## Pre-Authorized Debit (PAD) Agreement for Residential Customers



This form is used by residential customers to register for Pre-Authorized Debit (PAD) — an easy, convenient and secure way to pay your bill on time. When you register for PAD, your total amount due is automatically withdrawn from your bank account on the bill due date. You'll continue to receive your bill two weeks before the due date, so you know the exact amount that will be withdrawn.

Please return this completed form to:

Email: mailremittance@torontohydro.com

Subject: PAD Agreement

Mail: Toronto Hydro

500 Commissioners St. Toronto, ON M4M 3N7 Attention: Remittance **Fax:** 416-542-3458

Attention: PAD Agreement

I/We authorize Toronto Hydro-Electric System Limited (Toronto Hydro), and the financial institution designated (or any other financial institution I/we may authorize at any time), to begin debits as per my/our instructions for regular variable recurring payments and/or one-time payments from time to time, for payment of all charges arising under my/our Toronto Hydro account. Toronto Hydro bill statements are issued monthly as pre-notification, and therefore, regular variable monthly payments for the full amount of services delivered will be debited to my/our specified account on the due date and in the amount indicated on the bill statement. Toronto Hydro will issue regular written monthly bill statements with a due date being 24 days after the bill statement creation date. Toronto Hydro will obtain my/our authorization for any other debits. I/We understand and acknowledge that where a pre-authorized debit has been returned for non-sufficient funds (NSF) or dishonoured in any way, Toronto Hydro may re-present a debit once more for the same amount as the original pre-authorized debit within 30 days following the return of the original pre-authorized debit. I/We agree to maintain balances sufficient to pay all bills, and agree that Toronto Hydro is not liable for any overdraft, insufficient funds, or charge caused by my/our failure to maintain funds sufficient to pay all debits presented by Toronto Hydro.

I/We may change or revoke this authorization at any time, subject to providing advance notice to Toronto Hydro at least 30 days before the next debit is scheduled. To obtain a sample cancellation form, or for more information on my/our right to cancel this Pre-Authorized Debit Agreement, I/we may contact my/our financial institution or visit payments.ca.

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 Pre-Authorized Debit Agreement. To obtain more information on my/our recourse rights, I/we may contact my/our financial institution or visit **payments.ca**.

Toronto Hydro may not assign this authorization, whether directly or indirectly, by operation of law, change of control or otherwise, without providing at least 10 days prior notice to me/us.

I/We understand and acknowledge that this agreement solely governs the method of payment for charges arising under my/our Toronto Hydro account. Cancellation of this agreement does not constitute cancellation of services by Toronto Hydro nor in any way affect my/our obligation to pay for any and all charges associated with my/our Toronto Hydro account.

CUSTOMER INFORMATION (please print)	
Customer name:	
Toronto Hydro account number:	
Service address: Postal code:	
Mailing address: (if different from service address)  Postal code:	
Main phone number:	Mobile phone number:
Email address:	
BANKING INFORMATION (please print) Please include a VOID cheque with this application OR a letter from your financial institution confirming your account information.	
Transit/Branch Institution Account number	
Cheque number  Cheque number  Cheque number	
Transit (Branch) number	Institution number
Financial institution name:	
Branch address:	Postal code:
Bank account holder's name:	
Account holder's mailing address: (if different from service address)	Postal code:
Bank account holder's main phone number:	Mobile phone number:
Email address: (if different from customer email address)	Void cheque or letter attached:
Authorized name:	Signature: Date:
Authorized name:	Signature: Date:

If you have any questions about the information collected on this form or the ways in which your personal information may be used, you can learn more at **torontohydro.com/privacypolicy** or you can call us at **416-542-8000** to request a copy of the Toronto Hydro Privacy Policy. Please see Toronto Hydro's Conditions of Service at **torontohydro.com/conditionsofservice** for terms and conditions.

By opting to submit this form via email, you are acknowledging that you accept the risk of email communications to and from Toronto Hydro not being encrypted or secure, and that the personal information contained in this form (including but not limited to name, service address, phone number, email address and Toronto Hydro account number) could be intercepted and/or read by unintended parties. Toronto Hydro accepts no liability for any loss and/or damages caused by unintended parties intercepting and/or reading email communications contained in this form.