



How do I change my banking information?

- You can email us a void cheque at paymyway@vaultpay.ca. Please make sure to include your full name, address, as well as your account number and indicate when the new banking information comes into effect. Keep in mind that we need a **minimum of 10 days** prior to your next payment due date to receive bank changes.

How do I pay out my loan early?

- Contact us at **1-888-678-2702** and option 2 to have us withdraw the funds directly from your account. Please note we do not accept credit card payments.
- Coming soon, a self service online customer portal

I am moving, how do I notify VaultPay of my new contact information?

- You can call and speak with a Customer Service Representative. Call toll free **1-888-678-2702** and select option 2. Hours of operation are from Monday-Friday 8:30am to 8:00pm EST.

I have made a purchase on a deferral plan. When is my payment due?

- If you have purchased goods or services through a VaultPay partner using a deferral plan you will have two options once the deferral period has lapsed. You may pay the contract in full prior to the end of the deferral period or if you choose not to pay out your contract, monthly payments will be withdrawn from your bank account through preauthorized payments.

What is the difference between Term and Amortization?

- The Term is the length of time that the agreed interest rate and monthly payment is in effect. The Amortization period is the length of time it will take to fully pay off the amount.

I am close to the end of my first term, what happens next?

- We may choose to renew your agreement. We will provide you with written notice at least sixty (60) days prior to the end of the loan term.

Is there a fee or penalty for paying off my loan early?

- No, this is an open loan

I have a service/maintenance inquiry?

- Please contact the VaultPay Partner that has installed the equipment.