

What are your rights and responsibilities?

Payor, please read carefully before signing this agreement.

1. Big Lakes County will provide the Payor with written notice of the date of and the amount to be debited to the Payor's account at least ten (10) calendar days before the first payment and every time there is a change in the monthly payment amount.
2. Should an incorrect amount be debited from the Payor's account, it will be corrected provided the Payor advises Big Lakes County in writing within 90 days of the date the amount was debited from the Payor's account. Payors have certain other recourse rights if any debit from the Payor's account does not comply with this agreement. To obtain more information on Payors' recourse rights, contact your financial institution or visit www.cdnpay.ca.
3. The Payor undertakes and agrees to inform Big Lakes County, in writing before the fifteenth (15th) day of the month, of any change in the account or address information provided in this authorization for that month. The Payor acknowledges that if it transfers its account to another financial institution, this authorization becomes null and void on the date of the transfer and that it will be necessary for the Payor to provide a new authorization to Big Lakes County if the Payor wishes to authorize Big Lakes County to debit the Payor's new account.
4. Penalty provisions of the "Tax Penalty By-Law" currently in effect shall not apply to the payment of the current years taxes and tax arrears being paid in accordance with this TIPP Plan, unless:
 - a. More than two payments withdrawn from the Payor's account are dishonoured within a 24 month period, or
 - b. The Payor revokes this authorization.
5. Any bank charges imposed upon Big Lakes County due to default of payment of any installment by the Payor under this TIPP Plan and any handling charges imposed by Big Lakes County, shall be added to the form part of the Payor's property taxes on the said property account(s).
6. The Payor warrants that all persons whose signatures are required to sign on this account have signed their agreement above.
7. The Payor acknowledges that it will not be possible for the Payor's Financial Institution to stop payment of a Pre-Authorized debit unless the exact amount of the debit is specified in the stop payment request. The Payor further acknowledges that if a stop payment request of a Pre-Authorized Debit issued under an authorization is not honoured because the stop payment requested did not specify the exact amount of the debit, it will have no recourse against the Payor's Financial institution of any loss which the Payor may incur and any dispute concerning the debit is a matter to be resolved between the Payor and Big Lakes County directly.
8. The Payor acknowledges that it understands and agrees to accept and participate in the Consumer Pre-Authorized Debit plan in accordance with the Canadian Payments Association rules and policy statements and acknowledges receipt of a copy of this authorization.
9. The Payor acknowledges this TIPP Plan may be cancelled provided notice is received by the fifteenth (15th) day of the month.
10. This TIPP Plan shall continue from year to year until cancelled by the Payor or Big Lakes County.
11. If any of the above details are incorrect, please contact us immediately at 780-513-3968. If the details are correct, you do not need to do anything further and your Pre-Authorized Debits will be processed and start on the payment start date indicated above.
12. Payments shall be calculated as follows:
 - a. **Current Year Payment**
 - i. In the first year of enrolment in the TIPP program, actual taxes (if notices have been issued) or estimated taxes (if notices have not yet been issued) will be pro-rated over the number of months remaining in the calendar year. If payments are based on an estimated amount, they

will be re-calculated when actual taxes are available so that all current year taxes will be paid in full by December 31 of the year of enrolment.

- ii. In the second and subsequent years of enrolment in the TIPP program, an estimate of taxes owing for the year will be pro-rated over 12 months. When tax notices are issued in or around May, the payment amount will be recalculated so that all current year taxes are paid by December 31.

b. Arrears Payment

- i. Pursuant to the provisions of the Municipal Government Act, as may be amended from time to time, "tax arrears" means taxes that remain unpaid after December 31 of the year in which they are imposed.
- ii. Tax arrears will be collected in 24 equal monthly installments, with the first payment payable in the month following enrolment in the TIPP Plan. Arrears payments will be collected together with the current year payment amounts.