



## **PRE-AUTHORIZED PROPERTY TAX PAYMENT PLAN (PAP) TERMS and CONDITIONS**

The Pre-Authorized Property Tax Payment Program enables you to pay your tax bills directly from your bank account, without having to write cheques, pay for postage or worry about missed due dates. Municipality of Strathroy – Caradoc does not charge for this service.

- 1) Customer must be current owner of the property being set-up for Pre-authorized. Please provide copy of "Land Transfer Deed" or Lawyers letter if this is newly purchased property.
- 2) You may enroll and remain in the program if your property taxes are paid up to date. If your property is a vacant building lot, you may not enroll in the program, until a home has been built and fully assessed for one year.
- 3) If payment is returned NSF, you will be notified by letter that your account will be automatically removed from our Pre-Authorized payment plan unless payment is replaced within 10 days of date of letter. (NSF charges will be applied in accordance with Council By-Law in effect at the time.) Subscribers to the plan who have 3 payments returned in a year will become ineligible to continue on the plan. Once your plan is cancelled, all unpaid taxes become due and payable, and is subject to the standard penalties.
- 4) If you change your Banking information, or terminate the Pre-Authorized Payment Plan, you must advise The Municipality of Strathroy-Caradoc in writing by the 1<sup>st</sup> of the month in which the change is to take effect. If written notification is not received, we will continue to take the monthly withdrawal until such notification is received.
- 5) Option 1  
Your bills will be sent to you as usual. The installment amount will be withdrawn from your account on the instalment due date or the next banking day. To have the plan in place for the current tax installment, please ensure this application is received in our office 10 days prior to due date.  
  
Option 2  
Payments will be deducted from your bank account on the last day of each month or next banking day to follow.
- 6) Tax bills will be mailed to you for information only. Final tax bills should be kept for income tax purposes.
- 7) Supplementary tax billings issued for additional taxes due to improvements or new buildings will not be included in the pre-authorized plan and must be paid by a separate payment.

## **PRIOR TO SUBMITTING APPLICATION**

- 1) Ensure you have signed and completed the application form and attach an unsigned cheque (or photocopy) marked VOID or bank form with your banking information on it.
- 2) A separate application must be completed for each property you want to enroll in the Pre-Authorized Payment Plan.
- 3) Ensure your property taxes are not being paid by a Mortgage Company. If your taxes are paid by a Mortgage Company, you must obtain and submit written discharge notification prior to being set-up on Pre-Authorized.

**DISCLAIMER:** Upon approval, Option 1 plan will receive a stamped PAP, or Option 2 plan will begin as of the date indicated in your confirmation letter.