



PROPERTY TAXES

PRE-AUTHORIZED PAYMENT PLAN

What is PT PAP?

PT PAP is a pre-authorized payment plan that allows taxpayers to contribute a fixed monthly payment towards the next year's property taxes.

What are the benefits of PT PAP?

- You will earn interest on your money
- There are no cheques to write each month
- Makes budgeting easier

You can join PT PAP if:

You are not paying your taxes through your mortgage, and your tax account is in good standing with the District of North Saanich.

How do I apply for PT PAP?

All you have to do is complete and sign the authorization form and return it to us with a voided cheque.

Do I have other prepayment options?

We accept Cash, Cheque, Interac, Telephone and Internet Bank pre-payments. Your total payments may not exceed the most recent tax levy plus 5%.

How does PT PAP work?

Ten monthly payments will be processed on the **1st day of each month starting in August and ending in May.**

No payments will be processed in June and July. The maximum monthly payment will be calculated by dividing the most recent tax levy (minus the Home Owner Grant) by ten; then adding 5%. Your monthly payment can be for that amount, or a lesser amount. **PAP payments and overpayments are non-refundable.** Accounts with large overpayments may be reduced automatically.

The annual tax notices are mailed out in early June and will show that year's tax levy, less the total prepayments and interest earned. **You are responsible for any outstanding balance** and if eligible, you must claim the Home Owner Grant each year.

If eligible, the Home Owner Grant application must still be filled out each taxation year.

DISTRICT OF NORTH SAANICH – TAX DEPARTMENT

PRE-AUTHORIZED PROPERTY TAX PAYMENT AUTHORIZATION

REGISTERED

OWNER(S): _____

ROLL #: _____

CIVIC ADDRESS: _____

PHONE NO.: _____

STARTING DATE: _____

MONTHLY
AMOUNT: _____

We hereby
authorize: _____

Institution
No.: _____

(NAME OF FINANCIAL INSTITUTION)

Transit No.: _____

Account No.: _____

Account Type: ☐ Chequing ☐ Savings

PAD Category: ☐ Business ☐ Personal

To debit my/our account indicated above on or after the **1st day of each month for the months August to May inclusive each year.** All payments are to be made to the District of North Saanich. I understand that payments through this program are non-refundable. In case of a sale of the property, any credit balance in the account will be adjusted by the lawyers and thus purchased by the new owner.

I/We may revoke my/our authorization at any time, subject to providing a completed modification/cancellation form from me/us of its change or termination. This notification **must be received by the last day of the month prior to the next scheduled payment.** To obtain a modification/cancellation form or more information, I/we may contact the District of North Saanich by phone at (250)656-0781 or email at admin@northsaanich.ca. I/we acknowledge that this cancellation does not terminate any obligation that I/we have with the District of North Saanich.

Your treatment of each payment shall be the same as if I/we have personally directed you to pay as indicated and charge the amount specified.

The taxpayer understands that the pre-authorized property tax plan is for the convenience of the taxpayer. The District of North Saanich relies on the representation constituted by this authorization that the utility payer's bank account shall be during the currency of this authorization in good standing with sufficient funds to cover such pre-authorized cheques as they become due and payable

I/We, have certain recourse right if any debit does not comply with this agreement. For example, I/we 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 my/our recourse rights, I/we may contact my/our financial institution or visit www.payments.ca

SIGNATURE(S): _____

DATE: _____

FOLIO # 332. _____

PLEASE ENCLOSE ONE OF YOUR CHEQUES MARKED **VOID.**

Please see reverse for FAQ's



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FAQ

- If you change your chequing account, please advise the Property Tax Department and provide a new VOID cheque at least two weeks prior to the next payment date.
- If you wish to change the pre-authorized amount, or to wish to cancel from the program, you can do so by notifying the District of North Saanich in writing, or by changing, initialing and authorizing DNS on the original form. Please ensure that the Tax Department is given at least two weeks' notice to ensure that this change takes effect.
- If your property is sold, you must inform the Tax Department in writing at least two weeks in advance of your next payment. **Credit balances on PAP accounts are non-refundable.** When your property is sold, your lawyer will be provided a tax certificate that will show the credit on your account, and will adjust for the credit on the conveyance.
- If in the event that a payment is returned by your bank, the amount will be reversed and an NSF fee will be applied for the returned item. Please be aware that North Saanich may cancel the privilege of continuing in the PT Pre-Authorized payment program if two consecutive installments are returned by your financial institution.
- To participate in the Pre-Authorized PT payment program the tax account on the property has to be in good standing. So, if there are taxes in arrears or delinquent charges on the property, the taxpayer will be precluded from participating in the PT PAP program.

For more information, please contact the Finance Department at:

Phone: (250)656-0781

Email: admin@northsaanich.ca