

Pre-Authorized (Direct Debit) and Rent Payment Plan Application

Please select one of the following:

- Apply for the Pre-Authorized (Direct Debit) Rent Payment Plan
(Form must be received by Brightside by the 15th of the month to process rent for withdrawal on the 1st of the coming month. For a new tenant, Direct Debit will be set up for second month of the tenancy.)
- Change account information on existing Pre-Authorized (Direct Debit) Rent Payment Plan
(Form must be received by Brightside by the 15th of the month to process rent for withdrawal on the 1st of the coming month)
- Remove me/us from the Pre-Authorized (Direct Debit) Rent Payment Plan
(Form must be received by Brightside a minimum of five (5) business days before the end of the month)

Tenant Name(s) _____

E- Mail address _____ **Contact Phone Number** _____

Address _____

City _____ **Postal Code** _____

I/We hereby authorize **Brightside Community Homes Foundation** to debit my/our account indicated below for monthly rent and any additional surcharges made payable to **Brightside Community Homes Foundation** in accordance with the rules of the Canadian Payments Association. I/We hereby allow **Brightside Community Homes Foundation** to automatically adjust my rent and other charges.

Bank Name _____ **Bank Address** _____

Bank Institution Number _____ **Transit / Branch Number** _____ **Account Number** _____

Sample
Cheque and
where to find
banking
information



┌──────────┬──────────┬──────────┐
 Transit# Bank# Account#

Date (dd/mm/yy) _____ **Signature** _____ **Signature** (if joint account) _____

Note: For a joint account, all signatures must appear on this form if more than one is required.

INSTRUCTIONS:

Attach a void cheque. Account holder's name(s) must be printed on the cheque by the financial institution. We do not accept non-personalized cheques. **OR** If you do not have a personalized cheque have your bank fill out your Customer Bank Account Information on their computer-generated PAD form or computer-generated void cheque, have them stamp it and return the form back to Brightside.

Tenants' Rights

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 PAD agreement. To obtain more information on my/our recourse rights, I/we may contact my/our financial institution or visit www.cdnpay.ca.

I/We may revoke my/our authorization at any time, subject to providing notice in writing a minimum of five (5) business days before the end of the month. I/We may obtain a sample cancellation form, or more information on my/our right to cancel a PAD Agreement, at my/our financial institution or by visiting www.cdnpay.ca.

Completion and signature on this form indicate:

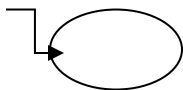
- You guarantee that all information on this form is correct and complete.
- You have read and agree to the **Terms and Conditions** (listed on page 3 of this document).
- You have read the **Frequently Asked Questions** (listed on pages 4 and 5 of this document). (Return pages 1, 2 and 3 only to Brightside, and keep pages 4 and 5 for your reference.)

CHECKLIST

Before submitting the form, please check all of the following circles.

- I have attached an actual cheque marked void that has account holder's name(s) printed by the bank, or bank's computer-generated PAD form or computer-generated void cheque,
- I have signed this form. (For a joint account, all account holders must sign if more than one signature is required for payment.)
- I will continue to submit rent payments as normal (by cheque, money order, draft or cash) until direct debit comes into effect.
- I have retained pages 5, 6 and 7 (Frequently Asked Questions) for my reference.
- The completed form must be dropped off or mailed to: **Brightside Community Homes Foundation, 300-905 West Pender Street, Vancouver, BC V6C 1L6**

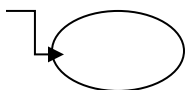
This form must be returned completed, even though you are submitting a void cheque OR completed Customer Bank Account information supplied by your Bank.

