
MONTHLY PRE-AUTHORIZED PAYMENT PLAN (PAP) APPLICATION

Property Roll Number:

Property Address:

Owner(s) Name:

Mailing Address:

Telephone Number:

Email:

I/We hereby authorize the Township of Wellesley to debit my/our account for tax payments. I/We understand that each payment will be handled the same as if I/we had written a cheque. This authority is to remain in effect until the Township of Wellesley has received written notice from me/us of a change or termination.

Name:

Signature:

Date:

Name:

Signature:

Date:

Submission Instructions:

Completed forms can be mailed, submitted in person or emailed to taxes@wellesley.ca. A void cheque or a form from your bank detailing your banking information must be submitted with this application form.

Additional Information:

All monthly withdrawals are made on the **first business day of each month**. You will receive information on the amount of the January to August withdrawals in December. For the September to December withdrawals, the amount appears on your final tax bill.

Please note all **changes or cancellation** requests must be received **ten (10) business days in writing before the next payment date**. Upon cancellation, the tax account automatically reverts back to the originally scheduled tax due dates. Interest/penalty will be charged on any outstanding tax balance that is created by the cancellation.

Please note that when you receive the supplementary tax bill(s), those will not be included in monthly payment. Payment for supplementary tax bills may be made through online or mobile banking, by mail or in person and must be received by the due date indicated on the bill.

You have certain rights if any debit does not comply with this agreement. For example, you have the right to receive reimbursement for any debit that is not authorized or is not consistent with the PAD Agreement. To obtain more information on your recourse rights, you may contact your financial institution or visit www.payments.ca.

To the extent that the foregoing information constitutes personal information as defined by the Municipal Freedom of Information and Protection of Privacy Act, R.S.O 1990, Chapter M.56, as amended, the information is subject to provisions of that Act and will be used for the purposes indicated or implied. Questions about the collection of personal information should be directed to the Municipal Clerk, who can be reached through the Clerk's Office at (519) 699-3968

Important Information Regarding the Pre-Authorized Payment Plan

Eligibility

Prior to being eligible for enrollment in the pre-authorized payment plan, accounts must be in good standing meaning that all outstanding balances must be paid.

Arrears Plan

The Arrears Plan is offered for property tax accounts in arrears but not for those accounts where Tax Arrears Certificate is registered against the property. Penalties and interest on taxes in arrears shall be 1.25% per month (15% per annum) imposed on the first day of default and on the first day of each calendar month thereafter in which the default continues. Payment will be withdrawn on the first day of the month. Township of Wellesley reserves the right to review payments and stop or amend the plan at any time. Any changes will be communicated to you.

Account Cancellation

Upon 10 days written notice to the Township, participants may cancel their involvement in the plan. Upon cancellation, the tax account automatically reverts back to the originally scheduled tax due dates. Interest/penalty will automatically be charged on any outstanding tax balance that is created by the cancellation.

Participation in the plan is not transferable. If you are selling a property and are on the plan, you must cancel your participation in writing. The ratepayer must then submit a new application for the new property and meet the necessary conditions that now apply. A participant will be automatically removed from the plan if the Township receives information that changes the ownership of the property.

Withdrawals Refused by the Bank or Financial Institution

Pre-authorized payment withdrawals that are refused by a bank or financial institution will be charged back to the account. The amount charged back will include the amount of the payment and returned payment fee. Once notified of the refused withdrawal, the participant will be given no more than 7 days to replace the payment and to pay the applicable costs. Failure to replace the payment will result in automatic removal from the plan. Under certain conditions, a refused withdrawal – account closed, drawer deceased, etc. - will require the Township to remove the participant from the plan immediately.

After two (2) withdrawals have been refused, the participant can be automatically removed from the plan.

Frequently Asked Questions:

How is my monthly amount calculated?

- The first eight monthly payments (from January to August) are based on a 5% increase over the previous year's total tax levy, divided by twelve (12). This 5% increase is intended to ease the impact of the final bill's tax rate increase from September to December. (*Calculation: Previous year's total tax levy × 1.05 ÷ 12*)
- The final bill is distributed evenly over the four months from September to December.

What if I own more than one property in Wellesley?

If you own more than one property in the Township, you must complete one application per property.

For additional information please contact the Tax Department at:
519-699-3943 or email taxes@wellesley.ca