



Use this form to submit new PAC instructions for existing EdgePoint Non-Registered, RRSP and TFSA accounts only.  
For new accounts, please complete the EdgePoint Investment Application or Tax-Free Savings Application Form.

1. Account Holder Information

Existing Account # \_\_\_\_\_  
Last Name \_\_\_\_\_ First Name \_\_\_\_\_  
Corporation or Trust Name \_\_\_\_\_  
Joint Last Name (if applicable) \_\_\_\_\_ Joint First Name (if applicable) \_\_\_\_\_

2. Investment Instructions (Minimum initial investment of \$20,000 and minimum PAC payment of \$150 per Fund/Series.)

2.1  One-Time (a new PAC plan agreement will be required for any subsequent one-time PAC requests.)  
Start Date: (DD/MM/YYYY) \_\_\_\_\_  
2.2  Frequency for recurring PAC  
How often would you like to invest?  Weekly  Every two weeks  Twice-month (1<sup>st</sup> & 15<sup>th</sup>)  Monthly  Every other month  
 Quarterly  Twice annually  Annually

Note: If PAC run date falls on a non-business day, the PAC will run on the next business day.

Start Date: (DD/MM/YYYY) \_\_\_\_\_

Fund Name	Fund Number	Purchase Amount		Sales Charge (%) (Front Load Purchases Only)
		(\$)	(%)	

3. Banking Information

Please attach an imprinted VOID cheque or a Direct Deposit Form as we are unable to process your transaction without it.

4. Authorization

Signature of Signatory on bank account \_\_\_\_\_ Signature of Co-Signatory on bank account (if applicable) \_\_\_\_\_ Date DD MM YYYY  
Account Holder Signature \_\_\_\_\_ Joint Account Holder Signature (if applicable) \_\_\_\_\_ Date DD MM YYYY  
Note: Account holder(s) signature is required if different than the signatory on the bank account.  
Representative Signature \_\_\_\_\_ Dealer Number \_\_\_\_\_ Rep Code \_\_\_\_\_ Date DD MM YYYY

5. Terms and Conditions

- a) By signing this agreement, you hereby waive any pre-notification requirements as specified by section 17 of the Canadian Payments Association Rule H1 with regards to pre-authorized chequing (PAC) plan.
- b) You authorize EdgePoint to debit the bank account provided for the amount(s) and in the frequencies instructed. If additional space is required a separate sheet may be attached.
- c) If this is for your own personal investment, your debit will be considered a Personal PAC by the Canadian Payments Association (CPA) definition. If this is for business purposes, it will be considered a Business PAC. Monies transferred between CPA members will be considered a Funds Transfer PAC where the payor and the payee are the same.
- d) If this is for a one-time PAC request, only a single one-time PAC is permitted. Your authority is to remain in effect until the one-time PAC is completed, at which time this PAC agreement for the one-time request will automatically terminate.
- e) You acknowledge that for a one-time PAC, your PAC agreement is no longer valid once the payment has been fulfilled. Any subsequent one-time PAC request requires you to authorize a new PAC agreement.
- f) If this is for a set interval PAC request, your authority is to remain in effect until EdgePoint has received written notification from you of any change or termination. This notification must be received at the address provided on the application at least ten (10) business days before the next debit is scheduled.
- g) You have certain recourse rights if any debit does not comply with this PAC agreement. For example, you have the right to receive reimbursement for any debit that is not authorized or is not consistent with this PAC agreement. To obtain more information on your recourse rights, you may contact your financial institution or visit www.payments.ca.
- h) You confirm that all persons whose signatures are required to authorize transactions in the bank account provided have signed this agreement. You may change these instructions or cancel this PAC agreement at any time, provided that EdgePoint receives at least two (2) business days' notice by phone, by fax or by mail. Please consult EdgePoint to see if this may be reduced or waived. You can also obtain further information regarding EdgePoint's practices related to personal information, privacy, and information security. You agree to release the financial institution of all liability if the revocation is not respected, except in the case of gross negligence by the financial institution. EdgePoint may cease issuing your PAC agreement in accordance with Rule H1.
- i) To obtain a copy of a cancellation form or for more information regarding your right to cancel a PAC agreement, please consult with your financial institution or visit the Canadian Payments Association website at www.payments.ca. EdgePoint may also cancel this PAC on no less than two (2) business days' notice.
- j) EdgePoint is authorized to accept changes to this agreement from your registered dealer or your financial representative in accordance with the policies of that company, in accordance with the disclosure and authorization requirements of the CPA.
- k) You agree that the information in this form will be shared with the financial institution, insofar as the disclosure of this information is directly related to and necessary for the proper application of the rules applicable for pre-authorized debits.
- l) You acknowledge and agree that you are fully liable for any charges incurred if the debits cannot be made due to insufficient funds or any other reason for which you may be held accountable.
- m) For Quebec clients only/Pour les clients et clientes du Québec seulement: You acknowledge that you received the French version of this application/PAC agreement and that you have chosen to complete the English version of this document and requested that any related existing and future documents be provided in English. Vous reconnaissez avoir reçu la version française de la présente entente de DPA, avoir choisi de remplir la version anglaise du document et avoir demandé à ce que tous les documents connexes actuels et futurs vous soient fournis en anglais.