

MUNICIPALITY OF RED LAKE PRE-AUTHORIZED PAYMENT AGREEMENT

Pre-authorized payment plans for property taxes include:

- Installment due date plan – the full amount of the quarterly tax installment will be directly withdrawn from the authorized bank account on the 25th (or next business day) of March, May, August, and October. Notification of these amounts to be withdrawn will be considered given when the interim and final bills are issued.
- Monthly equal payment plan – an amount will be directly withdrawn from the authorized bank account on the 25th of every month. The initial amount will be determined based on the prior or current year tax amount, any existing credit on the account, and the time of enrollment and will be adjusted in August of every year after the issuance of the final property tax bills. Notification of the initial amount will be provided once the enrollment is processed, at minimum ten (10) days before the payment date, and notification of the adjusted amount will be provided by August 10th (or prior business day) of every year.
- Monthly arrears payment plan – an amount, based on an acceptable payment schedule with the Municipality, will be directly withdrawn from the authorized bank account on the 25th of every month. This plan will not supersede any other tax payment agreement or tax registration process.

Pre-authorized payment plans for water and sewer services include:

- Installment due date plan – the full amount of the quarterly water and sewer bill will be directly withdrawn from the authorized bank account on the 15th (or next business day) of February, May, August, and November. Notification of these amounts to be withdrawn will be considered given when the quarterly bills are issued.
- Monthly equal payment plan – an amount will be directly withdrawn from the authorized bank account on the 15th of every month. The initial amount will be determined based on an average of prior billings, any existing credit on the account, and the time of enrollment and will be adjusted in December of every year. A “catch-up” payment will be calculated in November of every year. Notification of the initial amount will be provided once the enrollment is processed, at minimum ten (10) days before the payment date, and notification of the catch-up payment amount will be provided by November 10th (or prior business day) of every year and new monthly amount will be provided by December 10th (or prior business day) of every year.
- Monthly arrears payment plan – an amount, based on an acceptable payment schedule with the Municipality, will be directly withdrawn from the authorized bank account on the 15th of every month.

Conditions:

- In order to participate in either installment due date plans or monthly equal payment plans, accounts must be current and in good standing.
- Penalty/interest will not be added to accounts utilizing either installment due date plans or monthly equal payment plans unless a payment is returned for non-sufficient funds.
- Pre-authorized payments can only be drawn from Canadian financial institutions in Canadian funds.
- Plan users must complete and sign the attached Appendix A and provide the Municipality a void cheque or pre-authorized payment form from their financial institution. Should more than one signature be required on cheques issued against the account, all signatories must sign the application.
- A valid email address must be provided.
- In the event of a Non-Sufficient Funds (NSF) rejection notice from the bank, the NSF fee will be charged to the account. Should there be three (3) NSF rejection notices within a twelve (12) month period, the account will be removed from the plan.
- It is the responsibility of the taxpayer to notify the Municipality of any changes to banking information (financial institution, account number, etc.) at least ten (10) days before the payment date.
- Written notice is required to terminate enrollment in any of the PAP plans.

**MUNICIPALITY OF RED LAKE
PAP AGREEMENT APPENDIX A**

Customer Information

Name(s): _____
Mailing Address: _____ City: _____ Province: _____
Postal Code: _____ Telephone: _____ Fax: _____
E-mail: _____

Pre-Authorized Payment Details

- | | |
|---|---|
| Property Tax | Water and Sewer Services |
| <input type="checkbox"/> Installment Due Date | <input type="checkbox"/> Installment Due Date |
| <input type="checkbox"/> Monthly Equal Payment Plan | <input type="checkbox"/> Monthly Equal Payment Plan |
| <input type="checkbox"/> Monthly Arrears Plan | <input type="checkbox"/> Monthly Arrears Plan |

Account number _____

Bank Account Information (attach a void cheque or pre-authorized payment form)

Name and Address of Financial Institution _____

Institution Number: _____ Transit Number: _____
Account Number: _____

I/We hereby authorize the Municipality of Red Lake to debit the bank account identified above for the payment on account and interval as indicated above.

This agreement is for (check one) Personal Business Use

This authority is to remain in effect until the Municipality of Red Lake has received written notification from me/us of its change or termination. This notification must be received by the 10th day or next business day of the month of the next withdrawal date at the address below. I/We will ensure funds are available on each withdrawal date and understand that after three non-sufficient funds/declined payment transactions in a twelve (12) month period will result in cancellation of my/our PAP Agreement. I/We may obtain a sample cancellation form, or more information on my/our rights to cancel a PAP Agreement at my/our financial institution or visiting www.cdnpay.ca. I/We have certain recourse rights if any debit does not comply with this agreement. For example, I/We have the right to receive reimbursement for any PAP that is not authorized or is not consistent with this PAP Agreement. To obtain more information on my/our recourse rights, I/We may contact my/our financial institution or visit www.cdnpay.ca.

Account Holder

Name (Please Print)

Date

Account Holder

Name (Please Print)

Date