



# Activate Pre-Authorized Debit Step by Step

1. Log in to your **NLSLC** account.

Government of Canada / Gouvernement du Canada | Canada.ca | Services | Departments | Français

National Student Loans Service Centre (NSLSC)

Plan Your Education | Managing Your Money | Manage a Loan | Loan Repayment Options | My Inbox | My Account

**Important Notice**  
If you paid interest on your student loan in 2019, your Tax Receipt and your annual statement will be available in your secure inbox as of January 13th, 2020. T4A documents will be available by February 29th, 2020.

**You have repayment options!**  
Entering Repayment? If you have a full-time loan, you now have a **Virtual Repayment Counsellor** to advise what debt management benefits are available to you. [Log in](#) and start managing your loan now!

**Post-secondary education is becoming more affordable and more accessible**  
The Government of Canada has made changes to Canada Student Loans and Grants that will make it easier for students to repay their loans. See more details at [Canada.ca](#).

**New Look. New Features. New Login Process!**  
We have introduced a new registration process for new and existing users. [Learn more](#)

**Welcome to the National Student Loans Service Centre.**  
The National Student Loans Service Centre is pleased to provide you with access to online services.

**Login to your NSLSC Account**  
Login using GKey or SecureKey  
[Login](#)

**Register your NSLSC Account**  
Register today to access your personalized account.  
[Register](#)

2. Select **Activate Pre-Authorized Debit** from the **My Account** drop down menu.

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**My Dashboard**

**Notifications**  
End of School Year Notices  
Statement of Pension, Retirement, Annuity and Other Income  
Funding Confirmed

**Loan Summary**  
Go to My Funding to view the current status of your loans

**More Information**

My Account dropdown menu:  
My Dashboard  
My Funding  
My Profile  
My Disbursements  
Make a Payment  
Customize My Payment Terms  
Financial Institution Information  
**Activate Pre-Authorized Debit**  
Confirmation of Disbursement  
Repayment Assistance Plan  
Logout  
[My Funding](#)

3. Click the **checkbox** under the Pre-Authorized Debit Column. Review and accept the **Terms and Conditions** and click **Activate Pre-Authorized Debit**.

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Plan Your Education | Managing Your Money | Manage a Loan | Loan Repayment Options | My Inbox | My Account

**Activate Pre-Authorized Debit**

Never miss a payment when you activate Pre-Authorized Debit. It's the easiest way of ensuring your payments are made on time.

To activate Pre-Authorized Debit for loans that are not already set for Pre-Authorized Debit, click the checkbox in the 'Pre-Authorized Debit' column in the loan information table below.

Loan Type	Loan Number	Payment Frequency	Payment Date	Payment Amount	Pre-Authorized Debit
Canada-Ontario Integrated Student Loan	1-006581	Monthly	Last Day Of Month	\$64.45	<input type="checkbox"/>

**Financial Institution (Banking) Information**

Please note that payments will be taken from the financial institution we have on file, which is shown below. If you wish to change your banking information, please click on the Update Banking information button.

Financial Institution Number: 004

Transit Number: 00892

Account Number: \*\*\*\*148

[Update Banking Information](#)

**Terms and Conditions**

By accepting these terms and conditions, you, the Payor(s) hereby authorize **Canada** to debit the Financial Institution Account identified above, for the amount(s) and loan(s) as noted. Note: Subsequent payments will be withdrawn until the loan has been paid in full.

Changes to the Financial Institution information of this agreement can be made by visiting the [Update Financial Institution/Banking page](#). The Financial Institution Account Information you provide must be for an account at a Canadian Financial Institution held in your name solely or jointly. **You agree to waive any and all requirements to receive initial or further pre-notifications of debiting under the Canadian Payments Association Rules.**

If you already have a Personal Pre-Authorized Debit (PAD) in place, once the new authorization becomes effective, it will supersede or replace the previous agreement and the new information contained therein.

You, the Payor(s), may revoke your authorization subject to providing notice by contacting the National Student Loans Service Centre (NSLSC) at least 10 calendar days prior to your next scheduled PAD payment. To learn more about your right to cancel a Personal PAD Agreement, please visit <https://www.payments.ca/> or contact us.

You have certain recourse rights if any debit does not comply with this agreement. For example, you have the right to dispute or receive reimbursement.

I confirm that I have reviewed, understand and agree to the Terms and Conditions presented above. (required)

[Cancel](#) [Activate Pre-Authorized Debit](#)

Date modified: 2020-02-29

[Terms and Conditions](#) | [Privacy Policy](#)

**Help**  
FAQ  
Security

**About**  
About NSLSC

**Contact Us**  
Contact NSLSC

4. A confirmation page will appear confirming the activation of Pre-Authorized Debit. You will also receive a confirmation email in your NSLSC inbox.

The screenshot shows the NSLSC website with the following content:

- Header: Government of Canada / Gouvernement du Canada, Canada.ca | Services | Departments | Français
- Page Title: National Student Loans Service Centre (NSLSC)
- Navigation: Plan Your Education, Managing Your Money, Manage a Loan, Loan Repayment Options, My Inbox, My Account
- Breadcrumbs: My Dashboard > Activate Pre-Authorized Debit > Pre-Authorized Debit Activated
- Section Header: **Your Pre-Authorized Debit is now active**
- Text: You have successfully activated Pre-Authorized Debit for the loan(s) flagged as 'PAD Activated' in the loan information table below. Please note due to processing times, this change will not immediately take effect and as such any pending transactions, such as disbursements or payments will be processed using the current information on file. To avoid such an occurrence, we suggest you submit your requests in a timely manner.
- Table: Loan Information
 

Loan Type	Loan Number	Payment Frequency	Payment Date	Payment Amount	Pre-Authorized Debit
Canada-Ontario Integrated Student Loan	1-006581	Monthly	Last Day Of Month	\$64.45	PAD Activated
- Table: Financial Institution Information
 

Financial Institution	Transit	Account
004 - THE TORONTO-DOMINION BANK	00892	****148
- Footer: Terms and Conditions, Privacy Policy, Help, About, Contact Us

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- Section Header: **My Inbox**
- Filter: Tax, Unread, Action Required
- Search: Showing 1 to 6 of 6 entries
- Table: My Inbox
 

Subject	Date
<b>Confirmation of Pre-Authorized Debit (PAD) Activation</b>	February 3, 2020
Your Payments will Begin Soon	September 27, 2019
End of School Year Options	March 4, 2019
Statement of Pension, Retirement, Annuity and Other Income	February 11, 2019
Funding Confirmed	January 22, 2019
Funding Confirmed	October 29, 2018
- Footer: Terms and Conditions, Privacy Policy, Help, About, Contact Us

