

Professional Paramedic Association of Ottawa Payor's Authorization For Pre-Authorized Debit H.E.L.P. Fund

Terminology

I/We understand that H.E.L.P. Fund refers to "Helping Every Local Paramedic" Fund.

Conditions

I/We understand that all debits collected for the H.E.L.P. Fund are done so on a donation basis and will be diverted to a financial account that has been established specifically for the collection, retention, investment and endowment of all H.E.L.P. fund monies.

I/We understand that donation(s) into the H.E.L.P. fund by Pre-Authorized Debit(s) is only available to Full Paramedic Members of the Professional Paramedic Association of Ottawa.

I/We understand that in no way shape or form do monies donated to the H.E.L.P. Fund constitute payment of Professional Paramedic Association of Ottawa annual dues in whole or in part.

I/We understand that the collection, retention, investment and endowment of all H.E.L.P. fund monies will be managed by the Professional Paramedic Association of Ottawa Board of Directors. Recommendations will be made by a H.E.L.P. Fund committee comprised of Full Paramedic Members in good standing.

PAD Contract and Authorization

I/We agree that the information contained in the Authorization may be disclosed to Royal Bank of Canada as required to complete any PAD transaction.

I/We understand and accept the "Terms of Participation for Pre-Authorized Debits for H.E.L.P. Fund".

PAD AUTHORIZATION FOR PPAO H.E.L.P. FUND PLEASE PRINT CLEARLY		
PAYOR'S NAME(S)		
AUTHORIZED SIGNATURE	AMOUNT PER MONTH \$	DATE (YYYY-MM-DD)

Waiver of Prenotification

I/We understand that this waiver serves as, and takes the place of prenotification of Pre-Authorized Debits (PAD). Pre-Authorized Debits will be withdrawn on the third Thursday of every month. The payor accepts this schedule of PAD and the payee agrees to waive the monthly prenotification.

WAIVER OF MONTHLY PRENOTIFICATION PLEASE PRINT CLEARLY	
PAYOR'S NAME(S)	
AUTHORIZED SIGNATURE	DATE (YYYY-MM-DD)

Professional Paramedic Association of Ottawa

Terms of Participation For Pre-Authorized Debit H.E.L.P. Fund

Scope of Agreement

"The Professional Paramedic Association of Ottawa acknowledges that this authorization is provided for the benefit of the payee, and is provided in consideration of the Royal Bank of Canada agreeing to process debits against my account in accordance with the rules of the Canadian Payments Association."

Valid Signing Authority

"The Payee warrant and guarantee that all persons whose signatures are required to sign on this account have signed the Payor's Authorization for Pre-Authorized Debit H.E.L.P. Fund agreement".

Authority to Debit Account

"I, the payor, hereby authorize the Professional Paramedic Association of Ottawa, 300 March Rd (4th floor) Ottawa ON K2K 2E2, to draw on my specified account (as listed on the void cheque that I have already provided), for the pre-authorized monthly withdrawals in the amount I so indicated on the Payor's Authorization for Pre-Authorized Debits for H.E.L.P. Fund agreement. I have been notified that the H.E.L.P. Fund amount specified is being debited in addition to PPAO membership dues which are already withdrawn on or about the third Thursday of each month. Should there be a change in the amount or payment date(s), the Professional Paramedic Association of Ottawa will issue at least 10 days notice in accordance with the requirements as set out by the Canadian Payments Association.

Cancellation of Agreement

"This authorization/agreement may be cancelled at any time upon notice being provided by the payor, in writing with proper authorization to verify the identity of the payor, within (10) days before the next PAD was to be issued. The payor acknowledge that, in order to revoke this authorization, the payor must provide a 30 day notice of revocation to The Professional Paramedic Association of Ottawa."

Acceptance of Delivery of Authorization

"The payor acknowledges that by providing and delivering PAD authorization to The Professional Paramedic Association of Ottawa, it constitutes delivery by the payor to the financial institution that the payor's account is drawn on. Any delivery of authorization to The Professional Paramedic Association of Ottawa constitutes delivery by the payor".

Account Information

"The account that The Professional Paramedic Association of Ottawa is authorized to draw upon is indicated in the payor's original Pre Authorized Debit contract and most recent specimen cheque that has been made available for this account and has been marked "VOID" and attached to the original authorization for Pre Authorized Debits".

I (The payor) undertake to inform The Professional Paramedic Association of Ottawa, in writing, of any change in the account information provided in this authorization prior to the next due date of the PAD".

Validation by Processing Member

"I (We) acknowledge that The Royal Bank of Canada is not required to verify that a PAD has been issued in accordance with the particulars of the Payor's PAD Agreement including, but not limited to, the amount.

I (We) acknowledge that The Royal Bank of Canada is not required to verify that any purpose of payment for which the PAD was issued has been fulfilled by The Professional Paramedic Association of Ottawa as a condition to honouring a PAD issued or caused to be issued by The Professional Paramedic Association of Ottawa on the payor account".

Contract for Goods or Services

"Revocation of this authorization does not terminate any contract for goods or services that exists between the payor and The Professional Paramedic Association of Ottawa). The Payor's PAD Agreement applies only to the method of payment and does not otherwise have any bearing on the contract for goods or services exchanged".

Payor's Rights of Dispute - Personal, Business or Funds Transfer PADs

"A PAD may be disputed by a payor under the following conditions:

- (i) the PAD was not drawn in accordance with the Payor's PAD Agreement; or
- (ii) the Payor's PAD Agreement was revoked; or
- (iii) pre-notification was not received and such prenotification was required under the terms of the Payor's PAD Agreement.

The payor, in order to be reimbursed, acknowledges that a declaration to the effect that either (i), (ii) or (iii) took place, must be completed and presented to the branch of the processing member holding the payor's account up to and including 90 calendar days. In the case of a personal 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 PAD Agreement 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 PAD or 10 business days in the case of a business PAD]".

The payor acknowledges that recourse will not be provided through the Royal Bank of Canada clearing system. The payor should seek reimbursement or recourse from the Professional Paramedic Association of Ottawa in the event that a PAD is erroneously charged to the payor account.