

TAX INSTALLMENT PAYMENT PLAN

Pre-Authorized Payment Plan

The Pre-Authorized Payment Plan is an easy, convenient, and worry-free payment method. Payments are spread out over 12 monthly withdrawals. There is no need to worry about getting payments in on time or paying late payment charges for tax bills. It is all done for you, it's automatic and there are no extra fees.

BENEFIT OF THE PLAN:

- In the event of postal disruption, illness or vacation, your payments will still be made.
- Monthly plan allows easier budgeting.
- Savings on postal charges.
- Exemption from penalties; provided the person is not in breach of the agreement.
- Once you have enrolled in a plan, you do not have to reapply for subsequent years.

HOW IT WORKS:

- Your tax payments start in January of each year.
- The payments to be made during each of the months of January to May, inclusive, shall each be equal to one-twelfth of the estimated taxes due for that tax year. (Based on the previous year's tax levied).
- The payments to be made during each of the months of June to December, inclusive, shall be equal to one-seventh of the amount calculated as follows:
 - actual taxes due for that tax year LESS aggregate of payments received during January to May, inclusive.
- Installments are withdrawn from your bank account on the **20th of the month**.

WHO MAY ENROLL:

- You must have **no arrears** on your account.
- You do not pay your taxes with your mortgage.

WHEN TO ENROLL:

- You should enroll prior to **December 31st** to avoid late filing fees. However, you may still sign up from January to June if you have not enrolled by December 31st. If payments for a tax year commence after the month of January, the person must make an initial payment to the Town equal to the total of all past due installments plus a late filing fee of 1.5% per month on all past due installments from January to June, inclusive, and, for greater clarity, payments for a tax year cannot commence after the month of June.
- A person who acquires title to a property or business may enter into an agreement with the Town to make monthly payments of taxes at any time during the tax year without payment of a late filing fee, provided the agreement is made within 30 days of the date title is transferred.

HOW TO ENROLL:

- Fill in the application form attached and return with a VOID cheque or Direct Debit form to the Town of Wembley. Mail, drop off or email form finance@wembley.ca

TERMS & CONDITIONS

- This Pre-Authorized Payment Plan, along with the attached Application form, is deemed to be an agreement pursuant to Section 4 of the Bylaw 751, the Tax Penalty Bylaw.
- By signing the Application form, the person agrees to be bound by the terms and conditions contained herein and any additional terms and conditions found in Section 4 of Bylaw 751.
- If a person is in breach of the agreement, penalties shall apply to the balance of taxes outstanding on the date of the breach.
- The bank's failure to honour any pre-authorized payment shall be deemed to be a breach of the agreement by the person.
- An agreement shall be deemed to be null and void if all taxes due from the person are not paid in full up to December 31st of the year preceding the tax year in which the agreement is to commence.

CONFIDENTIALITY:

- The Town's bank handles all the payment transactions. Access to your bank account is limited solely to the withdrawal of the tax payment funds as authorized. Your account information such as balances and other transactions are not available to the Town or any bank other than your own.

RECOURSE RIGHTS:

- You have certain recourse 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 this Pre-Authorized Debit Agreement. To obtain more information on your recourse rights, contact your financial institution or visit www.cdnpay.ca

FREQUENTLY ASKED QUESTIONS

WHAT IF I WANT TO CANCEL?

- In the event of a sale of your property or a change in your bank account, it is your responsibility to immediately provide written notification to the Town office.
- To ensure deductions stop at the appropriate time, we require at least ten business days to fulfill this request.

WHAT IF MY PAYMENT IS RETURNED BY THE BANK?

- If, for any reason, a payment is returned, you will be subject to a **\$42.50 admin fee** and applicable penalties. The amount of the returned payment plus admin fee and applicable penalties must be paid prior to returning on the pre-authorized payment plan. The bank's failure to honour more than one pre-authorized payment will result in the agreement being terminated.

