

Card-on-File & Payment Policy

PAYMENT TERMS & PAYMENT AUTHORIZATION

Effective date: July 26, 2026 Version 1.0

This policy explains how **Carolark | The Canine Learning Centre** bills for services and how a card kept on file is used. Our approach is invoice-first: we bill you and give you a chance to pay before any card on file is charged.

1. Fees and when payment is due

- Group course fees are due at, or before, the first class unless a payment plan is agreed in writing.
- Private session and package deposits are due at the time of booking or as stated on your invoice, with the remaining balance is due the day of (but before the consultation takes place) the consultation.
- All fees are in Canadian dollars and are not inclusive of applicable HST.

2. Accepted payment methods

We accept credit or debit card, e-transfer, and cash. A valid credit or debit card may be securely stored on file to support the billing described below.

3. How your card on file is used (invoice-first)

We will not charge your card on file as the first step. Instead:

- **We invoice you first.** For any amount owing, we send an invoice with a clear due date.
- **We charge the card only after a missed payment.** If an invoice is not paid by its due date, or if a late-cancellation or no-show fee applies under our Cancellation Policy, you authorize us to charge the outstanding amount to the card on file.
- **We tell you.** We will send a receipt whenever the card on file is charged.

4. What the card on file may be charged for

- Unpaid or overdue invoices for services you booked or received;
- Late-cancellation and no-show fees under our Cancellation Policy; and
- Documented damage or extra cleaning caused by your dog on the premises, where applicable.

5. Acceptance and authorization

By booking any class, session, or program with the Centre, you accept this Card-on-File & Payment Policy along with the Centre's other terms and conditions. Where you provide a card to keep on file, you authorize the Centre to store it securely with our payment processor and to charge it for the amounts described in Sections 3 and 4. No separate signature is required — acceptance is automatic upon booking. This authorization stays in effect until you cancel it in writing; cancelling it does not remove your obligation to pay amounts already owing.

6. Security of your card information

Card details are stored and processed only through a secure, PCI-DSS-compliant payment processor. The Centre does not keep your full card number in its own records. We handle your information in line with our privacy obligations under PIPEDA.

7. Declined or expired cards

If a card on file is declined or expired, we will contact you to arrange payment or update the card. Overdue balances may pause further services until the account is settled, and may be subject to interest on overdue amounts as stated on the invoice.

8. Refunds and disputes

Refunds are handled under our Cancellation Policy and your rights under Ontario's Consumer Protection Act, 2023. If you believe a charge is incorrect, contact us within thirty (30) days and we will review it promptly and correct any error.

Acceptance of these terms

By booking a class, session, or program with Carolark | The Canine Learning Centre, you confirm that you have read, understood, and agree to this Card-on-File & Payment Policy and all associated terms and conditions. Your booking constitutes your acceptance and authorization; no separate signed form is required.