

*****NEW*****

PRE-AUTHORIZED PAYMENT PLAN

Paying your taxes by pre-authorized payments means eliminating the chore of writing cheques and ensuring your payment reaches the Township office by the due date. You'll never have to worry about remembering to make a payment or paying the cost of postage or incurring a possible late fee.

How Does The Plan Work?

There are two different payment plan options: monthly or installment.

The **Monthly Payment Plan** runs from January to November. Installments are withdrawn on the 15th of each month. The first six monthly installments (January - June) of each year are based on the prior year annualized taxes plus 2% to help smooth out potential impacts associated with increases in assessment and / or final tax rates.

After the final tax rates have been established, the remaining monthly payments (July - November) will be adjusted to reflect the balance of taxes owing.

Ratepayers will be provided with a schedule twice a year which will outline the payments throughout the year.

There is no payment in December and the program automatically starts again the following January.

The **Installment Payment Plan** is based on the tax due dates set for the interim and final tax bills. The amount due will be withdrawn automatically from your financial institution on the scheduled tax payment due dates.

**** NOTE**** New charges, such as supplementary and omitted assessments (for improvements or new construction) or outstanding charges added to the tax roll (throughout the year) are not included in the plan. They must be paid for as they come due.

How Do I Enroll?

1. Complete the Pre-Authorized Payment Plan Agreement form.
2. Sign and initial the form where applicable.
3. For accounts registered under a company / corporation name, please attach a copy of Articles of Incorporation and / or Property Management Agreement.
4. Enclose a VOID cheque or customer account information provided by your financial institution.
5. Mail, email or fax your completed application, Articles of Incorporation (if applicable), and banking information to:
 - The Township of McNab/Braeside
2473 Russett Drive
Arnprior, Ontario
K7S 3G8
 - [Email: finance@mcnabbraeside.com](mailto:finance@mcnabbraeside.com)
 - Fax (613) 623 - 9138

When Can I Sign Up and When Do Payments Start?

There are dates to be aware of when considering to join the PAP plan:

- To start the Monthly Payment Plan in **January**, an application must be received by the municipal office no later than **December 15th**. Applications received after December 15th will be enrolled into the plan starting in February.
- Any applications received after August 31st requesting to enroll into the monthly payment plan will be enrolled in January of the following year.
- At all other times throughout the year, applications must be received no later than 10 days prior to the withdrawal date.
- If you miss one of the plan start up dates, you will be required to pay your regular tax installments until the next plan start date.

Other Important Information You Should Know....

- There are no service charges or fees for enrolling in the plan;
- The property tax account must be current prior to enrollment in this plan;
- A service charge will be added to the tax account for any pre-authorized payment(s) that are returned from the financial institution. The charge is based on the Fees & Charges By-Law;
- Registration in the plan will be cancelled upon the 2nd returned item within a 12-month period. If an account is removed from the PAP plan, the property tax account will not qualify to re-enroll in the plan for a (1) year period. In addition, the property tax account must be paid in full before a new application is processed;
- Cancellations can only be made by the property owner/law firm acting on your behalf. Banking Institutions cannot cancel enrollment on your behalf. Notice must be received 10 days prior to the next withdrawal date;
- Upon cancellation of the PAP plan, the tax account automatically reverts back to the originally scheduled tax due dates and the owner is responsible to make payments. Where applicable, interest of 1.25% per month will be charged;
- The Township of McNab/Braeside does not assume responsibility for errors or fees associated with incorrect banking information;
- Any changes related to banking information or PAP Plan information, must be made at least 10 business days prior to the next withdrawal date;
- This agreement is not transferable. If you acquire a new property, you must complete a new application.



PRE-AUTHORIZED PAYMENT PLAN APPLICATION

Corporation of the Township of McNab/Braeside
2473 Russett Drive Arnprior, Ontario K7S 3G8

Phone: (613) 623 - 5756 Fax: (613) 623 - 9138 Email: finance@mcnabbraeside.com

Website: <http://www.mcnabbraeside.com>

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 and initial the form where applicable.
3. For accounts registered under a company/corporation name, please attach a copy of Articles of Incorporation and/or Property Management Agreement.
4. Enclose a VOID cheque or customer account information provided by a financial institution.
5. Mail, email or fax your completed application, Articles of Incorporation (if applicable), and banking information to:

The Township of McNab/Braeside 2473 Russett Drive Arnprior, Ontario K7S 3G8.

Email: finance@mcnabbraeside.com or Fax: (613) 623-9138

Start date:

Payment Plan Type:
(please circle one)

Monthly

Installment

Property Civic Address:

Roll Number:

4701	-		-		-		-	0000
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Property Owner(s) Name:

Email Address:

Telephone Number:

Mailing Address (if different from the property address):

ACKNOWLEDGEMENTS:

I/We acknowledge that a SERVICE CHARGE will be added to the tax account, for any (all) pre-authorized payment(s) that are returned placing the account in default. ** Please Initial here: _____ **.

I/We acknowledge that CANCELLATION of this plan must be given in WRITING by myself or agent acting on my/our behalf, 10 Days prior to the next deduction. ** Please Initial here: _____ **.

New charges, such as supplementary and omitted assessments (for improvements or new construction) or outstanding charges added to the tax roll (throughout the year) are not included in the plan. They must be paid for as they come due. .** Please Initial here: _____ **.

SIGNATURE / AUTHORIZATION:

Date

Print Name

Signature

IMPORTANT PLAN INFORMATION:Please Initial beside
each bullet below

1. All arrears must be paid in full prior to enrolment in this plan.	
2. You must register at least 10 business days prior to the next withdrawal date.	
3. The Monthly Plan runs from January to November. Installments are withdrawn on the 15th of each month. The first six monthly installments (January - June) of each year are based on the prior year annualized taxes plus 2% to help smooth out potential impacts associated with increases in assessment and / or final tax rates. After the final tax rates have been established, the remaining monthly payments (July - November) will be adjusted to reflect the balance of taxes owing. Ratepayers will be provided with a schedule twice a year which will outline the payments throughout the year.	
4. The Instalment Plan is based on the tax due dates set for the interim and final tax bills. The amount due will be withdrawn automatically from your financial institution on the scheduled tax payment due dates.	
5. An administration fee will be added to your tax account if a payment is returned. Your registration in the plan will be cancelled upon the 2nd returned item within a 12-month period. The administration fee is based on the Fees & Charges By-Law. If an account is removed from the PAP plan, the property tax account will not qualify to re-enrol in the plan for a (1) year period. In addition, the property tax account must be paid in full before a new application is processed.	
6. The Township of McNab/Braeside does not assume responsibility for errors or fees associated with incorrect banking information.	
7. Any changes related to banking information or PAP Plan information, must be made at least 10 business days prior to the next withdrawal date.	
8. This agreement is not transferable. If you acquire a new property, you must complete a new application.	
9. Cancellations can only be made by the Property Owner/Law Firm. Banking Institutions cannot cancel on your behalf.	
10. Upon cancellation of the PAP plan, the tax account automatically reverts back to the originally scheduled tax due dates and the owner is responsible to make payments. Where applicable, interest of 1.25% per month will be charged.	
11. If you are no longer responsible for taxes on the property for which you have registered in this program (i.e. due to sale of that property) you must notify the township office in writing that you wish to cancel the program at least 10 business days prior to the next withdrawal date. Failure to do so may result in charges if payment is returned by your financial institution.	