

**TD Canada Trust**

## How to Set up Direct Deposits or Pre-Authorized Debits

**Customer Name**

ABDUL RAHEEM KHAN

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**Transit No.**

0	5	6	6	0
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**Inst. No.**

0	0	4
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**Account No.**

6	0	2	0	6	4	3
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Use the account details provided to set up Direct Deposits and Pre-Authorized Debit Payments.

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### Direct Deposit

Direct Deposit is the most convenient way to receive recurring deposits (i.e. pay, pension, government payments, annuity, interest, etc.) with immediate access to funds. There are no holds on your funds or a need for special trips to your local branch or ATM to deposit your cheques.

**To set up a Direct Deposit with the federal government:**

1. Visit **[www.directdeposit.gc.ca](http://www.directdeposit.gc.ca)** for a Government of Canada Direct Deposit enrolment form and use your account information from the fields above when completing the form.
2. If you do not have a cheque to void, have your local TD Canada Trust branch stamp the enrolment form.
3. Once complete, mail the enrolment form to the address provided.

*Note: Additional information may be required on the form such as your Social Insurance Number or date of birth. The form includes a toll free number for support with completing the form.*

**To set up a Direct Deposit with your employer:**

1. Provide your account information from the fields above to the payroll department of your employer or company pension provider.

### Pre-Authorized Debit (PAD)

A Pre-Authorized Debit (PAD) is an automatic withdrawal taken directly from your TD Canada Trust account by a company or financial institution that you have authorized to do so. PAD is a great way for you to save time with bill payments (i.e. utilities, credit cards) you pay by mail, at the ATM, in branch or by phone; and may help you avoid late fees.

**To set up a PAD:**

1. Call or visit the website of the company you wish to set up a Pre-Authorized Debit (PAD) with to obtain a PAD Agreement and use your account information noted from the fields above when completing the Agreement.
2. If the company allows for online form submission on its website, you will need to first register for its website and should follow the instructions provided.

*Note: If your billing company accepts Visa Debit in Canada (or Visa internationally) and you have the **enhanced TD Access Card**, setting up a PAD will be easier than ever! Simply provide them with the card's 16 digit number in place of the account information noted above.*

Reminder: If you are setting up a Direct Deposit or Pre-Authorized Debit to a Tax-Free Savings Account other conditions apply. Only the TFSA Holder may make contributions to the account. It is the responsibility of the TFSA Holder to ensure that no contribution exceeds the maximum permitted under applicable tax legislations. Penalty taxes may apply on over-contributions. For further details, please contact the Canada Revenue Agency.