

PRE-AUTHORIZED DEBIT (PAD) AGREEMENT (Utilities Only)

1. Utility Customer Information (Please print clearly)	
Name:	
Mailing Address:	Postal Code:
City/ Province:	Please email me: My future Utility Bills
Phone No: _____ - _____ - _____	Email Address:

2. Bank Account Information *Please provide a void cheque or have your financial institution stamp this form.*		
Financial Institution:	Name:	Institution Number: _____
	Branch Address:	Branch Transit: _____
Account:	Chequing Account Savings Account	Number:

3. Pre-Authorized Debit (PAD) Details

You, the payor, authorize the Town of Ladysmith to debit the bank account identified above on the due date and for the amount owing on your utility invoice. The current charge for dishonoured payments (NSF) will be applied to your account. At least 10 days notice of amount will be given to customer by way of a utility invoice.

This Pre- Authorized Debit Agreement must be received 10 days prior to the utility invoice due date.

These services are for (check one)	Personal	or	Business Use
Utilities for:	Account Number: 00_____	*Payment will be full amount owing on your utility invoice.	
	Property Address:		

4. Account Holder Authorization (must be signed)	
You, the Payor, may revoke your authorization at any time by completing the PAD Cancellation Form or in writing, subject to providing notice of 15 days. For more information or to obtain the cancellation form, please call 250.245.6400 or refer to our website at www.ladysmith.ca .	
Account Holder Information:	Joint Account Holder Information: (if applicable):
Name:	Name:
Date:	Date:
Signature:	Signature:

You have certain recourse rights if any debit does not comply with this agreement. For example, you 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 your recourse rights, contact your financial institution or visit www.cdnpay.ca. When the form is complete, drop it off at City Hall at 410 Esplanade or mail, fax or email to:

Town of Ladysmith
 PO Box 220, Ladysmith, BC V9G 1A2
 Fax: 250.245.6411
 Email: info@ladysmith.ca



FILL OUT THE FORM ON THE REVERSE FOR PRE-AUTHORIZED DEBIT PAYMENT OF UTILITY BILLS

You can now pay your utility bill directly through our new pre-authorized debit program. All you need to do is fill out the form: either by hand or on the computer at <http://www.ladysmith.ca/docs/forms-permits-applications/utilities-pre-authorized-debit-sign-up-form.pdf> and return it to City Hall with a void cheque. Future quarterly utility bills will advise you that your Pre- Authorized Debit Payment Plan is in place and your account will be debited on the bill's due date.

You can cancel the pre-authorized debit service by completing the "Pre-authorized Debit Cancellation Form". You can get this form on our website, or by calling City Hall.

If you have any questions at all about pre-authorized debit payments, please contact City Hall at 250.245.6414 ext. 6206.

Other ways to pay utility bills are:

- At City Hall with cash, cheque or debit
- By mail
- Through your financial institution, in person or online

GO PAPERLESS: HAVE YOUR UTILITY BILL E-MAILED

Save time, paper and ink - sign up today and we will e-mail your utility bill to you. You will receive the same information you would receive in the mail, on the day we produce the utility bills. You can pay in person, through pre-authorized debit, or online through your financial institution.

To sign up for e-billing for your quarterly utility bill, send us an e-mail to info@ladysmith.ca, and provide your account number (from the upper left hand side of your utility bill), or tick the "Please email my future Utility Bills" box on your Pre-Authorized Debit Agreement when you sign up. The Quarterly Utility Bills are mailed as follows:

First Quarter	Mid April
Second Quarter	Mid July
Third Quarter	Mid October
Fourth Quarter	Mid January