

**PRE-AUTHORIZED DEBIT (PAD) AGREEMENT- TAX PAYMENT PROGRAM**

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\* Attach a void cheque to the completed form and return to the address above.

**PERSONAL INFORMATION: (Please Print)**

Name(s): \_\_\_\_\_  
Roll Number: 57-24-000- \_\_\_\_ - \_\_\_\_\_ - 0000  
Address: \_\_\_\_\_  
City/Town: \_\_\_\_\_ Province: \_\_\_\_\_ Postal Code: \_\_\_\_\_  
Phone: \_\_\_\_\_ Email (Optional): \_\_\_\_\_

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**ACCOUNT INFORMATION:**

Name of Financial Institution: \_\_\_\_\_  
Address: \_\_\_\_\_  
City/Town: \_\_\_\_\_ Province: \_\_\_\_\_ Postal Code: \_\_\_\_\_  
Institution #: \_ \_ \_ Financial Institution Branch #: \_ \_ \_ \_ Account #: \_\_\_\_\_  
Name(s) on the Account: \_\_\_\_\_  
Effective Start Date: \_\_\_\_\_

1. Withdrawal dates will be instalment due dates of: **March, May, September, and November.**
2. Any returned payments will be subject to an administration fee in *Schedule A* of the *Fees and Charges By-law*.
3. Non-sufficient funds (NSF) payments will be re-presented by the Municipality's bank for a second withdrawal attempt within seven (7) business days after the first attempt is returned.
4. If a bank payment is returned twice during any taxation year, enrolment in the Pre-authorized Tax Payment Program will be terminated.
5. If I choose to change or cancel the program at any time, the Municipality requires two weeks' notice, in writing, to amend or stop deductions prior to the next withdrawal date. To obtain a sample cancellation form, or for more information on my right to cancel a PAD Agreement, I may contact my financial institution.
6. I have certain recourse rights if any debit does not comply with this agreement. For example, I have the right to receive reimbursement for any debit that is not authorized or is not consistent with this PAD Agreement. To obtain more information on my recourse rights, I may contact my financial institution.

**Please see the attached information for more details.**

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I (we), the undersigned, hereby agree to all the terms and conditions outlined in the Pre-Authorized Debit (PAD) Tax Payment Program and authorize my (our) bank to draw payments payable to The Municipality of Huron Shores for payment of property taxes.

Authorized Signature(s): \_\_\_\_\_ Date: \_\_\_\_\_

Authorized Signature(s): \_\_\_\_\_ Date: \_\_\_\_\_

## **PRE-AUTHORIZED DEBIT (PAD) TAX PAYMENT PROGRAM FREQUENTLY ASKED QUESTIONS**

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### **What is the Pre-Authorized Debit (PAD) Tax Payment Program?**

It's a voluntary program authorizing your financial institution to make property tax payments on your behalf through automatic withdrawals from your bank account.

### **How to enrol:**

It's easy! Complete and return the application form along with a void cheque to the address above. You must complete a separate application for each property. However, only one void cheque is required if all properties are to be paid from the same bank account. Once enrolled, you will receive a written notification confirming your acceptance in the program and outlining your payment schedule. In the meantime, you should continue to pay your taxes through your regular payment method.

### **Who is eligible?**

**If your tax account is in good standing**, your property is fully assessed, and your taxes are not paid by a mortgage company, you are eligible to enrol. You must enrol at least 30 days in advance of the first scheduled payment and your account must remain in good standing while you are on the program. If your account is in arrears at any point in time, you may be removed from the program.

### **Program Benefits:**

- Convenient: No need to write cheques or stand in line on instalment due dates.
- Economical: The program is free and you'll save on postage, cheques, and interest charges.
- Secure: Your information is kept confidential and you don't have to worry about lost/stolen cheques.

### **Penalties and Charges:**

Payments not cleared by your financial institution will result in an administration fee, set out in *Schedule A of the Fees and Charges By-law*. In addition, interest charges will be applied to overdue taxes at a rate of 1.25% in the first week of each month. If two payments are returned within a taxation year, your enrolment in the program will be terminated. Supplementary/omitted tax bills or other charges cannot be paid through the program. They must be paid separately.

### **Confidentiality:**

All personal information on this form is collected under the authority of Section 342 of the Municipal Act, 2001 and will be used to determine eligibility for enrolment in the Pre-Authorized Tax Payment Plan. All information received is kept confidential and will not be released under any circumstances.

*\*For more information about the program and/or the form, please visit [www.huronshores.ca](http://www.huronshores.ca) or contact us at 705-843-2033*