



Pre-Authorized Deposit (PAD) Form Monthly Contribution Plan (MCP) Form

The Pre-Authorized Deposit (PAD) and/or Monthly Contribution Plan (MCP) is designed to deposit/contribute a fixed amount of money from your Canadian Dollar bank account at any Canadian financial institution to your TD Wealth or TD Direct Investing trading account or Registered Plan account.

Account Holder's Name(s): _____

Account Number: _____ Account Type: RSP¹ RDSP² TFSA³ RESP⁴ Non-Registered

Pre-Authorized Deposit/ Monthly Contribution Plan Details

I/we authorize TD Waterhouse Canada Inc. ("TD Waterhouse") to process a debit in paper, electronic or other form in the amount of \$ _____ from my/our bank account and credit this amount to my/our TD Account on a _____ basis beginning _____.

MM/DD/YYYY

Bank Account Holder's Name(s): _____

Bank #: _____ Transit #: _____ Chequing Account # (void cheque required if not TD Canada Trust): _____

For Registered Plan, contribution by: Annuitant Spousal Contributor

Terms and Conditions

- I/we authorize TD Waterhouse to debit my/our bank account, as indicated above or on the attached "VOID" cheque, under these terms and conditions until such time I/we instruct TD Waterhouse of a change to my instructions, or the MCP/PAD agreement is cancelled or terminated by myself or by TD Waterhouse.
- Where the bank debit is for my/our personal investment, it will be considered a Personal Monthly Contribution Plan (MCP)/ Personal Pre-authorized Debit (PAD). If the bank debit is for business purposes, it will be considered a Business MCP/PAD.
- I/we may cancel this MCP/PAD by providing TD Waterhouse with 30 days' notice by phone, email or mail prior to the next scheduled MCP/PAD payment. I/we can obtain a sample cancellation form or further information on my/our right to cancel an MCP/PAD agreement from my/our financial institution or by visiting www.payments.ca.
- I/we will provide notice to TD Waterhouse, by phone, email or mail, per TD Waterhouse's contact information below, 30 days prior to the next scheduled MCP/PAD payment regarding any change to my/our MCP/PAD instructions. I/we will immediately notify TD Waterhouse of any changes to my/our bank account information.
- My/our authorization to TD Waterhouse constitutes delivery by me/us to the branch of the financial institution holding my/our bank account, and that financial institution is not required to verify that the MCP/PAD payments are drawn in accordance with this authorization. Termination of this authorization does not terminate or modify any other agreements I/we may have with TD Waterhouse.
- For a systematic contribution to any of my/our Registered Plan accounts, I/we confirm that I/we are solely responsible for (i) ensuring that my/our contributions to such Registered Plan accounts in any taxation year are within my/our contribution limits, and (ii) any penalty or interest imposed on me/us by the Canada Revenue Agency for any over-contribution to such accounts.
- I/we have certain recourse rights if any debit does not comply with this MCP/PAD agreement. For example, I/we have the right to receive reimbursement for any debit that is not authorized or is not consistent with this MCP/PAD agreement. To obtain more information on my/our recourse rights, I/we may contact my/our financial institution or visit www.payments.ca. I/we can dispute an MCP/PAD payment and request reimbursement up to 90 calendar days after payment date for a Personal MCP/PAD and up to 10 business days for a Business MCP/PAD.
- I/we acknowledge TD Waterhouse has the right, in its sole discretion, to cease issuing MCPs/PADs, cancel an MCP/PAD, or terminate this MCP/PAD agreement, I/we further acknowledge that TD Waterhouse may terminate this MCP/PAD agreement without further notice if TD Waterhouse is unable to debit the bank account in the full amount specifically authorized on any due date.

- **Waivers and Confirmations**
 - **I/we waive my/our right to receive pre-notification of the amount and timing of the MCP/PAD and agree that I/we do not require advance notice of the amount of MCPs/PADs before the debit is processed or in the event of a change in the amount or timing of a MCP/PAD.**
 - **I/we further hereby waive all confirmations required from TD Waterhouse to the extent permitted under Payments Canada's Rule H1.**
 - **I/we confirm all authorized signatories required for my/our TD account and my/our bank account have agreed to this MCP/PAD agreement and these Terms and Conditions.**

Applicable for Agreements governed by Quebec Law: I/We have been provided with French and English versions of this agreement and I/we have agreed that it may be drawn up in English. I/We also agree that documents related to this agreement may be drawn up in English. Les versions françaises et anglaises de cette convention m'ont (nous ont) été présentées. Je conviens (nous convenons) que la présente convention soit rédigée en anglais et que les documents s'y rapportant puissent être rédigés en anglais.

TD Waterhouse contact information: **TD Waterhouse Canada Inc.**
 3500 Steeles Avenue
 East Tower 2, 2nd Floor
 Markham, Ontario L3R 0X1
 Phone: 1-844-788-0322
 Email: td.waterhouse@td.com

Account Holder: _____ Date: _____
 YYY/YY/YY

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 YYY/YY/YY

1 Retirement Savings Plan (RSP) - Refers to the TD Waterhouse Self-Directed Retirement Savings Plan,
 2 Registered Disability Savings Plan (RDSP) - Refers to the TD Waterhouse Disability Savings Plan,
 3 Tax-Free Savings Account (TFSA) - Refers to the TD Waterhouse Tax-Free Savings Account,
 4 Registered Education Savings Plan (RESP) - Refers to the TD Securities Inc. Self-Directed Education Savings Plan

TD Waterhouse Canada Inc. is a subsidiary of The Toronto-Dominion Bank.