





## PRE-AUTHORIZED PAYMENT AUTHORIZATION – TERMS AND CONDITIONS

The Payor [sometimes referred to as I (we)] acknowledges that this Authorization is provided for the benefit of Oakville Parent-Child Centre (referred to as “OPCC”) and (Processing Institution) and is provided in consideration of (Processing Institution) agreeing to process debits against my account in accordance with the Rules and Regulations of the Canadian Payments Association.

This authorization may be cancelled at any time upon notice by Payor. I (we) acknowledge that, in order to revoke this authorization, I (we) must provide notice of revocation to OPCC.

I (we) acknowledge that provision and delivery of this authorization to OPCC constitutes delivery by the Payor to (Processing Institution). Any delivery of this authorization to you constitutes delivery by the Payor.

I (we) and OPCC agree to waive the pre-notification requirement set out in Section 11 of Appendix II of rule H1 of the Canadian Payments Association. This waiver means that OPCC will not provide 10 days written notice to you of the amount and date of the first debit to your account nor will OPCC provide such notice every time there is a change, based on your written instructions, in the amount or the payment date.

I (we) undertake to inform OPCC, in writing, of any change in the account information provided in this authorization prior to the next due date of the PAD.

The account that OPCC is authorized to draw upon is indicated in the accompanying authorization. A blank cheque for this account has been marked “VOID” and is attached.

I (we) acknowledge that (Processing Institution) is not required to verify that a PAD has been issued in accordance with the particulars of the Payor’s Authorization including, but not limited to, the amount.

I (we) acknowledge that (Processing Institution) is not required to verify that any purpose of payment for which the PAD was issued has been fulfilled by OPCC as a condition to honouring a PAD issued or caused to be issued by OPCC on the Payor’s account.

Revocation or cancellation of this authorization does not terminate any of the terms and conditions that were set out in the Nursery School General Information Booklet. The Payor’s Authorization applies only to the method of payment and does not otherwise have any bearing on the contract for services.

A PAD may be disputed by a Payor under the following conditions:

1. the PAD was not drawn in accordance with the Payor’s Authorization; or
2. the authorization was revoked; or
3. pre-notification was not received.

The Payor, in order to be reimbursed, acknowledges that a declaration to the effect that either (1), (2) or (3) took place, must be completed and presented to the branch of the Processing Institution holding the Payor’s account up to and including 90 calendar days in the case of a personal/household PAD (or upto and including 10 business days in the case of a business PAD), after the date on which the PAD in dispute was posted to the Payor’s account.

The Payor acknowledges that a claim on the basis that the Payor’s Authorization was revoked, or any other reason, is a matter to be resolved solely between OPCC and the Payor when disputing any PAD after (90 calendar days in the case of a personal/household PAD or 10 business days in the case of a business PAD).

### DEFINITIONS

**Personal/Household PAD:** Means a PAD (Pre-Authorized Debit in paper, electronic or other form) drawn on the account of a Payor for payments such as, but not limited to, charitable donations, RESP and Spousal RRSP contributions, mortgage installments, utility bills, insurance premiums, membership fees, property taxes, credit card billings and payment for other consumer goods and services.

**KEEP FOR YOUR RECORDS**