

**Capital One Canada
Auto Pay Service Authorization (Personal)**

Instructions:

1. Complete all sections in order to authorize Capital One® to debit your bank account.
2. Read the Electronic Payment Service Authorization Terms and sign this document.
3. Return the completed and signed form with a blank personal cheque marked “**VOID**” to Capital One at the address below:

Capital One
P.O. Box 515, Station D
Scarborough, ON M1R 5N4

4. Continue to make your Capital One Mastercard® payments as usual until notified by us that your payment option is set up.
5. Once your Auto Pay service is set up, to change your participation in the service, or if you have any questions, call us at 1-800-481-3239. If you wish to change your payment option or any of your bank account information, you must cancel your Auto Pay service and re-enrol. Please allow up to 30 days for any requested changes to take effect.

CAPITAL ONE MASTERCARD ACCOUNT (Please type or print clearly.)

Name:
Address:
Telephone:
16-Digit Capital One Mastercard Account Number:
I/we wish to authorize Capital One to debit (check preferred option): <input type="checkbox"/> Minimum payment (as indicated on my monthly statement) <input type="checkbox"/> Full payment (as indicated by the New Balance shown on my monthly statement) <input type="checkbox"/> Fixed amount \$ _____

PERSONAL BANK ACCOUNT INFORMATION (Please type or print clearly.)

Branch Number:	Institution Number:	Account Number:
Name of Financial Institution:		
Branch Address:		
City/Town, Province:		Postal Code:

Please read the Electronic Payment Service Authorization Terms carefully and sign on the signature line(s) below to indicate your agreement.

Keep a copy for your records.

Tape VOIDED Personal Cheque Here

Capital One Electronic Payment Service Authorization

This Electronic Payment Service Authorization (this Payment Agreement) is a personal pre-authorized debit authorization between you, the account holder of the Deposit Account (“you” and “your”), and Capital One Bank (Canada Branch), its successors, assigns, and agents acting on its behalf (“Capital One” “we”, “us”, and “our”) and governs your use of the Capital One Electronic Payment Service (the “Service”). In this Payment Agreement, “Deposit Account” means a personal deposit account you’ve designated and that we permit, and “Capital One Account” means a Capital One credit card account. “Cardholder Agreement” means the Capital One Cardholder Agreement, Customer Agreement, or other agreement that governs the use of your Capital One Account. “Capital One Statement” means a monthly account statement for a Capital One Account. By enrolling in or using the Service, you acknowledge and agree to the terms of this Payment Agreement.

1. Authorization to Debit Deposit Account

You authorize us to debit the Deposit Account for the purpose of paying the Capital One Account you’ve selected. You warrant that you have authority in respect of the Deposit Account for this purpose, and can bind all holders of the Deposit Account. You must notify us immediately if any information you have provided to us in connection with your use of the Service changes, or if you no longer have authority in respect of the Deposit Account.

2. Debit Timing

Debits will be processed at set intervals or processed sporadically:

- a) For debits that occur at set intervals, known as “**Auto Pay**”, debits will be processed each month on the payment due date indicated on your Capital One Statement, or if that date falls on a weekend or holiday, on the next business day.
- b) For sporadic debits, known as “**Single Payment**”, we’ll obtain your authorization for each debit through the Capital One mobile application, Capital One online banking service, or other channels or platforms we may make available for this purpose. The first available date for scheduling a payment will be 3 days from the date you first add a Deposit Account to the Service. After that, you can schedule a payment on the same day prior to 8 p.m. Eastern Time or schedule a future payment up to 90 days in advance.

3. Amount Debited

The amount of each debit may vary depending on the type of debit and the options you've specified:

- a) **Auto Pay:** The amount debited each month will correspond to the payment option you've selected:
 - i) **Minimum payment option:** The amount of your Auto Pay debit will be the minimum amount due shown on your Capital One statement.
 - ii) **Full payment option:** The amount of your Auto Pay debit will be the total outstanding balance shown on your Capital One statement.
 - iii) **Fixed amount option (currently unavailable for Capital One Costco Mastercard accounts):** The amount of your Auto Pay debit will be either the amount you specified at the time of enrolment or the total outstanding balance reflected on your Capital One statement for that particular period, whichever is less.

Payments, credits, or transactions made on your Capital One Account after we send your Capital One Statement but before your Auto Pay payment is debited will not change the amount of your Auto Pay debit. **The only exception** is if the amount of your Auto Pay debit exceeds the total outstanding balance on your Capital One Account on the date we begin processing your Auto Pay debit (generally 1-2 business days before your payment due date). In that situation, we will reduce your Auto Pay debit amount so that it equals the total outstanding balance on your Capital One Account.

You understand that the amount debited may vary from month to month. **You agree to waive your right to receive pre-notification of the amount of each debit before the debit is processed.**

- b) **Single Payment:** The amount debited will correspond to the amount you've indicated at the time you authorized the debit.

4. Changes to Your Information

To change your payment option or any of your Deposit Account information, you must cancel your use of the Service, delete any scheduled payments, and re-enrol. Please note that the removal of any Deposit Account(s) from the Service may not result in the cancellation of any scheduled debits. It is your responsibility to ensure that any scheduled debits are also cancelled.

5. Cancellation

- a) **Auto Pay:** You may cancel your Auto Pay service at any time by contacting us at the phone number or address specified in Section 9 below. We must receive your notice of cancellation at least 30 days before your next payment due date.
- b) **Single Payment:** You can cancel any scheduled payment made through the Single Payment service until we begin processing the payment (generally 1-2 business days before the scheduled payment date). This can be done through the Capital One mobile application or online banking service.

Please note: Cancelling the Service doesn't relieve you of any other obligation you have to us, including the obligation to pay all amounts owing. To obtain more information on your rights to cancel the Service, or to obtain a sample cancellation form, you may contact your financial institution or visit www.payments.ca.

6. Termination

We will terminate your use of the Service if any 2 consecutive electronic payments are returned to us as dishonoured payments. We may charge you a returned payment/cheque fee for each returned payment in

accordance with your Cardholder Agreement. It's your responsibility to ensure that sufficient funds are available in your bank account for any debit.

We may restrict your access or use of the Service at any time without notice to you, including limiting the number or frequency of debits permitted, restricting the scheduling of debits within a certain time period, or limiting the availability of the Capital One online banking service or the mobile application. We may also terminate your access or use of the Service at any time due to fraud or delinquency on your account, or for any other reason we deem necessary.

7. Recourse Rights

You have certain recourse rights if any debit doesn't comply with this agreement. For example, you have the right to receive reimbursement for any debit that's not authorized or isn't consistent with this Payment Agreement. To obtain more information on your recourse rights, you may contact your financial institution or visit www.payments.ca.

8. Delivery to Financial Institution and Disclosure of Personal Information

You agree that we may deliver this Payment Agreement to our financial institution and agree to the disclosure of your personal information to our financial institution for the purpose of processing your payment(s).

9. Contact Information

Capital One cardholders:
1-800-481-3239

Capital One Customer Service
P.O. Box 515, Stn. D
Scarborough, ON M1R 5N4

Costco cardholders:
1-800-723-3500

Capital One Customer Service
P.O. Box 500, Stn. D
Scarborough, ON M1R 0C2

Name of Personal Bank Account Holder	Signature	Date
--------------------------------------	-----------	------

Name of Joint Personal Bank Account Holder (if applicable)	Signature	Date
---	-----------	------

Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated. Capital One is a registered trademark of Capital One Financial Corporation, used under license.