



Tax# [] Installment Payment Plan

12-2nd Avenue SW Box 160 Carman, MB ROG 0J0 Ph: 204.745.2443 info@townofcarman.com

Customer information:

Name _____ Phone _____
 St. Address _____ Pcv _____ Postal Code _____
 Email _____ Tax Roll/Utility # _____

Installment Plan:

Monthly (TAXES) Start date _____ Payment amount (FIXED) \$ _____
 Quarterly (WATER) Start Date _____ Payment amount is variable
 Annual (TAXES) Start Date _____ Payment amount (FIXED) \$ _____

$$\frac{\text{Estimated Taxes}}{\text{(divided by) Number of months}} = \text{amount of monthly Payment}$$

Payment Plan Details:

I understand the outstanding balance will be withdrawn at the end of the billing period on the last scheduled payment prior to the tax bill due date. (August) I hereby authorize the Town of Carman to make regular withdrawals from my bank account on the said specified dates. Further I understand the monthly withdrawal is based on an estimate of taxes and there may be an adjustment in August to pay the remaining balance owing.

1. The treatment of each payment will be the same as if I had issued a cheque authorizing payment as indicated and to debit the amount specified to my bank account by way of Pre- Authorized Debit.
2. If two (2) consecutive payments are returned and not replaced, the Town of Carman will cancel the agreement. Any unpaid balance resulting from this are deemed due and subject to penalties in accordance with Penalty by Law.
3. In the event of a sale of the above property or a change in banking information, it is the customer's responsibility to notify the Town of Carman before the 22nd of the month to avoid processing the upcoming payment. Please notify of each property you would like to enroll in TIPP/PAD/UPAD payments.

TIPP payments automatically continue year after year until notification to cancel is received.

Banking Information:

** Please attach a void cheque or have your bank complete the following:

Institution Transit # _____ Branch ID # _____ Account # _____

Pre-Authorized Debit (PAD) Agreement:

I/We acknowledge that this Authorization is provided for the benefit of the "Payee" and "Processing Institution" and is provided in consideration of Processing Institution agreeing to process debits ("PADs") against the Account with Processing Institution in accordance with the Rules of the Canadian Payments Association (the CPA Rules). By signing this Authorization, the Payor acknowledges having received and having read a copy of this Agreement, (including the terms and conditions on page 2), acknowledges understanding the terms and conditions of this Agreement, and agrees to be bound by the terms and conditions of this Agreement.
 I/We warrant and guarantee that the person(s) whose signature(s) are below, are authorized to sign on the Account.

Authorized Signature _____ Date _____

Tax and Utilities Pre-authorized Debit Agreement

How does PAD work?

Each year property taxes are levied in May, covering January 1 to December 31 of the current year. Taxes are due on the last business day of August. By becoming a PAD participant, you will split the payment of your property taxes over 12 equal installments beginning September 1. PAD is a pre-paid plan meaning the intent is to accumulate enough funds on your tax roll to cover the balance of your taxes prior to the due date. Each installment is automatically withdrawn from your chequing account on the last business day of every month, with your participation in the plan automatically continuing from year-to-year for the enrolled property. The amount may change annually. Your monthly installment amount will be calculated by Town staff. If an amount is owing higher in the last month it will be withdrawn from your account.

Note: If you pay principal, interest and taxes (PIT) through your mortgage holder, please check with your financial institution prior to joining PAD.

Already on PAD and moving?

When you join PAD, you are pre-paying taxes through the plan for a specified property. PAD does not transfer automatically if you move. You will need to request PAD be cancelled on your previous property and submit an agreement for your new property. Cancellation requests received after the 22nd of the month will be processed after the upcoming withdrawal. PAD payments are non-transferable to other property tax accounts.

Already on PAD and buying additional property?

When you join PAD, you are pre-paying taxes through the plan for a specified property. PAD does not automatically start on any additional properties that you purchase. If you own more than one property, you must complete an agreement for each location you want on the plan.

How does UPAD work?

Utility bills are processed quarterly, due on the 15th of January, April, July & October. If registered for the UPAD program your utility bill will state "Pre-Authorized - Do Not Pay". The balance shown on your bill will be withdrawn on the due date.

If you move, UPAD payments are automatically cancelled. Please contact us by email at info@townofcarman.com to transfer pre-authorized withdrawals to your new home. **Final utility bills processed outside the regular quarterly billing cycle will not be automatically withdrawn.**

Don't have any cheques?

Your bank may provide you with a printable void cheque or a pre-authorized payment form, either online or through your branch. Contact your bank for further information. A void cheque or a pre-authorized payment form must accompany your PAD/UPAD agreement and must contain three sets of numbers that provide your bank information. The first set is a 5-digit transit number, which identifies your bank branch. The second set is a 3-digit institution number, which identifies your bank. The third set of numbers is your account number. PAD/UPAD payments are withdrawn from Canadian dollar chequing accounts. **Line-of-credit or credit card accounts may not be used.**