

Pre-Authorized Debit—(PAD) Agreement for Corporate Accounts Receivable



City of Edmonton—Corporate Accounts Receivable

P.O. Box 2600, Edmonton, AB T5J 5A1

Phone: 780-496-3414

Email: corporate.billing@edmonton.ca

01. CUSTOMER ACCOUNT INFORMATION

First Name:		Last Name:	
Account Number:			
Address:			
Phone Number:		Email Address:	

02. BANKING INFORMATION

Transit Number:		Institution Number:		Account Number:	
Financial Institution:					
Branch Address:					

Please provide either a voided cheque with 'VOID' written across it in large letters, or a Pre-Authorized Debits letter from your bank with your bank account details.

03. PRE-AUTHORIZED DEBIT DETAILS

Monthly amount of:		\$	beginning on the		1 OR 15	of		MONTH	,	YEAR
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04. AGREEMENT AUTHORIZATION

Payor(s) authorize the City of Edmonton (CoE) to debit the provided bank account as specified above for payment related to the listed CoE Corporate Accounts Receivable Account Number listed in section 01 above. Payor(s) waive pre-notification of the Pre-Authorized Debit (PAD) amount and agree no advance notice is required. By signing below, Payor(s) confirm they have read and understood the terms and conditions on the reverse of this document and acknowledge that prepayments are non-refundable.

IF APPLICABLE

Name of Account Holder:		Name of Joint Account Holder:	
Signature:		Signature:	
Date:		Date:	

Complete and return this form, with your voided cheque or bank letter, to corporate.billing@edmonton.ca via email.
Please keep a copy for your records.

Terms and Conditions – Pre-Authorized Debit

GENERAL TERMS AND CONDITIONS

- + **Cancellation Instructions:**
 - + To cancel this Pre-Authorized Debit (PAD) Agreement, Payor(s) must provide written notice to the CoE's Corporate Accounts Receivable department
 - + Written notice must be received by 22nd of the month to cancel the next month's PAD
 - + Notice can be sent via email to: corporate.billing@edmonton.ca
 - + Written notice must be received for any changes to banking information 7 business days before your next PAD
- + **Dishonoured Payment Details:** If a PAD payment is dishonoured, the Payor(s) will be charged a \$25.00 service fee (which may be increased without notice) and must replace the payment with a money order, certified cheque, bank draft, Interac payment at the Edmonton Service Centre (2nd floor, Edmonton Tower, 10111 104 Avenue, Edmonton, AB), or payment by phone (Visa, MasterCard, American Express, Visa Debit, or Debit MasterCard) through Corporate Accounts Receivable at 780-944-1112.
- + **Payor Rights:** As the Payor(s), you have certain rights if any PAD does not comply with these terms. For instance, you are entitled to reimbursement for any PAD that was not authorized or that is inconsistent with this Agreement. For more information about your recourse rights, please contact your financial institution or visit www.cdnpay.ca.

SPECIFIC TERMS AND CONDITIONS FOR CORPORATE ACCOUNTS RECEIVABLE PRE-AUTHORIZED DEBIT

- + You authorize twelve (12) monthly PADs from January to December. The monthly withdrawal amount will automatically adjust each year to reflect current charges, rates, or rents, unless a fixed amount is specified.
- + Late payments will be charged simple interest at 1.5% per month, or 18% per year. Interest will start being calculated on the day the payment is late.
- + If a PAD payment is dishonoured, the CoE will terminate the PAD agreement after one occurrence. To resume PAD payments, the Payor(s) must reapply in writing. A second dishonoured PAD will result in the permanent removal of PAD payment options, requiring the Payor(s) to use alternative payment methods. Furthermore, the Payor(s) are responsible for maintaining sufficient funds in the provided bank account.

SPECIFIC TERMS AND CONDITIONS FOR LEASES AND RENTS PRE-AUTHORIZED DEBIT

- + Your monthly rental, lease, or other Corporate Accounts Receivable payments will be automatically debited from your bank account via PAD. This PAD agreement continues until you (the Payor(s)/tenant/lessee/customer) cancel it in writing or the CoE cancels it due to repeated Non-sufficient Funds (NSF) payments. You will receive advance notice of any rent increases, and the new monthly payment amount will be automatically adjusted without any action required from you.
- + If a payment is dishonoured, the Payor(s) must replace it with money order, certified cheque, bank draft, pay by phone through Corporate Accounts Receivable at 780-944-1112 or Interac payment at the Edmonton Service Centre. A \$25.00 service charge will apply. This charge may be increased without notice. It is important to understand that NSF payments are treated as late rent. Late, partial or NSF lease or rent payments may be a material breach of the lease or rental agreement and may be grounds for eviction.

PROTECTION OF PRIVACY ACT (POPA)

- + Personal information is collected for the purpose of Corporate Accounts Receivable, or the City through its collection agency, to collect and enforce on a debt owed to the City of Edmonton. Collection is authorized under section 4(c) of the Protection of Privacy Act (POPA) and is managed and protected in accordance with the Act. For questions about the collection, please contact the Corporate Accounts Receivable Team at 780-496-3414 or corporate.billing@edmonton.ca