

## PRE-AUTHORIZED PAYMENT PLAN TERMS AND CONDITIONS

### TAX ACCOUNTS

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The Town of Pelham offers five (5) plans for payment of tax accounts.

#### **Plan #1 – Regular Tax Installments**

Payments will automatically be withdrawn from your bank account on the four regular installment due dates which currently are the last working days of February, April, June and September.

#### **Plan #2 – 10 Month Payment Plan on the 1<sup>st</sup>**

Payments are withdrawn in 10 installments on the 1<sup>st</sup> of each month beginning in January and ending in October. If the 1<sup>st</sup> of the month falls on a Saturday, Sunday or holiday the payment will be withdrawn on the next business day. If this option is chosen a notification will be provided in December indicating the amount of the next year's installments from January to May. A further notice will be provided in June indicating the amount of the final tax installments for the months of June to December once the final tax rates have been set for the year.

#### **Plan #3 – 10 Month Payment Plan on the 15<sup>th</sup>**

Payments are withdrawn in 10 installments on the 15<sup>th</sup> of each month beginning in January and ending in October. If the 15<sup>th</sup> of the month falls on a Saturday, Sunday or holiday the payment will be withdrawn on the next business day. If this option is chosen a notification will be provided in December indicating the amount of the next year's installments from January to May. A further notice will be provided in June indicating the amount of the final tax installments for the months of June to December once the final tax rates have been set for the year.

#### **Plan #4 – 12 Month Payment Plan on the 1<sup>st</sup>**

Payments are withdrawn in 12 installments on the 1<sup>st</sup> of each month beginning in January and ending in December. If the 1<sup>st</sup> of the month falls on a Saturday, Sunday or holiday the payment will be withdrawn on the next business day. If this option is chosen a notification will be provided in December indicating the amount of the next year's installments from January to May. A further notice will be provided in June indicating the amount of the final tax installments for the months of June to December once the final tax rates have been set for the year.

#### **Plan #5 – 12 Month Payment Plan on the 15<sup>th</sup>**

Payments are withdrawn in 12 installments on the 15<sup>th</sup> of each month beginning in January and ending in December. If the 15<sup>th</sup> of the month falls on a Saturday, Sunday or holiday the payment will be withdrawn on the next business day. If this option is chosen a notification will be provided in December indicating the amount of the next year's installments from January to May. A further notice will be provided in June indicating the amount of the final tax installments for the months of June to December once the final tax rates have been set for the year.

#### **Who is eligible?**

All residential, commercial, industrial and multi-residential tax accounts are eligible to apply for pre-authorized automatic withdrawal. However, all ratepayers must have their accounts current with no amounts outstanding before approval will be granted.

**Penalties**

All rejected payments will be charged a fee of \$25.00. This includes NSF payments and stopped payments. The Town may cancel continuation in the plan chosen as a result of this default at its discretion; however two rejected payments within a twelve month period will result in automatic plan cancellation.

**How to Enroll**

Fill out the Application for [Pre-Authorized Withdrawal](#). Follow the instructions on the application.

**How to Withdraw**

Provide 30 days written notice to the Town of Pelham Finance Department.

**For more Information**

Contact Victoria Bagshaw, Tax Clerk by e-mail at [vbagshaw@pelham.ca](mailto:vbagshaw@pelham.ca) or by phone at (905)892-2607 ext. 338.

**WATER ACCOUNTS**

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Notice of water amounts owing are made available to account holders before the due date. On the due date indicated on the water bill, the Town of Pelham will automatically withdraw the amount due from the banking institution indicated on the application form.

**Penalties**

All rejected payments will be charged a fee of \$30.00. This includes NSF payments and stopped payments. The Town may cancel continuation in the plan chosen as a result of this default at its discretion; however two rejected payments within a twelve month period will result in automatic plan cancellation.

**How to Enroll**

Fill out the Application for [Pre-Authorized Withdrawal](#). Follow the instructions on the application.

**How to Withdraw**

Provide 30 days written notice to the Town of Pelham Finance Department.

**For more Information**

Contact Krysten MacLeod, Water Clerk by e-mail at [kmacleod@pelham.ca](mailto:kmacleod@pelham.ca) or by phone at (905)892-2607 ext. 334.