

Personal Pre-Authorized Debit Agreement

Authorization of the Payor to the Payee to Direct Debit an Account

Instructions

1. Please complete all sections of this Agreement in order to instruct your Financial Institution to make payments to Onward directly from your account.
2. Please read carefully the Terms & Conditions on pages 3 – 5 of this Agreement before signing.
3. Return the completed form, along with a blank cheque marked "VOID", to Onward.

If you have questions, please contact living@onwardhomes.ca

Payor Information (Please Type or Print Clearly)

Payor name:	Phone number:
Address:	City, Province Postal Code

You, the Payor, authorize Onward Homes Society to debit the bank account identified below for the amount indicated on the first business day of every month.

These services are for: Personal use Business use

Signature of account holder:	Signature of joint account holder (if applicable):
Name (please print):	Name (please print):
Date:	Date:

Financial Institution / Banking Information

(Please complete this section or provide a void cheque)

_____ Institution No.	_____ Branch No.	_____ Account No.	_____ PAD start date
_____ Name of Financial Institution:		_____ Phone:	
_____ Branch address:		_____ City, Province	_____ Postal Code

Payment Information

(Please type or print clearly)

Please specify whether the payment is a:

- Fixed amount (please specify): \$ _____
- Variable amount (please specify maximum amount to be withdrawn, or indicate N/A): \$ _____

Payment occurring at:

- Sporadic intervals
- Set intervals (please specify timing, ie. weekly, monthly, etc.): _____

Payee Information (Office Use Only)

Onward Homes Society		_____	
Payee name		Date	
#885, 105 12 Avenue SE		Calgary, AB	T2G 1A1
_____		_____	_____
Address		City, Province	Postal Code
403-297-1746	403-297-1403	_____	_____
_____	_____	_____	_____
Phone	Fax	Reference No.	Service or Utility

Payor's PAD Agreement

Personal Pre-Authorized Debit Terms & Conditions

1. In this agreement, "I", "me", and "my" refers to each Account Holder who signs below.
2. I agree to participate in this Pre-Authorized Debit Agreement (hereinafter "Agreement") for personal / household or consumer purposes, and I authorize the Payee indicated above and any successor or assign of the Payee to draw a debit in paper, electronic, or other form for the purpose of making payment for consumer goods or services (hereinafter "Personal PAD") on my account indicated above (hereinafter "Account") at the financial institution indicated above (hereinafter "Financial Institution"), and I authorize the Financial Institution to honour and pay such debits. This Agreement and my authorization are provided for the benefit of the Payee and my Financial Institution and are provided in consideration of my Financial Institution agreeing to process debits against my Account in accordance with the Rules of the Canadian Payments Association. I agree that any direction I may provide to draw a Personal PAD, and any Personal PAD drawn in accordance with this Agreement, shall be binding on me as if signed by me, and, in the case of paper debits, as if they were cheques signed by me.
3. I may revoke or cancel this Agreement at any time upon notice being provided by me, either in writing or orally. I acknowledge that in order to revoke or cancel the authorization provided in this Agreement, I must provide 48 hours' notice of revocation or cancellation to the Payee. This Agreement applies only to the method of payment and I agree that revocation or cancellation of this Agreement does not terminate or otherwise have any bearing on any contract that exists between me and the Payee.
4. I agree that my Financial Institution is not required to verify that any Personal PAD has been drawn in accordance with this Agreement, including the amount, frequency, and fulfillment of any purpose of any Personal PAD.
5. I agree that delivery of this Agreement to the Payee constitutes delivery by me to my Financial Institution. I agree that the Payee may deliver this Agreement to the Payee's financial institution and agree to the disclosure of any personal information which may be contained in this Agreement to such financial institution.
6. I understand that with respect to:
 - a) Fixed amount Personal PADs occurring at set intervals, I shall receive written notice from the Payee of the amount to be debited and the due dates of debiting, at least ten (10) calendar days before the due date of the first Personal PAD, and such notice shall be received every time there is a change in the amount or payment date(s);
 - b) Variable amount Personal PADs occurring at set intervals, I shall receive written notice from the Payee of the amount to be debited and the due date(s) of debiting, at least ten (10) calendar days before the due date of every Personal PAD; and
 - c) Fixed amount and variable amount Personal PADs occurring at set intervals, where the Personal PAD Plan provides for a change in the amount of such fixed and variable amount PADs as a result of my direct action (such as, but not limited to, a telephone instruction) requesting the Payee to change the amount of a PAD, no pre-notification of such changes is required.
7. I agree that with respect to Personal PADs, where the payment frequency is sporadic, a password, secret code, or other signature equivalent will be issued and shall constitute valid authorization for the Payee or its agent to debit my account.

- a) I may dispute a Personal PAD by providing a signed declaration to my Financial Institution under the following conditions:
 - i. The Personal PAD was not drawn in accordance with this Agreement;
 - ii. This Agreement was revoked or cancelled; or
 - iii. Any pre-notification required by section 6(a) was not received by me.
- 8. I acknowledge that in order to obtain reimbursement from my Financial Institution for the amount of a disputed Personal PAD, I must sign a declaration to the effect that either (a), (b), or (c) above took place and present it to my Financial Institution up to, and including, but not later than ninety (90) calendar days after the date on which the disputed Personal PAD was posted to my Account. I acknowledge that, after this ninety (90) day period, I shall resolve any dispute regarding a Personal PAD solely with the Payee, and that my Financial Institution shall have no liability to me respecting any such disputed Personal PAD.
- 9. I certify that all the information provided with respect to the Account is accurate and I agree to inform the Payee, in writing, of any change in the Account information provided in this Agreement at least ten (10) business days prior to the next due date of a Personal PAD. In the event of any such change, this Agreement shall continue in respect of any new account to be used for PersonalPADs.
- 10. I warrant and guarantee that all persons whose signatures are required to sign on the Account have signed this Agreement below.
- 11. I understand and agree to the foregoing terms and conditions.
- 12. I agree to comply with the Rules of the Canadian Payments Association, or any other rules or regulations which may affect the services described herein, as may be introduced in the future or are currently in effect and I agree to execute any further documentation which may be prescribed from time to time by the Canadian Payments Association in respect of the services described herein.

Signature of account holder:

Signature of joint account holder
(if applicable):

Name (please print):

Name (please print):

Date:

Date: