



# Pre - Authorized Debit Agreement Form - Property Taxes

## 1. Instalment Plan

Automatic debit to your bank account on the instalment due dates for the instalment amounts (the exact dates to be determined by the Corporation). No missed due dates or late payment charges. No line ups or mailing/postage costs.

### How Does This Plan Work?

This alternative will provide you with the convenience of automatic debit to your bank account on the instalment due dates for the instalment amounts.

You will continue to receive your Interim and Final Tax Notices so you are aware of the dates and amount of each debit for the tax instalments.

**For residential properties**, your Interim Tax Billing has 2 instalment due dates, February and April.  
Your Final Tax Billing has 2 instalment due dates, June and September.

**For commercial properties**, your Interim Tax Billing has 2 instalment due dates, February and April.  
Your Final Tax Billing has 2 instalment due dates, June to September. (subject to change).

---

## 2. Monthly Plan

Automatic debit to your bank account on the first day of each month from January to October (10 months). No missed due dates or late payment charges. No line ups or mailing/postage costs. Payments will commence in January and continue until October. No deductions will be made in November and December.

### How Does This Plan Work?

This plan will provide you with the convenience of budgeting for your property taxes in ten monthly payments. Automatic debit to your bank account will begin on the first day of January and will continue on the first day of each month until October. A letter will be mailed to you in December of each year advising of the monthly amount to be debited to your bank account each month, January to June. This amount is based on the prior year's total taxes. Once Final Taxes have been established, your Final Tax Notice will reflect an adjusted amount to be debited to your bank account each month, July to October.

---

## How do you join a plan?

1. Your property taxes must be paid in full prior to registration.
  2. Complete the "Pre-Authorized Agreement Form" on the reverse, which authorizes the Corporation to automatically debit the applicable payment directly to your Bank, Trust Company or Credit Union account.
  3. Indicate which plan you wish to enrol in by checking the appropriate box.
  4. Attach a VOID cheque (or a Payor PAD Agreement from your Financial Institution) to your completed application form and forward to The City of St. Catharines, Financial Management Services, Tax Division P.O. Box 3012, St. Catharines, Ontario L2R 7C2 or email [collections@stcatharines.ca](mailto:collections@stcatharines.ca) or fax 905.688.4077.
- 

## Termination of the Plan

- You may cancel your participation in either plan at any time by advising the Tax Division (at least 7 business days prior to the due date).
  - The privilege of continuing the plan may be cancelled if two payments fail to be honoured in the accounting year.
  - If you move or change your Bank Account, you must notify the Tax Division immediately by calling 905.688.5601, Ext. 1417 or email [collections@stcatharines.ca](mailto:collections@stcatharines.ca)
  - Upon cancellation, penalty will be charged on any overdue balance.
- 

Once registered, PRE-AUTHORIZED will appear on your bill.  
Until you see PRE-AUTHORIZED, please continue to pay your bill as usual.