

# CUSTOMER AUTHORIZATION FORM FOR PRE-AUTHORIZED PAYMENTS



Please refer to the **CUSTOMER AGREEMENT FOR PRE-AUTHORIZED PAYMENTS** for current terms and conditions  
**PLEASE INCLUDE VOID CHEQUE OR DIRECT DEPOSIT PRINTOUT**

Property Owner/Tenant/Company Name(s): \_\_\_\_\_  
(as shown on tax/utility bills)

Property Location: \_\_\_\_\_  
Street City Postal Code

Mailing Address: \_\_\_\_\_  
Street City Postal Code

Phone number(s): \_\_\_\_\_ Email: \_\_\_\_\_

Roll Number: 41-08 \_\_\_\_\_ Utility Account Number: \_\_\_\_\_ AR Number: \_\_\_\_\_

**Type of Service:**     Personal     Business

**Choose applicable Plan(s):**

**Property Tax Plan:**  
Effective Date \_\_\_\_\_     Monthly Plan \$ \_\_\_\_\_ (office use only)    **OR**     Due Date Plan

**Utility Plan:**  
Effective Date \_\_\_\_\_     Monthly Plan \$ \_\_\_\_\_ (office use only)    **OR**     Due Date Plan:

**General Accounts Receivable** (marina, dog license, landfill, etc): Effective Date \_\_\_\_\_

By Signing this form, I/We have read, understood, and agree to the following:

- The Customer Agreement for Pre-authorized Payments which forms part of this Authorization but is physically separate from it and may be subject to change in the future.
- The Municipality of Kincardine and financial institution designated (or any other financial institution I/We may authorize at any time) is authorized to begin withdrawals as per my/our instructions for payment of charges arising under my/our Municipality of Kincardine Accounts.
- This authority is to remain in effect until the Municipality of Kincardine has received written notification from me/us of its change or termination at least **Five (5)** business days before the next withdrawal is scheduled. To obtain a sample cancellation form, or for more information on your right to cancel a PAD agreement, contact your financial institution or visit payments.ca.
- 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 PAD Agreement. To obtain more information on your recourse rights, contact your financial institution or visit payments.ca.

I am:     Property Owner     Tenant     Authorized Individual (authorization form required)     Executor/Trustee/POA (must provide legal documentation)

Print Name: \_\_\_\_\_ Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Print Name: \_\_\_\_\_ Signature: \_\_\_\_\_ Date: \_\_\_\_\_

**For a joint account, all depositors must sign IF more than one signature is required on cheques.**

**Please submit in person, mail, fax or scan and e-mail this form to [cashier@kincardine.ca](mailto:cashier@kincardine.ca)**

Personal information is collected under the authority of the Municipal Act, 2001 for the purposes of creating a record to be used for the purpose of setting up Preauthorized Payment Plans for taxes, utilities and accounts receivable. Questions about the collection of personal information may be addressed to the Clerk of the Municipality of Kincardine, 1475 Concession 5, R.R. 5 Kincardine ON N2Z 2X6 Phone: 519-396-3468. Revised 2023.09

## CUSTOMER AGREEMENT FOR PRE-AUTHORIZED PAYMENTS (PAP)

### Things to Know:

- There are no service charges or fees for enrolling in a plan
- Accounts must be paid in full prior to starting a plan
- You will continue to receive utility and tax bills at regular intervals stating “Preauthorized Payment Plan in effect”
- PAP plans are non transferrable. If you sell your property or move, you must complete a new application for your new location
- New applications, changes to, or termination of a plan must be provided to the Municipality in writing at least **five (5) business days** prior to the next withdrawal
- Please review your billings and any statements you may receive as it is your responsibility to ensure your account does not have any amounts owing. If amounts remain owing after withdrawal dates, interest at the rate of 1.25% per month as well as statement fees will apply

### How to Enroll:

Submit the signed **Customer Authorization Form for Pre-authorized Payments** to the Treasury Department together with a void cheque or direct deposit form. Handwritten banking information will not be accepted.

