

TOWNSHIP OF TAY: PRE-AUTHORIZED PAYMENT PLAN

What is a “PAP” Plan?

A Pre-authorized Payment Plan allows the Township to automatically withdraw funds from the bank account that you designate to make tax and/or utility (water and sewer) payments. There is no additional charge by the Township for this method of payment.

This plan addresses the requests by our taxpayers to be able to make payments through their own bank and to have the option of paying on a monthly basis.

Is it Confidential and Safe?

YES! The Township’s bank handles all of the payment transactions. Access to your bank account is limited solely to the withdrawal of funds as authorized. Account information with respect to balances and other transactions is not available to the Township.

How does it Work?

Forward your completed authorization certificate to the Township. If the amount to be withdrawn from your bank account is recalculated, you will be mailed a notification.

OPTION 1

EQUAL MONTHLY PAYMENTS FOR CURRENT TAXES

- Ten monthly installments starting January 1 and ending October 1
- Monthly deduction will be revised on January 1st, based on the previous years total taxes, and again following the passing of the municipal budget (estimated to effect the June 1 deduction)

OPTION 2A

PAYMENTS ON REGULAR DUE DATES FOR WATER AND SEWER

- Withdrawals made on the 20th day of March, June, September and December (or the next banking day)

OPTION 2B

PAYMENTS ON 1ST DAY OF EACH MONTH FOR WATER AND SEWER

- Monthly withdrawals of 1/3 the residential flat rate on the 1st of each month

OPTION 2C

PAYMENTS ON 20TH DAY OF EACH MONTH FOR WATER AND SEWER

- Monthly withdrawals of 1/3 the residential flat rate on the 20th of each month

OPTION 3

PAYMENTS ON REGULAR DUE DATE FOR CURRENT TAXES

- Withdrawals made on the due dates indicated on the interim and final tax bills

OPTION 4

MONTHLY PAYMENT OF TAX ARREARS

- Once a suitable payment arrangement has been entered into with the Deputy Treasurer, agreed-upon monthly payments will be withdrawn
- Both interim and final tax bills will be issued, and will show the outstanding balance at the time the bills were printed
- Penalty/interest will be added based on existing policy
- Once the account is no longer in arrears, taxpayer can select option 1 or 3

Frequently Asked Questions

When are the funds transferred from the bank?

On the designated day of the month, unless it is not a banking day, in which case it will be the first banking day following

May I join during the year?

Yes. Your tax account will have to be brought to the amount that it would have been if you had been in the plan since January 1, unless it is in arrears. Contact the Tax office for a calculation (534-7248 x 227)

Can I join if my tax account is in arrears?

Yes, under option 4, once you have reached a payment arrangement plan with the Deputy Treasurer (ext. 226)

What if I change bank accounts?

Notify the Tax Office, in writing, as soon as possible and send in a cheque for the new account marked “VOID”. We will require at least seven business days notification before the withdrawal date to make the necessary adjustments

What if I miss a payment?

If a transfer is in default due to unavailable funds or a changed account, the taxpayer will be deleted from the plan and the NSF charge (\$30.00) will be added to the tax account. The Treasurer has the authority to either accept or reject future applications made by any taxpayer previously terminated from a “PAP” plan

What if I sell the property?

Please notify the Tax Office, in writing, stating the closing date of the sale/move. This must be done at least 10 days before the next withdrawal. We do not receive such information from the Assessment Office until four to six months following the transaction.

Authorization Certificate

I hereby authorize the Township of Tay to withdraw payments from my bank account: **(please select one):**

Option 1 – Tax monthly
Equal monthly payments from January to May or June; revised equal monthly payments from June or July to October, withdrawn on the 1st banking day of each month

Option 3 – Tax installment
Tax installments withdrawn on the regular due dates

Option 4 – Arrears Tax
Monthly payments in the pre-approved amount of \$ _____ to clear my arrears. This amount has been discussed and approved by the Township Treasury Department. Payments withdrawn on the 1st banking day of each month

Option 2A – Water/Sewer
Payments withdrawn on regular due dates for water and sewer

Option 2B – Water/Sewer
Equal monthly payments based on the quarterly flat rate divided by three, withdrawn on the 1st banking day of each month

Option 2C – Water/Sewer
Equal monthly payments based on the quarterly flat rate divided by three, withdrawn on the 20th banking day of each month

Roll No: _____

Name: _____

Signature: _____

Telephone (day): _____

Date: _____

VOID Cheque Attached
This authorization may be cancelled any time by written notice. Please complete one authorization form for each tax or water/sewer bill you receive.

Water/Sewer Acct No: _____

Name: _____

Signature: _____

Telephone (day): _____

Date: _____

VOID Cheque Attached
This authorization may be cancelled any time by written notice. Please complete one authorization form for each tax or water/sewer bill you receive.

Personal information contained on this form/document/application is collected pursuant to the *Municipal Freedom of Information and Protection of Privacy* legislation and will be used for the purpose for which it was collected. Questions about this collection should be directed to the Clerk of the Township of Tay.



TOWNSHIP OF TAY
PRE-AUTHORIZED PAYMENT
PLANS (“P.A.P.”)

For Tax and Water/Sewer
Accounts



Treasury Department
P. O. Box 100
Victoria Harbour, ON L0K 2A0

705-534-7248 (ext. 227)
Fax: 705-534-4493