

WAGE DEDUCTION AUTHORIZATION AGREEMENT

I understand and agree that my employer, Swab Master Ltd. may deduct money from my pay from time to time for reasons that fall into the following categories:

1. My share of the premiums for the Company's group medical/dental plan;
2. My share of the premiums for the Company's group Life and ADD plan;
3. Any contributions I may make into a retirement or pension plan sponsored, controlled, or managed by the Company;
4. Installment payments on loans given to me by the Company, and if there is a balance remaining when I leave the Company, the balance of such loans; **NOTE: No loans other than mid-month advances will be given to any new employee until such employee's probation period has been met;**
5. If I receive an overpayment of wages for any reason, repayment to the Company of such overpayments (the deduction for such a repayment will equal the entire amount of the overpayment, unless the Company and I agree to a series of smaller deductions in specified amounts);
6. The cost to the Company of personal long-distance calls I may make, or messages I may send, using Company phones (land lines or cell phones) or Company accounts, of personal faxes sent by me using Company equipment or Company accounts, or of non-work related access to the Internet or other computer networks by me using Company equipment or Company accounts;
7. The cost of repairing or replacing any Company supplies, materials, equipment, money, or other property that I may damage (other than normal wear and tear), lose, fail to return, or take without appropriate authorization from the Company during my employment (except in the case of misappropriation of money by me, I understand that no such deduction will take my pay below minimum wage, or, if I am a salaried exempt employee, reduce my salary below its predetermined amount)
8. Taking a training course upon failing the first course. Swab Master will pay for training courses provided I remain with the company for a minimum of 6 months upon completion and passing of training courses. All training courses must be authorized and booked by Management.
9. Administrative fees in connection with court-ordered garnishments or legally-required wage attachments of my pay, limited in extent to the amount or amounts allowed under applicable laws; including any traffic violations incurred using Swab Master vehicles.

I agree that the Company may deduct money from my pay under the above circumstances, or if any of the above situations occur. I further understand that the Company has stated its intention to abide by all applicable federal and provincial wage and hour laws and that if I believe that any such law has not been followed, I have the right to file a wage claim with appropriate provincial and federal agencies.

Signature of Employee

Date

Employee's Name - Printed