



Pre-Authorized Payments Taxes &/or Water Billing

Here's how Pre-Authorized Payments Work:

It's a modern, easy-method to make those recurring payments without the inconvenience of cheque writing and the increasing cost of postage or that trip to pay your bills. With your permission, your payments can be made automatically through your bank or financial institution account.

It's Convenient

The Pre-Authorized Payment method eliminates the need for you to write cheques each month for your regular payments.

It's Economical

One authorization is all that is required for a series of payments to be made automatically through your bank or financial institution chequing account. This means reduce postage and envelope costs.

It's Secure

With Pre-Authorized Payments there are no cheques to get lost or stolen – you avoid the embarrassment of missing payments, and the penalty charge of late payments as a result. You may stop payment at any time if you feel the need to do so.

It's Assured

If you are away on vacation, out of town on business or sick, your payments will be made on time. Even postal or airline disruptions, in most cases, will not prevent your bill payments from reaching their destination on time.

What Are Your Rights & Responsibilities?

1. Should an incorrect amount be processed against your account, it will be correct when you have advised the company that you are paying (the "Company")
2. If your Pre-Authorized Payments are fixed amounts, the Company will provide you with a written notice of the date and the amount to be debited from your account at least ten (10) calendar days before the first payment and every time there is a charge in your payment amount or date. If you are making Business Pre-Authorized Payments you can waive these pre-notification requirements.
3. If a payment processed against your account is not in accordance with your authorization, because you cancelled your authorization in writing to the Company, or if pre-notification (as set out in Section 2 above) was not received, then you can ask your bank (by completing a "Declaration Form" at the branch where your account was debited) any time up to ninety (90) calendar days (in the case of a CONSUMER Pre-Authorized Payment), or ten (10) calendar days (in the case of a BUSINESS Pre-Authorized Payment) after your account is debited for the payment, to return the payment to you. After these time period, the Bank is not responsible to return the payment, and you must deal directly with the Company for reimbursement.
4. Should you move your account from one bank or branch to another, you MUST advise the Company of the change and they will arrange a new agreement with you so your payments can continue uninterrupted.
5. You continue to have control just as with cheques you have written. You can stop a payment before it goes through your account and you can discontinue payments altogether, if desired, by advising the Company in writing.

*For more information, please contact Tax Clerk, 848.2287 ext. 2109
or Water Clerk, 848. 2287 ext. 2108*