

SECURITY DEPOSIT POLICY

AidersPlus Platform | Transaction Layer | Final - July 22, 2026

No hold is placed at booking

The Security Deposit ("Deposit") protects Suppliers from financial loss caused by damage to, or loss of, rented equipment during a booking. It is a consent-based card-on-file payment arrangement, not an authorization hold. The Renter's stored payment method is charged only when damage is confirmed through AidersPlus's dispute resolution process.

1. Purpose of the Security Deposit

The Security Deposit ("Deposit") protects Suppliers from financial loss caused by damage to, or loss of, rented equipment during a booking. It is a consent-based card-on-file payment arrangement, not an authorization hold. The Renter's stored payment method is charged only when damage is confirmed through AidersPlus's dispute resolution process.

2. How the Card-on-File Model Works

2.1 How It Differs From a Hold

Traditional deposit models place an authorization hold that freezes funds on the Renter's card and appears as a "pending" transaction on their bank statement. AidersPlus does not use this model.

Under AidersPlus's card-on-file model, the Renter's payment method is securely stored by Stripe at booking confirmation. No charge or hold is placed at that time. The Renter's available credit or bank balance is not affected. No pending transaction appears on their statement.

If damage is confirmed, AidersPlus initiates a new payment transaction against the stored card for the determined damage amount, up to the applicable Deposit tier. The Renter is notified in advance of any charge being processed.

2.2 Renter Consent

By confirming a booking, the Renter provides explicit, informed consent to the following:

- Their payment method will be securely stored by Stripe for the duration of the card-on-file Deposit consent period
- AidersPlus is authorized to charge the stored payment method for the Deposit amount if damage to the rented equipment is confirmed through the dispute resolution process
- The maximum possible charge is the Deposit tier amount applicable to the equipment rented, as specified in the Booking Summary

This consent is captured through the Renter's click-wrap acceptance of the Rental Agreement at booking confirmation and is logged by the Platform with a timestamp.

2.3 Payment Method Security

AidersPlus does not store payment card numbers. All card details are encrypted and stored by Stripe in compliance with PCI DSS standards. AidersPlus stores only a tokenized reference to the payment method.

3. Deposit Amounts by Risk Tier

The Deposit amount is determined by the risk category of the rented equipment:

Risk tier and equipment	Maximum card-on-file amount
Low Risk - Décor, arches, pipe-and-drape, backdrops	CAD \$150
Medium Risk - Seating and table sets, projectors, lighting bundles, screens	CAD \$300
High Risk - Full audio bundles, photo booths	CAD \$500

The applicable risk tier is set by AidersPlus at the time of listing approval and is displayed to the Renter before booking confirmation. AidersPlus reserves the right to reassign the risk tier or increase the deposit of any listing at any time.

4. When the Deposit May Be Charged

AidersPlus may charge the stored payment method for the Deposit (in whole or in part) only if:

- The Supplier files a damage claim within twenty-four (24) hours of equipment return through the Platform
- The damage is confirmed by AidersPlus's dispute resolution process as having occurred during the rental period
- The damage is not fully offset by a purchased Damage Waiver

Evidence is required

AidersPlus will not charge the Deposit: (a) based solely on the Supplier's assertion without supporting Photo Checklist evidence; (b) for pre-existing damage documented in the pickup Checklist; or (c) for normal wear and tear.

5. Charge Amount Determination

The amount charged to the Deposit is the lesser of:

- The Deposit tier amount applicable to the equipment; and
- The documented cost of repair or fair market replacement value of the damaged item, as assessed by AidersPlus based on submitted evidence (invoices, market comparisons, manufacturer pricing)

If a Damage Waiver was purchased and covers part of the damage cost, the Deposit is charged only for the amount exceeding the Waiver coverage.

After receiving a valid claim, AidersPlus will notify the Renter within twenty-four (24) hours and provide a forty-eight (48) hour response window before making its determination. No Deposit charge is processed before the determination.

Where the confirmed damage cost exceeds both the applicable Waiver coverage and the Deposit tier, the remaining balance is a matter between the Renter and the Supplier directly. AidersPlus does not investigate, collect, or otherwise participate in recovery of amounts exceeding the Deposit tier. AidersPlus's role and liability in connection with any Deposit charge are limited as set out in Section 12 (AidersPlus's Role and Limitation of Liability) of the Rental Agreement.

6. Renter Response, Determination, and Appeal

Within forty-eight (48) hours after receiving notice of the claim, the Renter may submit a written response to support@aidersplus.ca. The response should include the Renter's Photo Checklist submission and any additional evidence of equipment condition at pickup and return.

AidersPlus will issue a written determination within five (5) business days after receiving all required evidence. Complex claims may take up to ten (10) business days, and both parties will be notified of any extension. If a Deposit charge is approved, AidersPlus will notify the Renter and process the charge after the determination. Either party may appeal within seven (7) days by submitting new evidence to support@aidersplus.ca. An appeal occurs after any approved charge; if the appeal reverses or reduces the charge, AidersPlus will refund the applicable amount to the Renter's original payment method. The final determination on appeal is binding within the Platform, without limiting either party's right to pursue remedies through the courts of Ontario.

Initiating a chargeback through the Renter's bank without first completing the AidersPlus dispute process constitutes a violation of these Terms and may result in: (a) immediate suspension of the Renter's account; (b) forfeiture of the Renter's right to contest the charge through the AidersPlus dispute process; and (c) referral of the outstanding amount to the Supplier for civil recovery, including any costs incurred by AidersPlus in responding to the chargeback.

7. End of the Card-on-File Deposit Consent

The card-on-file Deposit consent ends without a charge if any of the following occurs:

- The Supplier confirms the equipment was returned in acceptable condition through the Platform
- No damage claim is raised within twenty-four (24) hours of the equipment's confirmed return
- AidersPlus's dispute determination finds that no eligible damage occurred or that the Renter is not liable

AidersPlus will send the Renter a confirmation email when the card-on-file Deposit consent has ended without a charge.

8. Payment to Supplier

Where a Deposit charge is confirmed, AidersPlus will disburse the collected amount to the Supplier's Stripe Connect account within five (5) business days of charge confirmation, less any applicable Stripe processing fees. AidersPlus acts as an intermediary in this disbursement and is not liable for the Supplier's losses beyond the collected Deposit amount.

9. Changes to This Policy

AidersPlus reserves the right to modify this Deposit Policy, including Deposit tiers and processes, upon thirty (30) days' written notice. Changes do not affect bookings already confirmed at the time notice is given.

10. Contact

For questions about the Deposit Policy, contact: bookings@aidersplus.ca | 289-400-3093 | 3321 Mintwood Circle, Oakville, ON L6H 0N6

Questions

Contact bookings@aidersplus.ca or 289-400-3093.