

Submit form with a cheque marked "VOID".

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 pre-authorized agreement. To obtain more information on your recourse rights, contact your financial institution or visit payments.ca.

To apply:

- You must be the property owner.
- You must have a Canadian chequing account at a financial institution.
- Complete and submit this form with a voided cheque in person, by email, mail or fax.

District of Saanich
Property Tax or Utility Billing Section
770 Vernon Ave.
Victoria BC V8X 2W7
e. propertytax@saanich.ca
e. utilitybilling@saanich.ca
f. 250-475-5429

Do not apply for the Property Tax Pre-authorized Payment Plan if:

- You are already registered with the plan. (Prepayments will continue automatically).
- Your mortgage company pays your property taxes.
- You are selling your property in the next year.
- You are planning to defer your property taxes.

Property Tax and Utility Billing Sections
770 Vernon Ave.
Victoria BC V8X 2W7

Property Tax Section t. 250-475-5454
Utility Billing Section t. 250-475-5445
f. 250-475-5429



saanich.ca



Property Tax Pre-authorized Payment Plan

and the

Utility Billing Pre-authorized Withdrawal System

- ✓ Eliminate the need to pay the total property tax amount at one time.
- ✓ Great for budgeting.
- ✓ Convenient automatic withdrawal of your utility bill.

The Property Tax Pre-authorized Payment Plan allows you to make prepayments toward the following year's property taxes, with monthly pre-authorized withdrawals from your bank account.

The Utility Billing Pre-authorized Withdrawal System automatically withdraws your utility account balance on the due date of the bill (approximately every four months).

Monthly prepayments are calculated based on the most recent year's property taxes (less home owner grant, if applicable) at the time of the application.

The property tax section will automatically recalculate your prepayment amount each year. This new amount will be shown on your annual tax notice.

Terms and Conditions

- You should expect to find a balance on your tax notice, as prepayments are only an estimate of property taxes.
- It is your responsibility to pay the outstanding tax balance and claim the home owner grant each year (if eligible) by the due date to avoid a 10% penalty.
- Monthly tax prepayments are withdrawn on the first day of each month, and can be started anytime between August and May (for a maximum of 10 consecutive prepayments).
- There are no prepayment withdrawals in June or July.
- A service charge will be applied to your account for returned payments.
- After two consecutive returned payments, your participation in the plan will be cancelled.
- To change your banking information, or to cancel your plan, you must notify the District of Saanich in writing 14 days before the next scheduled withdrawal.
- Refunds are not available on the plan.

Property Tax Prepayments

Interest on Property Tax Credit Balances

Prepayment interest will be paid on the tax account credit balance effective January 1 of each year, and then on each monthly prepayment including April 1. The interest is calculated to the July property tax due date.

The prepayment interest is 3% below bank prime rate on December 15 of the preceding year.

Interest is not payable in the event of a credit balance on your utility account.

IMPORTANT

The amount owing on your tax notice will not be automatically withdrawn from your bank account through the plan. Final tax balances and your home owner grant (if eligible) are due July 2, 2020. To avoid a 3% penalty, taxes are due July 31, 2020. To avoid a 7% penalty, taxes are due September 30, 2020.

Utility Billing Withdrawals

The withdrawal amount will be the balance due on your utility bill (every four months). This amount may be different for each utility bill, as part of the bill is based on water consumption. **Participation in the plan is only available to property owners.**

District of Saanich personal pre-authorized form • 770 Vernon Ave. Victoria BC V8X 2W7 • saanich.ca

I want to set up monthly pre-authorized prepayments for property taxes. **Tax folio number:** _____

I would like \$ _____ to be withdrawn monthly. **Office use only - current taxes paid?** **Clerk** _____

The property tax section will automatically recalculate the prepayment amount, based on the most recent year's property taxes. This new amount will be shown on your annual tax notice.

I want to set up pre-authorized withdrawals for my utility bill. **Utility account number:** _____

This collection of personal information is authorized under the *Local Government Act, Community Charter* and section 26(c) of FIPPA. The information will be used for processing this application. Questions can be directed to the District's Privacy Officer at: 770 Vernon Avenue, Victoria BC, V8X 2W7, t. 250-475-1775, e. foj@saanich.ca.

Owner(s):	Civic Address:
Phone:	Email:
Signature(s):	Date:

The above signature authorizes the District of Saanich to debit my/our account for the balance owing on the above-noted utility account as of the due date of the utility bill AND/OR the above signature authorizes the District of Saanich to debit my/our account for property tax prepayments on or after the first day of each month of August to May inclusive each year.