IMMIGRATION CONSULTANTS OF CANADA

INITIAL CONSULTATION AGREEMENT

This Initial Consultation Agreement is made this ____ day of _____, 20__, between Regulated Canadian Immigration Consultant (RCIC), Assad Bajwa (the "RCIC"), Membership Number R509021 and **Client / Applicant** _____ *[insert Applicant name] (the "Client"),* for the purpose of a verbal consultation agreement to determine the possible immigration options available to the applicant. The RCIC will conduct an assessment of the applicant's background to determine all of the categories of immigration that are plausible for the applicant to apply under. The RCIC will also answer any questions posed by the Client/Applicant and provide any legal advice related to the case/application/process.

The consultation is done verbally, either in person at the RCIC's office, over the phone, Zoom or Google Meets.

The consultation fees for the corresponding length of the consultation are indicated below:

15 min. Consultation	30 min. Consultation	60 min. Consultation
$ 60 (including HST)	**$ 100 (including HST)**	**$ 175 (including HST)**

The consultation fees above are in Canadian dollars and include HST and applicable Stripe payment processing fees. No additional Stripe processing fee is charged to the Client. Schedule A forms part of this Agreement and explains Stripe's published processing rates.

This Agreement shall be governed by the laws in effect in the Province/Territory of Ontario, and the federal laws of Canada applicable therein.

Please be advised that, **Assad Bajwa**, is a member in good standing of the College of Immigration & Citizenship Consultants, and as such, is bound by its By-law, Code of Professional Ethics, and Regulations.

***Client/Designate Information & Signature*: As recorded in the online appointment booking form at: https://canadianimmigrationservices.org/book-consultation/**

RCIC Information:

Name: Assad Bajwa

Address: 45 Sheppard Ave. East, Toronto, ON, M2N 5W9

Phone Number; 416-726-0305

Email: info@canadianimmigrationservices.org

Assad Bajwa

_____

RCIC Signature

SCHEDULE A — STRIPE PROCESSING FEES

Included in your consultation price — no additional processing charge

For information only: the rates below are Stripe's published standard Canadian merchant rates as checked on November 8, 2026. They are paid by the RCIC from the consultation fee, not added to the Client's bill. Account-specific pricing may differ. Only payment methods offered at checkout are available.

Payment method / transaction	Published merchant processing rate
Visa (credit and debit)	2.9% + CA$0.30 per domestic online payment
Mastercard (credit and debit)	2.9% + CA$0.30 per domestic online payment
American Express	2.9% + CA$0.30 per domestic online payment
Discover, Diners Club, JCB and UnionPay	Same standard online card rate; international-card fees may apply
Apple Pay and Google Pay	2.9% + CA$0.30; international-card and currency-conversion fees may apply
Link — card-funded payments	Applicable online card rate
International online cards	Add 0.8% to the online card rate
Currency conversion by Stripe	Add 2% where required
Cards entered manually by the merchant	Add 0.5%; not ordinary customer entry at online checkout
Klarna (if offered; Canada/US customer pricing)	5.99% + CA$0.30; add 1.5% for international transactions and 2% for conversion where applicable
Affirm (if offered)	Standard: 6% + CA$0.30; Enhanced: 7.99% + CA$0.30
Canadian pre-authorized bank debit (if offered)	1% + CA$0.40, capped at CA$5; CA$1 per instant verification; CA$5 for failures/disputes
Stripe Terminal, in person (if offered)	Most cards: 2.7% + CA$0.05; international cards: 3.5% + CA$0.05; Interac debit: CA$0.15; Tap to Pay adds CA$0.15 per authorization

Rates may change without changing the agreed consultation price. Card issuer, bank or financing-provider charges under the Client's separate arrangements are not Stripe merchant processing fees. This disclosure does not create a new cancellation fee or refund deduction.