

Pre-Authorized Withdrawal Program



Application Form

PROPERTY AND OWNER INFORMATION

(Owner Name)

(Mailing Address if different from Property Address)

(Property Address)

(City, Province, Postal Code)

(Folio Number)

(Phone Number)

AUTHORIZATION

I authorize the City of Delta to:

Debit my bank account in the amount of \$_____ each month for the prepayment of:

Property Taxes and Utility Charges

Utility Charges Only

A blank cheque marked "Void" must be attached to this form.

Change the monthly withdrawal amount from \$_____ to \$_____.

Change my bank account. A blank cheque marked "Void" must be attached to this form.

Terminate my participation in the Pre-Authorized Withdrawal Program.

By signing this form I agree to the Terms and Conditions of the Pre-Authorized Withdrawal Program.

(Signature)

(Date)

DISCLAIMER

Personal Information submitted is protected under the Freedom of Information and Privacy Act and is used only for its intended purpose.



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Terms and Conditions

1. Monthly pre-authorized payments will be withdrawn from your bank account on or about the 5th day of each month except for the month of June.
2. Installments received will be first applied to any outstanding balances in accordance with the *Community Charter* Section 244.
3. Interest will be calculated based on the month-end credit balance in your installment account, using the Royal Bank of Canada prime lending rate less 4%.
4. The annual Property Tax Notice, mailed each year in May will show your current year's taxes less any prepayments and interest earned. You are responsible for paying the balance, if any, by the required due date. All home owners eligible to claim a Home Owner Grant must claim their grant each year by the required due date.
5. Participants in the pre-authorized withdrawal program must advise the Collector in writing, of any changes pertaining to property ownership, bank account information, prepayment amounts, or terminating the program.
6. A service charge will be applied to your account for dishonoured payments. The Collector may cancel your program if two or more payments are returned in one calendar year.
7. Monthly pre-authorized payments are calculated by estimating next year's property taxes (less eligible Home Owner Grant) and/or the flat rate utility. You may choose to pay a different monthly amount. Please note that the minimum monthly payment is \$30.

How to Calculate Your Pre-Authorized Withdrawal Amount

1.	Estimated Property Taxes		(A)
	Less: Eligible Home Owner Grant	-	(B)
	Plus: Estimated Flat Rate Utility	+	(C)
2.	Estimated Pre-Authorized Withdrawal Amount (A-B+C)	=	(D)
3.	Estimated Monthly Pre-Authorized Withdrawal Amount (D ÷ 11)		