



## District of Saanich

# PROPERTY TAX

### Pre-Authorized Payment Plan

The Property Tax Pre-Authorized Payment Plan is an optional payment plan which provides an opportunity for taxpayers to make up to 10 equal monthly payments for property taxes. Pre-authorized payments are applied firstly to outstanding taxes and then to the following year's taxes, which are subject to penalty or interest as applicable. The payments can be made at any time by authorizing automatic transfer of payments from a chequing account at any Canadian financial institution to your property tax account with the District of Saanich.

## UTILITY BILLING

### Direct Debit Payment Plan

The Utility Billing Direct Debit Payment Plan is an optional payment plan which authorizes the District of Saanich to automatically transfer your utility account balance on each billing due date (approximately every four months) from a chequing account at any Canadian financial institution.

To apply, complete and sign the Authorization Form in this brochure and return it with a void blank cheque to the following address:

District of Saanich  
Tax or Utility Billing Departments  
770 Vernon Avenue  
Victoria BC V8X 2W7

Forward the Authorization Form along with a blank cheque marked "VOID" to the above address.

### Requesting Changes?

Written notification to the District of Saanich is required 30 days prior to a payment date for the following changes:

- Selling your property
- Changing your bank account, bank or branch
- Withdrawal from either Direct Debit or Pre-authorized Payment Plans

### Selling Your Property?

PLEASE CANCEL YOUR PLAN BY NOTIFYING THE DISTRICT OF SAANICH TAX OR UTILITY BILLING OFFICE. It is your responsibility to ensure that the conveyancing lawyer or notary provides you with a full credit on your statement of adjustments. If you sell your property during the year, all property tax pre-authorized payments received will stay with the property tax account.

### Dishonoured payments

All dishonoured payments will be subject to a service charge set by the District of Saanich.

The District of Saanich may cancel enrolment in either the Direct Debit or Pre-Authorized payments Plans if two payments are not honoured by the financial institution.

### Further Information

For further information or general inquiries, contact the Utility Billing Office at (250) 475-5445 or the Property Tax Office at (250) 475-5454 or write or come in person to:

District of Saanich  
Tax or Utility Billing Departments  
770 Vernon Avenue  
Victoria BC V8X 2W7

Or visit our website [www.saanich.ca](http://www.saanich.ca)

March 2007

## Property Tax Pre-Authorized Payment Plan

### Eligibility Guidelines

- You need to have chequing privileges at a Financial Institution in Canada
- An Authorization Form must be completed and submitted with a blank cheque marked "VOID".

### Monthly Payment

- A fixed monthly payment will be mutually agreed upon between the applicant and the District of Saanich at the time of application. Changes to the monthly payment will be indicated on your annual property tax notice.
- Pre-authorized payments are applied firstly to outstanding taxes and then to the following year's taxes, which are subject to penalty or interest as applicable.

### Payment Dates

- Pre-authorized payments will be debited on the first business day on or after the 1<sup>st</sup> of each month.
- Pre-authorized payments can start at any time and continue to May 1<sup>st</sup> for a maximum of 10 consecutive automatic withdrawals.
- No prepayments will be withdrawn in June or July.

### Annual Tax Notice

- When you receive your tax notice in mid-May, it will show the total of the accumulated credits plus interest earned. If this amount is less than the property taxes due, you must pay the outstanding amount by the penalty date to avoid a 10% penalty charge. The penalty date is the first working day of July. In addition, your tax notice will indicate your new monthly payment, if applicable.

## Interest of credit balances

- Payments are credited to the tax account each month.
- Prepayment interest will be paid on your tax account credit balance effective January of each year and then on each monthly installment to April 1<sup>st</sup> inclusive. The interest is calculated to the July penalty date each year.
- The prepayment interest rate is 3% below bank prime rate on December 15<sup>th</sup> of the preceding year.
- Payments are applied firstly to any outstanding taxes plus applicable interest and/or penalty.

## Home Owner Grant

Even if you prepay your property taxes, property owners meeting the eligibility requirements for the Home Owner Grant must sign and completed the application form at the bottom of the tax notice and return it to the District of Saanich or claim on-line on the Saanich website ([www.saanich.ca](http://www.saanich.ca)).

Important:

- Home Owner Grant applications that are incomplete, unclaimed or late will result in a 10% penalty charge.
- Your utility account with the District of Saanich must be paid to December 31<sup>st</sup> each year to avoid a transfer onto your property tax account.

## Utility Billing Direct Debit Payment Plan

### Eligibility Guidelines

- You need to have chequing privileges at a Financial Institution in Canada
- An Authorization Form must be completed and submitted with a blank cheque marked "VOID"

### Payment Amount

- The payment amount will be the balance as indicated on your Utility Bill (once every four months). This amount will be different for each Utility Bill based on water consumption.

### Payment Dates

- Direct Debit payments will be debited on the due date as indicated on your Utility Bill.

### Interest on credit balances

- Payments are credited to your utility account. Interest is not payable in the event of a credit balance on the utility account.

### Utility Bill

- When you receive your Utility Bill (approximately every four months), it will indicate the total amount due which will be automatically transferred from your bank account. It will also indicate the due date on which the amount will be withdrawn from your bank account.

THE CORPORATION OF THE DISTRICT OF SAANICH

**AUTHORIZATION FORM FOR:**

**UTILITY BILLING DIRECT DEBIT PAYMENT**

**PROPERTY TAX PRE-AUTHORIZED PAYMENT**

REGISTERED OWNER(S) \_\_\_\_\_

TAX ACCOUNT/FOLIO # \_\_\_\_\_

PROPERTY ADDRESS \_\_\_\_\_

UTILITY ACCOUNT # \_\_\_\_\_

MAILING ADDRESS (APPLICANT) \_\_\_\_\_

TELEPHONE: HOME \_\_\_\_\_ WORK \_\_\_\_\_

CITY \_\_\_\_\_ POSTAL CODE \_\_\_\_\_

I/we hereby authorize \_\_\_\_\_  
(NAME OF FINANCIAL INSTITUTION)

**OFFICE USE ONLY**  
**Current Taxes Paid?** \_\_\_\_\_

**PLEASE INDICATE AMOUNT OF TAXES TO BE WITHDRAWN MONTHLY \$** \_\_\_\_\_

**NOTE: TO AVOID A 10% PENALTY, ALL CURRENT TAXES MUST BE PAID IN FULL**

.... to debit my/our account indicated above UTILITY BILLING DIRECT DEBIT PAYMENT, the balance owing on the above noted Utility Account as of the due date, on or after each utility billing date.

... to debit my/our account indicated above for PROPERTY TAX PRE-AUTHORIZED PAYMENT on or after the 1<sup>st</sup> day of each month for the months of August to May inclusive each year.

**SIGNATURE(S):** \_\_\_\_\_

**DATE:** \_\_\_\_\_

For a joint account, all depositors must sign if more than one signature is required on cheques issued against the account for verification purposes. Please enclose one of your cheques marked "VOID". Your treatment of each payment shall be the same as if I/we have personally directed you to pay as indicated and charge the amount specified to the account of the signatory. This authorization may be cancelled any time upon 30 days written notice. Any delivery of this authorization to you constitutes delivery by the signatory.