

Pre-authorized Debit Plan

How do I enroll in the pre-authorized debit plan?

- Complete and sign the [pre-authorized debit plan agreement](#), select either the regular program (accounts with no arrears) or arrears program (accounts in arrears).
- Please enclose a personal cheque and mark 'VOID' across it or a direct deposit/pre-authorized transaction form available from your bank.
- For a joint bank account, all people on the account must sign the agreement if more than one signature is required on cheques.
- You must ensure that your property taxes are current with no arrears prior to enrollment in the regular program. Additions to the plan after January will require that months missed are paid before the first monthly amount is debited.
- You must contact the Townships Treasurer before completing the arrears program form to determine a mutually agreed upon monthly amount.

How much are my payments?

- January to June is your total previous year taxes divided by 10 months.
- July to November is your total current year taxes less the amount paid from January to June divided by 5 months. November's withdrawal amount may vary due to the rounding of payment amounts.
- The November withdrawal amount pays your taxes in full therefore there is no pre-authorized payment deducted in December.
- For commercial, industrial and multi-residential properties, the monthly amount will remain the same as the "January to June" formula until final taxes are calculated for capped properties. The monthly amount will then be recalculated as soon as possible and the balance owing will be divided into the number of months remaining on the plan.
- Letters will be sent in December and June indicating your monthly payment amount.

Policy information

- Requests to be removed from the pre-authorized debit plan or bank account information changes must be received in writing at least ten business days before the next debit is scheduled.
- The regular program is penalty/ interest exempt.
- The arrears program accrues penalty/ interest until taxes are current.
- Supplementary or omitted assessments will be added to the plan and your monthly rate will be recalculated for remaining months.
- If your payment is returned we will notify you and the returned payment fee will be added to your account. You must pay your replacement payment before the next month's withdrawal otherwise you may be removed from the plan.

- You can request to change your monthly amount to an increase or decrease of \$25.00 maximum. Your taxes must be paid by the end of the year in order to remain on the plan.