

Disclosure Statement
(Section 20 of *The Payday Loans Act*)

In this Statement, the words "you" and "your" mean the Borrower or prospective Borrower. The words "us", "we", and "our" mean Amaranth Financial Services Inc. (dba) Speedy Cash, 202 – 1967 Trans Canada Hwy E, Kamloops, BC, V2C 4A4 Tel: 888-821-9926, Fax: 250-314-0428, Email: speedyonline@speedycash.ca

A payday loan is a high-cost loan.

Fees and Charges:

If you obtain a payday loan from us, you will pay the following fees and charges:

- Finance Charge of 17% of the principal amount of the loan, payable on the loan repayment date.
- NSF Charge of \$25.00, for a dishonoured pre-authorized debit or post-dated cheque. This charge is payable only once per loan agreement.
- Post default interest of 30% per annum calculated daily on the outstanding principal balance of the loan if you fail to pay the loan in full on the loan repayment date.

Your right to cancel the loan:

You may cancel your payday loan, without reason or cost, at any time before the end of the business day following the date you entered into the payday loan agreement.

To cancel a payday loan agreement, you have to (a) deliver the Notice of Cancellation Form below to any employee at the address set out in the payday loan agreement; and (b) repay the loan principal to us, in the form of Cash, Interac, Certified Cheque, Money Order or Email Money Transfer.

Debt Counseling:

If you feel that you may benefit from confidential debt counseling, Credit Counseling Canada can be reached by calling toll-free at 1-866-398-5999; by fax at 416-929-5256; by email at contact@creditcounsellingcanada.ca; or by mail at Credit Counselling Canada 401 Bay Street, Suite 1600 Toronto ON M5H 2Y4. You can also visit their website for further information at www.creditcounsellingcanada.ca.

Notice of Cancellation Form	
I, _____ (Borrower), wish to cancel my payday loan in the amount of _____, advanced to me by Amaranth Financial Services Inc (dba) Speedy Cash Payroll Advances on _____(date), in accordance with my right to cancel under <i>The Payday Loans Act</i> .	
Date: _____	Signed: _____(Borrower)

Receipt Form	
Amaranth Financial Services Inc (dba) Speedy Cash Payroll Advances hereby acknowledges cancellation of the payday loan in the amount of \$_____advance to _____(Borrower) on _____(date).	
Full repayment of the principal amount of the loan has been received as follows:	
Cash: _____	Certified Cheque: _____ Interac: _____
Money Order: _____	Email Money Transfer: _____
No further payment is required.	
Date: _____	Signed: _____(Lender)