Tenant(s) to Initial**Tenant(s) to Initial**

Terms and Conditions of Pre-Authorization to Brightside Community Homes Foundation

(Your signature on page 1 of this form indicates that you have read and agree to these Terms & Conditions)

1. The tenant understands that this Pre-Authorization (Direct Debit) Rent Payment Plan is for the convenience of the tenant.
2. The signee(s) warrant and guarantee that all persons whose signatures are required to operate this account have signed this form.
3. Only payments equal to the tenant's monthly rent will be withdrawn each month as listed on the Tenancy Agreement, or the amount indicated on the Notice to Increase Rent, or the Subsidy Review Letter or any outstanding amount, whichever amount is currently in effect (plus parking and other charges if applicable).
4. There will be no monthly or yearly prior notification of the amounts to be withdrawn, other than the Tenancy Agreement, the Notice to Increase Rent, or the Subsidy Review Letter, whichever amount is currently in effect.
5. Cancellation of this plan does not release the tenant of their responsibility to pay monthly rent on time as outlined and agreed to in the Tenancy Agreement.
6. Brightside relies on the representation constituted by this authorization that the tenant's bank account is, and will be for the duration of this authorization, in good standing with sufficient funds to cover such pre-authorized rent payments as they become due and payable. NSF charges of \$25.00 will be applicable if there are not sufficient funds in the account on the first of each month to cover the rent charges.
7. The personal information you provide on this form is directly related to and necessary for processing the Pre-Authorized (Direct Debit) Rent Payment Plan. It may be used in the process of accessing eligibility for rental assistance, if applicable. Its collection is authorized under section 26 of the Freedom of Information and Protection of Privacy Act. To process these rent payments, you authorize Brightside to disclose this personal information to Brightside's financial institution.
8. Tenant MUST notify Property Management Receivables Coordinator (PMRC) a minimum of five (5) business days before the end of the month to cancel the next month's rent payment.
9. The Property Management Receivables Coordinator (PMRC) can be reached at 604-684-3515. Ext 234

Tenant(s) to Initial

Paying Rents

Your rent and additional charges are due and payable on or before the first day of each month. Failure to do so is a breach of your Tenancy Agreement and may lead to a notice to end tenancy. Your payment options are:

1. Pre-Authorized Payment Plan

We encourage all residents to sign up for Pre-Authorized Payments (PAP), automatic monthly bank withdrawals from your account. It is easy to use, on time (even if you are ill or away) and convenient. For your convenience, a copy of the Pre-Authorized Payment Plan form is attached.

2. Cheque

If you chose not to pay by PAP, we encourage you to send a series of post dated cheques for future months to the Brightside head office. Please remember to write your name, address and unit number on your cheques. There is a penalty fee for NSF cheques.

3. Cash

Brightside field staff will not accept cash. Please do not send cash in the mail or place in the site office mail box as it could be lost or stolen. Paying cash is not recommended, please consider a money order instead. However, if you must pay with cash, please bring it to the Brightside head office, 300-905 West Pender Street, Vancouver. Office hours are 8:30am – 4:30pm Monday-Friday, excluding holidays.

Financial Difficulties

If you are experiencing difficulties, please contact Brightside at 604-684-3515 before the 1st of the month to possibly avoid actions being taken.

Frequently Asked Questions

What is the Pre-Authorized (Direct Debit) Rent Payment Plan?

The Pre-Authorized (Direct Debit) Rent Payment Plan is your permission to Brightside Community Homes Foundation (Brightside) to directly withdraw monthly rent payments from your bank account.

Why should I sign up for this plan?

The automated withdrawal plan saves you time in writing cheques and reduces the risk of late or missed rent payments. It also results in faster processing of your rent payments.

Are there any extra fees for using this service?

There are NO extra fees or hidden charges for using this service. (Please note that bank charges such as NSF fees are still applicable when incurred).

What about security? Who will have access to my account?

The information exchanged between the bank and Brightside will use secure data transfer channels as required by the bank. Only authorized staff at Brightside will have limited access to your account information. Brightside is governed by the **Freedom of Information and Protection of Privacy Act**.

How do I enroll in this plan?

To enroll in this plan, simply fill out the Pre-Authorized (Direct Debit) Rent Payment Plan form and attach a cheque marked VOID. If you do not have a personalized cheque have your bank fill out your Customer Bank Account Information on their computer-generated PAD form or computer-generated void cheque, have them stamp it and return the form back to Brightside with your completed Pre-Authorized (Direct Debit) Rent Payment Plan form

What information do I need to provide to participate in this plan?

