

**Pre-Authorized Chequing (PAC)**

**PAY YOUR BILLS THE HASSLE-FREE WAY**

With our Pre-Authorized payment option, your payment is made automatically on the payment due date – and you don't even have to sign the cheque!

**HOW DO I JOIN?**

- ✓ Complete and sign the enrolment/authorization Form below.
- ✓ Attach your blank cheque marked "void".

<i>Date</i>	
<i>Name of Account Holder</i>	
<i>Name of Company</i>	
<i>Name of Financial Institution</i>	
<i>Address of Financial Institution</i>	
<i>Branch Transit Number</i>	<i>Account Number</i>
<i>Signature of Account Holder</i>	
X	

**Terms & Conditions for Pre-Authorized Chequing:**

- You authorize TEN STAR Group Benefit Specialists Inc. to make monthly withdrawals from this account or any other account designated to us.
- The agreement will be cancelled automatically if we are unable to make a withdrawal from this account.
- You the payer may revoke your authorization at any time subject to providing notice 15 days prior to the next scheduled PAC. You may obtain a sample cancellation form or further information on your right to cancel this PAC agreement at your financial institution or by visiting [www.cdnpay.ca](http://www.cdnpay.ca)
- You have the 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 Pac agreement. To obtain more information on your recourse rights, contact your financial institution or visit [www.cdnpay.ca](http://www.cdnpay.ca)
- **I/We waive the right to receive pre-notification of the amount of the PAC and therefore agree that I/We do not require advance notice of the amount of PAC(s) before the debit is processed.**

Please sign to indicate you have read and understand the terms and conditions above. X \_\_\_\_\_



**TEN STAR Life Insurance Brokers Inc.®**

**Please submit this form to:**  
**TEN STAR Group Benefit Specialists Inc.**  
95 Hamilton Street North, Suite 2, P.O. Box 1490,  
Waterdown, Ontario L0R 2H0  
Or by fax: (905) 689-1885  
Or toll-free: (866) 269-5510  
Via-email to: [groupdept@tenstar.ca](mailto:groupdept@tenstar.ca)