



Reference #: _____

PRE-AUTHORIZED WITHDRAWAL PLAN

Revenue Services | Collections.Info@nanaimo.ca

The Pre-Authorized Withdrawal Plan (PAWS) is an optional prepayment plan that provides an opportunity for taxpayers and residents to make payments towards property taxes and/or user rates.

APPLICANT INFORMATION

Name(s):		
Mailing Address:	City:	Postal Code:
Email:	Phone:	

PROPERTY INFORMATION

Civic Address:	
Folio Number:	User Rates Account Number:

PROPERTY TAX PLAN

Prepayments are withdrawn on the fifteenth (15) of the month. The full program runs from July 15 to June 15 each year for a total of twelve (12) payments towards the upcoming year's taxes. Taxpayers can apply at any time up until the registration deadline (10 business days before the upcoming withdrawal), however, the number of months left to collect payment will affect the monthly amount calculated by the City (Option 1 - Variable).

Note: As this is a prepayment plan, taxes must be up to date for the current tax year (zero or credit balance) to enroll in the program.

- New Application - Effective: _____
 Cancel Plan - Effective: _____
- Modify Banking Information
 Modify Monthly Payment

Please indicate your Home Owner Grant Eligibility (check only one):	
<input type="checkbox"/> No Grant (not eligible)	<input type="checkbox"/> Regular Grant - Birth Year: _____
<input type="checkbox"/> Senior/Additional Grant (65+ current year) - Birth Year: _____	

Option 1 - Variable

I choose to have the City calculate my monthly payment \$ _____

- A) Add 5% to 'Total Net Tax Levies' on current year Tax Notice.
- B) Deduct eligible Home Owner Grant Amount and any credits on account.
- C) Divide by number of prepayments left and round to nearest \$5.

Option 2 - Fixed

I choose to determine my monthly payment (min. \$25/month) \$ _____

- Annual Auto Recalculation (Option 1)
 Remain Static (change upon written request)

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USER RATES PLAN

Enrolling in either plan will keep any user rates outstanding balance as at December 31st from transferring to property taxes on January 1st and accruing daily interest.

New Application - Effective: _____ Cancel Plan - Effective: _____

Modify Banking Information

Modify Monthly Payment

Option 1 -Auto Debit

The total invoice amount, including the available discount, will be withdrawn on the due date (approximately every four (4) months). **Note:** the last invoice must be paid, and your account must be up to date if you are enrolling in the plan less than ten (10) business days before the current invoice's due date.

Option 2 - Equal Payment Plan

Payments are withdrawn on the first (1) of the month. The payment amount is based on the charges and consumption history for the last three (3) billing periods. This amount is recalculated annually and reflected on the last user rates invoice issued before the amount changes.

If there is no reliable or a minimum of twelve (12) months of history for the current account holder, the following minimum monthly payment applies:

• Single-Family Dwelling: \$75

• Single-Family dwelling with a Secondary Suite: \$105

BANKING INFORMATION

You must include a Void Cheque or a Pre-Authorized Debit Form.

To submit the application:

Email: Collections.Info@nanaimo.ca

Mail: Finance Department

455 Wallace Street

Nanaimo, BC V9R 5J6

RECEIVED STAMP

ENTERED BY: _____

TERMS & CONDITIONS

General

1. Written notice is required ten (10) business days prior to the withdrawal date to: a) discontinue enrollment in the plan, b) change the prepayment amount, or c) update the banking information.
2. The City may impose and collect an administration fee on any dishonoured payment per the *Fees and Charges Bylaw*. The City may cancel enrollment in the plan on the third (3) dishonoured payment.
3. Only one (1) attempt will be made to withdraw the funds from your bank account on the date outlined in your agreement.
4. The registered owner or their legal representative must notify the City to cancel the plan on a sale or transfer of the property. **Credits must be adjusted between the purchaser and the vendor on the Statement of Adjustments.**
5. Except under extraordinary circumstances, as approved by the Collector, prepayments are non-refundable. Refunds for credit balances will have interest calculated to the end of the previous month. Refunds are subject to an administration fee pursuant to the *Fees and Charges Bylaw*. Please allow 4-6 weeks for processing.
6. The person who signed this application is the authorized signatory on the bank account listed.
7. The registered owners' delivery of this authorization to the City will constitute delivery to the registered owners' bank.

Property Tax

8. Prepayment will be withdrawn on the fifteenth (15) of each month starting in July or the earliest month following this application. The May 15th and June 15th payments are included in the total taxes owing as reflected on your Tax Notice and cannot be cancelled after April 30th.
9. Enrollment for May and June for the current tax year cannot be done after April 30th.
10. Simple interest will be paid on credits at the prescribed rate.
11. The plan automatically continues each year unless written direction to cancel the plan is provided to the City.
12. The monthly prepayment amount is based on an estimate and is not a guarantee of the amount of property tax that will be levied. Applicants must ensure they review the Tax Notice annually and make a separate payment for any outstanding balance by the tax due date to avoid penalties.
13. It is the responsibility of the registered owner to claim the Home Owner Grant (if eligible) before the tax due date each year to avoid penalties.

User Rates

14. If a current user rates invoice has been generated, you must pay the amount due in full by the discount date to receive the 5% discount.
15. The account holder is responsible for reviewing their invoice for any water consumption concerns (i.e. potential leak) and to contact the User Rates department at least ten (10) business days prior to the withdrawal date to process any adjustment and/or stop the payment from being withdrawn.

SIGNATURE

I have read and agree to the Terms and Conditions of the plan as outlined above and in the Tax Prepayment Plan Bylaw 1995 No.4904, and in any future enactments of such Bylaw, and I understand my obligations regarding my enrolment in the PAWS program. I/we authorized the City of Nanaimo to deduct funds from my financial institution account for the payment of property tax and/or user rates.

Signature

Date