

Avec vous,
au cœur de votre sécurité

By submitting a cheque specimen marked "VOID", you authorize the Société de l'assurance automobile du Québec (SAAQ) and your financial institution to withdraw payment for your vehicle registration or driver's licence fees from the account identified on the cheque specimen, in accordance with the terms and conditions prescribed by regulation, as summarized below:

ACCOUNT INFORMATION

The cheque specimen that you submit to us is valid for any subsequent debit that you authorize from that account. If you wish to change the account to be debited, you must provide us with another cheque specimen for the new account. This change will affect all other pre-authorized debits in connection with your file.

DEBIT TERMS AND CONDITIONS

You must be the holder of the driver's licence, or the owner or long-term lessee under whose name the vehicle is registered, and be the sole or joint holder of the bank account to be debited.

- You must choose the number of instalments desired from the choices offered when you register for pre-authorized debits. Payments will be withdrawn over a period determined by the validity period of the driver's licence or vehicle registration.
- The amount withdrawn will correspond to the total amount due (plus interest, if applicable) divided by the number of desired instalments. You can calculate the amount of your instalments using the "Simulate Pre-authorized Debits" tool available at saaq.gouv.qc.ca.
- Interest will be charged for payment in 12 instalments based on the interest rate in effect at Revenu Québec.
- The number of instalments can only be changed at the time of your next renewal.
- If you make changes to your file that affect your balance, the SAAQ will readjust the amount of your instalments without prior notice and issue you a new statement. The minimum withdrawal is \$4, except for the final payment for a given period, which may sometimes be less. When changes are made, your statement may indicate an amount of "\$0" even though one withdrawal still needs to be made. Please refer to the schedule of instalment payments that you will have received previously.
- Unless you notify us otherwise, your authorization will automatically apply when the time comes to renew any driver's licence or vehicle registration paid by pre-authorized debits.

CANCELLING YOUR PRE-AUTHORIZED DEBIT AGREEMENT

- You may, at any time, cancel your pre-authorized debit agreement and choose another method of payment. You must notify the SAAQ at least 7 days before the date of the next withdrawal by going to a service outlet or calling the SAAQ. Any outstanding balance must be paid immediately.
- You can get a sample cancellation form or more information about your right to cancel your pre-authorized debit agreement by contacting your financial institution or consulting the Canadian Payments Association website at www.cdnpay.ca.
- Choosing another method of payment does not result in the cancellation of the driver's licence or the vehicle registration(s) covered by the instalment(s).

CONSEQUENCES OF A DEFAULT OF PAYMENT

- You are always held responsible for the consequences of a default of payment or for any legal obligations.
- A default of payment occurs when a payment cannot be withdrawn due to insufficient funds, an account closure or any similar reason. The SAAQ will apply a service charge of \$35 for each payment that cannot be withdrawn. The SAAQ may also cancel or suspend any licence or vehicle registration covered by the instalment. Consequently, should such a situation occur, you authorize the SAAQ to withdraw these service charges from your bank account, either separately or at the same time as the next scheduled withdrawal.

DEBIT PAYMENT REIMBURSEMENT

The SAAQ has determined that each pre-authorized debit belongs to the "personal" category. This means that you have 90 calendar days to request a reimbursement from your financial institution for any payment that:

- (i) was not withdrawn in compliance with the authorization that was given;
- or
- (ii) was withdrawn after your authorization was cancelled.

To request a reimbursement, you must fill out the application for reimbursement form available at your financial institution. You can obtain more information about your rights of recourse by contacting your financial institution or by visiting the Canadian Payments Association website at www.cdnpay.ca.

PERSONAL INFORMATION

When setting up your payment through pre-authorized debits, the SAAQ provides its financial institution with only the legally required personal information.