

CSLP AUGUST 2019 RELEASE

FEATURES AND FUNCTIONALITY

An Information Guide for CSLP Staff and Stakeholders

- ✓ Funding tracker for full-time students
- ✓ Pre-authorized debit online activation
- ✓ Online repayment notice

FEATURES OF THE CSLP AUGUST 2019 RELEASE:

Page 3 - Funding Tracker

CSLP full-time students used to have to call the NSLSC in order to find out when they would receive their money. They will now be able to see a Funding Tracker on their dashboard that provides them with the status and approximate timing of their full-time disbursement.

Page 10 - Activating Pre-Authorized Debit (PAD)

CSLP clients will no longer have to mail in a Pre-Authorized Debit (PAD) agreement – they will be able to activate this feature online directly in their NSLSC secure account within the “Financial Institution Information” section.

Page 21 - Repayment Notice

CSLP students will no longer receive their repayment notice in the mail. They will receive an email inviting them to log in to their NSLSC secure account to find details on their repayment.

The implementation date of these features is planned for August 26, 2019.

Note: Some screenshots may not reflect the final content and may be samples for demonstration purposes only.

FUNDING TRACKER

FUNDING TRACKER

The Funding Tracker helps the customer understand the disbursement process and when they will receive their full-time funding.

The Funding Tracker is displayed on the My Dashboard page of the NSLSC website.

The Funding Tracker will be displayed for full-time students when:

- The Not Before Date on the record is less than 21 days in the future.
- The Period of Study End Date of the record is in the future.
- The Record is active.

The Funding Tracker is displayed for 30 days past the date of disbursement. Up to 5 disbursement records can be displayed with each record having a timeline related to its specific status.

The screenshot displays the NSLSC website's 'My Dashboard' page. At the top, there are navigation links for 'Government of Canada', 'Canada.ca', 'Services', 'Departments', and 'Français'. The main header identifies the 'National Student Loans Service Centre (NSLSC)'. Below the header, there are tabs for 'Plan Your Education', 'Funding Options', 'Manage a Loan', and 'Loan Repayment Options', along with 'My Inbox' and 'My Account' links. The 'My Dashboard' section is titled 'My Dashboard' and features a 'Funding Tracker' section. The 'Funding Tracker' section shows the 'Current Step: MSFAA Signed' and a timeline with five stages: 'MSFAA Signed' (Signed on May 30, 2019), 'Funding Request Received', 'Pending Confirmation From Your School', 'Pending Release', and 'Funding is On The Way'. Below the timeline are sections for 'Notifications' (with a 'My Inbox' button), 'Loan Summary' (with a 'My Funding' button), and 'More Information' (with 'Update Your Profile' and 'Repayment Assistance Plan' options). The footer includes 'Terms and Conditions', 'Privacy Policy', 'Help', 'About', 'Contact Us', and a list of services: 'JOBS', 'IMMIGRATION', 'TRAVEL', 'BUSINESS', 'BENEFITS', 'HEALTH', 'TAXES', and 'MORE SERVICES'. An 'Instant Answers' chatbot is visible in the bottom right corner.

FUNDING TRACKER

The e-cert records are checked for data integrity. If key pieces of the data are missing or are invalid, for example the period of study end date, the Funding Tracker will not be displayed. If there is another type of exception, for example a restriction or missing financial institution information, the Funding Tracker will still be displayed.

At this time, customers will not be advised of exceptions to their disbursements in the Funding Tracker and the current exception process will continue.

The screenshot shows the 'My Dashboard' for the National Student Loans Service Centre (NSLSC). The page is in French/English and features a navigation menu with options like 'Plan Your Education', 'Funding Options', 'Manage a Loan', and 'Loan Repayment Options'. The main content area is titled 'My Dashboard' and includes a 'Funding Tracker' section. The current step is 'MSFAA Signed', with a progress bar showing five stages: 'MSFAA Signed' (completed), 'Funding Request Received', 'Pending Confirmation From Your School', 'Pending Release', and 'Funding is On The Way'. Below the tracker are sections for 'Notifications', 'Loan Summary', and 'More Information'. The 'More Information' section includes links to 'Update Your Profile' and 'Repayment Assistance Plan'. The footer contains links for 'Terms and Conditions', 'Privacy Policy', 'Help', 'About', and 'Contact Us'. A search bar is visible at the bottom right.

FUNDING TRACKER

Once the customer signs their full-time Master Student Financial Assistance Agreement (MSFAA), the customer will see the My Dashboard page with the Funding Tracker.

The MSFAA Signed step will be displayed when:

- The customer has a full-time MSFAA.
- The MSFAA has been signed within the last four months.
- No disbursement has been completed after the MSFAA was signed.

For customers receiving disbursements in subsequent years of study, the MSFAA Signed step will not be displayed and only the subsequent steps will be displayed.

Funding Tracker

Current Step: MSFAA Signed

Your provincial/territorial financial aid office will send a funding request to the National Student Loans Service Centre close to the start of your studies. Once we receive this request, your funding details will be available here on your online account.



FUNDING TRACKER

The Funding Request Received step shows the date when the NSLSC received the e-cert. The Funding Tracker does not pause at this step so the customer will always see the next step.

