

PRE-AUTHORIZED PAYMENT APPLICATION

- ☐ **Utility Pre-Authorized Payment.** Quarterly Utility Billing for Water, Sewer and / or Garbage and Recycling Fees. The full amount of the utility invoice will be withdrawn on the due date.
- ☐ **Property Taxes.** Equal Payment Plan withdrawn on the 15th of each month (July to the following May only).
Tax payer must indicate preferred Pre-authorized payment amount to be withdrawn.

TAXPAYER / CUSTOMER INFORMATION

Utility Account Number	Property Tax Roll	Start Date for Pre-Authorized Payment
Name and Address		Amount of Payment (for taxes only)
		\$
PHONE NUMBER	EMAIL	

I/We authorize the District of Peachland to:

- ☐ On the due date specified, debit the account indicated below for all utility payments payable to the DISTRICT OF PEACHLAND. I/We the undersigned have read and agree to the terms and conditions of the **Utility Billing Pre-Authorized Payment Plan**.
- ☐ Draw monthly payments from the account indicated below for the prepayment of taxes on the 15th day of each month for 11 consecutive months from July through May. I/We the undersigned have read and agree to the terms and conditions of the **Property Tax Pre-Authorized Prepayment Plan**.

BANK INFORMATION

VOID CHEQUE ATTACHED ☐

Name of Financial Institution	Address	
Bank Code	Branch Code	Account Number

I / We hereby authorize the Corporation of the District of Peachland to withdraw payments from my / our account. Payments may be accepted from persons other than the assessed owner. This authorization may be cancelled at any time upon (10) days written notice by me / us.

REVISIONS FOR EXISTING PLANS

- ☐ Change the monthly installment for my Property Tax Pre-Authorized Prepayment Plan to _____
- ☐ Change my banking information for the following (void cheque attached):
☐ Utility Billing Pre-Authorized Payment Plan ☐ Property Tax Pre-Authorized Prepayment Plan
- ☐ Cancel my/our pre-authorized payments for the following:
☐ Utility Billing Pre-Authorized Payment Plan ☐ Property Tax Pre-Authorized Prepayment Plan

YOU MUST CANCEL YOUR PRE AUTHORIZATION PAYMENTS DIRECTLY WITH THE DISTRICT OF PEACHLAND IF YOU SELL YOUR HOME. By signing below I hereby acknowledge having read and agreed to the Terms & Conditions stated on the reverse.

Registered Owner's Signature

Registered Owner's Signature (if applicable)

Date

This may be signed electronically by typing in an authorized name. This will be considered an official signature and approval.

UTILITY BILLING PRE-AUTHORIZED PAYMENT PLAN TERMS AND CONDITIONS

- The utility customer will receive a bill showing all levies and charges. The bill will identify the due date which is the date the preauthorized debit will be withdrawn from the utility billing customer's bank account.
- An NSF fee will apply to all accounts for dishonoured payments.
- The utility customer may in writing, cancel this arrangement at any time. This notification must be received at least five (5) business days before the next debit/payment.

PROPERTY TAX PRE-AUTHORIZED PREPAYMENT PLAN TERMS AND CONDITIONS

- To participate in the plan, the property tax account must be current, meaning there can be no outstanding property taxes against the property.
- Interest is earned on all prepayments at the prescribed rate published by the Ministry. Interest will be reversed on dishonoured payments and an NSF will be debited to your tax account.
- **If the estimate of the monthly payment results in an underpayment of taxes, the balance must be paid by the tax due date to avoid penalty.**
- If the estimate results in an overpayment, it will automatically be applied to reduce next year's installment amount. If the subject property is sold, the credit on account will be adjusted by the conveyancer.
- Any taxes remaining unpaid on the taxpayer's account after the tax due date will be assessed a 10% penalty and the District reserves the right to automatically cancel the taxpayer's participation in the plan. Reinstatement in this plan is permitted once all outstanding taxes in this account are paid.
- Eleven equal payments will be processed and collected on the 15th day of each calendar month commencing in July of the year preceding the tax due date and ending in May of the year in which the taxes become due.
- During May of each year the annual property tax notice will be delivered and will include the total taxes for the year less the total of all prepayments received plus accrued interest. Any residual amount owing to fully pay the year's taxes is due on the tax due date and is not automatically withdrawn from the property owners bank account.
- The taxpayer may in writing, cancel this arrangement at any time but there will be no refund of any payments made prior to the cancellation and the District will continue to pay interest on any amounts paid. This notification must be received at least five (5) business days before the next debit/payment.
- Monthly payments are based on an estimate only and are not a warranty or guarantee of the amount of taxes which may be levied.
- **IF ELIGIBLE, THE HOMEOWNER GRANT MUST BE CLAIMED AFTER RECEIPT OF THE TAX NOTICE AND PRIOR TO THE TAX DUE DATE. PARTICIPATION IN THE TAX PREPAYMENT PLAN IS NOT A SUBSTITUTE FOR CLAIMING THE GRANT.**

I/We authorize the District of Peachland and my/our noted Canadian bank/financial institution to withdraw from my/our account indicated in this form to cover payment in full for Water/Garbage/Recycling and/or Taxes, billed to me from time to time and/or outstanding at the time of any billing – hereafter identified as PAP (Pre-Authorized Payment)

I/We acknowledge that it is my/our sole responsibility to notify of any changes to my/our financial account or mailing address.

PAP Agreements may only be changed or terminated in writing under signature of the original applicant. Signed, faxed change/termination requests are acceptable for this purpose. Original applicant is responsible to amend monthly / yearly payment amounts.

The District of Peachland may terminate this agreement at any time upon written notice (including email notice where applicable). Upon termination, notification of billed changes will be by regular mail. I/We will make payments for billed amounts using methods that may be in effect at that time. Participation in this plan will automatically cease if two payments fail to be honoured by the my/our financial institution. In order to reinstate the plan, a new Pre-Authorized Payment Application must be submitted.

Completed Pre Authorized Payment Application Form must be received by District of Peachland at least ten (10) calendar days before the Payment Date. I/We recognize and agree that delivery of the Notice of Payment cannot be guaranteed and that delivery is made on a best efforts basis following the normal processing and mailing procedures. Failure to deliver a Notice of Payment does not relieve me/us of our obligation to pay the amount owing under this agreement.

I/We acknowledge that the processing Institution is not required to verify that a PAP has been issued in accordance with this Authorization, or that any purpose for which the PAP was issued has been fulfilled as a condition to honouring a PAP issued by the District of Peachland on my/our account.

I/We may dispute a PAP withdrawal only under the following conditions:

- I/We never provided authorization to the District of Peachland
- The PAP withdrawal was not drawn in accordance with my/our authorization
- My/our authorization was revoked.

I/We acknowledge that in order to be reimbursed, a declaration to the effect that either a), b) or c) took place must be completed and presented to the branch of the Processing Institution holding the account up to and including ninety (90) calendar days after the date on which the PAP in dispute was posted to the account.

I/We acknowledge that when disputing any PAP beyond the time allowed in this section, it is a matter to be resolved solely between me/us and the District of Peachland outside the payment system.