



694 Main Street, Woodstock NB E7M 2E3 • 506.324.8020 • Fax: 506.328.2460
woodstockbaptistchurch@gmail.com • www.woodstockbaptist.ca

PAYOR'S AUTHORIZATION FOR PRE-AUTHORIZED DEBITS FOR PERSONAL PAD

1. I/We acknowledge that the Authorization is provided for the benefit of the Payee and the Processing Member and is provided in consideration of the Processing Member agreeing to process debits against my/our account, as listed on the previous page (the “**Account**”) in accordance with the Rules of the Canadian Payments Association.
 2. I/We warrant and guarantee that all persons whose signatures are required to authorize withdrawals from the Account have signed the Authorization below.
 3. I/We hereby authorize the Payee to issue Pre-Authorized Debits (as defined in Canadian Payment Association (“**CPA**”) Rule H1) (the “**PAD**”) drawn on the Account, for the following purpose:
The General Account of the Baptist Church of Woodstock
 4. I/We may cancel the Authorization at any time upon providing written notice to the Payee.
 5. I/We acknowledge that provision and delivery of the Authorization to the Payee constitutes delivery by me/us to the Processing Member. Any delivery of the Authorization to the Payee, regardless of the method of delivery, constitutes delivery by me/us.
 6. The Payee will provide to me/us:
 - (a) with respect to fixed amount PADs written notice of the amount to be debited (the “**Payment Amount**”) and the date(s) on which the Payment Amount debited will be posted to my/our Account (the “**Payment Date**”), at least 10 calendar days before the Payment Date of the first PAD, and such notice shall be provided every time there is a change in the Payment Amount or the Payment Date(s) unless such notice has been waived in accordance with CPA Rule H1; and
 - (b) with respect to variable amount PADs, written notice of the Payment amount and the Payment Date(s), at least 10 calendar days before the Payment Date of every PAD unless such notice has been waived in accordance with CPA Rule H1.
 7. The Payee may issue a PAD _____ in a dollar amount up to a maximum of \$ _____
(insert frequency of debits i.e.-weekly, monthly)
 8. I/We acknowledge that the Processing Member is not required to verify that a PAD has been issued in accordance with the particulars of the Authorization including, but not limited to, the amount, or that any purpose of payment for which the PAD was issued has been fulfilled by the payee as a condition to honouring a PAD issued or caused to be issued by the Payee on the Account.
 9. I/We may dispute a PAD only under the following conditions:
 - (i) the PAD was not drawn in accordance with the Authorization.
 - (ii) the Authorization was revoked; or
 - (ii) pre-notification, as required under subsection 14(a) or (b) was not received and such pre-notification was not waived in accordance with subsection 14(d).
- I/We acknowledge that in order to be reimbursed a declaration to the effect that either (i), (ii), or (iii) took place, must be completed and presented to the branch of the Processing Member holding the Account up to and including 90 Calendar days after the date on which the PAD in dispute was posted to the Account.
- I/We acknowledge that when disputing any PAD beyond the time allowed in this section it is a matter to be resolved solely between me/us and the Payee, outside the payments system.
10. I/We agree that the information contained in the Authorization may be disclosed to Royal Bank of Canada as required to complete any PAD transaction.
 11. I/We understand and accept the terms of participating in this PAD plan. (if more than one name on the cheque, both must sign)

_____ / _____