For customers that are returning to school for subsequent years of study, the Funding Tracker will be displayed prior and post disbursement, but it will not show the MSFAA Signed step.

The screenshot shows an example of a returning customer who has signed the MSFAA outside of the defined parameters.

The Funding Tracker displays the Total Grant and Total Loan values.

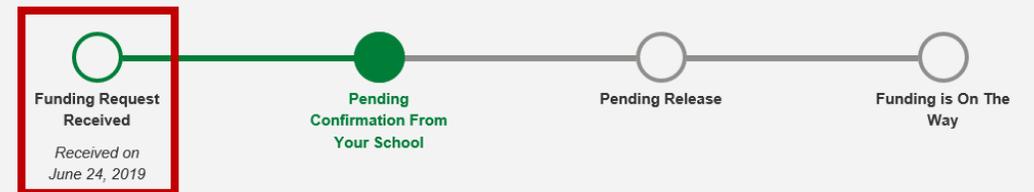
Funding Tracker

Current Step: Pending Confirmation From Your School

Certificate Number: 62634020 Total Grant: \$102.00 Total Loan: \$1,002.00

An electronic confirmation request has been sent to your school.

Note: Funding is typically received 5-10 business days after the start of your study period or after the confirmation has been received, whichever is later.



FUNDING TRACKER

Pending Confirmation From Your School is the next step. This step advises the customer that the NSLSC is awaiting confirmation of enrolment from the customer's Educational Institution in order to proceed with processing customer's funding.

The Funding Tracker only displays this step when the Educational Institution needs to confirm enrolment. If the e-cert is received from the Province or Territory with enrolment confirmed, the Funding Tracker will move directly to Pending Release.

If the Educational Institution is on the ECE Portal, the confirmation of enrolment can be quickly processed electronically.

If the Educational Institution is not on the Electronic Confirmation of Enrolment (ECE) Portal or is outside of Canada, the NSLSC needs to send a paper confirmation of enrolment which may take longer to process.

Funding Tracker

Current Step: Pending Confirmation From Your School

Certificate Number: 62634020 **Total Grant:** \$102.00 **Total Loan:** \$1,002.00

An electronic confirmation request has been sent to your school.

Note: Funding is typically received 5-10 business days after the start of your study period or after the confirmation has been received, whichever is later.

```

    graph LR
      A((Funding Request Received  
Received on June 24, 2019)) --- B((Pending Confirmation From Your School))
      B --- C((Pending Release))
      C --- D((Funding is On The Way))
      style B stroke:#f00,stroke-width:2px
  
```

FUNDING TRACKER

The Pending Release step advises the customer when to expect their funds and how much funding is going directly to their school.

The Funding Tracker will display this step once when the disbursement record is confirmed (either through a provincial portal, ECE Portal, or through paper confirmation of enrolment).

There are three possible scenarios for this step:

- Funding is going fully or partially to the customer by electronic funds transfer.
- Funding is going fully or partially to the customer by cheque.
- Funding is going fully to the Educational Institution.

The estimated received date will reflect when the student will receive funding and is tailored to each scenario. If funding is directed entirely to the Educational Institution, no estimated received date is displayed.

Funding is released 3 business days before the Not Before Date. If the Not Before Date is in the past and the record has been confirmed, then the date estimate is based on the funds being released on the current date.

Funding Tracker

Current Step: Pending Release

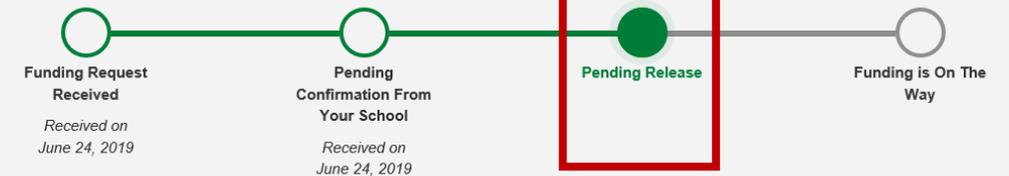
Certificate Number: 033499006 Total Grant: \$222.00 Total Loan: \$506.00

Amount Being Sent To You: \$522.00

Amount Going To Your School: \$206.00

Method of Disbursement: Electronic Transfer

Estimated Received Date: August 26, 2019



FUNDING TRACKER

Funding is On the Way step is very similar to the Pending Release step and displays the same information. The time-frame between the Pending Release and Funding Is On The Way steps depends on the way the customer receives their disbursement (for example, electronic funds transfer or cheque).

The customer can click on the Disbursement History link, which displays all previous disbursements.

This step is triggered once the funding is released. The customer can see when the funding was released under the Pending Release step.

