

PRE-AUTHORIZED PAYMENT PLANS FOR PROPERTY TAXES

The City offers 3 pre-authorized payment plans (PAP) for property tax accounts.

THE PRE-AUTHORIZED PAYMENT PLANS

1. Instalment Plan

Automatic withdrawal from your bank account on due dates for the instalment amounts (the exact dates to be determined by the Corporation). No missed due dates or late payment charges. No line ups or mailing / postage costs.

How Does This Plan Work?

This alternative will provide you with the convenience of automatic withdrawal from your bank account on the due dates for the instalment amounts. You will continue to receive your interim and final tax notices so you are aware of the dates and amount of each withdrawal. Interim tax bills have two instalment due dates in February and April.

Final tax bills have two instalment due dates in June and September.

2. Monthly Plan - 10 months

Automatic withdrawal from your bank account on the first day of each month from January to October (the exact dates to be determined by the Corporation). No deductions will be made in November and December. No missed due dates or late payment charges. No line ups or mailing / postage costs.

How does this plan work?

This plan will provide you with the convenience of budgeting for your property taxes in ten monthly payments. Automatic withdrawal from your bank account will begin on the first day of January and will continue on the first day of each month until October.

A letter will be mailed to you in December of each year advising of the monthly amount to be withdrawn from your bank account from January to June. This amount is based on the prior year's total tax amount.

Once Final Taxes have been established, your Final Tax Notice will reflect an adjusted monthly amount to be withdrawn from your bank account from July to October.

3. Monthly Plan - 12 months

Automatic withdrawal from your bank account on the first day of each month from January to December (the exact dates to be determined by the Corporation). No missed due dates or late payment charges. No line ups or mailing / postage costs.

How does this plan work?

This plan will provide you with the convenience of budgeting for your property taxes in twelve monthly payments. Automatic withdrawal from your bank account will begin on the first day of January and will continue on the first day of each month until December.

A letter will be mailed to you in December of each year advising of the monthly amount to be withdrawn from your bank account each month from January to June. This amount is based on the prior year's total taxes.

Once Final Taxes have been established, your Final Tax Notice will reflect an adjusted amount to be withdrawn from your bank account each month from July to December.

HOW DO YOU JOIN A PLAN?

1. Your previous years' property taxes must be paid in full prior to registration. If only your current year property taxes are still owing, you may sign up for a pre-authorized payment plan.
2. Complete the pre-authorized agreement form found on the City's website which authorizes the Corporation to automatically withdraw the applicable payment directly from your bank, trust company or credit union account.
3. A void cheque, Financial Institution Payor PAD Agreement, or Direct Deposit Form must also be attached to complete registration.

CHANGES TO YOUR BANKING INFORMATION OR TERMINATION OF THE PLAN

For changes to your bank account information, please notify the Tax Division a minimum of seven business days prior to the due date. Please email collections@stcatharines.ca or call 905.688.5601, Ext. 1417.

The privilege of continuing the plan may be cancelled if two payments fail to be honoured in the calendar year. Upon cancellation, a penalty will be charged on any overdue balance.

PRE-AUTHORIZED PAYMENT PLAN & YOUR PROPERTY TAX BILL

Once registered, "PRE-AUTHORIZED" will appear on your bill.

Until you see "PRE-AUTHORIZED", please continue to pay your bill as usual.