



Canadian Gateway to the 1000 Islands

**The Corporation of the Town of Gananoque**  
30 King Street East, PO Box 100, Gananoque, ON K7G 2T6  
[www.gananoque.ca](http://www.gananoque.ca)  
Telephone: (613) 382-2149 Facsimile: (613) 382-8587

## **PRE-AUTHORIZED PROPERTY TAX PAYMENT PROGRAMS**

The Town of Gananoque's Pre-Authorized Tax Payment Programs offer you three easy ways to pay your taxes with some added benefits:

- Savings on postage and cheque costs
- No lost, misplaced or mishandled cheques and no worries about missed due dates
- Monthly installment program allows for easier budgeting
- No standing in lineups and no service charges or fees apply

### **1. MONTHLY INSTALLMENT PROGRAM**

- 12 installment payments to be paid January through December
- Installment payments are due on the 1<sup>st</sup> business day of each month
- Installment payments must be paid by automatic debit from taxpayer's bank account
- To qualify, all property taxes must be paid in full
- Payments will be based on the previous year's annualized levy

### **2. REGULAR INSTALLMENT PROGRAM**

- Interim and final installments are withdrawn on each regular installment due date

### **3. ARREARS PAYMENT PROGRAM**

- For taxpayers who have tax arrears
- Payment amounts must be pre-approved by the Property Tax Administrator
- Payments are withdrawn on the 1<sup>st</sup> business day of each month

### **Enrolment, Bank Account Changes and Program Cancellation**

To enroll, make changes to your application or withdraw from the program, your application or written notice is required a minimum of 10 business days prior to the next scheduled payment date. **Property tax accounts must be up-to-date in order to participate in the Monthly and Installment Preauthorized Payment program.**

### **Selling your property?**

Your pre-authorized program is NOT transferable. When selling your home please ensure the Town is notified to cancel the pre-authorized plan. If purchasing another property in the Town a new application is required. Upon cancellation, all unpaid taxes become due and will be subject to an interest charge of 1.25% on the first day of the following month and each month thereafter, until paid.

### **Supplementary Taxes and Additional Tax Bills**

Tax bills issued for supplementary assessments and additional charges will not be withdrawn automatically. They must be paid under separate cover by the due date indicated on those bills. Failure to pay supplementary tax bills, when due, will result in the applicable Pre-authorized Program being cancelled and penalty and interest will apply.

### **Penalties:**

An administrative fee will be applied to your account for payments not cleared by your financial institution. Taxpayers who have two instances of insufficient funds will be removed from the plan. In addition, interest will also be charged on the account at the prevailing rate of 1.25% calculated on the first calendar day of the following month and each month thereafter, until all arrears have been paid.



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**PRE-AUTHORIZED PROPERTY TAX PAYMENT PROGRAMS**

To enroll in one of the Town of Gananoque’s pre-authorized tax payment programs your property tax account must be current. Please complete the form below and return it to the Town of Gananoque reception. Please note: Arrears Payment Program customers must be pre-approved. If further clarification is required on any of these payment programs please feel free to contact the Property Tax Administrator for further details at 613-382-2149, extension 1114.

**I (we) hereby authorize (see below) the Town of Gananoque to process a debit in paper, electronic or other form from my (our) account in the following manner;**

**Monthly Installments (12 monthly payments) from January to December to be withdrawn on the 1<sup>st</sup> business day of each month.**

**\$\_\_\_\_\_ current monthly amount based on previous year’s taxes levied. Any adjustment required will be reflected what the withdrawal will be, after the final billing has been calculated. Ideally for August, September, October, November, and December. Look for the adjusted amount on your final tax bill installment stub.**

**Installment Due Dates: The full amount will be withdrawn on the due dates as established by Council.**

**Arrears Payments: Monthly payments in the pre-approved amount of \$\_\_\_\_\_ to be withdrawn on the 1<sup>st</sup> business day of each month.**

**Municipal Roll Number: 0814.000.**

**TERMS AND CONDITIONS**

I (we) authorize the Corporation of the Town of Gananoque to debit my/our account as indicated on the attached void cheque under the terms and conditions agreed to by me with The Corporation of the Town of Gananoque, until such time as a written notice to the contrary is given. I agree that delivery of this authorization to The Corporation of the Town of Gananoque constitutes delivery by me to the Financial Institution. I will notify The Corporation of the Town of Gananoque in writing of any changes in the account information or termination of this authorization 10 days prior to the next due date of the pre-authorized debit. I understand if I do not have sufficient funds to cover a payment the usual charge will be levied for a returned payment. I understand that two instances of insufficient funds will result in interest being imposed at the prevailing rate, as well as removal from the plan.

I (we) agree that a pre-authorized debit in the full amount of the invoice will be withdrawn from my account on the due date. I acknowledge that I have read and understand all the provisions in the terms and conditions of the Pre-Authorized Payment Enrollment Program and that I have received a copy.

\_\_\_\_\_  
Customer Signature

\_\_\_\_\_  
Customer Signature (if joint account)

\_\_\_\_\_  
Date

**\*\* PLEASE RETURN THIS COMPLETED FORM WITH YOUR CHEQUE MARKED “VOID” \*\***