

CUSTOMER AGREEMENT FOR PRE-AUTHORIZED PAYMENTS

Things to Know:

- There are no service charges or fees for enrolling in a plan.
- Pre-authorized Plans are non transferrable. If you sell one property and buy another or you are a tenant and move, you must withdraw from your original plan and complete a new application for your new location a minimum of **Five (5)** business days prior to the next scheduled withdrawal.
- We offer monthly and due date plans for taxes and utilities and due date plans for accounts receivable.
- Accounts must be paid in full prior to starting a plan.
- You will receive a copy of your billings which will include a statement that indicates a Preauthorized Plan is in effect.
- Please review your billings and any statements you may receive as it is your responsibility to ensure your account does not have any amounts owing. If amounts remain owing after withdrawal dates, interest at the rate of 1.25% per month as well as statement fees will apply.
- It is the responsibility of the customer to provide the municipality with written notification at least **Five (5) business days prior to the next withdrawal** if he/she has changed their banking information or wishes to terminate their agreement.
- The Municipality's normal Charge for Returned Payment Fee per the Consolidated Fee By-law will apply together with late payment charges for any payments returned by your financial institution. Two (2) returned items within a one year period will result in the Municipality terminating your plan.
- For further information regarding our Pre-Authorized Payment Plans, please call 519-396-3468 or visit the Municipal office, Treasury Department.

How Do I Enroll:

- You can obtain an application form on line at www.kincardine.ca or by coming into the office at 1475 5th Concession, RR #5, Kincardine, Ontario.
- Submit the signed Pre-Authorized Payment Plan Customer Agreement and Authorization form to the Treasury Department together with a void cheque or letter/form from your banking institution with your banking information a minimum of **Five (5) business days prior to the next scheduled withdrawal**.
- If you own more than One (1) Property, a separate Customer Agreement and Authorization Form must be completed for each property.
- Return the signed completed Form as set out on the bottom of the Customer Authorization Form for Preauthorized Payments.

Monthly Tax Plan (11 Months - January to November only)

- THIS IS A PAYMENT PLAN AND DOES NOT OPERATE AS EQUAL BILLING
- Payments will be withdrawn on the first business day of the month from January to November and cover the Interim and Final Tax bills only (see note below for Supplemental billings)
- You will receive notification in December each year for amounts recommended to be withdrawn the following January to August. These withdrawals will be based on the previous year's tax levy plus an additional amount to cover any anticipated tax increase for the current year
- You will receive notification in August of the recommended amounts to be withdrawn for September to November to reflect the actual change in your current year's tax levy divided by 11 months.
- Any outstanding balances on the tax account as of October 25th in any year will be withdrawn together with your regular November withdrawal amount. These amounts may include but are not limited to miscellaneous charges being added to the tax account for collection such as utility billing arrears, weed cutting or for unpaid supplemental billings, returned payment fees etc. Any credit on your account will be deducted from your November withdrawal.
- There is no December withdrawal and the plan automatically continues the following January if the account has no balance owing.
- A property owner may provide written direction to the Treasury department to withdraw an alternate amount. However, it is the property owners' responsibility to ensure sufficient funds are received in advance of due dates or penalty at the rate of 1.25% per month and statement fees will apply to any outstanding balance..
- **Payment of Supplemental Taxes will not be included in the Pre-Authorized Payment Plan. They must be paid separately by cheque, debit, cash or using on-line banking.**
- Tax accounts must be paid in full by December 20th of each year or the municipality will terminate your plan.

Due Date Tax Plan

- Customers can sign up for this Plan at any time throughout the year.
- The full amount of each installment of the Interim and Final Tax bills together with any balance on the account will be withdrawn on the installment due date for the Interim and Final Tax Bills. Balances may include but are not limited to miscellaneous charges being added to the tax account for collection such as utility billing arrears, weed cutting or for unpaid supplemental billings, returned payment fees etc.
- There are 4 Installment Due Dates per year: First business day of March, June, September and December
- The plan automatically continues the following year if the account has no balance owing as of December 15th of each year. The Municipality will terminate plans for accounts with balances after this date.
- **Payment of Supplemental Taxes will not be included in the Pre-Authorized Payment Plan. They must be paid separately by cheque, debit, cash or using on-line banking.**