MAY I ENROLL ANYTIME DURING THE YEAR?

- Yes. If you are not signed up before December 31st, you can now sign up from January to June. If payments for a tax year commence after the month of January, the person must make an initial payment to the Town equal to the total of all past due installments plus a late filing fee of 1.5% per month on all past due installments from January to June, inclusive, and, for greater clarity, payments for a tax year cannot commence after the month of June.

- A person who acquires title to a property or business may enter into an agreement with the Town to make monthly payments of taxes at any time during the tax year without payment of a late filing fee, provided the agreement is made within 30 days of the date title is transferred

DO I NEED TO APPLY YEARLY?

- No. Once you are enrolled in the payment plan you do not have to re-apply for subsequent years. It is all automatic.

WHAT IF I'M ALREADY ON THE PLAN?

- You will remain on the plan and there is no need to re-apply.

DO I NEED TO PAY THE TAX ASSESSMENT NOTICE BY JULY 31ST *?

- If you are on the pre-authorized payment plan, no. Installments are being made monthly to December.
- The tax amount on your Assessment & Tax Notice is for taxes levied from January to December of the current year. The notice is mailed in mid-May to all title holders, including those on the pre-authorized payment plan. Only those **not** on the pre-authorized payment plan are required to pay by the business day of July.

NOT READY TO SIGN UP FOR THE PRE-AUTHORIZED PAYMENT PLAN?

- Other methods of payment include:
- Over the counter payments of Cash, Cheque or Interact accepted during normal business hours 8:30AM - 4:30PM Monday to Friday closed for lunch 12:00PM – 1:00PM
- Drop off cheque or money order in sealed envelope and label with account name and contact information with reception at 9940-101 Street.
- If you pay after Town office hours, your payment will be processed on the next business day.
- Online banking simply uses your roll number as your account number, to make online direct deposits.
- Mail Cheque and money orders to:
Town of Wembley
Box 89, 9940-101 Street Wembley, AB T0H 3S0
- Receipts will not be mailed.
- **Please note that these other payment methods are subject to the August 1st* and December 1st* penalty and taxes are due and payable by July 31.**

**If any date specified in this section as a penalty date falls on other than a normal day of business for the Town, then the penalty date shall be deemed to be the next normal business day.*

If you have any questions call **780-766-2269** or visit www.wembley.ca





PRE-AUTHORIZED TAX PAYMENT PLAN APPLICATION

In the Town of Wembley, in the Province of Alberta, I hereby make application to pay current taxes levied on the below listed property, in twelve (12) monthly installments.

TAX ROLL #: _____ **EFFECTIVE DATE:** _____

NAME: _____

PHYSICAL ADDRESS: _____

MAILING ADDRESS: _____

PHONE: _____ **PHONE 2:** _____

FAX: _____ **EMAIL:** _____

Please attach VOID CHEQUE or DIRECT DEBIT from your bank.

Withdrawal date is the 20th of the month

FINANCIAL INSTITUTION: _____

INSTITUTION #: _____ **ACCOUNT #:** _____ **TRANSIT #:** _____

I hereby agree to all terms and conditions outlined on this Pre-Authorized Payment Plan, including those terms and conditions found in Section 4 of Bylaw 751, and authorize my bank to draw and issue payments to the Town of Wembley for payment of property taxes as indicated.

If two (2) signatures are required for a chequing account, two (2) signatures must appear on this application.

Signature: _____

Date: _____

Signature: _____

Date: _____

Email form to finance@wembley.ca mail PO Box 89, Wembley AB T0H3S0 OR drop off through mail slot at the Town Office

PLEASE NOTE: *The personal information on this form is being collected in accordance with Section 33(c) of the Freedom of Information and Protection of Privacy Act (FOIP Act) RSA 2000 CF-23. If you have any questions about the collection, use and protection of this information, please contact the Town of Wembley FOIP Coordinator at 780-766-2269 or info@wembley.ca*