



# Pre-Authorized Payment Form

## Applicant Information \* PLEASE DELIVER, MAIL, OR EMAIL THIS FORM WITH VOID CHEQUE \*

<input type="checkbox"/> New Applicant	<input type="checkbox"/> Existing Applicant
<input type="checkbox"/> Change Mailing Address Update Authorization(s)	<input type="checkbox"/> Update Banking Information Cancellation/Revocation of Authorization
Name:	Phone Number:
Mailing Address:	Email Address:
City:	Postal Code:

## Banking Information

Attach Void cheque here (credit card cheques are not accepted), OR include authorizing documentation from Bank or Financial Institution indicating the bank number, transit number, and bank account number.		
Name of Bank/Financial Institution:		
Bank No:	Transit No:	Account No:
Name of Account Holder:		Name of Account Holder:

## Authorization

Civic Address:	Folio/Roll No:	Utility Account No:
Civic Address:	Folio/Roll No:	Utility Account No:
<input type="checkbox"/> Property Tax and Utilities	<input type="checkbox"/> Property Tax	<input type="checkbox"/> Utilities

I / We have read, understood, and accept all provisions and the terms and conditions on the reverse of this authorization. I/We hereby authorize the City of Cranbrook to withdraw funds from the bank account identified above in payment of property tax and/or utilities, as authorized above.

Signature: \_\_\_\_\_

Signature: \_\_\_\_\_

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

PAP Plan	Payment Date	Amount	Applicant Initial
Property Taxes	15 <sup>th</sup> of each month	\$ Variable/Year	
Utilities	1 <sup>st</sup> of Feb, Apr, June, Aug, Oct, Dec	\$ Variable/Year	

**\*\*\* PLEASE SEE TERMS AND CONDITONS ON REVERSE \*\*\***

## Pre-Authorized Payment (PAP) Authorization Terms and Conditions

### Property Taxes

To be eligible for enrollment in the Property Tax PAP plan all property taxes, local improvement taxes, and frontage taxes must be paid by the annual commencement date of the plan, July 15th of each calendar year.

The difference between taxes levied for the current year and the total of the 12 installments authorized and paid under the Property Tax PAP plan will be due on the 1st business day of July in the current year. Any balance remaining unpaid after the due date will be subject to penalty provisions of the Local Government Act and any Bylaw authorized thereunder.

### Utilities

To be eligible for enrollment in the Utilities PAP Plan, all utilities must be paid in full by the commencement date of the PAP plan.

1. In this Authorization “we”, “us” and “our” refer to the bank account holder(s)/Payee(s) indicated on the reverse hereof.

2. This Authorization is provided for the benefit of City of Cranbrook and our Financial Institution and is provided in consideration of our Financial Institution agreeing to process debits against our bank account (Account) in accordance with the Rules of the Canadian Payments Association. We agree that any direction we may provide to draw a PAP, drawn in accordance with this Authorization, shall be binding on us as if signed by us.

3. We acknowledge that the amounts to be drawn against our Account may vary in accordance with Property Tax in the amounts billed by the City of Cranbrook, and that in the case of prepayment plans may include periodic and/or annual adjustments, and we authorize the City of Cranbrook and our Financial Institution to process PAPs against our Account and to draw such amounts as authorized.

4. We acknowledge that, the City of Cranbrook will draw PAPs against our Account as outlined in the payment schedules for Property Taxes and Utilities. In the event that any PAP is not honoured, due to non-sufficient funds (“NSF”) or other reasons other than our revocation of this Authorization or non-compliance of the PAP with this Authorization, we acknowledge that the City of Cranbrook will charge a non-payment fee, plus GST, per occurrence. Further, if for any reason two consecutive prepayments fail to be honoured, the City of Cranbrook retains the ability to cancel the privilege of continuing PAPs.

5. We certify that all information provided with respect to our Account is accurate and we agree to inform the City of Cranbrook, in writing, of any change in the Account information provided in this Authorization prior to the next billing date. In the event of any such change, this Authorization shall continue in respect of any new Account and Financial Institution to the same extent as if they had been shown on the signed form. We guarantee that the signatories to any written notice of change we provide to the City of Cranbrook will be all such persons as would be required to sign any cheque on or withdrawal made from the new Account.

6. We agree that our Financial Institution is not required to verify that any PAP has been drawn in accordance with this Authorization, including the amount, frequency and fulfillment of any purpose to which the authorization relates. We agree that delivery of this Authorization to the City of Cranbrook constitutes delivery by us to our Financial Institution, and that the City of Cranbrook may deliver a copy of this Authorization to the City of Cranbrook’s financial institution for the purpose of processing PAPs, and we consent to the disclosure of any information contained in this Authorization to such financial institution.

7. We may revoke this Authorization at any time either orally or by delivering written notice of revocation to the City of Cranbrook. This Authorization applies only to the method of payment, and we agree that revocation of this Authorization does not terminate or vary in any way any contract or the terms of service under which Utilities are provided, or Property Taxes authorized, by the City of Cranbrook.

8. We may dispute a PAP drawn on our Account where:

- (i) PAP was not drawn in accordance with this Authorization, or
- (ii) this Authorization was revoked by us.

9. We take responsibility for the accuracy of information provided to the City of Cranbrook. The City of Cranbrook will not be responsible for, or liable to us, or any third party for any errors, delay, damage, loss, liability, inconvenience or claim whatsoever related to information provided by us to the City of Cranbrook. In the event of an error, the City of Cranbrook reserves the right to take appropriate action to remedy the situation.

10. We understand and accept the foregoing terms and conditions, and agree to participate in a PAP arrangement in accordance with this Authorization.

11. We warrant and guarantee that, if the Account shown on the reverse is a joint account, all persons who would be required to sign jointly in order to draw a cheque on the Account or make a withdrawal from the Account have signed this Authorization.

12. We agree to comply with the Rules of the Canadian Payments Association now or hereafter in effect in relation to PAP authorizations and the drawing and processing, and agree to sign any further documentation that may be required pursuant to such rules.

13. We acknowledge that upon written application, the City of Cranbrook will refund the full, required sum, which has been pre-paid on the property, provided that the application for refund is received in accordance with all statutes, regulations, and as established by bylaw, in the year in which the taxes are being collected.

I/we agree to participate in the City of Cranbrook’s Pre-Authorized Payment plan and authorize the City of Cranbrook to collect monthly payments for Property Taxes, and/or bi-monthly payments for Utilities, as Authorized by this form, by means of Pre-Authorized Payments drawn against my/our account at the financial institution shown on this Authorization form.