

# Want to pay your loan on time – and save even more time and money?

## Pay your loan the hassle-free way.

With our pre-authorized payment option, your payment is made automatically on the payment due date and you don't even have to sign the cheque.

### \* **Save Money**

Forget about buying stamps, incurring late payment charges and reduce your bank bill payment costs.

### \* **Save Time**

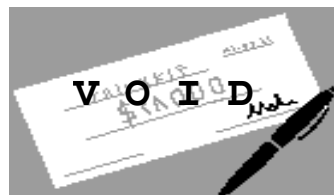
Forget about writing cheques or making trips to the bank or post office to pay your bills.

### \* **Save Worry**

Forget about cheques that get delayed in the mail or about missing your payment due date.

## How do I join?

- Complete and sign the authorization form below.
- Attach a business blank cheque marked "void".



- Mail the authorization form and void cheque to our office:

ELCIC - Finance Dept.  
302-393 Portage Avenue  
Winnipeg, MB R3B 3H6  
Tel: (204) 984-9178  
Fax: (204) 984-9185  
Email: finance@elcic.ca

Please note: Terms and Conditions must also be given to customer

### Pre-Authorized Payment Authorization Business PAD

Payor Names(s) \_\_\_\_\_  
(Congregation)

Address: \_\_\_\_\_

City/Province: \_\_\_\_\_ Phone Number: \_\_\_\_\_  
(Daytime)

I(we) authorize **ELCIC** to process a debit on a monthly basis, in paper, electronics or other form in the amount of \$ \_\_\_\_\_ This amount may be increased/decreased at a future date as agreed to in writing by me(us).  
(Fixed Amount)

**ELCIC** will to the best of their abilities advise me(us) in writing of the revised amount in advance of its (charged amount) effective date.

I(we) acknowledge that I (we) have read, understood and accepted all the provisions contained in the Terms and Conditions of the Pre-Authorized Payment Authorization and that I (we) have received a copy.

#### Business PAD

Name(s) of Authorized Signing Officer(s): \_\_\_\_\_

Signature(s) of Authorized Signing Officer(s): \_\_\_\_\_

Date: \_\_\_\_\_

## **PRE-AUTHORIZED PAYMENTS – TERMS AND CONDITIONS**

“I(We) acknowledge that this Authorization is provided for the benefit of the ELCIC and TD Commercial Banking and is provided in consideration of TD Commercial Banking agreeing to process debits against my account in accordance with the Rules of the Canadian Payments Association.”

“I(We) warrant and guarantee that all persons whose signatures are required to sign on this account have signed this agreement below.”

“I(We) hereby authorize ELCIC to draw on Congregation/Organization account number through TD Commercial Banking, for the following purpose.”

“This authorization may be cancelled at any time upon notice by Congregation/Organization. I(We) acknowledge that, in order to revoke this authorization, I(We) must provide notice of revocation to ELCIC.”

“I(We) acknowledge that provision and delivery of this authorization to ELCIC constitutes delivery by Congregation/Organization to TD Commercial Banking. Any delivery of this authorization to you constitutes delivery by Congregation/Organization.”

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

“I(We) acknowledge that TD Commercial Banking is not required to verify that a PAD has been issued in accordance with the particulars of the ELCIC’s Authorization including, but not limited to, the amount.”

“I(We) acknowledge that TD Commercial Banking is not required to verify that any purpose of payment for which the PAD was issued has been fulfilled by ELCIC as a condition to honouring a PAD issued or caused to be issued by ELCIC on Congregation/Organization account.”

“Revocation of this authorization does not terminate any contract for goods or services that exists between Congregation/Organization and ELCIC. The Congregation/Organization’s Authorization applies only to the method of payment and does not otherwise have any bearing on the contract for goods or services exchanged,”

“A PAD may be disputed by a Congregation/Organization under the following conditions:

- (1) the PAD was not drawn in accordance with the Congregation/Organization’s Authorization; or
- (2) the authorization was revoked; or
- (3) pre-notification was not received.

The Congregation/Organization, 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 Congregation/Organization’s account up to 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 Congregation/Organization’s account.

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

Contact information for the Department of Finance & Administration, ELCIC is as follows:  
ELCIC – Finance Department, 302 – 393 Portage Avenue, Winnipeg, MB R3B 3H6  
Telephone: (204) 984-9178, Fax: (204) 984-9185, Email: [finance@elcic.ca](mailto:finance@elcic.ca)