Funding Tracker

Current Step: Funding is On The Way

Certificate Number: 18946261 Total Grant: \$0.00 Total Loan: \$2,900.00

Amount Being Sent To You: \$2,400.00

Amount Going To Your School: \$500.00

Method of Disbursement: Electronic Transfer

Estimated Received Date: July 31, 2019

[Disbursement History](#)



CUSTOMER INITIATED PRE-AUTHORIZED DEBIT ACTIVATION

ACTIVATING PRE-AUTHORIZED DEBIT

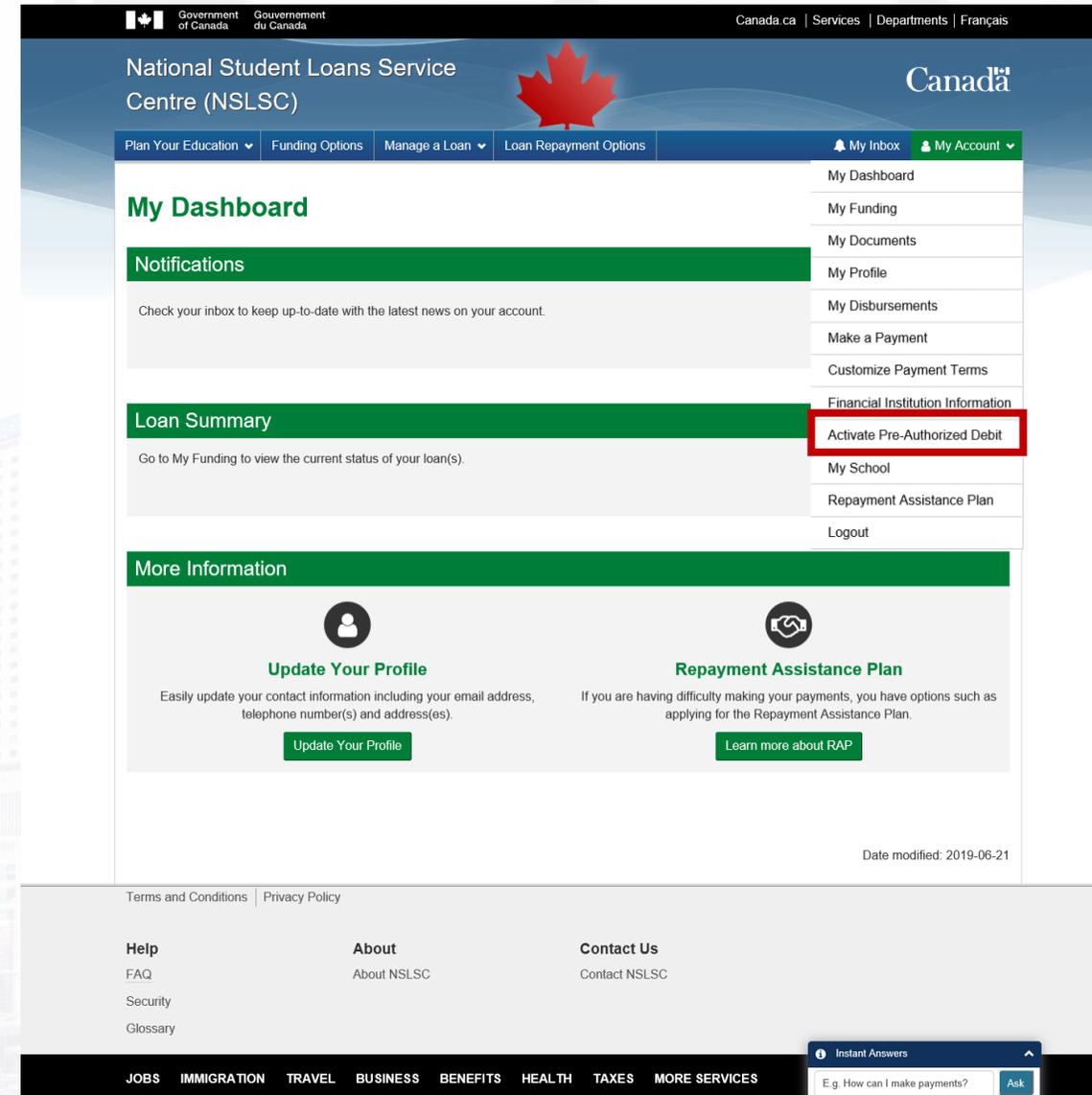
Customer Initiated Pre-Authorized Debit (PAD) activation

There is a certain percentage of customers who do not have Pre-Authorized Debit (PAD) activated on their account. They may have de-activated PAD in the past or they've never had PAD activate. In the past, if these customers wanted to activate PAD on their account, they would have to contact the NSLSC by phone.

The customer now has the ability to activate Pre-Authorized Debit (PAD) by using the NSLSC Website.

Step 1: The customer selects PAD activation by performing the following:

- Clicks **My Account** on the My Dashboard page.
- Selects **Activate Pre-Authorized Debit** from the menu.
- The customer is navigated to the Activate Pre-Authorized Debit page.



ACTIVATING PRE-AUTHORIZED DEBIT

Customer Initiated Pre-Authorized Debit (PAD) activation

Step 2a: The system checks if the customer has loans that are eligible for PAD.

- If the loan is not eligible for PAD, PAD not eligible message(s) with appropriate reasons are displayed.
- If the customer has multiple loans and only one is eligible the customer can activate PAD only for the loan that is eligible.

