



PRE-AUTHORIZED PAYMENT PLANS

The City offers pre-authorized payment plans (PAP) for property tax and water/sewer accounts.

ENROLMENT IN THE PLAN

Please be advised that property tax and water/sewer accounts must be paid in full prior to enrollment in the PAP plans.

MODIFICATIONS TO BANKING INFORMATION

You may make changes to your banking information at any time by advising the Finance Department a minimum of seven (7) days prior to the due date.

TERMINATION OF THE PLAN

You may cancel your participation in the plan at any time by advising the Finance Department a minimum of seven (7) days prior to the due date.

The Director of Finance may cancel the privilege of continuing in the plan if two (2) payments fail to be honoured in the calendar year.

Upon cancellation, penalty will be charged on any overdue balance.

PAP FOR WATER/SEWER ACCOUNTS

The PAP plan for water/sewer is an automatic debit of the outstanding water bill on the due date.

PAP FOR PROPERTY TAX ACCOUNTS

There are two tax pre-authorized payment plans:

Installment Plan

This plan will automatic debit (withdrawal) your bank account on the four (4) installment tax due dates for the installment amount. No missed due dates or late payment charges will apply. No waiting in line or postage costs.

City of Thorold

P.O. Box 1044, 3540 Schmon Parkway, Thorold, Ontario L2V 4A7

www.thorold.com

Tel: 905-227-6613



Where Ships Climb The Mountain...

How does this plan work?

Once enrolled, a notice will be mailed in February to advise you of the amount to be debited from your account for the February and April installments. In June, when the budget is passed and the annual tax rate is established, a Final Tax Notice will be mailed to you. The date and amount of each debit for the final two (2) installments for the year will be detailed on the Notice.

Monthly Plan

This plan will automatically debit your bank account on the last business day of each month from September through August, except for December. No debit is made in December. No missed due dates or late payment charges will apply. No waiting in line or postage costs.

How does the plan work?

This plan will provide you with the convenience of budgeting for your property taxes in eleven (11) monthly payments. Once enrolled, you will be advised of the monthly amount to be withdrawn from your bank account for the months of September through April, but not December. This amount will be based on the previous year's taxes. In May, when the budget is passed and the annual tax rate has been established, the monthly debit will be adjusted to an amount required to clear your tax account by August. A Final Tax Notice will be mailed so you are aware of the date and amount of each debit for June through August.

Newly built homes

Please note that if your property includes a newly built home, you are unable to sign up for the monthly plan but you are able to sign up for the instalment plan. Your new home will be assessed by MPAC and your supplemental property tax bills will be processed by the City. Once your property tax account (including the supplemental bills) has been paid in full, you may switch over to the monthly plan.

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