



**Mennonite
Church
Canada**

Resource Development

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The following document clarifies the regulations and rules that govern how we will process transactions made from your account. These terms and conditions protect you and ensure that your wishes are honored correctly. Please keep this document for your records.

PRE-AUTHORIZED PAYMENTS (PAD) – TERMS AND CONDITIONS

"I (we) acknowledge that this Authorization is provided for the benefit of the Payee (Mennonite Church Canada) and (Processing institution) and is provided in consideration of (Processing Institution) agreeing to process debits against my account in accordance with the Rules of the Canadian Payments Association."

"I (we) hereby authorize Mennonite Church Canada to draw on (Name of Payor) account number _____ with (Processing Institution), for the following purpose."

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

"I (we) acknowledge that provision and delivery of this authorization to (Name of Payee) constitutes delivery by (Name of Payor) to (processing institution). Any delivery of this authorization to you constitutes deliver by (Name of Payor)."

"I (we) undertake to inform (Name of Payor), 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 (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 (Name of Payee) as a condition to honouring a PAD issued or caused to be issued by (Name of Payee) on (Name of Payor) account."

"Revocation of this authorization does not terminate any contract for goods or services that exists between (Name of Payor) and (Name of Payee). The Payor'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 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- (2) the authorization was revoked; or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-authorization 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 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 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 the Payee 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)."

In English, these terms and conditions mean:

1. You are **signing** this agreement so that Mennonite Church Canada will benefit from a donation from you.
2. You are **authorizing** Mennonite Church Canada to withdraw this donation using our bank's (Toronto Dominion) service. *You may cancel this arrangement at any time.*
3. You are **agreeing** to let us know if you change banks or account information before the next transaction is scheduled.
4. Our bank is **not** required to confirm this agreement with you before acting on instructions from Mennonite Church Canada.
5. You may get your money returned to you if:
 - a) Mennonite Church Canada does not follow your instructions correctly
 - b) You canceled the agreement
 - c) You never made an agreement.