Monthly Utility Plan (12 Months – January to December)

- THIS IS A PAYMENT PLAN AND DOES NOT OPERATE AS EQUAL BILLING
- Payments will be withdrawn on the first business day of the month from January to December.
- You will receive notification in December each year for amounts recommended to be withdrawn the following year. These withdrawals are based on the previous year's billings adjusted for rate increases. They do not include any adjustment for changes in usage or any additional charges added to the account ie water on/off or returned payment fees and applicable late payment amounts.
- A customer may provide written direction to the Treasury department to withdraw an alternate amount. However, it is the customers' responsibility to ensure sufficient funds are received in advance of due dates or penalty at the rate of 1.25% per month and statement fees will apply to any outstanding balance.
- **NOTE: Final Utility bills will not have preauthorized withdrawals processed by the Municipality. The customer must pay them separately by cheque, debit, cash or using on-line banking.**

Due Date Utility Plan

- The full amount of each billing for REGULAR bills will be withdrawn on the due date shown on the bill.
- There are 3 bills each year - South utility billings are due March, July and November
 - North utility billings are due January, May and September
- **Payments of consumption only adjustment bills, special charges including but not limited to ownership fee charges and Final bills will not have preauthorized withdrawals processed by the Municipality. The customer must pay them separately by cheque, debit, cash or using on-line banking**

Monthly Accounts Receivable Plan

- Covers invoices for recurring monthly rentals and similar charges.
- The full balance on the account will be withdrawn on the first business day of the month.

CUSTOMER AUTHORIZATION FORM FOR PREAUTHORIZED PAYMENTS

Please refer to the **CUSTOMER AGREEMENT FOR PRE-AUTHORIZED PAYMENTS** for current terms and conditions (subject to change) posted on the Municipal website www.kincardine.ca

Customer Information (Please Print):

Name: _____

Mailing Address: _____

E-mail: _____ Telephone: _____ Cell: _____

Address of Property Location: _____

Tax Roll Number: 41-08-_____

Utility Account Number: _____ Accounts Receivable Number _____

You must include an unsigned cheque for the account from which you want the Municipality to withdraw your payments. Please write "VOID" in ink across the face of the cheque. If you do not have a cheque, we will accept a letter/form from your Financial Institution.

Choose applicable Plan(s):

- TAXES MONTHLY PLAN \$ _____ UTILITY MONTHLY PLAN \$ _____
- TAX DUE DATE PLAN - date to start withdrawals: _____
- UTILITY DUE DATE PLAN - date to start withdrawals: _____
- GENERAL ACCOUNTS RECEIVABLE - date to start withdrawals: _____

I/We authorize the Municipality of Kincardine and financial institution designated (or any other financial institution I/We may authorize at any time) to begin withdrawals as per my/our instructions for payment of charges arising under my/our Municipality of Kincardine Accounts.

This authority is to remain in effect until the Municipality of Kincardine has received written notification from me/us of its change or termination. This notification must be received at the address provided below at least **Five (5)** business days before the next withdrawal is scheduled.

By placing a signature on this agreement I/we acknowledge that I/we have read, understood and agreed to the Customer Agreement which forms part of this Authorization but is physically separate from it. We also acknowledge that the Agreement may be subject to change in the future.

Authorized Signature: _____ Date: _____

Authorized Signature: _____ Date: _____

For a joint account, all depositors must sign if more than one signature is required on cheques.

Mail to: Municipality of Kincardine, Treasury Department OR **Fax to:** 519-396-1488
1475 Concession 5, RR #5 **Email to:** cashier@kincardine.ca
Kincardine, ON, N2Z 2X6

Personal information is collected under the authority of the Municipal Act, 2001 for the purposes of creating a record to be used for the purpose of setting up Preauthorized Payment Plans for taxes, utilities and accounts receivable. Questions about the collection of personal information may be addressed to the Clerk of the Municipality of Kincardine, 1475 Concession 5, R.R. 5 Kincardine ON N2Z 2X6 Phone: 519-396-3468.