Brightside needs your name, address, and phone number along with your bank name, address, bank number, transit/branch number, and account number. All of this information is on your personalized cheques, so attach a cheque marked VOID with your completed Pre-Authorized (Direct Debit) Rent Payment Plan form. Please note that account holder's name(s) must be printed on the cheque by the financial institution. We do not accept non-personalized cheques. If you do not have a personalized cheque have your bank fill out your Customer Bank Account Information on their computer-generated PAD form or computer-generated void cheque, have them stamp it and return the form back to Brightside with your completed Pre-Authorized (Direct Debit) Rent Payment Plan form.

What if I don't have a chequing account? Can I use my savings account instead?

If you don't have a chequing account, then have your bank fill out your Customer Bank Account Information on their computer-generated PAD form or computer-generated void cheque, have them stamp it and return the form back to Brightside with your completed Pre-Authorized (Direct Debit) Rent Payment Plan form.

What happens to the post-dated cheque(s) I have already submitted?

All post-dated cheques will be destroyed or returned to you once you are on the Pre-Authorized (Direct Debit) Rent Payment Plan

When and how much money will be taken out of my account?

Recurring and outstanding payments, such as rent, parking, nsf fee and internet/cable (if applicable), will be withdrawn from your account in Canadian funds. Payment will be withdrawn on the first business day of the month. A business day is any day other than Saturdays, Sundays, and Federal Statutory Holidays in Canada. If the first of the month falls on a weekend or a Federal statutory holiday, the payment will be withdrawn on the next business day.

What about rent increases or changes in subsidized rent? Do I have to fill out all the paperwork again?

No, you do not have to fill out the consent form again. Brightside is obligated under the Residential Tenancy Act to provide written notification of any changes in rent. Therefore, a notice will be sent in advance and we will automatically adjust the amount to be deducted from your account on the effective date of new rent.

What if there are other charges besides rent payment, such as NSF fee?

All one-time charges will still need to be paid by personal cheque, certified cheque, money order, or cash (cash is only accepted at the Brightside office at 300-905 West Pender Street, Vancouver, during normal business hours). The Pre-Authorized Rent (Direct Debit) Payment Plan is only for regular recurring rent (plus parking and other charges if applicable) charges and outstanding charges.

Failure to do so, will force us to withdraw without prior notice as an outstanding balance.

What if I want to temporarily hold the next direct debit?

If you don't want to have funds automatically withdrawn from your account for the next month, you must contact Property Management Receivables Coordinator (PMRC) in writing, a minimum of five (5) business days (A business day is any day other than Saturdays, Sundays, and Federal Statutory Holidays in Canada) before the end of the month to have your name removed from the Pre-Authorized (Direct Debit) Rent Payment Plan. You must also clearly state the month when your account can be reinstated for Direct Debit. Failure to contact the PMRC by this time will result in an NSF charge being applied to your account if there are insufficient funds to process your scheduled payments. (Note the NSF charges do not include any other charges your financial institution may levy on your account). *Please note, as per the tenancy agreement, rent payments are due on the first of each month.*

After I sign up for this plan, how long does it take for Brightside to withdraw money from my account the first time?

Rent can be withdrawn from your nominated account on the 1st of the coming month, given that it was submitted on or before the 15th. If we receive your pre-authorized application form after the 15th, rent will be withdrawn the following month. For example, if we receive your application on January 16th this will be effective March 1st. If you are moving in, your first months rent payment cannot be withdrawn from your nominated account. This will commence on the 2nd month of your tenancy.

Can I cancel the plan later?

Yes, you can withdraw from the plan providing written notice a minimum five (5) business days before the end of the month. A sample cancellation form, or more information on your right to cancel a PAD Agreement, can be obtained at your financial institution or by visiting www.cdnpay.ca.

What if I have a question?

If you have any questions regarding this plan, you may call the Property Management Receivables Coordinator (PMRC) 604-684-3515. Ext 234