



## Borrower Donation Pre-Authorized Debit Agreement<sup>+</sup>

Key to Hope is a program supporting the Habitat for Humanity Canada Foundation++ ('Habitat') and is exclusive to MCAP Service Corporation ('MCAP', "we", or "us") and its respective affiliates. We have been partners with Habitat since 2000 and we invite you to be a Key to Hope partner with us. We are excited to share the opportunity to give a "hand up" to families in need of decent and affordable homes. Please help us reach our goal of raising an additional \$1 million dollars over the next five years by signing up today!

**MCAP Mortgage Number:**

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**Borrower(s) Name:**

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**Property Address:**

(include City, Province  
and Postal Code)

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**Mailing Address:**

(if different from above)

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**Phone # and Email:**

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**Please specify the amount you wish to donate to Key to Hope:**

**\$5 per payment**

**\$10 per payment**

**\$25 per payment**

**Other \$ per payment**

**Please specify:**

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This Borrower Donation Pre-Authorized Debit Agreement ("Donation PAD Agreement") relates to the pre-authorized debit agreement entered into by the undersigned accountholder(s) ("you" or "your") with MCAP, pursuant to which you authorized regular recurring payments from your designated bank account, as specified in the Mortgage PAD Agreement ("Account") for the purposes of paying all Regularly Scheduled Payments and any other amounts owing to MCAP from time to time thereunder in respect of the MCAP Mortgage Number referenced above ("Mortgage PAD Agreement"). This Donation PAD Agreement is provided for the benefit of MCAP and in consideration of the financial institution holding the Account, as specified in the Mortgage PAD Agreement (or any other financial institution you may authorize at any time) ("Financial Institution") agreeing to process pre-authorized debits ("PADs") from the Account (or any other bank account provided to MCAP from time to time) in accordance with the rules of Payments Canada (the "Rules"). All capitalized terms used but not defined in this Donation PAD Agreement will have the same meanings given to such terms in the Mortgage PAD Agreement.

The debits authorized hereunder are for personal purposes.

You acknowledge that, by completing and providing this completed form to us, you will be deemed to provide your consent and permission to MCAP to rely on your Authorization, as defined in Rule H1 of Payments Canada, to add the donation amounts you have selected above to your Regularly Scheduled Payments, and to debit such amounts from the Account ("Authorization").

You may change the donation amount, or cancel it altogether, by contacting MCAP's Customer Service Centre at any time at 1-800-265-2624 or [keytohope@mcap.com](mailto:keytohope@mcap.com). You acknowledge that your Authorization to add the donation amount specified above to the Regularly Scheduled Payment will remain in effect until the mortgage is paid in full or until it is terminated or otherwise revoked by providing us notice of revocation. You acknowledge that it could take up to ten (10) business days after we receive such notice to implement the revocation. To obtain a sample cancellation form, or for more information on the right to cancel this Authorization, you may contact the Financial Institution or visit [www.payments.ca](http://www.payments.ca).

**You agree to waive all pre-notification requirements under the Rules in respect of any debits drawn from the Account arising under or in connection with this Donation PAD Agreement including, without limitation, pre-notification of the amount to be debited to the Account and the dates on which the debits will be processed, as well as notice of any and all future changes to the amounts or payment dates. In addition, you agree to reduce the time within which you must receive a confirmation of this Donation PAD Agreement before the first donation amount is added to the Regularly Scheduled Payments and drawn from the Account.**

You have certain recourse rights if any debit does not comply with this Authorization. For example, you have the right to receive reimbursement for any debit that is not authorized or is not consistent with this Authorization. To obtain more information on your recourse rights you may contact your Financial Institution or visit [www.payments.ca](http://www.payments.ca).

To make any inquiries, obtain information or seek any recourse rights, you may contact **MCAP's Customer Service Centre** at 1-800-265-2624 or [keytohope@mcap.com](mailto:keytohope@mcap.com).

After December 31 in each year, if your total donations for the calendar year exceed \$20, Habitat will issue and mail a tax receipt to the account holder designated in the validly executed PAD Agreement provided to MCAP to the Property Address (or Mailing Address, if applicable), in the name of the Borrower identified above.

**Yes, I wish to receive Habitat's newsletter, "The Habitat Spirit", mailed to the above address twice per year.**

**Yes, I wish to receive Habitat's eNewsletter, "Inside Habitat", emailed approximately once per month.**

*By providing this information you consent to MCAP and Habitat collecting, disclosing, and using it for follow-up contacts, statistical purposes, and to process and recognize any donations. You understand that this information will be disclosed to employees and agents of MCAP and Habitat as necessary to accomplish these purposes.*

**Quebec Only:** It is the express wish of the parties that this Authorization and any related documents be drawn up and executed in English. Les parties conviennent que la présente Autorisation et tous les documents s'y rattachant soient rédigés et signés en anglais.

By authorizing this Donation PAD Agreement, you:

- (a) authorize MCAP to add the donation amount selected above to each Regularly Scheduled Payment debited by MCAP from the Account specified in the Mortgage PAD Agreement or any other bank account you may provide to us from time to time under the Mortgage PAD Agreement or this Donation PAD Agreement, and agree to promptly notify us of any changes to the Account information;
- (b) direct MCAP to remit the donation to Habitat on your behalf;
- (c) warrant and guarantee that all persons whose signatures are required to authorize withdrawals on the Account, and on whose behalf any PAD purports to be drawn or direction purports to be given, have signed or otherwise authorized this Donation PAD Agreement; and
- (d) acknowledge having received, read and understanding the foregoing terms and conditions governing the debit arrangements with MCAP and to be bound by such terms.

	<b>Print Name(s) of Borrower(s):</b>	<b>Signature(s) of Borrower(s):</b>	<b>Date (DD/MM/YYYY):</b>
<b>1.</b>	<hr/>	<hr/>	<hr/>
<b>2.</b>	<hr/>	<hr/>	<hr/>
<b>3.</b>	<hr/>	<hr/>	<hr/>
<b>4.</b>	<hr/>	<hr/>	<hr/>

+ Please complete the details provided for in this agreement, and email form to [keytohope@mcap.com](mailto:keytohope@mcap.com)

++ Charitable Registration # 82657 2752 RR0001