Reasons for non-eligibility:

- Loan is not in repayment status.
- Loan is not on a monthly schedule.
- Loan is already on PAD.
- Loan does not have an outstanding balance.
- Loan is cancelled or closed.
- Customer is in bankruptcy and Trustee not discharged.

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

National Student Loans Service Centre (NSLSC)

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

My Dashboard → Activate Pre-Authorized Debit

Activate Pre-Authorized Debit

You cannot activate Pre-Authorized Debit as your loans are on a non-monthly payment schedule. Click here if you would like to [Make a One-Time Payment](#).

Date modified: 2019-06-21

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Help
FAQ
Security
Glossary

About
About NSLSC

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Instant Answers
E.g. How can I make payments? Ask

ACTIVATING PRE-AUTHORIZED DEBIT

Customer Initiated Pre-Authorized Debit (PAD) activation

Step 2b: If the loan(s) are eligible, the following components are displayed:

- Loan information of PAD eligible loans.
- Financial institution information on file with the NSLSC.
- PAD terms and conditions.

On this page the customer can:

- Update the financial institution information (if required).
- Select the loan(s) for PAD activation.
- Agree to the PAD terms and conditions.

The customer must select a loan, agree to the terms and conditions and click the Activate Pre-Authorized Debit button in order to activate PAD for that loan.

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

National Student Loans Service Centre (NSLSC)

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

My Dashboard > Activate Pre-Authorized Debit

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 Information					
Loan Type	Loan Number	Payment Frequency	Payment Date	Payment Amount	Pre-Authorized Debit
Canada Student Loan	4-716646	Monthly	Last Day Of Month	\$120.00	<input type="checkbox"/>
Canada-Ontario Integrated Student Loan	5-145793	Monthly	Last Day Of Month	\$192.77	<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
002

Transit Number
10603

Account Number
*****321

[Update Financial Institution 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.

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

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

Date modified: 2019-06-21

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Help: FAQ, Security, Glossary
About: About NSLSC
Contact Us: Contact NSLSC

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Instant Answers: E.g. How can I make payments? [Ask](#)

ACTIVATING PRE-AUTHORIZED DEBIT

Customer Initiated Pre-Authorized Debit (PAD) activation

Step 3: If the PAD activation is successful, the customer receives PAD Activation confirmation.

The page displays loans for which PAD has been activated and the financial institution information which will be used for debiting the customer's account.

The screenshot shows the NSLSC website interface. At the top, there are navigation links for 'Plan Your Education', 'Funding Options', 'Manage a Loan', and 'Loan Repayment Options'. The main heading reads 'Your Pre-Authorized Debit is now active'. Below this, a message states: 'You have successfully activated Pre-Authorized Debit for the loan(s) flagged as 'PAD Activated' in the loan information table below.' A note follows: '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.'

Loan Information

Loan Type	Loan Number	Payment Frequency	Payment Date	Payment Amount	Pre-Authorized Debit
Canada Student Loan	4-716646	Monthly	Last Day Of Month	\$120.00	PAD Inactive
Canada-Ontario Integrated Student Loan	5-145793	Monthly	Last Day Of Month	\$192.77	PAD Activated

Financial Institution Information

Financial Institution	Transit	Account
002 - THE BANK OF NOVA SCOTIA	10603	*****321

Date modified: 2019-06-21

At the bottom of the page, there are links for 'Terms and Conditions' and 'Privacy Policy', and sections for 'Help', 'About', and 'Contact Us'. An 'Instant Answers' chat box is visible in the bottom right corner with the question 'E.g. How can I make payments?' and an 'Ask' button.

ACTIVATING PRE-AUTHORIZED DEBIT

Customer Initiated Pre-Authorized Debit (PAD) activation

The customer will receive a Confirmation of Pre-Authorized Debit Activation message along with a copy of the PAD terms and conditions in their secure inbox.

While viewing the message the customer can:

- Click the Terms & Conditions (T&C) hyperlink in the message body to review the T&C.
- Click the hyperlink to review banking information.
- Click the 'Contact Us' hyperlink to review NSLSC contact information.

The screenshot shows the NSLSC website interface. At the top, there are navigation links for 'Government of Canada', 'Gouvernement du Canada', 'Canada.ca', 'Services', 'Departments', and 'Français'. The main header includes 'National Student Loans Service Centre (NSLSC)' and the 'Canada' logo. A navigation bar contains links for 'Plan Your Education', 'Funding Options', 'Manage a Loan', 'Loan Repayment Options', 'My Inbox', and 'My Account'. The main content area displays a message titled 'Confirmation of Pre-Authorized Debit (PAD) Activation' dated July 16, 2019, addressed to 'Hi Rugaz,'. The message states that the user has recently activated a Pre-Authorized Debit for a loan. A table lists the loan details:

Loan Type and Number	Frequency	Amount	Payment Date
Canada Student Loan : 6-134084	Monthly	\$42.75	Last day of month

Below the table, the 'Financial Institution Information' is provided: Financial Institution Number/Name: 002, Transit Number: 10603, and Account Number: *****789. A note explains that due to processing times, the change will not take effect immediately. A link is provided to review the 'Terms and Conditions you accepted, for your reference'. At the bottom of the message, there is a 'Questions? Contact Us' link and a 'Date Modified: 2018-07-07' timestamp. The footer of the website includes links for 'Terms and Conditions', 'Privacy Policy', 'Help', 'About', and 'Contact Us'. A search bar at the bottom right contains the text 'Instant Answers' and 'E.g. How can I make payments?' with an 'Ask' button.

