

**PAYOR'S AUTHORIZATION FOR PRE-AUTHORIZED DEBITS FOR
Literacy for Leadership Ministries Inc.**

1. Payor's Name and Address - please print

I/We warrant and represent that the following information is accurate.

Mr. Mrs. Ms. Miss	Surname	First Name
Street		
Town	Postal Code	Telephone
e-mail Address:		

Name of Payor's Financial Institution: (the "Processing Institution")		
Street		
Town	Postal Code	Account #

I/We have attached a specimen cheque marked "VOID" to this payor authorization (the "Authorization").

I/We will inform Literacy for Leadership, in writing, of any change in the information provided in this section of the Authorization prior to the next due date of the PAD.

2. Payee's Name and Address:

Literacy for Leadership Ministries Inc.
407 Painted Post Drive
Toronto, ON M1G 2M7
416-431-4027
literacyforleadership@gmail.com

3. I/We acknowledge that the Authorization is provided for the benefit of Literacy for Leadership and the Processing Institution and is provided in consideration of the Processing Institution agreeing to process debits against my/our account, as listed above, (the "Account") in accordance with the Rules of the Canadian Payments Association.
4. I/We warrant and guarantee that all persons whose signatures are required to authorize withdrawals from the Account have signed the Authorization below.
5. I/We hereby authorize Literacy for Leadership to issue Pre-Authorized Debits (as defined in Rule H4 of the Rules of the Canadian Payments Association) (the "PAD") drawn on the Account, for the following purpose: (e.g. Charitable Donations - General Fund)
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6. I/We may cancel the Authorization at any time upon providing written notice to Literacy for Leadership at the address or e-mail address in Section 2.
7. I/We acknowledge that provision and delivery of the Authorization to Literacy for Leadership constitutes delivery by me/us to the Processing Institution. Any delivery of the Authorization to Literacy for Leadership, regardless of the method of delivery, constitutes delivery by me/us.

8. Literacy for Leadership will provide to me/us, at the address provided in Section 1:
- (a) with respect to fixed amount PADs, written notice of the amount to be debited (the "Payment Amount") and the date(s) on which the Payment Amount debited will be posted to my/our Account (the "Payment Date"), at least 10 calendar days before the Payment Date of the **first** PAD, and such notice shall be provided every time there is a change in the Payment Amount or the Payment Date(s);
 - (b) with respect to variable amount PADs, written notice of the Payment Amount and the Payment Date(s), at least 10 calendar days before the Payment Date of **every** PAD; and
 - (c) with respect to a PAD plan that provides for the issuance of a PAD in response to a direct action of mine/ours (such as, but not limited to, a telephone instruction) requesting the Payee to issue a Pad in full or partial payment of a billing received by me/us for a payment obligation that meets the requirements of Section 14 of Rule H1, no notice is required.
9. Beginning on the first day of the month following the date of this Authorization, Literacy for Leadership may issue a PAD _____ in a dollar amount of \$_____.
(Insert frequency of debits)
10. I/We acknowledge that the Processing Institution is not required to verify that a PAD has been issued in accordance with the particulars of the Authorization including, but not limited to, the amount, or that any purpose of payment for which the PAD was issued has been fulfilled by Literacy for Leadership as a condition to honouring a PAD issued or caused to be issued by Literacy for Leadership on the Account.
11. I/We may dispute a PAD only under the following conditions:
- (i) the PAD was not drawn in accordance with the Authorization;
 - (ii) the Authorization was revoked; or
 - (iii) pre-notification, as required under Section 8 was not received.
- I/We acknowledge that in order to be reimbursed a declaration to the effect that either (i), (ii) or (iii) took place, must be completed and presented to the branch of the Processing Institution holding the Account up to and including 90 calendar days after the date on which the PAD in dispute was posted to the Account.
- I/We acknowledge that when disputing any PAD beyond the time allowed in this section, it is a matter to be resolved solely between me/us and Literacy for Leadership, outside the payments system.
12. I/We agree that the information contained in the Authorization may be disclosed to the Royal Bank of Canada as required to complete any PAD transaction.
13. I/We understand and accept the terms of participating in this PAD plan.

(Authorized Signature) _____ Date _____

(Authorized Signature - if joint account requiring more than one signature) _____ Date _____

(Client Name in full)