## TERMS AND CONDITIONS

### What is the City of Sault Ste. Marie's Pre-Authorized Tax Payment Plan?

Quite simply - it's the easy way to pay your taxes, interest free. This voluntary plan offers you a convenient, time-saving way to have tax payments automatically deducted from your bank account.

Property owners have two (2) options for worry-free tax payments:



This plan has ten (10) installments. Payments are withdrawn automatically from your bank account on the **fifth (5<sup>th</sup>) day of each month** from January to October. If the fifth (5<sup>th</sup>) is a Saturday, Sunday or holiday, withdrawal will be on the next business day. No payments are withdrawn in November and December.

Your first five (5) monthly payments (January to May) will be an equal monthly amount totalling one-half of the previous year's total taxes. Once your total tax levy is known, the last five (5) payments (June to October) will be calculated to reflect the entire year's taxes, plus any other charges added to the tax roll, minus the amount already paid during the first five (5) months and any credits.

For your information and records, a statement will be mailed to you in December and May to confirm your payment amounts.

OR



Upon selecting this option, payments will be deducted from your bank account on **each of the four (4) installment due dates.** Any outstanding charges or credits will be applied to the next pre-authorized tax payment withdrawal. Advance notice will be given.

## When Can I Begin?

Applications for either plan can be processed at any time provided all taxes are up to date. The completed application must be received in our Finance Department seven (7) days in advance of the next withdrawal date. For the monthly plan, your Interim Bill (Jan.-May) or your After-Interim Bill (June-Oct.) would be divided by the number of months remaining for that specific billing period.

Once registered in either plan, you will automatically be enrolled in subsequent years as long as all taxes are paid in full at the end of each year.

### What If I Sell My Property, Change My Mind, Switch Banks or Wish to Cancel?

If you sell your property, cancellation forms are available in the Finance Department, at <a href="https://www.saultstemarie.ca">www.saultstemarie.ca</a> or at most local lawyers' offices. Notify us immediately to ensure your property is withdrawn from the plan.

A new application is required if you wish to continue pre-authorized tax payments at your new address. If you wish to change your mailing address, a request in writing must be received by our Tax Division or e-mail your request to citytax@cityssm.on.ca.

If you change your bank account, a current cheque is required for our records. If you just want to cancel, simply notify the Finance Department in writing twenty (20) days prior to the next payment date. A cancellation form is available at <a href="https://www.saultstemarie.ca">www.saultstemarie.ca</a>. Select City Hall, and on the left side of the page below the heading Quick Links choose A-Z, then Property Taxes and Payment Options. For more information on your right to cancel a preauthorized payment, visit <a href="https://www.cdnpay.ca">www.cdnpay.ca</a>.

## What If I Miss A Payment?

You will be charged an NSF fee for any payment which does not clear your account. Your plan will be terminated if two preauthorized tax payments are not honoured in a calendar year.

## Who Is Eligible?

You are eligible to join the plan if the property is registered in your name and the taxes are *paid up to date*. If you have arrears, they must be paid prior to enrollment.

If you have recently purchased the property, a change of ownership along with a completed application must be received in our Tax Division seven (7) days in advance of the next withdrawal date.

If your taxes are currently paid by a mortgage company, and you wish to join the plan, written confirmation from your mortgage company stating you are no longer in their plan is required.

# **NOTICE**

Each property must have a separate application. Please obtain as many forms as required. However, only one voided cheque is necessary provided all property taxes are to be paid from the same bank account.

"Information collected and retained in accordance with the Municipal Freedom of Information and Protection of Privacy Act, R.S.O. 1000, c. M.56 as amended."



### **How Do I Apply?**

It's as easy as 1, 2, 3 . . .

- 1. Complete and sign the Application For Pre-Authorized Tax Payment. Additional applications are available for printing on the City Website at <a href="www.saultstemarie.ca">www.saultstemarie.ca</a>. Select City Hall, and on the left side of the page below the heading Quick Links choose A-Z, Property Taxes, then Payment Options.
- 2. Attach a blank cheque marked "VOID".
- **3.** Mail the application form and voided cheque to:

The City of Sault Ste. Marie Tax Payment Plan Finance Department P. O. Box 580, 99 Foster Drive Sault Ste. Marie, ON P6A 5N1

#### OR

Deliver the application and voided cheque to the Cashier Counter on Level Two (2) in the Civic Centre.

#### OR

Fax your signed application with a copy of your voided cheque to (705) 759-8447.

#### OR

E-mail the signed application and voided cheque to <a href="mailto:finance@cityssm.on.ca">finance@cityssm.on.ca</a>.

All personal information received will be considered confidential and will not be released under any circumstances.

#### Questions?

For further information on the pre-authorized tax payment program, please contact the Finance Department at (705) 759-5351.

The Corporation of the	City of
Sault Ste Marie	

APPLICATION FOR PRE-AUTHORIZED TAX PAYMENT	
Monthly Tax Payment Plan Ten (10) installments	
Start Date TAXES MUST BE UP TO DATE	
OR	
Due Date Tax Payment Plan Four (4) installments	
Start Date TAXES MUST BE UP TO DATE	
I/We hereby agree to all the terms and conditions outlined in the Pre-Authorized Tax Payment Plan and authorize my bank to withdraw payments payable to The City of Sault Ste. Marie for property taxes.	
lame(s):	
Property Address:	
Mailing Address (if different):	
Residence Telephone:	
Daytime Telephone:	
Property Roll Number (from tax bill):	
67-61 0 0 0	
Bank:	
Chequing Account Number:	
Signature(s):	

BE SURE TO INCLUDE A BLANK CHEQUE MARKED VOID.