



Lutheran Church-Canada

THE ALBERTA-BRITISH COLUMBIA DISTRICT

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FUNDS TRANSFER PRE-AUTHORIZED DEBIT/CREDIT (PAD/PAC) AGREEMENT

I/We authorize Lutheran Church-Canada the Alberta-British Columbia District and the financial institution designated (or any financial institution I/we may authorize at anytime) to debit and/or credit my/our account ('Void' cheque attached) as per my/our instructions for regular reoccurring payments outlined below and/or a one-time payment upon request for the payment of any and all charges arising under my/our Lutheran Church-Canada the Alberta-British Columbia District. I/We waive any and all requirements for pre-notification of debiting or crediting, including, without limitation, pre-notification of any changes in the amount of the PAD/PAC due to my/our authorization. Lutheran Church-Canada the Alberta-British Columbia District will obtain my/our further authorization for any other one-time or sporadic debits or credits. In case of returned payments, verbal authorization may be obtained to re-debit/credit my/our account (a fee of \$15.00 is charged for any returned debit or credit).

This authority is to remain in effect until Lutheran Church-Canada the Alberta-British Columbia District has received written or electronic notification from me/us of a change or cancellation. This notification must be received at least ten (10) business days before the next debit or credit is scheduled. I/We may obtain a sample cancellation form, or more information on my/our right to cancel a PAD/PAC agreement at my/our financial institution or by visiting www.cdnpay.ca.

CLIENT DETAILS:

Name/Organization: _____
Address _____ City/Town _____
Province _____ Postal Code _____ Email: _____
Phone Number: (Bus) _____ (Res) _____

Payment Type – Funds Transfer PAD (Pre-Authorized Debit)

I/we authorize Lutheran Church-Canada, the Alberta- British Columbia District to process a debit (withdrawal) from my/our account (per attached void cheque) in the amount(s) of \$_____ (Date of first transaction: _____)

One time or monthly on the 1st 15th or last day of the month and make payment or deposit to:

Car Loan (\$_____) Portfolio Number (if known): _____

Mileage Reserve (\$_____) Portfolio Number (if known): _____

Other (\$_____) _____

(Please specify: missions, assessments, etc.)

Payment Type – Funds Transfer PAC (Pre-Authorized Credit)

I/we authorize Lutheran Church-Canada, the Alberta-British Columbia District to process a credit (deposit) to my/our account (as indicated on void cheque) for the following purpose:

_____ \$ _____
(Pease specify: reimburse expenses, car loan, mileage reserve, program funding etc.) (Amount)

Date : _____

AUTHORIZATION:

I/We warrant and guarantee the person(s) whose signature(s) is/are required to sign on the Account have signed this Authorization.

Signature _____ Date _____

Signature _____ Date _____



ADDITIONAL TERMS AND CONDITIONS

1. By signing this Authorization, I/we:
 - a. Acknowledge having received and read a copy of this Agreement, including the Terms and Conditions on this page;
 - b. Acknowledge understanding of the Terms and Conditions of this Agreement, and
 - c. Agree to be bound by the terms and conditions of this agreement, including the terms and conditions on this page.
2. I/We undertake to inform Lutheran Church-Canada, ABC District, in writing, of any change in the account information provided in this authorization at least 10 business days prior to the next due date of the PAD/PAC. Lutheran Church-Canada, ABC District may not assign this authorization, whether directly or indirectly, by operation of law, change of control or otherwise, without providing at least 10 days prior written notice to me/us.
3. Revocation of this Authorization applies only to the method of payment and does not otherwise have any bearing on the contract for goods or services exchanged.
4. I/We acknowledge that provision and delivery of this Authorization to Lutheran Church-Canada, ABC District constitutes delivery by me/us to the Financial Institution. Any delivery of this authorization to Lutheran Church-Canada, ABC District constitutes delivery by me/us.
5. If this authorization is for fixed amount of funds transfer PAD/PACs recurring at set intervals, I/we have waived any and all requirements for pre-notification of debiting or crediting. I/we acknowledge I/we will not received written notice from Lutheran Church Canada-ABC District of the amount to be debited on the due date(s) of debiting/crediting.
6. If this authorization provides for PAD/PACs with sporadic frequency, I/we understand that Lutheran Church-Canada, ABC District. is required to obtain an authorization from me/us for each and every PAD/PAC prior to the PAD/PAC being exchanged and cleared. I/We agree that a password or security code or other signature equivalent will be issued and will constitute valid authorization for the Financial Institution to debit/credit the account.
7. I/We acknowledge that the Financial Institution is not required to verify that a PAD/PAC agreement has been issued in accordance with the particulars of this Authorization, including, but not limited to, the amount.
8. I/We acknowledge that the Financial Institution is not required to verify that any purpose of payment for which the PAD/PAC was issued has been fulfilled by Lutheran Church-Canada, ABC District as a condition to honoring a PAD/PAC issued or caused to be issued by Lutheran Church Canada-ABC District on the account.
9. I/We acknowledge that, if this Authorization is for funds transfer PAD/PACs that have recourse through the clearing system, a PAD/PAC may be disputed but only under the following conditions:
 - a. The PAD/PAC was not drawn in accordance with this Authorization;
 - b. The Authorization was revoked

I/We further acknowledge that in order to be reimbursed, a declaration to the effect that either (a) or (b) took place must be completed and presented to the branch of the Financial Institution holding the account on or before the 90th calendar day in the case of a personal PAD/PAC or a funds transfer PAD/PAC that has recourse through the clearing system; or in the case of a business PAD/PAC, on or before the 10th business day. In each case after the date on which the PAD/PAC in dispute was posted to the account.

10. I/We acknowledge that any claim made after the periods set out above must be resolved solely between me/us and Lutheran Church-Canada, ABC District and there is no entitlement to reimbursement from the Financial Institution.
11. I/We have certain recourse rights if any debit/credit does not comply with this Agreement. For example, I/we have the right to receive reimbursement for any PAD/PAC that is not authorized or is not consistent with this PAD/PAC Agreement. To obtain a form for a Reimbursement Claim, or for more information on my/our recourse rights, I/we may contact my/our Financial Institution or visit www.cdnpay.ca.
12. I/We consent to the disclosure of any personal information that may be contained in the Authorization to the Financial Institution that holds the account of Lutheran Church-Canada, ABC District to be credited/debited with the PAD/PAC to the extent that such disclosure of personal information is directly related to and necessary for the proper application of Rule H1 of the rules of the Canadian Payments Association.