



Finance Department
 3731 Old Okanagan Hwy, West Kelowna, BC, V4T 0G7
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 Utilities: (778) 797-8850, Email: ub.finance@westkelownacity.ca
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PRE-AUTHORIZED PAYMENT (PAP) APPLICATION FORM

Last Name	First Name		
Last Name	First Name		
Mailing Address	Email Address		
City	Province	Postal Code	Telephone
Utility Account Number		Tax Roll Number	
Property Address			

I/We authorize the City of West Kelowna to:

Type of Service (Check One): Personal Business

Debit the account indicated below according to our billing frequency for all utility payments payable to the CITY OF WEST KELOWNA. I/We the undersigned have read and agree to the terms and conditions of the **Utility Billing Pre-Authorized Payment Plan**.

Draw monthly payments from the account indicated below for the prepayment of taxes on the 10th day of each month for 10 consecutive months from August through May. I/We the undersigned have read and agree to the terms and conditions of the **Property Tax Pre-Authorized Payment Plan**.

Pre-authorized amount: _____ Effective Date: _____

If the estimated tax prepayments are not enough to pay the property tax amount owing, the remaining balance must be paid directly to the City of West Kelowna before the due date to avoid penalty – no final payment is taken

Name of Financial Institution		
Branch Address		
Bank Number	Transit Number	Account Number

Important Note: For verification purposes, please enclose a personal cheque marked "VOID".
 This authority is to remain in effect until the City of West Kelowna has received written notification of its change or termination. This notification must be received at least five (5) business days before the next debit/payment.

Signed: _____ Date: _____
 Payor/Valid Signing Authority

I/we have certain recourse rights if any debit does not comply with this agreement. For example, I/we have the right to receive reimbursement for any PAP that is not authorized or is not consistent with this PAP Agreement. To obtain a form for a Reimbursement Claim, or for more information on my/our recourse rights, I/we may contact my/our financial institution or visit www.cdnpay.ca.

UTILITY BILLING PRE-AUTHORIZED PAYMENT PLAN TERMS AND CONDITIONS

- An administration fee of \$30.00 will be debited to your utility account for all dishonoured payments.
- Participation in this plan will automatically cease if one prepayment fails to be honoured by the utility customer's financial institution. In order to reinstate the utility billing customer's account they must submit a new Pre-Authorized Payment Authorization Form, filled out, and include a void cheque of the bank account to be debited.
- The utility customer may, in writing, cancel this arrangement at any time. This notification must be received at least five (5) business days before the next debit/payment.
- The utility customer will receive a bill showing all levies and charges. The bill will show the due date (15th of the month following) which is the date the preauthorized debit will be withdrawn from the utility billing customer's bank account, with the exception of the Annual Sewer or Water Debt charge which is withdrawn only once during the year on November 15th.
- The personal information on this form is collected under the authority of the *Community Charter*. The information will be used for the purpose of an operating program of the municipality.

PROPERTY TAX PRE-AUTHORIZED PAYMENT PLAN TERMS AND CONDITIONS

- Interest on the prepayment amount, will be applied as a discount (credit) against the property tax account.
- To participate in the plan, the property tax account must be current, meaning there can be no outstanding property taxes against the property.
- Interest will be reversed on dishonoured payments and an administration fee of \$30.00 will be debited to your tax account.
- **If the estimate of the monthly payment results in an underpayment of taxes, the balance must be paid by the tax due date to avoid penalty.**
- If the estimate results in an overpayment, it will automatically be applied to reduce next year's installment amount. If the subject property is sold, it is up to the discretion of the Collector to determine if a refund is permitted.
- Participation in this plan may automatically cease if two prepayments fail to be honoured by the taxpayer's financial institution within the City's Fiscal Year (January to December) or if the subject property is sold.
- Any taxes remaining unpaid on the taxpayer's account after the tax due date will be assessed a 10% penalty and will automatically cancel the taxpayer's participation in the plan. Reinstatement in this plan is permitted once all outstanding taxes in this account are paid.
- Interest will be calculated pursuant to Section 4.7 of the Property Tax Prepayment and Utilities Pre-Authorized Plan Bylaw
- Ten equal payments will be processed and collected on the 10th day of each calendar month commencing in August of the year preceding the tax due date and ending in May of the year in which the taxes become due.
- During May of each year a statement will be included on the tax bill giving the balance in the account plus interest and the amount payable to fully pay the year's taxes. This amount will be due on the tax due date.
- The taxpayer may, in writing, cancel this arrangement at any time but there will be no refund of any payments made prior to the cancellation and the City will continue to pay interest on any amounts paid. This notification must be received at least five (5) business days before the next debit/payment.
- Monthly payments are based on an estimate only and are not a warranty or guarantee of the amount of taxes which may be levied.
- **IF ELIGIBLE, THE HOMEOWNER GRANT MUST BE CLAIMED AFTER RECEIPT OF THE TAX NOTICE AND PRIOR TO THE TAX DUE DATE. PARTICIPATION IN THE TAX PREPAYMENT PLAN IS NOT A SUBSTITUTE FOR CLAIMING THE GRANT.**
- The personal information on this form is collected under the authority of the *Community Charter*. The information will be used for the purpose of an operating program of the municipality.
- Under paragraph 14 of Revenue Canada Interpretation Bulletin IT-396/R of May 29, 1984, the interest earned and applied to taxes is considered as a reduction of the amount payable, and is not income for income tax purposes.