



Town of Midland

575 Dominion Avenue
Midland, Ontario L4R 1R2

www.midland.ca
service@midland.ca
705-526-4275

Pre-Authorized Payment (PAP) Agreement for Property Taxes

Customer Information (Mandatory fields*)

Name of Owner(s) of Property*: _____

Municipal Address of Property*: _____

Mailing Address of Owner (if different from above): _____

Phone Number*: _____ Email Address*: _____

Tax Roll Number (15 digits with dashes): _____

Enrolment (new enrolment must attach a VOID cheque**)

Select one of the payment plans, if no plan is chosen, default is the Due Date Installment Plan

Payment Plan – please chose one (refer to back page for enrolment deadlines):

- 10-Month Plan (January to October)
Equal monthly payments will be automatically withdrawn from your bank account on **the last business day of each month** from January to May (Interim) and June to October (Final) each year.
- Due Date Installment Plan (4 Installments per year)
Payments will be automatically withdrawn from your bank account per the **due dates** indicated on your tax bills.

Penalties and Charges

If payment does not clear your bank account, an administrative fee will be imposed to your tax account and you will be removed from the Pre-Authorized Payment Agreement for Property Taxes. Missed payments will be subject to a penalty of 1.25%, and will be added to your account on the first day of the following and each subsequent month on the outstanding balance. Please allow sufficient time for your bank to process your payment.

By signing the Pre-Authorized Payment Agreement application, I/We have read and understand and agree to the terms and conditions noted on page 2 of this application.

I/We, the Payor(s), authorize the Town of Midland to debit the bank account identified on the VOID cheque or the authorized banking information form, for the selected PAP Agreement for Property Taxes payment plan of taxes arising under my/our Town of Midland Property Tax account on applicable withdrawal dates.

Joint bank accounts that require more than one signatures on cheques must receive authorization from all parties to complete the Pre-Authorized Payment Agreement (PAP) for Property Taxes.

Owner's Name: _____ Signature: _____ Date: _____

Owner's Name: _____ Signature: _____ Date: _____

Personal information on this form is collected under the legal authority of the Municipal Act, S.O. 2001. c.25 as amended. Personal information is collected and maintained for the purpose of enrollment of a pre-authorized payment plan for property taxes pursuant to the Municipal Freedom of Information and Protection of Privacy Act. Questions about this collection should be directed to the Clerk's Office, the Corporation of the Town of Midland, 575 Dominion Avenue, Midland, ON L4R 1R2 or by email to clerks@midland.ca. Questions about the form submission should be directed to Finance by email at pap@midland.ca.



How to Enrol

- The PAP Agreement application can be completed online at midland.ca/PayTaxes, or accepted by mail, in person or the drop box at the Municipal office with the VOID cheque or the authorized banking information provided by your bank.
- The PAP Agreement package will not be accepted if the application is incomplete or Property Tax account is not in good standing. Late fees incurred as a result are the responsibility of the property owner(s).
- Once enrolled, you will remain in the program until you cancel, using the cancellation form.

How the PAP Plans work:

10-Month Plan – Equal monthly payments will be automatically withdrawn from your bank account on the last business day of each month from January to October each year.

- Interim tax bills mailed in January with monthly payment amount for January to May.
- Final tax bills mailed in June including with monthly payment amount for June to October.
- Supplemental tax bill(s) - if applicable, will not be included in the automated withdrawals by the Town. It is the property owner's responsibility to ensure it is paid separately per the due dates on supplemental bills.

Due Date Installment Plan – Payments will be automatically withdrawn from your bank account per the due dates indicated on your tax bills.

- Interim and Final tax bills will be mailed to you in January and June respectively.
- Supplemental tax bill(s) - if applicable, unpaid levies and/or other fees and charges will be automatically withdrawn from your bank account per the due dates on supplemental bills.

Enrolment deadlines:

- A minimum of 7 business days notification is required before the next withdrawal date to make the necessary updates (enrollment, cancellation, change of banking information).

Returned Payments / Non-Sufficient Funds:

- If a pre-authorized payment is dishonoured by your bank for any reason, a service fee for the dishonoured payment will be applied to your Property Tax account and you will be removed from the PAP.
- Once the account is paid in full, you can reapply to the PAP by submitting a new Pre-Authorized Payment Agreement for Property Taxes application.

Change of Banking Information or Cancellation:

- Visit midland.ca/PayTaxes to obtain "PAP Change or Cancellation" form or use the online form.
- Complete the required sections for 'Change of Banking Information' or 'PAP Cancellation' and submit the completed form at least 7 business days prior to the next payment date.

Terms and Conditions:

By completing the Pre-Authorized Payment Agreement form, I/We confirm that I/We are the property owner(s) and agree to have read and understand the Pre-Authorized Payment (PAP) Agreement for Property Taxes and agree to the terms and conditions.

I/We acknowledge that if a payment does not clear by the bank and returned to the Town of Midland will result in cancellation of the PAP Agreement. Any PAP Agreement which has been cancelled due to dishonoured payment shall revert to the regular installment billing system and subject to penalty and interest charges for any payments not clearing through the bank, an administrative fee will be applied to the account.

I/We acknowledge that if there are any taxes outstanding apart from the Interim and Final billing may result in cancellation of the PAP Agreement. Any PAP Agreement which has been cancelled due to account not up to date shall revert to the regular installment billing system and subject to penalty and interest charges for any arrears an administrative fee will be applied to the account.

I/We acknowledge my Pre-Authorized Payment Agreement for Property Taxes will be cancelled by the Town following the first default in payment, an application to re-enroll can be submitted once the tax account is up to date and all taxes are paid in full.

I/We acknowledge that the Pre-Authorized Payment Agreement for Property Taxes will continue into future years and that I/We may revoke my/our authorization at any time, subject to completing the Pre-Authorized Payment Agreement - Cancellation form and submit to the Town at least 7 business days before the next withdrawal date.

I/We, the Payor(s), authorize the Town of Midland to debit the bank account identified on the VOID cheque or the authorized banking information form, for the selected PAP Agreement for Property Taxes payment plan of taxes arising under my/our Town of Midland Property Tax account on applicable withdrawal dates.