

# Me2Me Money Transfer Authorization

Linking your accounts at Tandia to your own accounts at another Canadian bank or credit union lets you use online banking to transfer your money between your accounts whenever you want.

Complete this form and follow the instructions below to link your accounts.

## Step 1 Tell us about yourself and your accounts

My full name:

My phone:

My email:

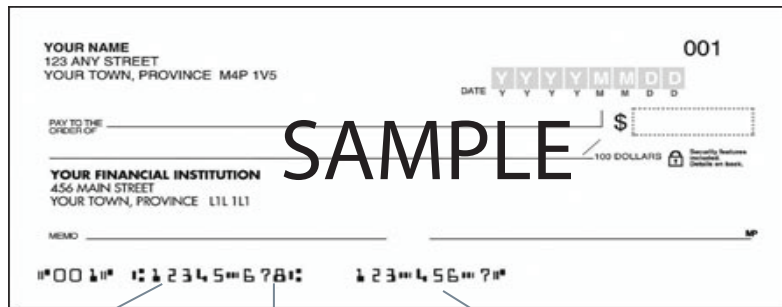
Tandia account number:

Branch name:

All linked accounts must be a chequing or savings account held with a Canadian financial institution.

## Step 2 Enter the details of the account you want to link to at another Canadian bank or credit union

Enter the account encoding from the bottom of the cheque you wish to link to your Tandia account.



A sample cheque from 'YOUR FINANCIAL INSTITUTION' with a large 'SAMPLE' watermark. The bottom of the cheque shows the MICR line: ⑆00⑆ ⑆ 2345678⑆ ⑆ 2345678⑆. Arrows point from the first three groups of numbers to input boxes below.

Branch Transit #

Institution #

Account#

**Please Note:** You cannot link accounts if your account at the other bank or credit union requires more than one signature to withdraw or operate the account. **or** Your Tandia or other bank or credit union account is a business account.

## Step 3 Authorize us to set up a link

- ☐ By checking this box I declare that the account detailed in Step 2 above requires my signature only to withdraw funds or to operate the account.
- ☐ By checking this box I declare that the account detailed in Step 2 above is not a business account.

I hereby confirm that the information provided above is true and correct. I agree to be bound by the Terms and Conditions set out on page two of this Authorization. If the External Account is in the name of more than one Account Holder, I warrant and guarantee that my authorization alone is required to sign and give instructions on the External Account.

Account Holder's Name:

Account Holder's Signature: \_\_\_\_\_ Date: \_\_\_\_\_

## Step 4 Send us this completed form

Email to:  
info@tandia.com

or

Mail to:  
Tandia Administration Department  
1295 Cormorant Rd Suite 301  
Ancaster, ON L9G 4V5

or

Drop off:  
At your nearest  
Tandia Branch

# Me2Me Money Transfer Authorization

Terms and conditions | keep for your records



## TERMS AND CONDITIONS

1. "Account" – means the Account Holder's Credit Union membership / account number referred to in the Account Holder's Credit Union Information section on page 1.  
  
"Account Holder" – means the primary applicant and any additional applicants on the Account.  
  
"Direct Services" – means the services offered by the Credit Union from time to time that let a member access an account using a telephone, a computer, or any other electronic device. It does not include card services such as debit or smart cards.  
  
"External Account" – means an account held at a Canadian financial institution in the Account Holder's name.  
  
"PAC" – means the access code or word used with Direct Services to access an Account. It does not refer to the personal identification number (PIN) used with card services.  
  
"Payor" – means the party whose External Account is debited. The Payor is also the Account Holder.  
  
"Pre-Authorized Debit" – means a debit that is processed electronically in accordance with the Depositor's written request.
2. By signing this form, you authorize Tandia to transfer funds from the account to the linked External Account identified by you at the times and for the amounts specified by you. You acknowledge that Tandia may limit the amount of these transfers.
3. By signing this form you further authorize Tandia to transfer funds from the External Account identified by you to your Account at the times and for the amounts specified by you. You acknowledge and agree that:
  - a) This authorization is provided for Tandia's benefit and for the benefit of the other financial institution where the External Account is held, and that it is provided in consideration of the other financial institution agreeing to process Pre-authorized Debits against your External Account in accordance with the Rules of the Canadian Payments Association (CPA);
  - b) Transfers may be originated at set intervals or with sporadic frequency (scheduled or unscheduled) as determined by you;
  - c) Transfers may be issued for a fixed amount or a variable amount as determined by you;
  - d) The act of logging on to Direct Services using the PAC and initiating the transfer constitutes your authorization for the transfer. This includes your authorization for sporadic transfers and your authorization for amount changes to transfers occurring at set intervals;
  - e) Tandia may limit the amount of the transfers;
  - f) You understand, accept, and participate in the processing of funds transfer requests from your External Account to your Account according to the Rules of the CPA;
  - g) Recourse will not be provided through the clearing system pursuant to the CPA Rules (that is, you will not receive automatic reimbursement in the event of a dispute). You must seek reimbursement from the payee (your Account) in the event that a transfer is erroneously charged to the External Account. However, you may dispute a transfer if you did not authorize this agreement. Should this occur, you must deliver a declaration to the other financial institution within 90 calendar days of the transfer to the External Account. Transfers disputed after this time will be addressed between you and Tandia;
  - h) Delivery of this authorization to Tandia constitutes delivery to the other financial institution;
  - i) The other financial institution is not required to verify that each transfer has been issued in accordance with this authorization, including the amount and purpose of the transfer, prior to processing the transfer.
4. You agree to immediately notify Tandia, in writing, of any changes to the account information of the External Account.
5. You agree to provide Tandia with an encoded personal cheque drawn on the External Account that you wish to link to your Account. You agree that Tandia will process an electronic pre-authorized payment debiting your External Account and crediting your Account to verify and establish a link between your Account and the External Account. The Account Holder must verify the amount and date of the pre-authorized payment to authorize an account linkage.
6. You acknowledge and agree that Tandia, at its discretion, may limit the type of transfer that can be conducted between the Account and the External Account, specifically whether transfers will be in the form of credits to the External Account, debits from the External Account or both credits to and debits from the External Account.
7. You may cancel this authorization at any time with appropriate notice, as designated by Tandia, and in a manner acceptable to Tandia.
8. The terms and conditions of the Account Agreement and the Direct Services Agreement between you and Tandia will apply to the transfers contemplated by this authorization.
9. You agree that for the proper application of the CPA Rules Tandia may disclose information contained in this agreement to the other financial institution.

Thank you for sending us your signed authorization form.

Please keep this page for your records.

### Your Next Step

#### VERIFYING AND LINKING YOUR ACCOUNTS

Within 3 business days of receiving the signed Authorization Form Tandia will make a small automated funds deposit to your other bank or credit union.

A Tandia Member Solutions Associate will contact you to ask you what the amount and date of the transfer was. You can obtain this information by checking your account at the other financial institution.

When you confirm the correct amount and date of the transfer with a Member Solutions Associate, Tandia will activate your linked accounts. You can then begin to transfer money to and from your other bank or credit union from within Tandia's Online Banking service.

#### For more information

Call the Member Solutions Centre at 1.800.598.2891 for assistance or contact us online at [www.Tandia.com](http://www.Tandia.com)