

Pre-Authorized Debit (PAD) Payment Agreement Proposal

This form is for use by individuals and individuals in business who have a fiscal debt with Revenu Québec and would like to enter into a PAD payment agreement to divide the balance owing into up to 12 consecutive monthly instalments.

- in the last two years, you did not transfer property, become a bankrupt, or file a consumer proposal or a proposal in bankruptcy.

Note that Revenu Québec **is not required to accept** your payment agreement proposal.

You can make a payment agreement proposal to Revenu Québec only if

- you submitted to Revenu Québec all the returns and reports you were required to file pursuant to Québec fiscal laws and the *Excise Tax Act* (R.S.C. 1985, c. E-15), all of which are hereinafter referred to as "fiscal legislation";
- in the last two years, you have not been convicted of an offence under fiscal legislation;
- you do not currently have a payment agreement in effect with Revenu Québec;

This form must be completed onscreen. It automatically calculates the proposed payment amounts, including the estimated accrued interest, based on the information you enter and the interest rate in effect.

The first two pages of the form are used to propose a payment agreement, and the last two, to request pre-authorized debit. Complete the form, print it and make sure it has been signed by all the required signees before sending it to Revenu Québec. Allow for a processing time of **30 working days** from the date we receive your form.

Social insurance number

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Information about the individual or individual in business

Last name	First name		
Address			
Postal Code	Area code Telephone (Home)	Area code Telephone (Work)	Extension

Payment agreement proposal

To calculate the proposed payment amounts, including the estimated accrued interest at the rate in effect, enter the information requested below, **then click "Calculate."** Note that interest is calculated on the total amount of fiscal debt that appears on your statement of account.

Requested information						Interest rate in effect										
Balance owing on your statement of account	Date of the statement of account	Day the payments are to be made	Today's date	Month the first payment is to be made	Proposed number of payments											
	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 10%;"> </td><td style="width: 10%;"> </td><td style="width: 10%;"> </td><td style="width: 10%;"> </td><td style="width: 10%;"> </td><td style="width: 10%;"> </td><td style="width: 10%;"> </td><td style="width: 10%;"> </td><td style="width: 10%;"> </td><td style="width: 10%;"> </td> </tr> </table>															7%

The following table will complete automatically when you click "Calculate."

Proposed PAD dates and payment amounts including the estimated accrued interest at the rate in effect						Summary			
Date	Amount		Date	Amount		Date	Amount	Total amount of proposed payments, including interest accrued at the rate in effect	Total amount of estimated interest
		1			5				
		2			6			10	
		3			7			11	
		4			8			12	

Signature

I have read the terms and conditions pertaining to a payment agreement that follow. I understand them and undertake to comply with them where a PAD payment agreement is entered into with Revenu Québec. The "Request for Pre-Authorized Debit (Payer's PAD Agreement)" portion of the form is duly completed and signed. I hereby certify that all the information provided in this form is accurate and complete.

X

Name of the individual or individual in business

Signature

Date



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Terms and conditions pertaining to a payment agreement

1. Where Revenu Québec enters into a pre-authorized debit (PAD) payment agreement with you, the following terms and conditions apply throughout the period covered by the payment agreement:
 - The payment agreement covers the fiscal debt as it is known by Revenu Québec on the date the payment agreement is confirmed in writing.
 - The fiscal debt includes duties, interest, penalties and administrative charges, if applicable, and bears interest at the rate and in accordance with the terms and conditions provided for in fiscal legislation, until the fiscal debt covered by the payment agreement is paid in full.
 - Where required, adjustments in the calculation of interest are made to the fiscal debt covered by the payment agreement when the last PAD payment is made.
 - Your account must contain sufficient funds when each PAD payment is made.
 - You must comply with the provisions of fiscal legislation, such as filing any return or report and paying any amount in accordance with the terms and conditions and by the deadlines provided for in fiscal legislation.
 - You must contact Revenu Québec if the amount of the fiscal debt covered by the payment agreement changes further to the issue of a notice of reassessment or a new notice of determination.
 - At any time, you can make an advance payment that covers the total amount of the fiscal debt covered by the payment agreement.
 - Under fiscal legislation or the agreement with respect to the administration by Québec of Part IX of the *Excise Tax Act* relating to the goods and services tax, Revenu Québec may apply all or a portion of a repayment granted to you, or an amount to which you may be entitled, to the fiscal debt covered by the payment agreement or any other debt to which it could be applied.

Revenu Québec may also register a legal hypothec against assets you own.

However, Revenu Québec may not proceed with these measures where they are suspended under the *Tax Administration Act* (R.S.Q. c. A-6.002).

 - Revenu Québec can change the amount or the date of the PAD payments, or change the number of PAD payments, in order to take the following into account:
 - the difference between the total amount of the payments in the payment agreement proposal and the amount of your fiscal debt as it is known to Revenu Québec on the date the payment agreement is confirmed in writing;
 - the application of a repayment granted to you or an amount to which you may be entitled to the fiscal debt covered by the payment agreement;
 - the interest calculated on the unpaid balance at the rate and in accordance with the terms and conditions provided for in fiscal legislation, until the debt is paid in full;
 - oral or written instructions you gave Revenu Québec.
- Any change made to the payment agreement is subject to the same terms and conditions as those determined in the original payment agreement.