SYSTEM PROMPTED PRE-AUTHORIZED DEBIT ACTIVATION

ACTIVATING PRE-AUTHORIZED DEBIT

System Prompted Pre-Authorized Debit (PAD) activation

When the customer updates their financial institution information, the system checks to see if PAD is active. If PAD is not active, and the loan is eligible for PAD, the system will offer PAD activation to the customer.

Step 1: The customer navigates to the Financial Institution Information page with the intention to update the details.

Step 2: The customer clicks on the Update Financial Institution Information button.

National Student Loans Service Centre (NSLSC) Canada

Plan Your Education ▾ Funding Options Manage a Loan ▾ Loan Repayment Options My Inbox My Account ▾

[My Dashboard](#) → Financial Institution (Banking) Information

Financial Institution (Banking) Information

Financial institution details are very important as your account will be used for disbursements and payments.

Financial Institution Number
001

Transit Number 00011 **Account Number** ****567

[Update Financial Institution Information](#)

Date modified: 2019-06-21

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[Help](#) [About](#) [Contact Us](#)

Instant Answers
E.g. How can I make payments? [Ask](#)

ACTIVATING PRE-AUTHORIZED DEBIT

System Prompted Pre-Authorized Debit (PAD) activation

Step 3: Customer updates Financial Institution Information. The customer:

- Enters Financial Institution Number, Transit Number, Account Number and confirms Account Number (i.e. enters it twice).
- Checks the Terms & Conditions checkbox.
- Clicks Update button.

The system checks whether customer's loan(s) are on PAD and displays results.

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

National Student Loans Service Centre (NSLSC) | Canada

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

My Dashboard | Financial Institution (Banking) Information | Update Financial Institution (Banking) Information

Update Financial Institution (Banking) Information

Please note due to processing times and pending transactions, such as disbursements or payments, this change may not be processed in time. In that case pending transactions will be processed using the current information on file. To avoid such an occurrence, we request you submit your requests in a timely manner.

Remember, financial institutions must be Canadian and the account must be in your name or held jointly.

Please enter your financial institution information in the fields below.

[Help finding this information](#)

* Financial Institution Number (3 digits) (required) | * Transit Number (5 digits) (required)

001 | 00011

* Account Number (7 to 12 digits) (required) | * Confirm Account Number (required)

12345678 | 12345678

Terms and Conditions

Please read and accept the following Terms and Conditions for authorization of changes to financial institution information and for electronic funds transfer.

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 | Update

Date modified: 2019-06-21

Terms and Conditions | Privacy Policy

Help | About | Contact Us

FAQ | About NSLSC | Contact NSLSC

Security | Glossary

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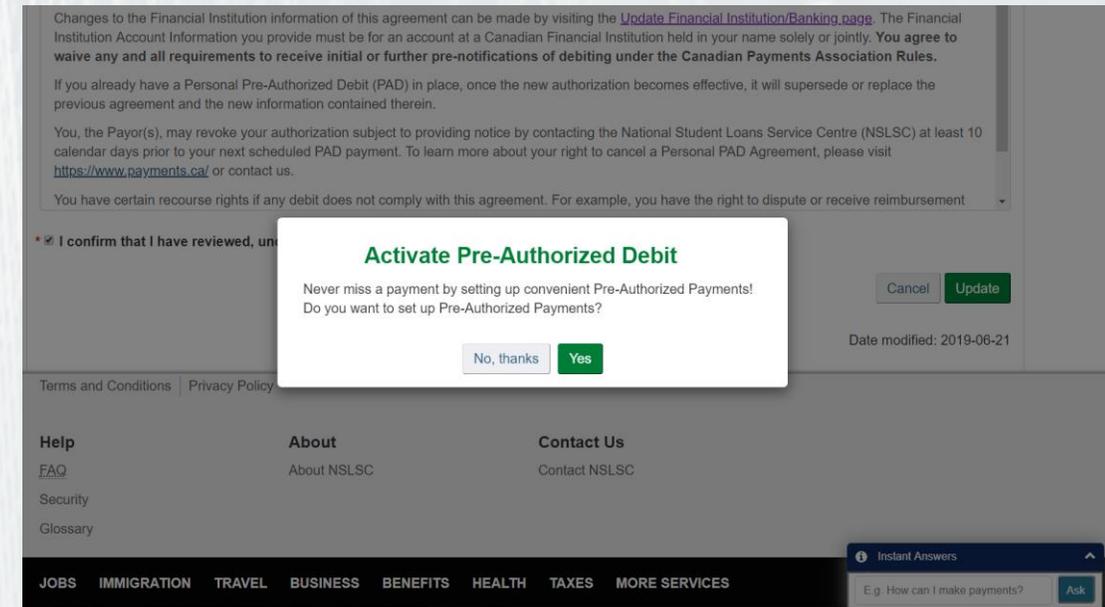
ACTIVATING PRE-AUTHORIZED DEBIT

System Prompted Pre-Authorized Debit (PAD) activation

If the system finds the customer's loan(s) are not PAD eligible, or the loan(s) are already on PAD, the financial institution information will be still be updated and the customer will see an appropriate message.

