

North Cedar Improvement District

2100 Yellow Point Road, PO Box 210
Cedar, BC V9X 1W1

PRE-AUTHORIZED DEBIT FOR UTILITY ACCOUNT PAYMENTS

Never miss a due date again! This form may be used to authorize the automatic bank withdrawal (called a Pre-Authorized Debit or PAD) for amounts billed to you for utility user fees. PAD's will be processed by the North Cedar Improvement District on the due date.

1. I/We authorize the NORTH CEDAR IMPROVEMENT DISTRICT and my/our Canadian bank/financial institution to withdraw from my/our account indicated in this form to cover payment in full for utility user fees billed to me from time to time and/or outstanding at the time of any billing – hereafter identified as PAD (pre-authorized debit).
2. I/WE acknowledge that it is my/our sole responsibility to notify the NORTH CEDAR IMPROVEMENT DISTRICT of any changes to my/our bank/financial account or street mailing address.
3. PAD agreements may only be changed or terminated in writing under signature of the original applicant. The District will accept a change/termination request by fax with the original applicant signature(s) for this purpose.
4. The NORTH CEDAR IMPROVEMENT DISTRICT may terminate this agreement at any time upon written notice. Upon termination, notification of billed charges will be by regular mail. I/We will make payments for billed amounts directly to the NORTH CEDAR IMPROVEMENT DISTRICT using methods that may be in effect at that time.
5. Notice of the Payment Amount and the Payment Date will be delivered to me at least 10 calendar days before the Payment Date. I/We recognize and agree that delivery of the Notice of Payment cannot be guaranteed and that delivery is made on a best efforts basis following the normal processing and mailing procedures followed by the NORTH CEDAR IMPROVEMENT DISTRICT. Failure to deliver a Notice of Payment does not relieve me/us of our obligation to pay the amount owing under this agreement.
6. I/We acknowledge that the Processing Institution is not required to verify that a PAD has been issued in accordance with this Authorization, or that any purpose for which the PAD was issued has been fulfilled by the NORTH CEDAR IMPROVEMENT DISTRICT, as a condition to honouring a PAD issued by the NORTH CEDAR IMPROVEMENT DISTRICT on my/our account.
7. I/We may dispute a PAD withdrawal only under the following conditions:
 - a. I/We never provided authorization to the NORTH CEDAR IMPROVEMENT DISTRICT;
 - b. The PAD withdrawal was not drawn in accordance with my/our authorization;
 - c. My/Our authorization was revoked; or
 - d. The withdrawal was posted to the wrong Canadian bank/financial institution due to incorrect financial information supplied to the NORTH CEDAR IMPROVEMENT DISTRICT.
8. I/We acknowledge that in order to be reimbursed, a declaration to the effect that either a), b), c), or d) 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.
9. 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 the NORTH CEDAR IMPROVEMENT DISTRICT, outside the payment system.
10. I/We agree that the PAD information contained in this Authorization may be disclosed to any current banking institution used by the NORTH CEDAR IMPROVEMENT DISTRICT for the purposes of making these pre-authorized withdrawals.
11. 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.