



OTTAWA ON K1A 1A2

0000863

May 14, 2018

NADIM GHAZNAVI
2215-280 WELLESLEY ST E
TORONTO ON M4X 1G7

Account Number
XXX XXX 357

Pre-authorized debit agreement confirmation

You have successfully created a pre-authorized debit agreement with the Canada Revenue Agency for the following:

Payment allocation: Individual income tax (T1) - 2017 tax return

Creation date: 2018-05-14

First payment date: 2018-05-22

Frequency: One time

Number of payments: 1

Amount: \$428.00

Last payment date: 2018-05-22

Banking information: 12232 004 6155924

Tax year: 2017

Important information about pre-authorized debit (PAD)

To cancel or modify your PAD agreement

If you would like to cancel or make changes to your PAD agreement yourself, you have to be registered for My Account. This application is located on the Canada Revenue Agency website at www.cra.gc.ca where you select Log in/Register and follow the prompts. Your agreement(s) will be located under the heading "Manage active agreement". Choose the agreement that you want to amend. The modify and cancel options will then be available to use. Any changes made will require 5 business days to take effect. You can also submit your request to the Canada Revenue Agency by fax at 613-954-9777, or mail it to:

Canada Revenue Agency
PO Box 9659, STN T
Ottawa ON K1G 6L7

Please note that changes sent to the Canada Revenue Agency by fax or mail may take up to 30 days to take effect. If the Canada Revenue Agency does not receive your changes on time, you may be subject to a fee if the financial institution is unable to process a debit according to your agreement with the Canada Revenue Agency.

To dispute a withdrawal

You have the right to receive a reimbursement for any payment that was not authorized by you as part of your PAD agreement.

You can dispute any withdrawal from your bank account if:

- the payment was not withdrawn as you authorized; or
- the authorization was cancelled on time.

To be reimbursed for the disputed amount, you must contact your financial institution within 90 days of the date on which the payment was debited from your bank account. You will be required to complete a signed declaration stating that one of the above situations took place. If it is after the 90-day period, you must contact the Canada Revenue Agency directly to dispute the withdrawal.

To obtain more information on your rights to cancel your PAD agreement or on your recourse rights, contact your financial institution or visit www.cdnpay.ca.

Terms and conditions of authorization to the Canada Revenue Agency

You understand and agree that the payment authorization is provided as a convenience to you and that set-up or cancellation of the authorization shall not cancel or have any other effect on the underlying obligation that you have under the Income Tax Act or any other Act of Parliament.

You agree to participate in this PAD agreement for personal PAD purposes.

You authorize the Canada Revenue Agency to automatically withdraw funds from your bank account for payment of your tax obligation in accordance with the amount and time intervals that you provided and as noted in this letter. The authorization will remain in effect unless it is cancelled or expires. You may cancel the authorization at any time online up to 5 business days prior to the next withdrawal date. The Canada Revenue Agency may also cancel this agreement if a payment is dishonoured by your financial institution for any reason.

You certify that the financial institution information provided is accurate. You agree to update your agreement information in a timely manner. You acknowledge that your financial institution is not required to verify any information contained in your authorization.

You guarantee that you have full authority for completing a PAD from the bank account provided.

You consent to the disclosure of any information to the financial institution that is contained in the authorization to process the payments as directed by you.

A completed PAD authorization to the Canada Revenue Agency becomes a completed authorization to the financial institution you have indicated.

You waive your right to receive pre-notification of the amount of the PAD and agree that you do not require advance notice of the amount before the payment is processed.

Keep this document for your records.

Thank you for choosing a pre-authorized debit agreement.