



Community Housing Pre-Authorized Debit Plan Agreement

Please complete the Pre-Authorized Debit (PAD) agreement below.

I/We authorize Queen's University at Kingston and its agents and affiliates (together "Queen's Community Housing"), and the financial institution designated below (or any other financial institution I/we may authorize at any time) to begin deductions as per my/our instructions for i) monthly regular recurring rent payments, and ii) one-time payments for other charges arising from time to time, as permitted under my/our lease agreement with Queen's Community Housing. Regular monthly rent payments and one-time charges will be debited the first banking day of each month.

This authority is to remain in effect through the duration of my/our tenancy with Queen's Community Housing or until written notification requesting earlier cancellation of this PAD agreement is sent from me/us to Queen's Community Housing. I/We understand that cancellation of this PAD agreement does not have any effect whatsoever with respect to my/our lease agreement with Queen's Community Housing. I/We understand that any modifications to my/our account information (including cancellation) requires written notice to Queen's Community Housing at least 10 days before the next PAD is due.

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 debit that is not authorized or is not consistent with this PAD agreement. To obtain more information on my/our recourse rights, I/we may contact my/our financial institution or visit www.payments.ca

Important: A cheque marked "Void" or a print out from your bank showing the Financial Institution name, Account Number and Transit Number must be returned along with this completed agreement. For joint accounts, all depositors must sign when more than one signature is required on a cheque issued against that account.

PLEASE PRINT

Name(s): _____

Address/ Unit #: _____

Phone Number: _____

Financial Institution: _____

Bank Account Number: _____

Date to commence PAD payment: _____

Signature(s)

Date

Queen's Community Housing
169 University Ave.
Kingston, ON
K7L 3N6
613-533-2501
community.housing@queensu.ca

March 2021

What is the Pre-Authorized Debit Plan?

Community Housing's pre-authorized debit plan is one of the easiest, most convenient ways to pay your monthly rent and any incidental charges. Community Housing helps make your life a little easier by automatically deducting your rent payment from the bank account of your choice. Payments are withdrawn on the first banking day of each month. Our pre-authorized debit plan saves you time and is an added measure that you won't miss or be late on any payments because you've been so stressed about that mid-term exam or paper you have due; it is worry free!

Benefits

- No cheques to write
- No visits to Community Housing to bring in cheques or cash or pay by debit every month
- No waiting in line
- Convenience of knowing when the payment has gone through your bank account = No waiting for cheque to clear ¹
- Allows tenants to “pay their share” of the rent instead of being required to pay the full amount of rent in one payment ² **(Rent will be split equally between all tenants unless otherwise advised.)**

How Do You Join?

Any chequing account in Canadian funds at a Canadian bank, trust company, credit union (or other financial institution) can be used for the plan. Simply **complete and sign the application form on the reverse and attach an unsigned cheque marked `VOID' or a print out from your banking institution. Submit your completed documentation to Community Housing and that is it!**

Other Important Information

Fees apply if the debit does not clear. Please be sure to check your bank account to ensure your payment has cleared each month.

Any modification to account information (including cancellation) requires ten (10) days written notice from you before the next PAD is due.

¹ *Assumes that there are sufficient funds in your account to cover the amount being debited. Non-sufficient funds will result in an additional charge. Tenant's should still pay attention to their bank account to ensure the correct funds have been withdrawn and notify Community Housing immediately if there is a problem.*

² *All tenants of a unit must have submitted required documentation and signed Pre-Authorized Debit Agreements in order for split rent payments (e.g. two tenants paying \$300 each) to be accepted. Please note, this is an administrative process and does not negate the joint and several responsibility that all tenants of a unit have for the rent due on that unit.*