If the loan is eligible for new PAD activation, a pop-up message is displayed asking the customer if they would like to activate PAD.

The customer has the option of clicking the Yes button to activate PAD or clicking the No, Thanks button to decline activating PAD.



ACTIVATING PRE-AUTHORIZED DEBIT

System Prompted Pre-Authorized Debit (PAD) activation

By clicking on the Yes button to activate PAD, the customer is brought to the Activate Pre-Authorized Debit page.

The steps to activate PAD are the same as demonstrated in the Customer Initiated Pre-Authorized Debit (PAD) section.

In both cases, the customer will receive a message in their secure inbox with either a PAD declined message or PAD activated message.

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National Student Loans Service Centre (NSLSC)

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

My Dashboard - Activate Pre-Authorized Debit

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 Information					
Loan Type	Loan Number	Payment Frequency	Payment Date	Payment Amount	Pre-Authorized Debit
Canada Student Loan	4-716646	Monthly	Last Day Of Month	\$120.00	<input type="checkbox"/>
Canada-Ontario Integrated Student Loan	5-145793	Monthly	Last Day Of Month	\$192.77	<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
002

Transit Number
10603

Account Number
*****321

[Update Financial Institution 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: 2019-06-21

Terms and Conditions | Privacy Policy

Help
FAQ
Security
Glossary

About
About NSLSC

Contact Us
Contact NSLSC

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Instant Answers
E.g. How can I make payments? [Ask](#)

REPAYMENT NOTICE

REPAYMENT NOTICE

When the customer is nearing repayment of their student loan(s), they currently receive a repayment package of documents via regular mail (sometimes referred to as the pre-consolidation letter). The Repayment Notice feature digitizes this package.

The customer will be notified by email that they have a message waiting in their secure inbox with the details on their first loan payment. The email message asks the customer to log into the NSLSC website and check the secure inbox.

National Student Loans
Service Centre
Canada

Details on your first loan payment

Hi ,

Please [log in to your secure inbox](#) on the National Student Loans Service Centre (NSLSC) website for an important message about your first student loan payment.

Reminder: Keep your contact info up-to-date so we can stay in touch.

[Log In](#)

We have made changes to the registration/log in process

We care about protecting your personal information, so we have introduced a new, more secure registration/log in process!

If you have an existing online account and have NOT registered using the new GCKey or SecureKey authentication process, you will need to re-register [here](#). This will enable additional security and safety measures for accessing your NSLSC online account.

Thanks,

The National Student Loans Service Centre

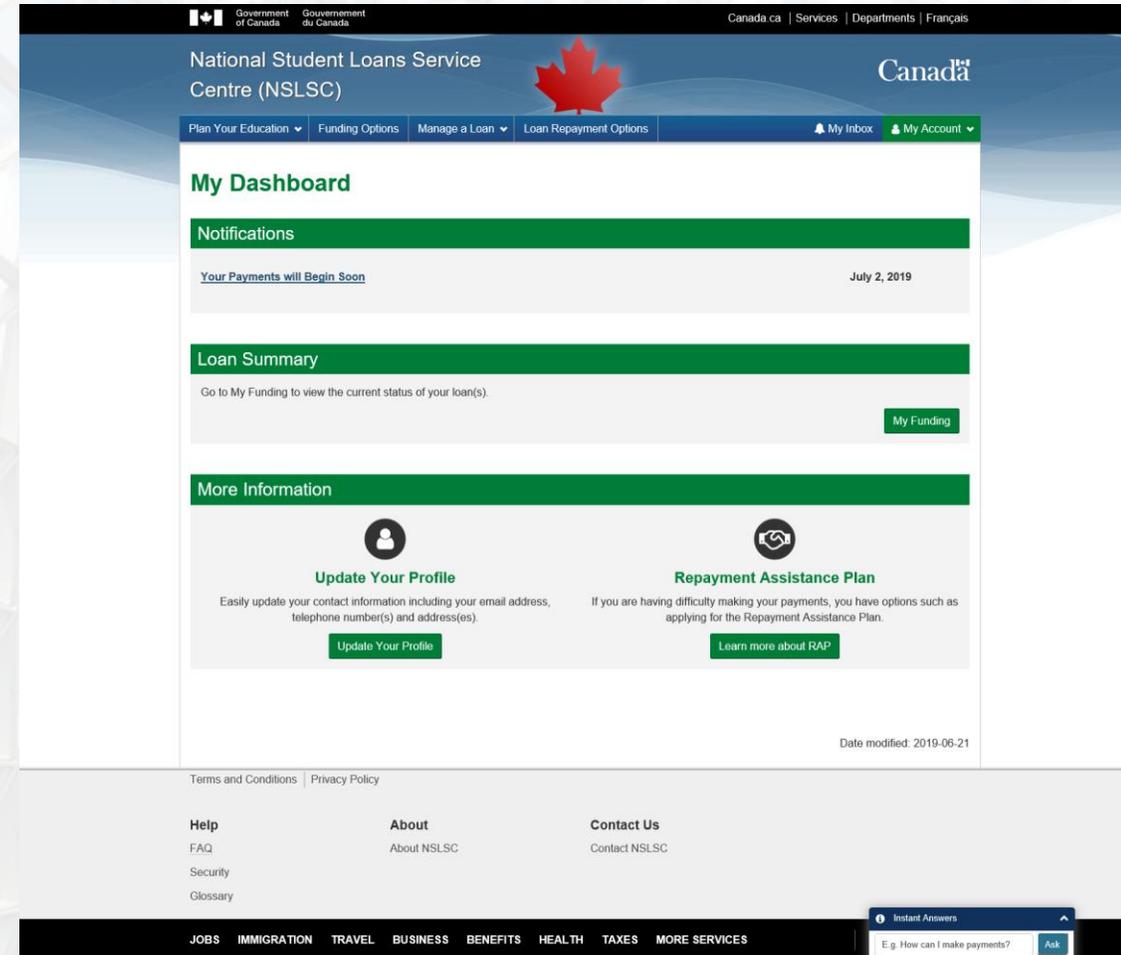
This communication is intended for the use of the recipient to whom it is addressed, and may contain confidential, personal and/or privileged information. Please contact us immediately if you are not the intended recipient of this communication, and do not copy, distribute, or take action relying on it. A communication received in error, or subsequent reply, should be deleted or destroyed. Do not reply to this e-mail as a response will not be sent. For your security and privacy, specific personal or loan related inquiries will not be responded to by email.

