International Choice, Inc.**

**CIC Group, Inc.**

FOR OFFICIAL USAGE:

DATE

CASE

**A-2004-**

### **PAYMENT INSTALLMENTS AND BILLING PROCEDURE**

PLEASE ACKNOWLEDGE AND PRESENT YOUR AGREEMENT TO THE FOLLOWING RULES FOR PAYMENT INSTALLMENTS AND BILLING PROCEDURES, APPLICABLE TO OUR SERVICES, EITHER ON PER-REQUEST OR ON-AGREEMENT BASIS: ALL INVOICES, WHICH INCLUDE CHARGES FOR OUR SERVICES, OR REIMBURSEMENTS FOR OTHER PARTY'S CHARGES ARE DUE WITHIN 10 BUSINESS DAYS. YOU CAN DISCUSS OR DISPUTE ANY CHARGES WITH US AT ANY TIME CONVENIENT FOR YOU WITHIN THIS PERIOD, SO WE WILL BE ABLE TO MAKE NECESSARY CORRECTIONS ON YOUR ACCOUNT, IF IT WILL BE APPLICABLE. NEVERTHELESS, TYPICALLY, WE EXPECT A PHYSICAL CREDIT OF ACCOUNT (BY CHECK OR CREDIT CARD) WITHIN EXTENDED PERIOD OF UP TO 20 CALENDAR DAYS, UPON INVOICE ISSUANCE. IF PAYMENT IS NOT RECEIVED OR NOT PROCESSED, THE FOLLOWING LATE FEE WILL APPLY TO YOUR ACCOUNT: - ONE TIME CHARGE OF 25.00 USD WILL BE ADDED TO YOUR ACCOUNT, EVERY BILLING CYCLE WITHIN OVERDUE PERIOD; - AN INTEREST AT AN ANNUAL RATE OF 19% APR WILL BE APPLIED TO THE OUTSTANDING AMOUNT. IF REQUESTED PAYMENT WILL NOT BE RECEIVED WITHIN TWO BILLING CYCLES, OF APPROXIMATELY 60 CALENDAR DAYS, WE WILL TRY TO COLLECT THE AMOUNT OF OUTSTANDING BALANCE, ALTERNATIVELY, BY CHARGING YOUR CREDIT CARD OR FUND'S WITHDRAWAL FROM YOUR CHECKING ACCOUNT, KEPT IN OUR FILES, USING YOUR BELOW AUTHORIZATION FOR AUTOMATED CHARGE. SUCH TRANSACTION WILL OCCUR WITHIN 3 BUSINESS DAYS OF NOTICE ISSUANCE. OTHERWISE WE WILL LOOK FORWARD FOR AN ALTERNATIVE WAY TO COLLECT SUCH A DEBT, BY INVOLVING APPROPRIATE PROFESSIONAL PARTIES. SUCH ACTION WILL INCLUDE OUTSTANDING AMOUNT, LATE FEES AND CHARGES AND ANY OTHER EXPENSES OCCURRED WITH GOAL OF COLLECTION.

IN CASE IF ANY FEES, CHARGES OR OTHER EXPENSES APPLICABLE TO OUR CASE OR FOR OUR SERVICES, GOODS, ETC. WILL BE PROVIDED TO OR OBTAINED BY YOU, OR PLACED DIRECTLY, OR AS A REIMBURSEMENT FOR THIRD PARTY CHARGES IN FOREIGN CURRENCY, SUCH AMOUNT WILL BE CONVERTED TO US DOLLARDS AND AN APPROPRIATE AMOUNT WILL BE AUTOMATICALLY CHARGED TO YOUR CARD

I / WE DO HEREBY CERTIFY THAT BY SIGNING THIS DOCUMENT, I / WE AGREE WITH MENTIONED THEREIN BEFORE, INCLUDING CONDITION OF BASIC AGREEMENT FOR SERVICE AND APPLICABLE ADDENDUMS I & II, AND ACKNOWLEDGE THE SUBSTANCE AND CONTENTS OF THEREOF ENTIRELY. I/WE HAS/HAVE READ, AGREED AND ACCEPTED ALL TERMS AND CONDITIONS REGARDING THE AFORESAID PROGRAM'S COST, ADDITIONAL FEES, AND APPLICABLE CHARGES AND EXPENSES.

#### **CREDIT CARD AUTHORIZATION FORM**



CREDIT CARD :                     VISA                     MC                     AMEX                     DINERS CLUB INT'L

CREDIT CARD No :

EXPIRATION DATE :

NAME AS IT APPEARS ON YOUR CREDIT CARD :

ADDRESS :

I AUTHORIZE CHILDREN'S INTERNATIONAL CHOICE, INC., CIC GROUP, INC. OR CIC'S AFFILIATES TO INITIATE DEBIT ENTRIES TO THE ABOVE SPECIFIED ACCOUNT AND I HAVE AUTHORIZED THE IDENTIFIED FINANCIAL INSTITUTION TO DEBIT THE ACCOUNT LISTED ABOVE. I HAVE THE AUTHORITY TO ACTIVATE PAYMENT FOR US, AS INDICATED ABOVE. THIS AUTHORIZATION SHALL REMAIN IN FULL FORCE AND EFFECT UNTIL CHILDREN'S INTERNATIONAL CHOICE, INC., CIC GROUP, INC. OR CIC'S AFFILIATES, THE FINANCIAL INSTITUTION OR THE CREDIT CARD ISSUER HAS RECEIVED NOTICE FROM ME OF THE AUTHORIZATION TERMINATION, IN SUCH TIME AND MANNER AS TO AFFORD CHILDREN'S INTERNATIONAL CHOICE, INC., CIC GROUP, INC. OR CIC'S AFFILIATES, THE FINANCIAL INSTITUTION OR THE CREDIT CARD ISSUER OPPORTUNITY TO ACT UPON IT. BY SIGNING THIS I/WE AM/ARE ACCEPT THE AFORESAID RULES FOR USING DISCRIBED SERVICES AND I/WE AGREE TO AND COMPLY WITH THE CARDHOLDER AGREEMENT.

CARDHOLDER SIGNATURE:

DATE: