



Canada Apprentice Loan Service Centre

P.O. Box 2061
Mississauga, ON L5A 4M4

Tel.: 1-855-844-5670

Personal Pre-Authorized Debit Agreement

1. Borrower's Personal Information (Please print clearly)

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|--------------------------|
| First Name: |
| Last Name: |
| SIN: |
| Street Address: |
| City / Province: |
| Postal Code: |
| Telephone Number: |

2. Bank Account Information (Please print clearly)*

| | |
|---|-------------------------------|
| Financial Institution Number/Name: | |
| Account Number: | Branch Transit Number: |
| Name of Account Holder(s): | |

3. Personal Pre-Authorized Debit Agreement Authorization Details (Please print clearly)

| Loan Type | Number 9-999999 | Monthly Payment \$XXX.XX |
|--|--------------------|-----------------------------|
| Canada Apprentice Loan Should you require assistance to fill-out this table, please contact the CALSC. | | |

You, the Payor(s) hereby authorize the **Canada Apprentice Loan Service Centre (CALSC)** to monthly debit the bank account identified above starting in (Insert month: all payments defaulted to last day of the month or the next business day) for the amount(s) and Borrower's loan noted above. Note: Subsequent payments will be withdrawn until the loan has been paid in full.

Changes to the bank account of this agreement must be made in writing using a new Personal Pre-Authorized Debit Agreement. The banking information you send must be for an account at a Canadian bank held in your name solely or jointly. **You agree to waive any and all requirements to receive initial or further written pre-notifications of debiting under the Canadian Payments Association Rules.**

You, the Payor(s), may revoke your authorization subject to providing notice (written or verbal) to the CALSC at least 10 calendar days prior to your next scheduled Personal Pre-Authorized Debit (PAD) payment. To learn more about your right to cancel a Personal PAD Agreement, please visit www.cdnpay.ca or contact us.

You have certain recourse rights if any debit does not comply with this agreement. For example, you have the right to dispute or receive reimbursement for any debit that is not authorized or is not consistent with this Personal Pre-Authorized Debit Agreement. To obtain more information on your recourse rights, please contact your financial institution, visit www.cdnpay.ca, or contact the CALSC. When this agreement is complete, please sign and obtain proper signatures, date, and mail it to the above-mentioned address or upload it electronically through your CALSC online service account.

| | |
|-------------------------------------|---|
| Name: | Name: |
| Signature of Account Holder: | Signature of Joint Account Holder (if applicable): |
| Date: (Year-Month-Day) | Date: (Year-Month-Day) |

Notes:

- We require a signed copy of this agreement, even if you are not making changes to the bank account.
- *Please attach a copy of a void cheque of the bank account specified in Section 2.

Privacy Notice Statement

The information you provide is collected under the authority of the *Apprentice Loan Act* (ALA) and *Apprentice Loan Regulations* (ALR) for administration of the Canada Apprentice Loan (CAL) program. The Social Insurance Number (SIN) is collected under the authority of the ALR and in accordance with the Treasury Board Secretariat Directive on the Social Insurance Number, which lists the ALR as an authorized user of the SIN. The SIN will be used as a file identifier, and, along with the other information you provide, will also be used to validate your application, and to administer and enforce the CAL.

Participation in the Pre-authorized Payment Plan is voluntary. Refusal to provide personal information will result in no changes to your banking information currently on file at the Canada Apprentice Loan Service Centre for Pre-Authorized Payments, or the Pre-Authorized Payment Plan will not be activated on your account and you will be responsible to make your payments using an alternate payment method.

The information you provide may be shared with the Canada Student Financial Assistance Program for the purpose of the administration and enforcement of the ALA. Administration and enforcement of the CAL means development and operation of the program, including investigations into allegations of wrongdoing, audits, and policy analysis, research, and evaluation. These activities may involve the matching of various sources of data that are under the control of the Government of Canada. The information you provide may be disclosed to Statistics Canada for statistical and research purposes.

Your personal information is administered in accordance with the ALA and ALR, the *Department of Employment and Social Development Act*, the *Privacy Act*, and other applicable laws. You have the right to the protection of, access to, and correction of your personal information, which is described in Personal Information Bank ESDC PPU 709. Instructions for obtaining this information are outlined in the government publication entitled, *Info Source*, which is available at the following website address: www.canada.ca/infosource-ESDC. *Info Source* may also be accessed on-line at any Service Canada Centre. You have the right to file a complaint with the Privacy Commissioner of Canada regarding the institution's handling of your personal information at: https://www.priv.gc.ca/faqs/index_e.asp#q005.