



PRE-AUTHORIZED DEBIT (PAD) PLAN AGREEMENT

Did you know that our monthly and due date pre-authorized payment plans offer you an easy, convenient and worry free method for paying your tax and water bills? With the Pre-authorized Debit Plan (PAD), there is no need to worry about submitting payments by the due dates or incurring late payment charges. All payments are made automatically and there are no activation fees.

How to Enroll

- Ensure the applicable tax and/or water balance is paid and up-to-date.
- Complete the Pre-authorized Debit (PAD) Plan Agreement form and submit to Revenue Services.
- Include a pre-authorized form authorized by your financial institution or attach a VOID cheque.
- Applications for Tax Bill Payments must be received by Revenue Services by December 31st to enroll for the Interim Billing, or May 31st to enroll for the Final Billing. Applications for Water Bill Payments can be submitted at any time to enroll for the next scheduled billing.
- If a Plan is not chosen (Monthly Plan or Due Date Plan), you will be enrolled in the Due Date Plan.
- Any application received that is not completed, will be returned to the owner, along with any VOID cheque or bank form accompanying it. If late fees are incurred as a result, they are the responsibility of the property owner.

How the Plans Work

Tax Bill Payment Plans:

Due Date Plan: Payments will be automatically deducted on the scheduled due dates each year.

Monthly Plan: Monthly payments will be automatically deducted on the first business day of each month from February to November each year. In January and June of each year, your property tax bill will be mailed. It will include the standard notification of the current tax levy and any adjustment that will be made to your monthly payment amount.

Supplementary Taxes for New Homes and Buildings: Supplementary bill payments will be withdrawn from your account based on your chosen payment plan. The Due Date Plan will have two additional withdrawals, whereas the Monthly Plan will have three additional withdrawals.

Water Bill Payment Plans:

Due Date Plan: Payments will be automatically deducted on the due date as indicated on each bill.

Monthly Plan: Equal monthly payments will be automatically deducted on the first business day of each month from January to December each year. The withdrawal amount will be determined by Revenue Services based on your consumption history at the property for this application. On this Plan, you will continue to receive bills that will reflect your actual consumption. Your account will be reconciled each fall and adjusted to reflect the balance on the account at the time of reconciliation.

Returned Payments

If a pre-authorized payment is dishonoured by your bank for any reason, a service fee for the dishonoured payment will be applied to your account and you may be removed from the Pre-authorized Debit (PAD) Plan. Any discount granted for water will be reversed and any tax penalty and interest charges will be added. Once the account is paid in full, you can re apply to the Pre-authorized Debit (PAD) Plan by submitting a new Pre-authorized Debit (PAD) Agreement.

Cancelling or Changing the Plan?

You may withdraw from the Plan at any time, subject to providing written notice to the Town of Richmond Hill (Revenue Services). Notice must be received at least 10 business days prior to the next scheduled withdrawal. For more information on your right to cancel a PAD Agreement, visit www.cdnpay.ca, or contact your financial institution. Any changes to your banking information will require a new Pre-authorized Debit Plan (PAD) Agreement form with a VOID cheque or a pre-authorized form authorized by your financial institution.

Moving?

If you sell your property, you must notify the Town of Richmond Hill (Revenue Services) in writing that you are moving. Please include the closing date and the last withdrawal date. Your final water bill will not be withdrawn from your bank account; therefore, an alternative method of payment must be used.

Assistance with Town services is available in more than 170 languages. Please call Access Richmond Hill at 905-771-8949 to obtain more information in your preferred language.

