



# Professional Paramedic Association of Ottawa

## Terms of Participation for Personal Pre-Authorized Debits

### 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 Debits (PAD) agreement".

### Authority to Debit Account

"I, the payor, hereby authorize the Professional Paramedic Association of Ottawa, 300 March Rd (4<sup>th</sup> floor) Ottawa ON K2K 2E2, to draw on my specified account (as listed on the void cheque that I will provide), for the pre-authorized monthly or annual withdrawals in the amount I so indicated on the Payor's Authorization for Pre-Authorized Debits agreement. I have been notified that monthly membership dues are withdrawn on or about the third Thursday of each month." Annual top-ups and/or adjustments will be made so that the final fixed amount does not exceed the total annual dues for full paramedic members and/or associate members. 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 by email 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 below. A specimen cheque is available for this account has been marked "VOID" and attached to this authorization".

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 Pre-Authorized Debits

"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 pre-notification was required under the terms of the Payor's PAD Agreement.

In order to be reimbursed, the payor 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 after the date on which the personal 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.

### Recourse Statement

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.

You have certain recourse rights if any debit does not comply with this agreement. For example, you have the right to receive reimbursement for any debit that is not authorized or is not consistent with this PAD agreement. To obtain more information on your recourse rights you can contact your financial institution or visit [www.cdnpay.ca](http://www.cdnpay.ca).