REPAYMENT NOTICE

Once logged in to the NSLSC website, the customer arrives at the My Dashboard page.

The My Dashboard page shows the customer a summary of their loan information, unread waiting messages and other important information.

From the My Dashboard page, the customer has the option of clicking on the notification itself or clicking on the My Inbox button to access the secure message centre.



REPAYMENT NOTICE

The customer can view messages that the NSLSC has sent. Unread messages will be bolded for distinction. The customer can also filter messages by clicking on the desired filter under the Inbox Folders section.

One of the important messages that the customer will see is the “Your Student Loan Payments Start Soon” message, which is the Repayment Notice.

The customer can click on the title of the message to view the contents.

The screenshot shows the NSLSC website interface. At the top, there are navigation links for 'Plan Your Education', 'Funding Options', 'Manage a Loan', and 'Loan Repayment Options'. Below this is a banner for 'Planning a move? New email Address?' with a link to 'Update Your Personal Information'. The main content area is titled 'Inbox' and features a table of messages. The table has columns for 'Date' and 'Subject'. The most recent message is dated July 2, 2019, with the subject 'Info - Your Student Loan Payments Start Soon'. Other messages include 'Info - End of School Year Options' (March 4, 2019), 'Info - Federal Statement of Pension, Retirement, Annuity and Other Income' (January 17, 2019), and several 'Info - Funding Confirmed' messages from 2018. A blue box with the number '1' is visible below the table. At the bottom of the inbox section, there is an information message: 'Information: There are no reminders in your mailbox'. The footer contains links for 'Terms and Conditions', 'Privacy Policy', 'Help', 'About', and 'Contact Us'. An 'Instant Answers' chatbot is also present at the bottom right.

Date	Subject
July 2, 2019	Info - Your Student Loan Payments Start Soon
March 4, 2019	Info - End of School Year Options
January 17, 2019	Info - Federal Statement of Pension, Retirement, Annuity and Other Income
January 2, 2019	Info - Funding Confirmed
October 10, 2018	Info - Funding Confirmed
September 27, 2018	Info - Funding Confirmed

