



Authorization for Personal Pre-Authorized Debit (PAD) Service

Instructions:

1. Please complete all sections in order to make payments to your MBNA credit card account(s) directly from your personal chequing account.
2. Please read the Authorization terms and sign this form.
3. Please return the completed form with a blank cheque marked "VOID" to either our toll-free fax number or the address below:

MBNA
 P.O. Box 9625 STN T
 Ottawa, Ontario K1G 9Z9
 Toll-free Fax: 1-800-871-0994

To change your account information, you must complete a new Authorization and submit a new "VOID" cheque. Please allow 10 days for us to complete your request. If you want to cancel or change the amount of a pending payment, please call our toll-free Customer Service number. 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. You may revoke your Authorization at any time, subject to providing notice of 30 days to MBNA. To obtain a sample cancellation form, or for more information on your right to cancel a PAD Agreement, contact your financial institution or visit www.cdnpay.ca.

4. If you have any questions, please call our Customer Service line, toll-free, at 1-800- 347-6262; 24-hours a day, seven days a week.

You can select up to 3 MBNA Accounts – Please enter your 16 or 14 digit account number(s)

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| Payment Options | <input type="checkbox"/> Total Minimum Payment Due* |
| | <input type="checkbox"/> New Balance Total/Grace Period Payment Amount** |
| | <input type="checkbox"/> Fixed Amount: _____ |
| | |
| Payment Options | <input type="checkbox"/> Total Minimum Payment Due* |
| | <input type="checkbox"/> New Balance Total/Grace Period Payment Amount** |
| | <input type="checkbox"/> Fixed Amount: _____ |
| | |
| Payment Options | <input type="checkbox"/> Total Minimum Payment Due* |
| | <input type="checkbox"/> New Balance Total/Grace Period Payment Amount** |
| | <input type="checkbox"/> Fixed Amount: _____ |

Further details regarding payment options can be found on the reverse.

Customer's Information

Name: _____

Home Address: _____

Home Telephone Number: _____

Customer's Personal Chequing Account Information (please include a "VOID" cheque)

Account Number: _____

Branch Transit Number (5 digits): _____

Branch Institution Number (3 digits): _____

Financial Institution Name: _____

Financial Institution Address: _____

Authorization

I/We, the chequing account holder(s) signing below, authorize The Toronto-Dominion Bank in regard to your MBNA account to debit my/our chequing account, referenced above, for the purpose of paying the MBNA account(s) defined above. The debits may be processed at such times and in such amounts as I/we may authorize. I/ We warrant and guarantee that I/we have provided MBNA with all relevant information in respect to my/our chequing account and that all persons required to sign on the chequing account have signed this Authorization. I/We agree to waive all pre-notification requirements. I/We agree that if any debit authorized under this Authorization is returned unprocessed or is rejected for any reason, MBNA may re-present the debit for Authorization and may initiate another debit in the amount of its returned payment fee as set out in the account agreement that applies to my/our MBNA account. I/We agree that if MBNA sells, assigns or transfers my MBNA account, this Authorization may be assigned to the person or entity to whom my MBNA account is sold, assigned or transferred. MBNA is a division of The Toronto-Dominion Bank.

Signature of Chequing Account Holder: _____

Name (please print): _____

Date: _____

Signature of Joint Account Holder: _____

Name (please print): _____

Date: _____

Attach VOID Cheque Here

For up-to-the-minute account information, including other payment options available to you, please enroll your MBNA accounts in our convenient online banking. Visit us at: www.mbna.ca

*Total Minimum Payment Due: The total minimum payment due amount, as outlined on your most recent credit card statement, will be withdrawn. If a payment that does not satisfy the total minimum payment due amount, as outlined on your most recent credit card statement, is applied to your account prior to the total minimum payment due date, as outlined on your most recent credit card statement, the amount equal to the difference will be withdrawn. If the total minimum payment due is satisfied prior to the total minimum payment due date no pre-authorized debit payment will be withdrawn during the same billing cycle period.

**New Balance/Grace Period Payment Amount: The New Balance amount as outlined on your most recent credit card statement will be withdrawn, unless you have an MBNA Payment Plan in your MBNA credit card account. If you have any MBNA Payment Plans in your MBNA account, then for the Term of the Payment Plan(s) it is the Grace Period Payment Amount for your most recent credit card statement that will be withdrawn. (The Grace Period Payment Amount is the New Balance outlined on your credit card statement less any Monthly Plan Payments for your Payment Plans that are not yet due that month). After the expiry of all Payment Plans in your MBNA account, the New Balance outlined on your most recent credit card statement will be what is then withdrawn each month. The New Balance or Grace Period Payment Amount (as applicable) will be withdrawn regardless of any other payment(s) made on your MBNA account during the same billing cycle period.

Fixed Amount: The fixed amount, as indicated by you, will be withdrawn on either the date requested or on your total minimum payment due date, as outlined on your most recent credit card statement. If your new balance total is less than the fixed amount, as indicated by you, only the new balance total amount will be withdrawn.