

# Automated Payment Authorization Form Instructions

## For PNC Bank Consumer and Business Credit Card Accounts



The Automated Payment Authorization Form must be completed as provided below and signed by the PNC Bank borrower, who must also be the Deposit Account Holder. Any information that is incomplete or illegible may cause a delay in processing your request.

### Important Information:

Once we have processed your request, we will send you a confirmation letter that includes the automated payment start date. **Please continue to make any of your payments that are due prior to the automated payment start date.**

You must contact PNC Bank at least three (3) business days before your next payment due date if you wish to cancel this authorization. PNC Bank may charge a fee for any returned payments. Please refer to the attached *Automated Payments Terms and Conditions* for more information about automated payments.

### Payment options:

- 1. Minimum Payment Due** – Pay the minimum payment due as shown on your credit card statement each billing cycle.  
*NOTE: If no payment option is selected, the minimum payment due each billing cycle will be withdrawn.*
- 2. Last Statement Balance** – Pay the statement balance as shown on your credit card statement each billing cycle.
- 3. Fixed Payment Amount** – Pay a fixed amount to your credit card account each billing cycle by specifying the amount on the enclosed form. **If the amount you select is less than the minimum payment due for a billing cycle as reflected on the statement for that billing cycle, the minimum payment due will be deducted from your deposit account for that billing cycle.** If the fixed payment amount is not provided in whole dollars, the payment amount will be rounded down to the nearest dollar.

***NOTE: For details about your payment requirements, how we calculate the minimum payment due for a billing cycle, and how we apply your payment and how to avoid paying interest on new purchases, please refer to your credit card agreement. If you would like to pay the current balance in full, do not use this form, please contact us at 1-888-PNC-BANK (1-888-762-2265) or sign on to online banking.***

### Instructions to complete the following sections of the form:

- Check either the New or Change box indicating whether the request is for a new automated payment or a change to a current automated payment.
- Borrower Information – Provide the first name, middle initial, last name or business name (if applicable) of the borrower.
- PNC Loan Information – Provide the 16 digit PNC credit card account number. If you need assistance obtaining your loan account number, contact us by:
  - Calling us at 1-800-558-8472 (Consumer Credit Card) or 1-800-474-2101 (Business Credit Card)
  - Visiting the nearest PNC Branch
- Payment Information – Check the applicable box for the payment amount.
- Deposit Account Information – Check either the Checking or Savings box indicating whether the deposit account is a checking or savings account. Provide the name of the financial institution or bank, the 9 digit routing number, and deposit account number.
  - **The designated deposit account must be in the name of the PNC Borrower signing the form.**
  - A business deposit account cannot be used to set up automated payments to a personal credit card account.



# Automated Payment Terms and Conditions

## For PNC Consumer and Business Credit Cards

### Please keep for your records

1. The payment amount and date such payment will be deducted from your designated deposit account will be shown each month on your credit card billing statement. If the due date reflected on your billing statement falls on a Saturday, Christmas, Thanksgiving or New Year's Day, the payment will be deducted from your deposit account on the following business day (or if the next day is Saturday, then your automated payment will be scheduled to transfer on Sunday) – but the payment will be applied to your credit card account as of your due date.
2. Before your first automated payment, PNC Bank will send you a written notification of the transaction's start date (the "Automated Payment Start Date"), banking information, and payment amount. Please review and confirm this information for accuracy and report any changes or errors to PNC Bank immediately. You are responsible for making all payments on time up to the Automated Payment Start Date.
3. If we are unable to process your authorization form, we will notify you by mail regarding why the request could not be completed. You are still responsible for making any payments when due on your account until your request has been processed. If you still wish to proceed with setting up automated payments on your account, you will need to submit a new automated payment authorization form.
4. Changes to an existing automated payment arrangement must be received in writing, using a new automated payment authorization form. Please contact us at 1-800-558-8472 for Consumer Credit Card accounts or 1-800-474-2101 for Business Credit Card accounts to request a new form.
5. To have the automated payment arrangement removed from your account you must call us and request to cancel at least three (3) business days before the next payment due date.
6. The designated deposit account must be in the name of the credit card account holder(s) signing the form.
7. If any payment is returned unpaid by your financial institution for any reason, we may cancel future automated payments to your credit card account and a returned payment fee may be charged as disclosed in your credit card agreement. We may also cancel automated payments on your credit card account at any time and for any reason, and if we do so we will notify you.