



## **PRE-AUTHORIZED PAYMENT PLANS**

1. **Twelve Month Payment Plan:** You are eligible to join if your property tax payments are UP TO DATE. Payments begin January 1<sup>st</sup> each year and continue on the 1<sup>st</sup> of each month through to November 1<sup>st</sup>. The December withdraw will be for any final taxes owing.
2. **Due Date Payment Plan:** You are eligible to join if your property tax payments are UP TO DATE. Payments will be withdrawn on the regular due dates that are shown on the tax bill. Applications must be received 10 business days prior to the upcoming due date. Your Interim and Final Tax Bills will indicate the due dates and the amounts to be withdrawn. These bills are for your information only.
3. **Tax Payer Defined Payment Plan:** To join this plan, your account does not have to be in a current status. This plan is designed for owners that are in arrears that wish to work on paying down their balance. Payment amounts are determined by the property owner and payments will be withdrawn in 12 monthly installments on the 1<sup>st</sup> day of each month. Withdrawals in the specified amount will continue each month. Applications must be received at least 10 days before the first withdrawal. A new application is required to make a change in the amount and it must be received in our office 10 business days prior to the next withdrawal. Penalty and interest charges will accrue on tax balances.

### **NOTES RELATING TO ALL PAYMENT PLANS:**

- A service charge will be added if funds are returned by the bank according to our fees bylaw.
- The Treasurer may cancel the privilege of continuing the plan if a withdrawal fails to be honoured in a taxation year, and the unpaid balance of taxes shall be subject to penalties if overdue.
- If your banking information changes, a completed and signed Banking Information Change Form must be received 10 business days prior to the next withdrawal in order to process the next payment.
- If you wish to withdraw from a program at any time, a signed (2 signatures when applicable) written request must be received 10 business days prior to the withdrawal date. To obtain a sample cancellation form, or for more information on your right to cancel a PAP Agreement, contact your financial institution or visit [www.cdnpay.ca](http://www.cdnpay.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 PAP agreement. To obtain more information on your recourse rights, contact your financial institution or visit [www.cdnpay.ca](http://www.cdnpay.ca)

### **ARE YOU MOVING?**

If you are selling your property you must notify the Township in writing a minimum of 10 business days prior to your sale date in order to cancel future withdrawals. If you are moving within the Township of Armour, a new pre-authorized payment plan application form must be fully completed, signed, and re-submitted along with a new void cheque.

If you wish to join any of the payment plans please use the application form and return along with a VOID cheque to:

Township of Armour  
PO Box 533  
56 Ontario Street  
Burk's Falls, ON P0A 1C0  
Phone: 705-382-3332  
Fax: 705-382-2068  
Email: [info@armourtownship.ca](mailto:info@armourtownship.ca)

Application Forms, Cancellation Forms, and Banking Information Change Forms for the Pre-Authorized Payment Plans can be accessed from the Township of Armour's website – [www.armourtownship.ca](http://www.armourtownship.ca)