



PRE-AUTHORIZED DEBIT AGREEMENT

Available Now

Township of Chatsworth
 316837 Highway 6
 Chatsworth, ON N0H 1G0
 Phone: (519) 794-3232
 Fax: (519) 794-4499
 Web Site: www.chatsworth.ca

BENEFITS

- Easy to Budget
- No Cheques to Write
- Manageable Payment Options
- Save on Postage and Travel Time
- Convenient, No Line Ups.

QUALIFICATIONS

- No outstanding arrears on tax account
- You do not pay your taxes with your mortgage

TO GET STARTED

Complete the attached Form

THE DUE DATE PLAN

Payment to your tax account in the amount of the installment due is withdrawn from your account on the due date.

THE MONTHLY PLAN—12 PAYMENTS

The Monthly Plan provides a convenient way to budget. The Tax Department will establish a monthly payment amount calculated both in January and again in July with your Final Tax Billing to meet your current taxes due. The December payment will have to be adjusted to include any remaining balance or credit.

Payment withdrawal date will be on the 28th of each month.

GENERAL INFORMATION

If you own more than one property, a separate authorization is required for each property. If you are expecting a value change such as building an addition, or constructing a new home, a separate Supplemental Billing will be generated. Your Monthly Plan amounts may be adjusted to include the additional taxation. All tax amounts billed in the current year have to be paid by December. Please call if you have any questions regarding Supplemental Billings.

Please Notify the Municipality IN WRITING

- if your mailing address changes
- if you have sold your property
- if you have purchased a new property
- if you wish to discontinue/change the plan

TERMS & CONDITIONS

- Enrollment is automatically renewed annually. Information about the changes in your payment will be sent out every 6 months.
- If a payment is not met for any reason, you will be subject to a finance charge and applicable penalties.
- If any two payments are not met, your enrollment in the Pre-Authorized Debit PAD Agreement will be terminated.
- To be removed from the plan, or if banking information changes, notify the Township of Chatsworth Tax Department in writing at least 30 days before the next payment is due.

PRE-AUTHORIZED DEBIT AGREEMENT

Please provide a separate authorization for each property

42-04 - _____ - _____ - 0000
 Property Roll Number

Property Address _____

Registered Owner (s) _____

Mailing Address (if different from the property address) _____

Home Phone # _____

Business Phone _____

(____) _____ - _____ (____) _____ - _____

Email Address _____

Banking Information

Financial Institution Name: _____

Address: _____

Acct No _____ Transit _____

Financial Institution No _____ Savings _____ Chequing _____

PLEASE ATTACH A "VOID" CHEQUE

You, the payor authorize the Municipality to debit identified below:

Please register me for: (Check only one plan)

____ Due Date ____ Monthly Plan -28th of each Month

These services are for (check one): ____ Business ____ Personal

You, the Payor may revoke your authorization at any time in writing subject to providing notice of 30 days to the Township of Chatsworth. To obtain a sample cancellation form, or further information on your right to cancel a PAD Agreement, contact your financial institution or visit www.payments.ca.

Name (please print) _____

1st Signature _____ Date _____

2nd Signature _____ Date _____

If more than one signature is required on cheque issued against the account, all depositors must sign.

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 www.payments.ca.

PAYMENT OPTIONS

By Mail To:

Township of Chatsworth
316837 Highway 6, RR 1
Chatsworth, ON N0H 1G0

Cash, Cheque, Debit, Internet and Telephone Banking, Pre-Authorized Debit Plan.

For Pre-Authorized Debit
Choose Either:
The Due Date Plan
Or
The Monthly Plan

To Get Started
Complete Form on Reverse

For Internet and Telephone Banking: to be sure payment is received in our office by the Due Date, please process your payment at least **THREE DAYS PRIOR TO THE DUE DATE TO ALLOW FOR BANK PROCESSING.**

Office Hours are as follows:
Monday to Friday
8:00 a.m. to 4:00 p.m.

After hours mail can be dropped off in the mail slot located at the front door.

PAYMENT MUST BE RECEIVED IN OUR OFFICE BY THE DUE DATE.

TAX BILLING INFORMATION

INTERIM BILLING

The INTERIM BILLING is calculated by using 50% of the previous year annual taxes divided into two installments.

The Interim Billing installment due dates (subject to change)

**End of February
End of April**

FINAL BILLING

The FINAL BILLING is calculated using the Tax Rates and charges which are established annually for each of the property classes and the current value assessment (CVA) which has been determined by MPAC. The total annual taxes less the Interim billing is divided into two installments.

The Final Billing installment due dates (subject to change)

**End of July
End of October**

PENALTY & INTEREST

Arrears are due immediately. Payments are due on the due dates and in the amounts indicated on the tax bill. If taxes are not paid on the due date a penalty of 1.25% will be charged on the first day of each calendar month until paid in full. Neither the Treasurer nor Tax Department staff have the authority to waive penalty charges.

SUPPLEMENTARY TAX BILLING

You may have received a Supplementary Tax Bill if there has been a change to your property assessment value. Examples may be for an improvement such as a deck, addition, pool, garage, new home.

Your assessment may also be adjusted if you have received a revised assessment due to an appeal to MPAC or the ARB.

ASSESSMENT INFORMATION

MPAC

Municipal Property Assessment Corp.
Visit on the Web at: www.mpac.ca
Phone Toll Free 1-866-296-6722

AGRICORP

Farm Property Class
Tax Rate Program
(The program was run by Ontario Ministry of Agriculture, Food and Rural Affairs (OMAFRA))
Visit on the Web at: www.agricorp.com
Phone Toll Free 1-888-247-4999
TTY: 1-877-275-1380