If you own more than one (1) Property, a separate form must be completed for each property

### Returned Payments (NSF):

- Your account will be charged the Returned Payment Fee per the Consolidated Fee By-law for any payments returned by your financial institution. You will be sent a letter advising of the balance that must be paid by the 25th of that month to continue the payment plan. If payment is not received for the original payment plus the fees, you will be removed from the program and only be able to re-join once your account is brought to a zero (\$0.00) balance.
- If there is a returned payment in the reconciliation month, your account will automatically be taken off the plan and not be renewed the following year until your account is paid in full and request has been made to reinstate.
- Two (2) returned items within a 12-month period will result in the Municipality terminating your plan for 12 consecutive months, after which time you can reapply.

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For further information regarding our Pre-Authorized Payment Plans, please call 519-396-3468 or visit the Municipal office, Treasury Department.

## Tax plans:

**These payment plans only cover the interim and final tax bills. Payment of Supplemental Taxes and Ownership Change Fees will not be included. Contact the office for alternate payment methods or see the reverse of the bill.**

Tax accounts must be paid in full by December 20<sup>th</sup> of each year or the municipality reserves the right to terminate your plan. If there is no balance outstanding by this date, the plan will automatically continue the following year.

### Monthly Tax Plan (Equal Payment Plan EPP)

- This payment plan does **not** operate as equal billing
- Withdrawal Date: 1<sup>st</sup> business day of the month
- 11 Months of equal payments – January to November. December is the reconciliation month.
- The monthly amount is calculated by taking the previous years' tax levy, multiplying by the anticipated rate increase, and dividing by 11.
- In December any balance remaining will be withdrawn. Any credit on your account at this time will be factored into the calculation for the following year's monthly amount.
- Any outstanding balances on the tax account as of November 25<sup>th</sup> in any year will be withdrawn together with your December reconciliation amount. These amounts may include but are not limited to miscellaneous charges being added to the tax account for collection such as utility billing arrears, weed cutting, unpaid supplemental billings, returned payment fees etc. You will receive notification in November if there will be a withdrawal > \$20.00 in December.
- An alternate withdrawal amount may be requested in writing by the property owner. However, it is the property owners' responsibility to ensure sufficient funds are received in advance of due dates as penalty at the rate of 1.25% per month and statement fees will apply to any outstanding balance.

### Due Date Tax Plan:

- Installment due dates: 1<sup>st</sup> business day of March, June, September and December
- The full amount of each installment of the Interim and Final Tax bills together with any additional balance on the account will be withdrawn on the installment due dates. Balances may include but are not limited to miscellaneous charges being added to the tax account for collection such as utility billing arrears, weed cutting, unpaid supplemental billings, returned payment fees etc.

## Utility Plans:

### Monthly Utility Plan (Equal Payment Plan EPP):

- Withdrawal Date: 1<sup>st</sup> business day of the month
- 11 Months of equal payments. The monthly amount is calculated by taking last years' billing amounts, multiplying by the anticipated rate increase, and dividing by 12. The 12<sup>th</sup> month is reconciliation month where the balance remaining on the account will be withdrawn. The amount to be withdrawn will appear on your last utility bill of the cycle. Any credit on your account at this time will be factored into the calculation for the following year's monthly withdrawal

#### Schedule:

	Utility billing cycle	Equal payments	Reconciliation
North route customers	November, March, July	October to August	September
South route customers	January, May, September	December to October	November

- Any additional charges not considered in the monthly calculation will be rolled into the balance and withdrawn in the reconciliation month. I.e. increased water usage, additional charges on the account, returned payment fees, and applicable penalties
- In the reconciliation month, you will receive a letter advising your new monthly withdrawal amount
- If you sell your home or move, final utility bills will be withdrawn on the due date

### Due Date Utility Plan

- North utility due dates: Last business day of April & August, and the first business day of January
- South utility due dates: Last business day of February, June, October
- The amount due on the invoice will be withdrawn on the due date

## Accounts Receivable Plans:

### Monthly Accounts Receivable Plan

- Covers invoices for recurring monthly rentals and similar charges.
- The full balance on the account will be withdrawn on the first business day of the month.

### Due date Accounts Receivable Plan

- For accounts such as Marina and Dog Licences
- The amount due on the invoice will be withdrawn on the due date