Application

Pre-Authorized Tax Payment Plan

Important Information

HOW DOES THE PLAN WORK:
The Pre-Authorized Tax Payment (PTP) Plan enables you to pay your tax bills directly from your bank account, without having to write a cheque, pay for postage or worry about missed due dates. The City does not charge for this service, however, normal bank service charges do apply. Your account must be up to date to qualify for the PTP Plan. All taxes due prior to the desired start date must be paid in full.

CHOOSE THE INSTALMENT PLAN THAT'S RIGHT FOR YOU

OPTION 1: DUE DATE PLAN
The instalment amount will be withdrawn from your account on the instalment due. The amount and due date of each withdrawal appears on the interim, final and supplementary tax bills.

OPTION 2: MONTHLY PLAN
All withdrawals are made on the first business day of each month. The first monthly payments (e.g. for residential customers, January to June) are based on the previous year's tax levy. You will be notified by mail of the amount of the withdrawals in December. The final monthly payments (e.g. for residential customers, July to December) are adjusted to reflect the actual taxes for the year. The amount of these withdrawals appears on your final tax bill (mailed in June for residential customers).

WHAT IF I CHANGE MY BANK ACCOUNT?
If you change your bank account, a pre-authorized bank change from must be filled out and submitted 14 DAYS in advance of any required changes.

HOW CAN THE PLAN BE TERMINATED?
You may withdraw from the PTP Plan by giving written notice at least 14 DAYS prior to the next payment date.

Payments that fail to be cleared by your financial institution will be re-presented by the City's bank for a second withdrawal attempt <u>within</u> 5 business days after the first attempt is returned. If two withdrawals from your account fail to be cleared by your financial institution in the same tax year, the Revenue Division may cancel the agreement.

If you withdraw from the PTP Plan or your PTP Plan is cancelled, all unpaid taxes become due and payable, and are subject to the standard penalties.

ANY QUESTIONS?
If you have any questions about the PTP Plan, or wish to obtain information or seek recourse with respect to any pre-authorized debit under the PTP plan, please call the Revenue Division at 519-741-2450; TTY 1-866-969-9994.

Terms and Conditions

Pre-Authorized Tax Payment (PTP) Plan payments in respect of properties in the Residential Tax Class shall be considered to be Personal Pre-Authorized Debits (PADs). All other PTP Plan payments shall be considered to be Business PADs.

By signing this agreement you authorize the City of Kitchener to automatically withdraw regular recurring payments for payment of all property taxes (including any additional property taxes as noted below) from your bank account in accordance with the chosen plan until such time as written notice is provided to the contrary, and you will verify against your bank account to confirm that withdrawals are being made as directed.

Under the Due Date Plan, additional property taxes resulting from supplementary/omitted assessments pursuant to section 33 or 34 of the *Assessment Act* and/or assessment changes pursuant to section 32, 39.1, 40 or 46 of the *Assessment Act* and/or tax appeals pursuant to section 359 or 359.1 of the *Municipal Act* or other additional charges will be automatically withdrawn from your bank account on their specified due date(s) and you will be notified of the additional withdrawal amount(s) a minimum of 21 days prior to the first withdrawal date.

Under the Monthly Plan, such charges will not be automatically withdrawn from your bank account and payment for such charges must be remitted separately by the specified due date(s). Any outstanding balances on the account as of November 15th will be included in your December withdrawal. You will be notified of the additional withdrawal amount(s) a minimum of 21 days prior to the first withdrawal date.

Under all plans, the amount of a withdrawal may be reduced as a result of assessment changes pursuant to section 32, 33, 34 39.1, 40 or 46 of the *Assessment Act* and/or tax appeals pursuant to section 334, 357 or 358 of the *Municipal Act*.

Each time your financial institution fails to clear a withdrawal from your account, you will be assessed a Non-Sufficient Funds (NSF) fee and late payment charges in accordance with City by-laws. Payments not cleared will be re-presented by the City's bank for a second withdrawal attempt within 5 business days after the first attempt is returned.

This agreement is non-transferable and you must submit a new application for any ownership changes in the City of Kitchener. You may revoke the authorization granted in accordance with this agreement at any time. Notification of changes to your bank account, other information or cancellation of this agreement must be made in writing or by phone to the City of Kitchener Revenue Division a minimum of 14 days prior to the next scheduled withdrawal. To obtain a sample cancellation form, or for more information on your right to cancel a PAD Agreement, you may contact your financial institution or visit www.payments.ca.

You have certain 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 PAD Agreement. To obtain more information on your recourse rights, contact your financial institution or visit www.payments.ca.

The personal information on this form is collected under the authority of section 342 of the Municipal Act, 2001, S.O 2001, C.25, (as Amended), and will be used to determine eligibility for enrolment in a PTP plan for automatic bank withdrawals to remit taxes to the City of Kitchener. Questions about this collection should be directed to Revenue Customer Service at 519-741-2450.

KITCHENER
Financial Services

Application

Pre-Authorized Tax Payment Plan

Submitting an Application

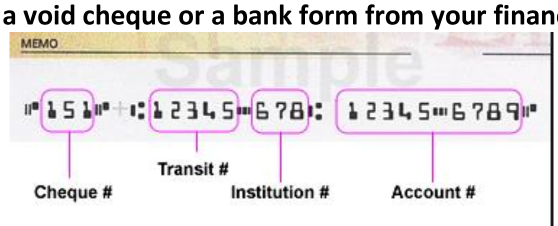
Please submit completed Pre-Authorized Tax Payment Plan application with a void cheque or bank form by one of the following options:

- Email: revenuecustomerservice@kitchener.ca
- Fax: 519-741-2751
- Mail: City of Kitchener Financial Services – Revenue Division
  PO Box 1113, Kitchener, ON N2G 4R6

Applicant and Financial Information

Instalment Plan: ☐ Due Date Plan ☐ Monthly Plan		
Name:	Roll Number:	
My/our application is for ☐ Personal or ☐ Business Pre-authorized payment services		
Property (or Service) Address:		
Mailing Address:		
Name of Financial Institution:		

Please attach a void cheque or a bank form from your financial institution



Transit Number:	Institution Number:	Account Number:

For joint financial accounts, all depositors must sign if more than one signature is required on the cheque.
By placing a signature on this agreement, I/we acknowledge that I/we have read, understood and agreed to all the terms and conditions of this authorization listed on page 1. I/we understand that the treatment of each payment shall be the same as if I/we had personally issued a cheque authorizing payment and to debit the amount specified to my/our account and hereby authorize my/our financial institution to debit my/our account indicated above for all tax bills.

Signature:	Signature:
Date:	Date:
Telephone (Day):	Telephone (Day):