



# Pre-Authorized Debit Plan Application Form

## Part 1 – Customer Information

Applicant Name: \_\_\_\_\_

Property Address: \_\_\_\_\_ Anmore, B.C. Postal Code: \_\_\_\_\_

Daytime Phone: \_\_\_\_\_ Email: \_\_\_\_\_

## Part 2 – Bank Account Information

**Note: A void personalized cheque must be attached to this form for new applications and change of banking information**

Select ONE of the following:

- VOID personalized cheque is attached – *for new applicant(s) or change of banking information*
- Use existing Banking Information on file – *for existing participants only*

Monthly Pre-Payment to Property Tax Roll # \_\_\_\_\_ in the amount: \$ \_\_\_\_\_

Monthly Pre-Payment to Utility Account # \_\_\_\_\_ in the amount: \$ \_\_\_\_\_

Effective Date: 15<sup>th</sup> of \_\_\_\_\_, 20\_\_\_\_

**\*\*CURRENT AND PRIOR YEAR PROPERTY TAXES/UTILITIES MUST BE PAID IN FULL PRIOR TO ENROLLING\*\***

- New
- Change Amount
- Change Bank Account
- Cancel

## Part 3 – Pre-Authorized Debit Details

I/We hereby authorize the Village of Anmore to debit my/our bank account, as per the attached VOID cheque, on the 15<sup>th</sup> of each month, from August to May of each year and do not require advance notice of any withdrawal before it is processed. **I/We have read, understand and agree to the Terms and Conditions (see reverse) and understand that prepayments WILL NOT be refunded. Withdrawals will continue until 10 days written notification of cancellation has been received. I/we will instruct the Village to discontinue the plan if the property is sold.** I/we understand that it is my/our responsibility to ensure that the conveyancing lawyer or notary provides me/us with a credit on the Statement of Adjustments, where applicable.

For a joint bank account, all depositors must sign if more than one signature is required on cheques issued against the account.

\_\_\_\_\_  
Signature(s) of Bank Account Holder(s)

\_\_\_\_\_  
Signature of Registered Owner (if different)

\_\_\_\_\_  
Print Name(s)

\_\_\_\_\_  
Print Name

\_\_\_\_\_  
Date:

\_\_\_\_\_  
Date:

Please see reverse for Terms and Conditions

For Office Use Only				
Date Entered: _____	Initials: _____	TX: _____	UB: _____	PAD Acct#: _____

# Pre-Authorized Debit Plan Terms & Conditions

Please retain a copy for your records

1. It is the responsibility of the property owner to **instruct the Village to discontinue the Pre-Authorized Debit BEFORE the property is sold.** This is important since we will continue to draw payments from your bank account until advised in writing. Any overpayment will be applied to the credit of the new owner. Credits must be adjusted between vendors and purchasers on the Statement of Adjustments. No refunds will be issued as a result of failure to cancel the plan upon transfer of the property.
2. In the event the taxpayer's mortgage company is to pay property taxes, it is the tax payer's responsibility to submit a written request to stop pre-authorized debits 10 days prior to the installment date.
3. Your Pre-Authorized Debit Plan may be changed or cancelled any time provided written notice is received by the Village of Anmore 10 days prior to the next scheduled withdrawal.
4. **All current & prior TAXES and UTILITIES must be paid in full prior to enrolling in the plan. Payments in subsequent billings will be applied to any outstanding balance first as required.**
5. PAYMENTS will be collected on the **15th day of each month from August to May.** There are no withdrawals in June or July.
6. Your annual PROPERTY TAX NOTICE (mailed in May) will indicate total taxes levied, less amount prepaid including any interest earned, and the balance owing (or any overpayment on your account which will remain as a credit for the next year's tax notice).
7. Your bi-annual UTILITY INVOICES (mailed in April and October) will indicate total utility charges for the billing period less amount prepaid to invoice date including any interest earned, and the balance owing (or any overpayment on your account which will remain as a credit for the next invoice).
8. **DISHONoured PAYMENTS** are subject to the current NSF fee as per the Fees and Charges Bylaw. This fee may be increased in the future without notice. Your Pre-Authorized Debit Plan may be terminated after two dishonoured Electronic Transfers within one year. The Village may not provide notice of non-payment or cancellation.
9. Interest will be earned at the prime lending rate of the Village's principal banker, in effect on the last day of the previous month, less 3%.
10. You may ENROLL in the Pre-Authorized Debit Plan at any time during the year.
11. It is your responsibility to make appropriate changes to the withdrawal amount in subsequent years. **Overpayments will not be refunded and will remain on the tax &/or utility account(s) as a credit to be applied against future billings.**
12. For new applicants and change of banking information, A VOID **PERSONALIZED CHEQUE** must be attached to this application and returned to the Village of Anmore 10 days prior to your start date.
13. The Village of Anmore Pre-Authorized Debit Plan is in accordance with Bylaw No. 562-2017

If eligible, the HOME OWNER GRANT must continue to be claimed by the owner each year. **TO AVOID PENALTIES, CLAIM THE GRANT AND PAY ANY OUTSTANDING BALANCE NOTED ON YOUR TAX &/OR UTILITY NOTICES PRIOR TO DUE DATES.**

The following calculations are provided for your convenience and are an estimate only; they are not a warranty or guarantee of the amount of taxes &/or utilities which may be levied. Tax payers may wish to add a percentage (%) increase to their prepayment amount to account for potential increases to property tax and utility rates in future years.

ESTIMATION OF THE <b>PROPERTY TAX</b> PREPAYMENT AMOUNT	ESTIMATION OF THE <b>UTILITIES</b> PREPAYMENT AMOUNT
1. Property taxes for current year _____(A)	1. Utility charges on last two billings _____(A)
2. <b>Subtract</b> Home Owner Grant, if applicable: Basic Grant (under 65)       -\$570 Basic and Additional Grant   -\$845 _____(B)	_____ (B)
3. <b>Subtract</b> Credit on Account (overpayment), if any: _____(C)	2. <b>Subtract</b> Credit on Account (overpayment), if any: _____(C)
3. Total Prepayment Amount (A)-(B)-(C) _____(D)	2. Total Utility Charges over the year (A)+(B)-(C) _____(D)
4. Divide (D) by number of months remaining to May 1 or provide other amount you wish to pay _____(E)	3. Divide (D) by 10 or provide other amount you wish to pay _____(E)
<i><b>Be sure to enter the amount you would like withdrawn from your bank account on the opposite side of this form (in Part 2)</b></i>	<i><b>Be sure to enter the amount you would like withdrawn from your bank account on the opposite side of this form (in Part 2).</b></i>

The personal information collected on this form is collected in accordance with the *Freedom of Information and Protection of Privacy Act*. The Village has authority to collect your information for the purposes of administering the Village of Anmore Property Tax *Pre-Authorized Debit Plan* Bylaw No. 562-2017. Should you have any questions or concerns about the collection of your personal information please call the Village at 604-469-9877.

