



# Pre-Authorized Tax Payment Plan Application Form

Property Address: \_\_\_\_\_ Roll Number: \_\_\_\_\_-0000

Property Owner: \_\_\_\_\_

Telephone Number: \_\_\_\_\_ Email Address: \_\_\_\_\_

Mailing Address (if different from the property address): \_\_\_\_\_

Type of Service: Personal  Business

### Choose Your Payment Plan:

<u>12 Month Plan</u>	<u>Due Date Plan</u>	<u>Arrears Plan</u>
Please debit payment on: <input type="radio"/> 1 <sup>st</sup> day of every month  <b><u>OR</u></b> <input type="radio"/> 15 <sup>th</sup> day of every month	Payments automatically withdrawn upon due dates of:  Interim Bill  <b><u>And</u></b> Final Tax Bill	Payment withdrawn on the <b>1<sup>st</sup> day of the month only.</b>  Amount: \$ _____  (Pending approval of Manager of Revenue)
<u>Register For:</u> Current Year <input type="radio"/> Next Year <input type="radio"/>	<u>Register For:</u> Current Year <input type="radio"/> Next Year <input type="radio"/>	<u>Register For:</u> Current Year <input type="radio"/> Next Year <input type="radio"/>

I/we hereby authorize the City of Waterloo, and the financial institution designated, to withdraw payments from my/our bank account to pay property taxes in the manner indicated. This authority is to remain in effect until City of Waterloo has received written notification from me/us of a change or termination.

Name (Please Print): \_\_\_\_\_ Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Name (Please Print): \_\_\_\_\_ Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Please note all changes and cancellation requests must be received 30 days before the next payment date. These changes must be in writing and contain the owner's signature. Upon cancellation, the tax account automatically reverts back to the originally scheduled tax due dates.

Interest/penalty will be charged on any outstanding tax balance that is created by the cancellation.

You have certain rights if any debit does not comply with this agreement. For example you have the right to receive reimbursement for any debit that is not authorized or is not consistent with the PAD Agreement. To obtain more information on your recourse rights, you may contact your financial institution or visit [www.payments.ca](http://www.payments.ca)

Email your completed application and void cheque to: [preauthorized@waterloo.ca](mailto:preauthorized@waterloo.ca)

**For accounts registered under a company/corporation name please attach a copy of Articles of Incorporation and/or Property Management Agreement**

To the extent that information collected for property taxes constitutes personal information as defined in the *Municipal Freedom of Information and Protection of Privacy Act*, R.S.O. 1990, chapter M.56 as amended, the information is subject to provisions of that act and will be used for the purposes indicated or implied. Questions about the collection of personal information should be directed to the city clerk, Waterloo City Centre, 100 Regina Street South, P.O. Box 337 STN Waterloo, Waterloo, ON N2J 4A8, Telephone: 519-886-1550

## **Important Information Regarding the Pre-Authorized Chequing (Payment) Plan**

Pre-Authorized Payment Plans provide a convenient and easy payment method which assists you with your budget, saves on postage and eliminates late payment charges.

Please note it is your responsibility to cancel recurring automatic payments set up through your bank or other bill payment platforms, prior to enrolling in the pre-authorized payment program with the City of Waterloo.

### **Who can sign up?**

All Waterloo taxpayers are eligible to enroll in one of the following pre-authorized payment plans:

#### **12-Month Plan**

Any outstanding balance must be paid in full prior to enrollment in the 12-Month Plan. Payments will be deducted from your bank account on the 1st or 15th of each month. The 12-Month Plan runs from January to December. The first six monthly installments are based on the prior year annualized taxes. After the tax rate has been established, your monthly payments will be adjusted to reflect the balance of taxes owing. Each year, the final property tax bill will provide a schedule of payments that have been and will be withdrawn from your bank account. Following the current year schedule, the bottom section of your Final bill will indicate the amount of your new pre-authorized monthly withdrawals for next year. The deadline for making a pre-authorized monthly payment plan application for the current year is September 15. All applications received after that date will be processed for the following year.

#### **Due Date Plan**

Any outstanding balance must be paid in full prior to enrollment in the Due Date Plan. Tax bills are sent out twice a year (Interim and Final tax bill) and withdrawals are automatically made from your financial institution on the scheduled tax payment due dates.

#### **Arrears Plan**

The Arrears Plan is offered for property tax accounts in arrears but not for those accounts where Tax Arrears Certificate is registered against the property. Penalties and interest on taxes in arrears shall be 1.25% per month (15% per annum) imposed on the first day of default and on the first day of each calendar month thereafter in which the default continues. Payment will be withdrawn on the first day of the month. City of Waterloo reserves the right to review payments and stop or amend the plan at any time. Any changes will be communicated to you.

#### **Signing Up**

To enroll in the Pre-Authorized Payment Plan, follow these simple steps:

1. Complete the attached form with all required information.
2. Sign the form.
3. Enclose a **void** cheque or a form from your bank encoded with your bank transit number, bank number and account number.
4. Mail, email or fax your application and a void cheque or bank form to:

**City of Waterloo, Revenue Services, 100 Regina St S, PO Box 337 STN Waterloo, ON N2J 4A8**

**Email: [preauthorized@waterloo.ca](mailto:preauthorized@waterloo.ca) / Fax: 519-747-8760**

All applications, written changes and cancellation requests must be received 30 days before the next payment date.

For any payment not cleared by our bank there will be a service charge plus applicable penalty. If a bank payment is returned twice during any taxation year, enrolment in the Pre-Authorized Payment Plan will be terminated.

#### **Questions and Answers**

##### **Can I sign up for Pre-Authorized payments if my property is not fully assessed?**

Yes, you can sign-up for Pre-Authorized payments even if your property is assessed for land value only. Please note that when you receive the supplementary tax bill/s, those will not be paid from your financial institution account. Payment for supplementary tax bills may be made through online or mobile banking, by mail or in person and must be received by the due date indicated on the bill.

##### **Do I have to sign up each year?**

Once you have enrolled in the program and your account is in good standing, you are automatically enrolled for subsequent years.

##### **What if I own more than one property in Waterloo?**

If you own more than one property in the city, you must complete one application per property.

##### **What if I move within the City of Waterloo?**

If you are moving within the City of Waterloo, the Pre-Authorized Payment Plan is not transferable. You must cancel your enrolment on your current property and complete an application form for your new property.

You may download the PAP Application Form by visiting [waterloo.ca/taxpayment](http://waterloo.ca/taxpayment).

For questions or concerns please contact Revenue Services Telephone: 519-747-8718 or E-mail: [preauthorized@waterloo.ca](mailto:preauthorized@waterloo.ca).