

In this Agreement, "you" and "your" refer to you, the customer, and "we", "our" and "us" refer to The Toronto-Dominion Bank, The Canada Trust Company, TD Mortgage Corporation, and TD Pacific Mortgage Corporation, collectively and individually called "TD Canada Trust". You authorize and direct us to transfer funds as specified below, in accordance with the frequency, accounts and amounts specified. You understand that if the account does not contain funds sufficient to process the transfer, the transfer will not be processed. You acknowledge and agree that your TD Canada Trust account number will appear on the TD Canada Trust account transaction history for the account into which the funds are deposited.

Transfer from account:

Branch	Institution	Account Number	Currency	Financial Institution Name	Customer Account Name

Deposit to TD Canada Trust account:

Branch	Account Number	Currency	Amount	Frequency	Customer Account Name

Effective Start Date*: _____ End Date (if applicable): _____

New Setup Change

You authorize TD Canada Trust to transfer funds as requested above. You also certify that this information is complete and correct. If funds are being transferred from a financial institution other than TD Canada Trust, you agree to accept the Terms and Conditions set out below.

Customer signature(s)/Authorized Signing Officer(s)** Customer signature(s)/Authorized Signing Officer(s)** Date

Branch Representative: _____ **Logon ID:** _____ **Transit Number:** _____

Terms and Conditions

- You authorize TD Canada Trust and the financial institution designated above (the "Designated Institution") to debit your account in accordance with the frequency and amounts specified, now and in the future, for the purpose of transferring funds to your TD Canada Trust account.
- You acknowledge that this authorization is provided for the benefit of TD Canada Trust and the Designated Institution and is provided in consideration of the Designated Institution agreeing to process debits against your account in accordance with the Rules of the Canadian Payments Association.
- You shall notify TD Canada Trust of any changes in the information concerning your accounts.
- You may cancel this authorization at any time by contacting TD Canada Trust. Canceling this authorization does not terminate any other agreement that exists between you and TD Canada Trust. TD Canada Trust may terminate this Agreement at any time without notice.
- You acknowledge that we reserve the right to hold funds transferred from the Designated Institution at any time in accordance with our "Hold" policy.
- You acknowledge that delivery of this authorization to TD Canada Trust also constitutes delivery by you to the Designated Institution.
- You represent and warrant that the account registration and signing authorities at the Designated Institution are identical to the receiving TD Canada Trust account and that all persons whose signatures are required to sign on the account at the Designated Institution have signed this Agreement.
- Debits charged to your account at the Designated Institution pursuant to this authorization will be reimbursed, subject to written notification by you to the Designated Institution within ninety (90) days for personal accounts, and ten (10) days for non-personal accounts, of such debit that:
 - the debit was not made in accordance with this agreement;
 - this authorization was canceled by you and notice of such cancellation was given to TD Canada Trust; or
 - no authorization was given by you

* The Effective Start Date for other Financial Institution transfers shall be no earlier than: (i) the second business day after the date of execution of this Agreement, if the Agreement is signed in branch or returned to us by facsimile transmission, or (ii) the fourteenth day after the date of execution of this Agreement, if the Agreement is signed and returned to us by ordinary pre-paid post. No transfer shall be processed until such time as we are in receipt of a signed Agreement.

** If you are a non-personal customer, signatures on this Agreement must conform with the signing authorities on file with us.