Please review and sign before applying for the pre-authorized debit (PAD) agreement:

1. The $40 administration fee I pay for this service is non-refundable.
2. My banking information is not retained by the university and I must provide it each term.
3. I acknowledge that if a payment fails for insufficient funds (NSF) or is denied by my bank for any reason,
   a. The university will cancel this agreement without notice.
   b. I will be responsible for paying the balance owing on my student account for the term(s) covered by this agreement, in addition to any NSF fees and late payment penalties retroactive to the date of the failed payment, in full, immediately.
   c. I will no longer be able to make payments by personal cheque or debit: all payments to my student account at the University of Saskatchewan must be by guaranteed financial instrument (certified cheque, money order, bank draft) from the date of the failed payment onward.
4. I waive my right to receive pre-notification of commencement of the debits to my accounts as long as they are consistent with the information I receive about payment amounts.
5. My department/College does not notify Student Finance and Awards of my program completion. It is my responsibility to cancel this authorization, in writing to student_accounts@usask.ca from my @usask.ca email account, at least 15 days prior to a payment date if I complete my program or leave the university mid-term.
6. I may cancel my authorization at any time, subject to providing notice in writing to student_accounts@usask.ca from my @usask.ca email account, no less than 15 days prior to a payment date. I acknowledge that doing so will disqualify me from all future instalment plans. (For a sample cancellation notice or more information on your right to cancel a PAD agreement, contact your financial institution or visit www.cdnpay.ca.)
7. I waive my right to receive pre-notification of changes to the PAD amount where I have made the request in writing to student_accounts@usask.ca from my @usask.ca address for such change at least 15 days prior to a payment date; or in the event that there is a reduction in the PAD amount. The University of Saskatchewan will provide 10 days’ written notice by email to my @usask.ca address if there is an increase to the amount of the PAD.
8. I have certain recourse rights if any debit does not comply with this agreement, including the right to be reimbursed for any unauthorized debit or any debit that is inconsistent with the terms of the PAD agreement I sign. (For more information on recourse rights, contact your financial institution or visit cdnpay.ca.)

You must have the following when visiting Student Finance and Awards, or we cannot proceed:

○ be in good financial standing, with no balance owing from previous terms
○ have never had an NSF payment to the university or cancelled an instalment plan
○ be fully registered as a full-time student for the term(s) of the instalment plan
○ be ready to pay $40 non-refundable administration fee by debit/cheque/money order (NO CASH)
○ bring printed preauthorization information from financial institution OR void cheque

I have read and understand the terms and conditions of establishing a pre-authorized debit agreement with the University of Saskatchewan.

___________________________  ______________________________
Date                        Student signature