

Pre - Authorized Debit Agreement Form - Property Taxes

Please complete this authorization form and return it to City of St. Catharines, Financial Management Services
Direct Inquiries to Financial Management Services 905.688.5601, Ext. 1417

Instalment Plan

I/We would like the convenience of automatic debit to my/our Bank Account on the instalment due dates of my/our Property Tax Bill (the exact dates of which will be determined by the City of St. Catharines)

Monthly Plan

I/We would like the convenience of automatic debit to my/our Bank on the first day of each month, January to October.

I/We hereby authorize the Corporation of the City of St. Catharines and the financial institution designated (or any other financial institution I/we may authorize at any time) to begin deductions for regular monthly recurring payments and/or one time payments from time to time, for payment of all charges arising under my/our City of St. Catharines property tax account. Regular monthly payments will be debited to my/our account on the date(s) specified by the Corporation (of which I/we will receive prior notice) and/or on the dates specified on the applicable property tax bill. This authority is in effect until the Corporation of the City of St. Catharines receives notification from me/us of its change/termination. This notification must be received at the address above at least seven (7) business days prior to the date of the next scheduled debit from my/our Bank Account. I/We may obtain a sample cancellation form, or more information on my/our right to cancel a PAD Agreement at my/our financial institution or by visiting www.cdnpay.ca

I/We have certain recourse rights if any debit does not comply with his agreement. I/We have the right to receive reimbursement for any pre-authorized payment that is not authorized or is not consistent with the terms of this agreement.

To obtain more information on your recourse rights, contact your financial institution or visit the website www.cdnpay.ca

Void cheque is enclosed - OR - **Financial Institution Payor PAD Agreement is enclosed**

For the purpose of paying municipal property taxes and charges collected in the same manner as property taxes added to the tax roll at the property municipally known as _____

(Property Location)

I/We hereby authorize The Corporation of the City of St. Catharines to debit my/our Financial Institution Account Number:

Financial Institution (FI): _____ FI Transit Number: _____

Type of Service: Personal _____ Business _____

Name(s) _____

Mailing Address _____ City _____

Province _____ Postal Code _____ Contact Telephone No's _____

Dated: This _____ Day of _____ 20 _____

Print Name _____

Signature _____

Conditions:

- 1. For joint accounts, all depositors must sign if more than one signature is required.
- 2. Separate forms must be completed for each property.
- 3. A void cheque or a Financial Institution Payor PAD Agreement must be attached.
- 4. If you move or change banking information, you must notify our office immediately.

For Office Use Only

**TRANSIT
ACCOUNT**

ROLL NO.

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 or fax 905.688.4077.
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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
 - Upon cancellation, penalty will be charged on any overdue balance.
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Once registered, PRE-AUTHORIZED will appear on your bill.
Until you see PRE-AUTHORIZED, please continue to pay your bill as usual.