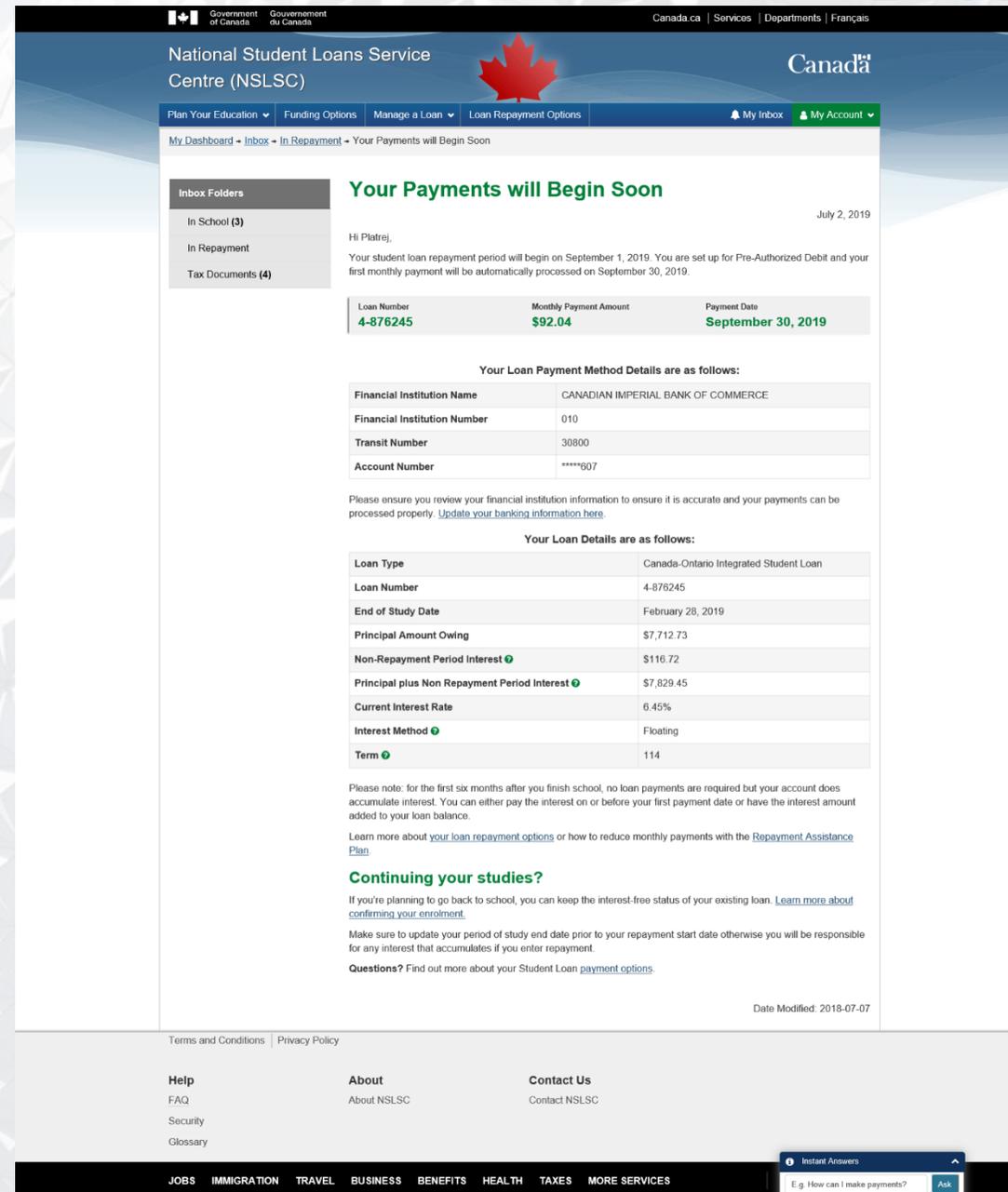
REPAYMENT NOTICE

The Repayment Notice contains important information that the customer needs to know when going into repayment status. The customer can see when the loan repayment period will begin, when the first monthly payment will be automatically processed as well as how much the monthly payment amount will be.

The customer will see the financial institution information that is currently on file with the NSLSC.

The customer can also see specific loan details such as the Loan Number, Principal Amount Owing, Interest Rate and the Loan Term Length.

If the customer is going back to school, they will need to confirm enrolment in order to keep the loan in interest free status. The Repayment Notice has links to the Confirmation of Enrolment section of the NSLSC website where the customer can initiate the confirmation of enrolment.



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National Student Loans Service Centre (NSLSC)

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

My Dashboard - Inbox - In Repayment - Your Payments will Begin Soon

Inbox Folders

- In School (3)
- In Repayment
- Tax Documents (4)

Your Payments will Begin Soon

July 2, 2019

Hi Platrej,

Your student loan repayment period will begin on September 1, 2019. You are set up for Pre-Authorized Debit and your first monthly payment will be automatically processed on September 30, 2019.

Loan Number	Monthly Payment Amount	Payment Date
4-876245	\$92.04	September 30, 2019

Your Loan Payment Method Details are as follows:

Financial Institution Name	CANADIAN IMPERIAL BANK OF COMMERCE
Financial Institution Number	010
Transit Number	30800
Account Number	****607

Please ensure you review your financial institution information to ensure it is accurate and your payments can be processed properly. [Update your banking information here](#)

Your Loan Details are as follows:

Loan Type	Canada-Ontario Integrated Student Loan
Loan Number	4-876245
End of Study Date	February 28, 2019
Principal Amount Owing	\$7,712.73
Non-Repayment Period Interest	\$116.72
Principal plus Non Repayment Period Interest	\$7,829.45
Current Interest Rate	6.45%
Interest Method	Floating
Term	114

Please note: for the first six months after you finish school, no loan payments are required but your account does accumulate interest. You can either pay the interest on or before your first payment date or have the interest amount added to your loan balance.

Learn more about [your loan repayment options](#) or how to reduce monthly payments with the [Repayment Assistance Plan](#).

Continuing your studies?

If you're planning to go back to school, you can keep the interest-free status of your existing loan. [Learn more about confirming your enrolment.](#)

Make sure to update your period of study end date prior to your repayment start date otherwise you will be responsible for any interest that accumulates if you enter repayment.

Questions? Find out more about your Student Loan [payment options](#).

Date Modified: 2018-07-07

Terms and Conditions | Privacy Policy

Help
FAQ
Security
Glossary

About
About NSLSC

Contact Us
Contact NSLSC

Instant Answers
E.g. How can I make payments?

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