

OROMOCTO PIONEER GARDENS CEMETERY

SPECIAL TERMS

Special Terms Accounts are set up for the purchase of columbarium niches, burial plots and other services, and allow for their purchase over a one-year period at no interest.

The conditions of these special terms are:

- a. That down payments are to be made by cheque or by debit or credit card. The remaining eleven payments may be made by automatic debit from your bank account (complete separate form and attach a 'void' cheque) or if paying by cheque, a series of post-dated cheques covering the one-year period must be provided at signing. Payments will be due on the last day of each month.
- b. That monthly payments must be made, i.e. *every* month. The first payment will include the entire HST on the purchase plus an amount which is approximately 1/12 of the principal amount. The remaining eleven payments will each be approximately 1/12 of the principal amount.
- c. That if a payment is missed, interest at the rate of 1.5% per month (18% per annum) will apply on the outstanding balance for the duration of the term remaining.
- d. That pre-authorized debit or cheque payments dishonoured by your bank will incur a charge of \$25.
- e. That should a niche or grave and other services purchased under these terms be used before the end of the payment period, the special terms will no longer apply, and the outstanding balance will become due 30 days following the use of the grave or niche.
- f. That no monument may be placed on a grave or engraving placed on a niche purchased under these special terms until all charges under this agreement are fully paid.
- g. If, for any reason, a grave or niche being purchased under these special terms is returned to the Cemetery before the end of the payment term, the Cemetery will withhold a \$50 administration fee from any funds being refunded.

Any actual or implied contractual obligations on behalf of Oromocto Pioneer Gardens Cemetery Company Inc. with regard to lots purchased under these Special Terms are null and void if any of the Special Terms conditions are not met.