

Pre-Authorized Withdrawal and Auto Debit Application Form



Pre-Authorized Withdrawal Program – Property Taxes & Flat Rate Utilities Auto Debit Program – Metered Utilities

(Property Owner Name)	(Phone Number)
(Property Address)	(Email Address)
(Folio Number)	(Mailing Address if different from Property Address)
(Utility Account Number)	(City, Province, Postal Code)

TERMS AND CONDITIONS – Pre-Authorized Withdrawal Program

- Monthly pre-authorized payments will be withdrawn from your bank account on or about the 5th day of each month except as noted below. The minimum monthly payment is \$20.00.
- Instalments received will be applied to any outstanding balances in accordance with the *Community Charter* Section 244.
- **Property Taxes and Flat Rate Utility Charges**
 - Monthly pre-authorized payments will be withdrawn from your bank account on or about the 5th day of each month except for the month of June.
 - Interest will be calculated based on the month-end credit balance in your tax instalment account, using the Royal Bank of Canada prime lending rate less 4%.
 - The annual Property Tax Notice, mailed each year in May, will show your current year's taxes less any prepayments and interest earned. You are responsible for paying the balance, if any, by the due date.
 - The annual Flat Rate Utility Bill, mailed each year in February, will show your current year's utility charges less any prepayments and interest earned. You are responsible for paying the balance, if any, by the due date.
- **Flat Rate Utility Charges ONLY**
 - Monthly pre-authorized payments will be withdrawn from your bank account on or about the 5th day of each month except for the month of March. Any balance owing on the annual Flat Rate Utility Bill will be withdrawn on the due date. Monthly pre-authorized payments will be recalculated annually by City of Delta.
 - The annual Flat Rate Utility Bill, mailed each year in February, will show your current year's utility charges less any prepayments. Your bill will show the balance, which will be withdrawn on the due date. It is your responsibility to ensure there are sufficient funds in the bank account on the due date.

TERMS AND CONDITIONS – Auto Debit Program

- The metered utility payment will be the full amount noted due on your Metered Utility Bill that is sent every three months. This amount will be automatically withdrawn from your bank account on the due date. The payment amount is based on your water consumption each period and will vary. It is your responsibility to ensure there are sufficient funds in the bank account on the due date.
- Your Auto Debit Program will start with the next billing period. Any balance currently due must be paid by the due date. When your Auto Debit Program is active, your bill will show the "AMOUNT TO BE WITHDRAWN".

TERMS AND CONDITIONS – All Programs

- **You must notify City of Delta in writing, 14 days prior to a payment date, of ANY changes to your account, including changes to property owner/bank account information or termination in the program.**
- A service charge and applicable penalties will be applied to your account for dishonoured payments. City of Delta may cancel your program if two or more payments are returned in one calendar year.



How to Calculate your Pre-Authorized Withdrawal Amount

1.	Estimated Property Taxes		(A)
	Less: Eligible Home Owner Grant	-	(B)
	Plus: Estimated Flat Rate Utility	+	(C)
2.	Estimated Pre-Authorized Withdrawal Amount (A-B+C)	=	(D)
3.	Estimated Monthly Pre-Authorized Withdrawal Amount (D ÷ 11)		

AUTHORIZATION – Pre-Authorized Withdrawal Program

I authorize City of Delta to:

- Debit my bank account in the amount of \$_____ each month for the prepayment of:
- Property Taxes and Flat Rate Utility Charges, or**
 - Flat Rate Utility Charges ONLY (Any balance owing will be withdrawn on the due date and, if necessary, monthly prepayments will be recalculated starting with the April withdrawal.)**

A blank cheque marked "Void" must be attached to this form.

- Change the monthly withdrawal amount from \$_____ to \$_____.
- Change my bank account. A blank cheque marked "Void" must be attached to this form.
- Terminate my participation in the Pre-Authorized Withdrawal Program.

AUTHORIZATION – Auto Debit Program

I authorize City of Delta to:

- Debit my bank account on the due date for the payment of **Metered Utility Charges Only**:
Quarterly automatic withdrawals will be made, on the metered utility due date, for the amount due noted on my Metered Utility Bill.

A blank cheque marked "Void" must be attached to this form.

- Change my bank account. A blank cheque marked "Void" must be attached to this form.
- Terminate my participation in the Auto Debit Program.

I/We have read, understood and agree to the *Terms and Conditions*.

(Signature)

(Date)

Submit completed form to the Taxation Office at the mailing address or email address on the reverse of this form.