

AVGEN INCENTIVES GROUP

1 - TD CANADA TRUST DIRECT DEPOSIT PROCEDURE - You need not have a TD account and there is no fee for making this transaction. Make your cheque payable to Avgen Incentives Group and deposit it at any TD. **Administrators will be provided account details.** Then send us an email with the payment amount on your deposit receipt.

2 - ONLINE BILL PAYMENT - This is done through your bank's online bill payment. We are listed with most major banks and many credit unions. You will be required to provide your six digit customer code. This may be referred to as the "PAYEE ACCOUNT" number by your bank. It will take one or two days before we receive notification from your bank. There will also be a limit on the amount that you can transfer so please check with your bank. Note that Avgen is charged a fee for each deposit and so prior to making more than one payment please obtain approval from Avgen. Once you have made your online payment, please send us a screenshot confirming the transfer. To find out how, do an online search for "how to take a screenshot". Note that Avgen may be charged a fee for each deposit and so prior to making more than one payment please obtain approval from Avgen.

3 - ONLINE PAYMENT FOR TD ACCOUNT HOLDERS - TD clients are able to set up a "personal payee". You will have to go into a branch to set this up. Your branch will set a limit on the amount that you can transfer. Once you have made your transfer, please send us a screenshot as in 2 above. It will take 1 or 2 days before we receive notification.

4 - PERSONAL PAYEE - Many banks support registering a personal payee. This is similar to a bill payment. You may have to visit your bank to do this. RBC has a "Pay employees and Vendors" option under which you can set up Avgen using "Manage Recipients, Add Vendor".

5 - EMAIL TRANSFER

This can be done through your financial institution's online banking. Your bank may charge a processing fee and there will also be a maximum that you can send so please check with your bank. Send the email transfer to sales@avgen.ca then send the secret code to avgenincentives@gmail.com Please use your client code as the secret question.

6 - BY MAIL, DELIVERY or COURIER

Make your payment payable to Avgen Incentives Group and mail, deliver or courier your payment to the address below. If you wish to take advantage of our shipping rates for overnight delivery, then please contact us for further information.

7 - EFT TRANSFER

You can initiate an EFT transfer through your bank or through a third party service. Most banks have an EFT package available however we suggest a third party service as these are more economical and easier to use. There are several third party companies available however we suggest Plooto as they charge \$1 per transaction with no additional fees. These transfers will take 3-5 business days to arrive at our end.

8 - WIRE TRANSFER

We do not normally accept wire transfers because TD charges us a fee to receive the transfer. As of 2015 the fee is \$17.50. If you wish to use this option then please request this from us and we will provide you with the wire information. You will be required to pay all wire charges including the TD recipient fee.

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