

WHAT IS A “PAP” PLAN?

A pre-authorized payment (PAP) plan authorizes the Township of Oro-Medonte to automatically withdraw funds from the bank account you designate to make water payments. There are no fees for joining the plan.

- ◆ for properties and businesses who are **NOT** in arrears
- ◆ withdrawals will be made on the due dates indicated on the quarterly bills.

WHAT ARE THE BENEFITS?

1. No missed due dates
2. In the event of postal disruption, illness or vacation, your payments will still be made
3. Easier budgeting
4. Savings on postal charges
5. Once you have enrolled in a plan, you do not have to reapply for subsequent years

HOW DO I JOIN?

Complete the “Authorization Form” as attached.

Attach a cheque marked “VOID” from the account you wish used for withdrawal purposes.

Ensure all persons authorized to sign on that account have also signed the Authorization Form.

Remove the attached form and mail it to:

Township of Oro-Medonte
Finance Department
148 Line 7 South
Oro-Medonte, Ontario L0L 2E0

If you have more than one water address, please complete one form for each property.

WHAT IF I SELL THE PROPERTY OR MOVE MY BUSINESS?

Notify the Finance Department, in writing, as soon as possible, stating the closing date of the sale/move. We will insure that deductions stop at the appropriate time. We will require **at least five business days** to do so. There will be a \$20.00 administration fee if we do not receive notification. If you are purchasing a new property within the municipality we will require a new Authorization Form.

WHAT IF I CHANGE BANK ACCOUNTS?

Notify the Finance Department, in writing, as soon as possible and send in a cheque from the new account marked “VOID”. We will require **at least five business days** notification to make the necessary adjustments. There will be a \$20.00 administration fee if notification is not received on time.

WHAT IF I MISS A PAYMENT?

If a transfer is in default due to unavailable funds, the ratepayer will be

deleted from the plan and an Administrative fee of \$20.00 will be added to the water account. The Township Deputy Treasurer has the authority to either accept or reject future applications made by any ratepayer previously terminated from a “PAP” plan.

WHAT IF I WISH TO CANCEL MY ENROLLMENT IN THE PLAN?

Notify the Finance Department, in writing, as soon as possible. We will require **at least five business days** notification to cancel any further payments from being withdrawn from your account. You will be responsible for any outstanding water on account. Penalty/interest will be added based on existing policy.

IS IT CONFIDENTIAL AND SAFE?

YES! The Township’s bank handles all of the payment transactions. Access to your bank account is limited solely to the withdrawal of the water payment funds as authorized. Account information of balances and other transactions is not available to the Township.

You have certain recourse right if any debit does not comply with this agreement. For example, you have the right to receive reimbursement for any debit that is not authorized or is not consistent with this PAD Agreement. To obtain more information on your recourse rights, you may contact your financial institution or visit www.cdnpay.ca.



**IF YOU HAVE ANY QUESTIONS
PLEASE CONTACT THE FINANCE
DEPARTMENT AT:**

705) 487-2171

WE WILL BE PLEASED TO ASSIST

**PRE-AUTHORIZED
PAYMENT (“PAP”)
PLANS FOR WATER**

**FINANCE DEPARTMENT
148 Line 7 South
ORO-MEDONTE, ONTARIO
L0L 2E0**

**Phone: (705) 487-2171
Fax: (705) 487-0133**