 2. Note that you are defaulting on the terms and conditions of this agreement if
 - you do not repay the fiscal debt in accordance with the terms and conditions of the agreement;
 - you do not comply with the provisions set out in fiscal legislation;
 - a PAD payment is refused;
 - you do not comply with the other terms and conditions of the payment agreement;
 - you transfer property, become a bankrupt, or file a consumer proposal or a proposal in bankruptcy;
 - the amount of the fiscal debt covered by the payment agreement changes further to the issue of a notice of reassessment or a new notice of determination;
 - in the course of this payment agreement, you acquire another fiscal debt.
 3. Where you default, Revenu Québec has the right, without advance or formal notice, and subject to its other rights and recourses,
 - to terminate the payment agreement for the portion that has not been executed;
 - to demand immediate payment of any unpaid balance on the fiscal debt covered by the payment agreement;
 - to take the recovery measures provided for in fiscal legislation or seek recourse and, if applicable, impose collection fees.





Request for Pre-Authorized Debit (Payer's PAD Agreement)

If, as an individual or an individual in business, you make a pre-authorized debit (PAD)¹ payment agreement proposal, you must request this payment method in order to authorize Revenu Québec to debit fixed or variable amounts from your account at fixed intervals, in accordance with the terms and conditions set out in a written payment agreement entered into with Revenu Québec.

To make PAD payments, you must authorize Revenu Québec to debit amounts from an account that you hold at a financial institution that has an establishment in Canada.

1. "PAD" means personal PAD for individuals or business PAD for individuals in business, as applicable.

Information about the individual or individual in business

Last name	First name
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Information about the financial institution and the account

Name of financial institution			
Office	Number	Street, P.O. box	
City, town or municipality		Province	Postal Code
Enter all the digits (including any zeros at the beginning) that make up the following numbers:	Branch number _ _ _ _ _ _ _	Financial institution number _ _ _ _	Account number (12 digits maximum) _ _ _ _ _ _ _ _ _ _ _ _

Authorization and certification

I authorize Revenu Québec to debit, from the account specified above, fixed or variable amounts at fixed intervals, in accordance with the terms and conditions set out in a written payment agreement entered into with Revenu Québec.

I have read the terms and conditions for a PAD agreement that follow, I understand them and I undertake to comply with them.

In addition, I waive the right to receive a written notice from Revenu Québec 10 days before the due date of each PAD payment or before any change in the amount or date of a PAD payment, or before a PAD payment is added, where the change or addition is further to my oral or written instructions or to the terms and conditions of the payment agreement entered into with Revenu Québec.

I hereby certify that every person whose signature is required for PAD has signed this request and that all the information provided in this form is accurate and complete.

_____ Name of the account holder (individual or individual in business)	X _____ Signature of the account holder	_____ Date
_____ Name of the second account holder (where the account requires two signatures)	X _____ Signature of the second account holder	_____ Date



Terms and conditions pertaining to a PAD agreement

1. By filing this request, you are granting Revenu Québec and your financial institution authorization to debit pre-authorized amounts from your account. The financial institution undertakes to process debits against your account in accordance with the Canadian Payments Association (CPA) Rules.
2. This PAD agreement, as well as any changes or additions made to it, has no bearing on your obligations under the laws, programs, agreements or arrangements that are administered, applied or enforced by the Minister of Revenue.
3. You acknowledge that the financial institution is not required to verify that the PAD payments are made in accordance with this PAD agreement.
4. You undertake to inform Revenu Québec in writing of any change in your account information. If there is a change, the current PAD agreement will remain in effect with respect to any new account against which PAD payments are made.
5. You may change or cancel this PAD agreement at any time. For the change or cancellation to be processed before the next scheduled PAD payment, Revenu Québec must receive notice at least 15 working days before the next scheduled PAD payment. Revenu Québec must stop debiting pre-authorized amounts within 30 days after receiving such a notice.

To change or cancel the current PAD agreement, use form LM-31.A-V, *Request for Changes or Cancellation: Payer's PAD Agreement*, available on our website at www.revenuquebec.ca.

For a cancellation form other than the one mentioned above or for more information about your right to cancel this PAD agreement, contact your financial institution or go to the Canadian Payments Association's website at www.cdnpay.ca.
6. You have certain recourse rights if any debit does not comply with this PAD agreement. For example, you have the right to be reimbursed for any debit that is not authorized or is not consistent with this PAD agreement. For more information on your recourse rights, contact your financial institution or go to the Canadian Payments Association's website at www.cdnpay.ca.

7. By entering into this PAD agreement with Revenu Québec, you are granting authorization to your financial institution. You consent to having Revenu Québec disclose this authorization to your financial institution, provided the disclosure is directly related to, and necessary for, the application of the CPA Rules.
8. You agree that Revenu Québec may, to the extent provided for under the CPA Rules, amend the terms and conditions of this PAD agreement or set out new terms and conditions by sending you a notice to that effect.
9. Revenu Québec has the right to terminate this PAD agreement if you default on the terms and conditions of the payment agreement entered into with Revenu Québec, or any other reason.

Sending the form

With this form, enclose **a blank personalized cheque** (that is, a cheque on which **your name is printed**) marked "VOID."

If your voided cheque is not personalized, you must enclose **written confirmation from the financial institution** that includes the name of its authorized representative and information about your identity. If you are an individual in business and your first and last names are included in the commercial name on the cheque, you do not have to enclose such a confirmation.

Address

Send us your form, duly completed and signed, with the required documents at the following address:

Revenu Québec
4, Place-Laval, bureau 150-G
Laval (Québec) H7N 5Y3

Contact us

For more information, contact us at 1 888 890-4042 (toll-free).

