Township of Essa
5786 County Road 21
Utopia, Ontario
L0M 1T0

Telephone: (705) 424-9770
Fax: (705) 424-2367
Web Site: www.essatownship.on.ca

PRE-AUTHORIZED PAYMENT PLAN FOR TAX PAYMENTS

WHAT IS A PRE-AUTHORIZED PAYMENT PLAN?

If you have a bank account with chequing privileges at any financial institution, trust company, or credit union, you can take advantage of this system. Complete and sign the authorization form at the bottom of this page, tear it off, and return it with a sample cheque marked "VOID". This will serve as the Township's authorization to automatically withdraw your tax payment from your bank account on a **MONTHLY** or **DUE DATE** basis depending on the option selected.

OPTION 1 – EQUAL MONTHLY PAYMENTS FOR CURRENT TAXES

This option is available to taxpayers that have no arrears. Ten percent (10%) of your previous year's taxes will be withdrawn each of the first ten months (January to October). If there is an increase in the tax rate, or an adjustment for the current year, then the balance will be withdrawn in November. There will be no payment in December.

A letter will be mailed in January of each year to indicate the amounts due for the 10 monthly payments of that year. An interim bill will be issued for information purposes only, since the monthly payments cover those amounts. When the final tax bill is issued in August, it will indicate the total year's taxes as well as the payment amount due in November.

OPTION 2 – PAYMENTS ON THE REGULAR DUE DATES

This option is for taxpayers who have no arrears and wish to continue to pay the four tax installments, but have them paid directly from their bank account. The interim and final tax bills will be issued to you, which will indicate your balance owing, as well as the due dates for the automatic payments to be withdrawn.

OPTION 3 – MONTHLY PAYMENT OF ARREARS

This option is available to taxpayers who have arrears on their tax account. In order to implement this option, you must contact the Treasurer or Tax Collector to discuss the monthly amount that is agreed upon by both parties to ensure that the funds will be available and that the tax account is eventually paid. Interest will still be calculated on outstanding amounts. The authorization agreement should not be sent until the mutually agreed upon monthly amount is determined and written in the appropriate space. Once the tax account has been paid in full, you can then choose Option 1 or Option 2 (above).

COMPLETE ALL INFORMATION, SIGN, TEAR OFF & RETURN TO THE TOWNSHIP OF ESSA WITH A CHEQUE MARKED "VOID" OR A COPY OF A CHEQUE MARKED "VOID" OR A DIRECT DEPOSIT FORM FROM YOUR FINANCIAL INSTITUTION

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I hereby authorize the Township of Essa to withdraw payments from my bank account to pay my taxes in the following manner: (choose one of the following options)

- ❒ OPTION 1 - equal monthly payments January to October and the balance in November withdrawn on the last banking day of each month;
- ❒ OPTION 2 - the regular tax installments on the regular due dates;
- ❒ OPTION 3 - monthly payments in the pre-authorized amount of $_____ to clear my arrears. This amount has been approved by the Township of Essa Treasurer or Tax Collector. Payments will be withdrawn the last banking day of each month.

Roll Number _____ Date: _____

List all Roll #'s if you own more than one property. If you do not know your Roll #, phone the Township office at (705) 424-9917, ext. 202 or 106.

Name (s) (**print**) _____

Type of Service: Personal _____ Business _____

Address _____

Phone Number: (Bus.)_____ (Res.)_____

Financial Institution:_____ Account Number:_____

Transit Number: _____ Bank Number: _____

Authorized Signature: _____Date:_____

PLEASE DO NOT FORGET TO ATTACH A VOID CHEQUE OR A COPY OF A VOID CHEQUE OR A DIRECT DEPOSIT FORM FROM YOUR FINANCIAL INSTITUTION

PREAUTHORIZED PAYMENT PLAN FOR TAX PAYMENTS

TAX BILLING DUE DATE SCHEDULE

Interim Billing	1st installment due date	March	2nd installment due date	June
Final Billing	1st installment due date	September	2nd installment due date	November

WHAT ARE THE BENEFITS?

The Pre-Authorized Payment Plan will:

- allow you to make smaller, more regular payments of your property taxes
- eliminate writing, stamping and mailing cheques
- eliminate the time, effort and cost of making payments at our office or local bank
- avoid keeping track of due dates and the potential for missing payments
- avoid the risk of last cheques or mail delays
- avoid interest charges associated with the above

RULES AND CONDITIONS OF PLAN:

1. There will be a $30.00 handling charge for any payment request that is refused by your bank due to insufficient funds or a closed account. A second occurrence will automatically cancel your pre-authorized payment arrangements. The Township of Essa does not assume responsibility for receipt of inaccurate banking data. Any outstanding amounts will become due immediately.
2. Should your banking information change at any time, a new Pre-Authorized Payment form must be completed.
3. You must provide the Township with written notification of any change in bank accounts or residence, or the sale of your property. A lawyer's letter is not sufficient.
4. Should your banking information change at any time, a new Pre-Authorized Payment form must be completed.
5. Supplementary tax bills must still be paid directly to the Township office.
6. You may revoke/cancel authorization at any time, within ten days prior to the due date, by providing written notice to the Township of Essa.
7. You have certain recourse rights if any debit does not comply with this agreement. For example, you have the right to receive reimbursement for any debit that is not authorized or is not consistent with the PAP agreement.

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RETURN BY DECEMBER 31ST OF THE CURRENT YEAR TO BE INCLUDED IN NEXT YEAR'S PLAN.

Send completed Pre-Authorized Payment form and your VOID cheque to:

Township of Essa
Treasury Department
5786 County Road 21
Utopia, Ontario
L0M 1T0

Please contact the Township office at (705) 424-9917, Ext 202 or 106 for more information.

Personal Information contained in this form is collected under the authority of the Municipal Freedom of Information and Protection of Privacy Act, R.S.O. 1990, c. M56 and will be used only for the purposes for which its collection was intended. Questions about this collection should be directed to the MFOI Coordinator at the Township of Essa.