



Pre-Authorized Tax Payment Plan

Terms and Conditions

Who is eligible?

All owners of assessed properties in the Town of Ajax are eligible for this plan.

What are the benefits?

- Monthly plans are easier on your budget; rather than four large instalments, Plans A and D spread your payments over twelve months
- No additional fees or service charges to enrol in the plan
- Save the cost of postage, cheques and envelopes
- Avoid late payment charges (Plans A, B, D and E only) and eliminate the worry about missed due dates, lost or delayed mail, etc.

What plans are available?

Plan A: Residential Monthly Plan

This plan spreads your taxes over 12 monthly payments beginning in January and ending in December. Your monthly tax payment will automatically be withdrawn from your bank account on the 15th of each month.

Plan B: Instalment Plan

This plan withdraws the amount of your instalment from your bank account on the tax due date.

Plan C: Arrears Monthly Plan

This plan withdraws the amount stated on your application (subject to approval by the Tax Section) from your bank account on the 15th of each month. Penalty / interest charges will apply on all outstanding taxes until the account is current.

Plan D: Commercial/Industrial Monthly Plan

This plan spreads your taxes over 12 monthly payments beginning in January and ending in December. Your monthly tax payment will automatically be withdrawn from your bank account on the 15th of each month.

Plan E: Property Not Fully Assessed Monthly Plan

This plan withdraws the amount stated on your application (subject to approval by the Tax Section) from your bank account on the 15th of each month. This plan is for newly-constructed homes/buildings that are not yet fully assessed.

How are my monthly payments calculated?

Full Year (All Property Classes)

January to Final Billing - 1/12th of prior year's total taxes; After Final Billing - Current year's taxes payable, less total amount paid from January to Final Billing, divided by the months remaining in the year.

Partial Year (All Property Classes)

You can join the Monthly Plan (A or D), or the Instalment Plan (B), at any time throughout the year as long as your taxes are up to date at the time of the first withdrawal. If your account is not up to date, you are only eligible for the Monthly Arrears Plan (C), which is subject to penalty / interest charges.

Property Not Fully Assessed (All Property Classes)

Based on your purchase price, closing date and current assessment value, we will calculate an estimated monthly amount using past and current tax rates. This amount is reviewed / revised by the Tax Section at the time you receive your Supplementary Tax Bill. We will send a letter along with your Supplementary Tax Bill to provide a final account balance and payment options.

How will I be notified of changes to my payment amount?

For monthly plans, a letter will be sent in late-December advising you of the amounts that will be withdrawn from your account from January to Final Billing. Revised payment amounts for the remainder of the year will be on the back of your Final Tax Bill. For instalment plans, the amounts to be withdrawn will be on the tax bill payment stubs.

Can I change bank accounts or financial institutions?

Yes. You must notify the Town in writing, by email, fax, mail or in person, at least 10 days prior to your next withdrawal in order to change the next scheduled payment. You must provide a new "void" cheque or a signed Account Change Authorization Form from your financial institution.

What if there is not enough money in my account?

A withdrawal request not honoured by your bank will be subject to a returned cheque administration fee. You must replace the payment by the end of the current month, as your account will not be re-debited for the returned payment. Failure to replace your payment may result in your enrolment in the plan being cancelled. If a second monthly payment is not honoured within the same calendar year, your enrolment in the plan will be cancelled and your tax account will revert back to the regular instalment billing system; however, you may reapply for the following tax year.

Can I delay or put a payment on hold?

No. In order to reduce administrative costs, automatic withdrawals cannot be delayed or held.

Can I withdraw from the plan?

Yes. To withdraw from the plan at any time, just send written notification to the Tax Section, either by email, fax, mail or in person, stating your decision to cancel and your tax account will revert to the regular instalment billing system. This request to cancel must be received at least 10 days prior to your next withdrawal in order to stop the next scheduled payment.

What if I sell my property?

It is your responsibility to notify the Town in writing by email, fax, mail or in person, to stop your pre-authorized payment withdrawals. Please notify us at least 10 days prior to the date of your final withdrawal.

Pre-Authorized Tax Payment Plan Application Form



Start Date: _____

Part A - Identification

Name(s):		Mailing Address:	<input type="checkbox"/>	Same as Property Address
		Or:		
Property Address:				
	Home Phone:	()		
Roll Number:	Cell Phone:	()		
	Email Address:			

Part B – Bank Account Information (Chequing or Savings account only)

Please attach a void cheque in this space or have your financial institution complete, sign and stamp in the box below.

Institution Name:											
Transit #						Financial Institution#					
Account #											
Account has cheque privileges – Verified by: _____											
(Financial Institution Employee Signature and Stamp)											

Part C - Authorization

I/we hereby authorize the Town of Ajax to withdraw funds from my/our account for payment of my/our property taxes. This authorization is to remain in effect until cancelled in writing, by email, fax, mail or in person, by either myself or the Town of Ajax.* Any changes to my banking information must be received in writing by the Town of Ajax at least 10 days prior to the withdraw date. Payments returned by my financial institution are subject to an administration fee which will be added to the property tax account. The payment and fee must be replaced by myself, before the end of the month. Two returned payments in a calendar year will result in termination of rights to be enrolled. Should a refund be required, the Town of Ajax will deposit directly into my bank account using the same banking information currently on file for Pre-Authorized Payment (PAP) withdrawals.

Please check one plan:

- Plan A: **Residential Monthly Plan** - Amount to be withdrawn on the 15th of every month
 Plan B: **Instalment Plan** - Amount to be withdrawn on the due dates
 Plan C: **Arrears Monthly Plan** - Amount withdrawn on the 15th of every month \$ _____
 Plan D: **Commercial/Industrial Monthly Plan** - Amount to be withdrawn on the 15th of every month
 Plan E: **Property Not Fully Assessed** - Amount withdrawn on the 15th of every month \$ _____

I/we acknowledge that I/we have read and understood the above for the Pre-Authorized Tax Payment Plan.

Date:	Authorized Signature *
*For bank accounts requiring more than one signature, all authorized signatures must be given.	Authorized Signature *

* To obtain a sample cancellation form, or for further information on your right to cancel a PAP (Pre-Authorized Payment) Agreement, contact your financial institution or visit www.cdnpay.ca. 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 PAP Agreement. To obtain more information on your recourse rights, contact your financial institution or visit www.cdnpay.ca.