

The following document clarifies the regulations and rules that govern how SPRINT Senior Care –legal name, Senior Peoples’ Resources In North Toronto Inc.–will process transactions made from your account. These terms and conditions protect you and ensure that your wishes are honoured correctly. Please keep this document for your records.

PRE-AUTHORIZED PAYMENT (PAD) – TERMS AND CONDITIONS

I(We) acknowledge that this Authorization is provided for the benefit of Senior Peoples’ Resources in North Toronto Inc. and TD Canada Trust and is provided in consideration of TD Canada Trust 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 the agreement.

I(We) hereby authorize Senior Peoples Resources In North Toronto Inc. to draw on my account a monthly charitable contribution in the amount indicated in the accompanying authorization.

This authorization may be cancelled at any time upon notice from the donor. I(We) acknowledge that, in order to revoke this authorization, I(we) must provide notice of the revocation to Senior Peoples Resources In North Toronto Inc.

I(We) acknowledge that provision and delivery of this authorization to Senior Peoples Resources In North Toronto Inc. constitutes delivery by Senior Peoples Resources In North Toronto Inc. to my financial institution.

I(We) and Senior Peoples’ Resources in North Toronto Inc. agree to waive the pre-notification requirement set out in Section 11 of Appendix II of rule H1 of the Canadian Payments Association.

I(We) undertake to inform Senior Peoples’ Resources in North Toronto Inc., in writing, of any change in the account information provided in this Authorization prior to the next due date of the Pre-Authorized Debit (PAD).

The account that Senior Peoples’ Resources in North Toronto Inc. is authorized to draw upon is indicated in the Authorization form. A specimen cheque for this account has been marked “VOID” and attached to the Authorization.

I(We) acknowledge that TD Canada Trust 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 of the donation.

I(We) acknowledge that TD Canada Trust is not required to verify that any purpose of payment for which the PAD was issued has been fulfilled by Senior Peoples’ Resources in North Toronto Inc. as a condition to honoring a PAD issued or caused to be issued by Senior Peoples’ Resources in North Toronto Inc. on Payor account.

I(We) have certain recourse rights if any debit does not comply with this agreement. For example, I(we) have the right to receive reimbursement for any PAD that is not authorized or is not consistent with this PAD 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

In English, these terms and conditions mean:

1. You are **signing** this agreement so that Senior Peoples’ Resources in North Toronto Inc. will benefit from a donation from you on a regular monthly basis.
2. You are **authorizing** Senior Peoples’ Resources in North Toronto Inc. to withdraw this donation using our bank’s (TD Canada Trust) 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 Senior Peoples’ Resources in North Toronto Inc.
5. You may get your money returned to you if:
 - a) Senior Peoples’ Resources in North Toronto Inc. does not follow your instructions correctly;
 - b) You canceled the agreement;
 - c) You never made an agreement.