

CUSTOMER AGREEMENT FOR PRE-AUTHORIZED PAYMENTS (PAP)

Things to Know:

- There are no service charges or fees for enrolling in a plan.
- Pre-authorized Plans are non transferrable. If you buy or sell a property or you are a tenant that has moved, 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.
- Please 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.
- Your account will be charged the Returned Payment Fee per the Consolidated Fee By-law, as well as 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.
- You have certain recourse rights if any debit does not comply with this agreement. You have the right to receive reimbursement for any PAP that is not authorized or is inconsistent with this PAP agreement. To obtain further information, you may contact your financial institution or visit www.payments.ca

How Do I Enroll:

- Obtain an application form online at www.kincardine.ca or by visiting the office at 1475 Concession 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-12th month is reconciliation month)

- 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 with a reconciliation in December, 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 November. 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 November of the balance owing in December.
- Any outstanding balances on the tax account as of November 25th in any year will be withdrawn together with your December reconciliation 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 next year's calculation.
- 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 reserves the right to 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 (11 Months – 12th month is reconciliation month) □

- **THIS OPTION IS NOW AN EQUAL PAYMENT PLAN (EPP)**
- Payments will be withdrawn on the first business day of the month for 11 months (*December to October for South Customers and October to August for North Customers*)
- With this method of payment, you have a fixed budgeted monthly payment amount for 11 months. The program ends with the 12th month being the reconciliation month (November for South customers and September for North customers).

- Your 12th month payment will vary as it will bring your account to a zero balance. If we owe you, we will credit your bank account.
- These withdrawals are based on the previous year's billings and adjusted for rate increases. Any adjustment for changes in usage or any additional charges added to the account i.e. water on/off or returned payment fees and applicable late payment amounts as well as any Final Invoicing will be rolled into the balance and reconciled at the end of the cycle if need be.
- Your utility bill is still sent to you by your preferred method of delivery every 4 months showing the balance of your account.
- You will receive notification in November (South customers) and September (North customers) each year for the recommended amounts to be withdrawn for the following year's billing.
- The program is available anytime throughout the year. Account balance must be zero (\$0.00) to start the program.
- If there is a returned payment, an administration fee of \$45 will be added to your account and must be paid with the original payment by the 25th of that month to continue on the monthly plan. If payment is not received for the original payment plus the administration fee, you will be removed from the program and only be able to re-join once your account is brought to a zero (\$0.00) balance.
- If there is a returned payment in the reconciliation month, your account will automatically be taken off the plan and not be renewed the following year until your account is paid in full.
- Two (2) NSF's within a 12-month period will result in 12 consecutive months suspension from the plan, at which time you will have to re-submit paperwork and sign back up.
- A customer may provide written direction to the Treasury department to withdraw an alternate amount if they feel necessary or they know they will be using more water than the previous year.
- **If a Final Invoice is issued, the amount owing on your final invoice will be deducted from your bank account on the due date. If there is a credit balance, the credit will be refunded to your bank account on the due date.**

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 the end of February, June and October
- North utility billings are due the end of April, August and beginning of January
- **Payments of consumption only adjustment bills, special charges including but not limited to ownership fee charges and Final bills will now have preauthorized withdrawals processed by the Municipality. The customer does not have to pay them separately.**

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.