

**THE CORPORATION OF THE TOWN OF PLYMPTON-WYOMING
PRE-AUTHORIZED DEBIT AUTHORIZATION - TERMS AND CONDITIONS
PROPERTY TAX AND WATER/SEWER SERVICES & CHARGES**

I(We) acknowledge that this Authorization is provided for the benefit of the Payee and (processing institution) and is provided in consideration of (processing institution) agreeing to process debits against account in accordance with the Rules of the Canadian Payments Association.

I(We) warrant and guarantee that all persons whose signatures are required to sign on this account have signed this agreement below.

I(We) hereby authorize the Corporation of the Town of Plympton-Wyoming to draw on (*applicant's name & account number provided by a void cheque submitted*) with (*processing institution*) for the payment of property taxes and/or water/sewer charges as per indicated on the application submitted by me(us).

This authorization may be cancelled at any time upon notice by the applicant. I(We) acknowledge that, in order to revoke this authorization, I(We) must provide notice of revocation to the Corporation of the Town of Plympton-Wyoming.

If a payment is returned for any reason the next payment will automatically be doubled up. This authorization may be cancelled at any time by the Corporation of the Town of Plympton-Wyoming after two consecutive transactions have been returned for non payment. Notice of revocation will be provided to the applicant. A \$25.00 penalty charge will also be applied per return to an account if notification is received for non payment of pre-authorized transaction.

I(We) acknowledge that provision and delivery of this authorization to the Corporation of the Town of Plympton-Wyoming constitutes delivery by the applicant to their processing institution. Any delivery of this authorization to you constitutes delivery by the applicant

The applicant and the Corporation of the Town of Plympton-Wyoming agree to waive the pre-notification requirement set out in Section II of Appendix II of rule H1 of the Canadian Payments Association.

I(We) undertake to inform the Corporation of the Town of Plympton-Wyoming, in writing, of any change in the account information provided in this authorization prior to the next due date of the PAD.

The account that the Corporation of the Town of Plympton-Wyoming is authorized to draw upon is indicated in the accompanying authorization. A specimen cheque for this account has been marked "VOID" and attached to the application submitted.

I(We) acknowledge that (processing institution) is not required to verify that a PAD has been issued in accordance with the particulars of the applicants Authorization including, but not limited to, the amount.

I(We) acknowledge that (processing institution) is not required to verify that any purpose of payment for which the PAD was issued has been fulfilled by the Corporation of the Town of Plympton-Wyoming on the applicants account.

Revocation of this authorization does not terminate any contract for goods or services that exists between the applicant and the Corporation of the Town of Plympton-Wyoming. The applicants Authorization applies only to the method of payment and does not otherwise have any bearing on the contract for goods or services exchanged.

A PAD may be disputed by an applicant under the following conditions:

- (1) the PAD was not drawn in accordance with the Payor's Authorization; or
- (2) the authorization was revoked; or
- (3) pre-notification was not received.

The Payor, in order to be reimbursed, acknowledges that a declaration to the effect that either (1), (2) or (3) above took place, must be completed and presented to the branch of the Processing Institution holding the Payor's account up to and including 90 calendar days in the case of a personal/household PAD (or up to and including 10 business days in the case of a business PAD), after the date on which the PAD in dispute was posted to the Payor's account.

The Payor acknowledges that a claim on the basis that the Payor's Authorization was revoked, or any other reason, is a matter to be resolved solely between the Payee and the Payor when disputing any PAD after (90 calendar days in the case of a personal/household PAD or 10 business days in the case of a business PAD).

DEFINITIONS

Business PAD: Means a PAD (Pre-Authorized debit in paper, electronic or other form) drawn on the account of a Payor such as, but not limited to, a corporation, an organization, a trade, an association, a government entity, a profession, a venture or an enterprise, for the payment of goods and services related to commercial activities of the Payor.

Personal/Household PAD: Means a PAD drawn on the account of a Payor for payments such as, but not limited to, charitable donations, RESP and Spousal RRSP contributions, mortgage installments, utility bills, insurance premiums, membership fees, property taxes, credit card billings and payment for other consumer goods and services.

The Corporation of the Town of Plympton-Wyoming

Application for Pre-Authorized Debit (PAD) of

Property Tax and/or Water/Sewer Accounts

Your property tax and/or water/sewer amounts may now be paid on a pre-authorized debit plan.

Property Taxes -

Option #1 -

The year's property tax may be paid on a 12 monthly calculated amount. The amount would be calculated using the current year's tax assessment, times the previous year's tax rate, plus a 2.5% estimated increase. As soon as the final billing has been calculated for the year, the tax payment/debit will be recalculated and the balance due would be evenly distributed over the last remaining 3 or 4 months for the year. For the monthly payment schedule, the payments will begin January 31 and the final payment will be due December 31. Your taxes must be paid up to date to qualify for the program.

Option #2 -

Is for the tax amount to be paid twice per year on the due date.

Water/Sewer Billings/Charges -

Option #3 -

The water/sewer billings option available is for pre-authorized debit on the due date of a normal cycle billing.

If you wish to participate in the pre-authorized debit program please -

- 1) Complete and sign the enrolment/authorization form enclosed (*green page*).
- 2) Attach a personal or business cheque marked "void" .
- 3) Mail or deliver the enrolment/authorization form and void cheque to our office.

Note: This is our transition year and we look forward to a smooth process.
All participants will be kept up to date.

**THE CORPORATION OF THE TOWN OF PLYMPTON-
WYOMING**

Pre-Authorized Payment Debit Application
Personal / Household PAD OR Business PAD

Payor
Name(s) _____

Address

City & Province _____ Phone # _____

I (we) authorize The Corporation of the Town of Plympton-Wyoming to process a debit, in paper, electronic or other form in the amount of:

1) Fixed amount for 12 months with a recalculation of the debit amount when the final tax billing has been processed for roll number 3835 _____. These amounts will be determined at a future date as agreed to in writing by me(us).

2) A variable amount to pay property taxes for the year for roll number 3835 _____ by two installments, one May 31st and one on October 31st at an amount calculated according to tax rate times the current assessment value.

3) A variable amount for water/sewer billing account number _____ on the regular scheduled due dates.

The Town of Plympton-Wyoming will to the best of their abilities advise me(us) in writing of the revised amount at least 21 days in advance of its charged amount and effective date.

I(we) acknowledge that I(we) have received a copy of the Terms and Conditions of the Pre-Authorized Debit Authorization and that I(We) have read, understood and accepted all the provisions contained in the Terms and Conditions of the Pre-Authorized Debit Authorization.

Personal/Household PAD only
Signature of Payor(s) _____ Date _____

Business PAD only
Name(s) of Authorized Signing Officer(s): _____

Signature of Payor(s) _____ Date _____

Note: If you have multiple properties for taxes and/or water accounts you only need to submit one cheque marked "void". Please be clear on the application what properties/accounts you intend to register for PAD - you may itemize on the back of the form and sign your listing but also sign the application where indicated . If you need assistance the office staff will be glad to help you complete the form. Verification/confirmation will be sent to all applicants as soon as amounts for PAD are established.