

Pre-Authorized Debit (PAD) Agreement

Terms & Conditions

- “Payor(s)” here means the Parent / Guardian who is the Bank Account / Joint Account Holder(s).
- “Payee” here means,
 - the entity providing Childcare Services and is authorized to debit “Fees” for providing Goods and Services.
 - the subscriber of “esiKidz” (Childcare Management Software)
- “Fees” is monetary value in currency Canadian Dollars defined by the “Payee”.
- “EFT Canada Inc” has been contracted by the “Payee” as processing institution to Auto Debit monthly “Fees” from “Payor(s)” bank account as indicated.
- “esiKidz” is a software provider subscribed by “Payee” to use services. It has no liability / obligation to “Payee”, “EFT Canada Inc” and / or “Payor(s)” towards this PAD Agreement. It is sole responsibility of “Payor(s)” and “Payee” for arising disputes, if any.
- As a “Payor(s)”, I / We hereby agree / authorize / confirm to,
 - “Payee” and the “EFT Canada Inc” to issue Pre-Authorized Debits on my/our account on or after the defined day of each month by the “Payee” for all relevant “Fees” in accordance with the agreement.
 - That have authority under the terms of your account agreement to authorize this debit.
 - waive any requirement for pre-notification of changes in the amounts and/or payment dates of Pre-Authorized Debits drawn against my/our Account at my/our Financial Institution in accordance with this authorization.
 - understand that I must formally withdraw my child from the program by providing the Administration office a minimum of 60 days written notice prior to the last day of the month in which wish to withdraw, or one month’s fees shall be required in lieu of notice.
 - Withdrawal requests must be submitted to the Administration office by email/phone and that the date of withdrawal will always be set for the last day of the month.
 - acknowledge that I / We agree to the payment terms, withdrawal and payment cancellation conditions as outlined on the Payment Form.
 - 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 the PAD Agreement.
- To obtain more information on your recourse rights, you may contact your financial institution or visit <https://www.payments.ca>.
- “Payee” may appear in the “Payor(s)” banking information as the debtor of the PAD.