



## PRE-AUTHORIZED PAYMENTS

The Municipality of Southwest Middlesex is now offering a Pre-Authorized Payment service. Please read the following information and complete the Authorization Form.

### **Here's how Pre-Authorized Payments work.**

It's a modern, easy method to make those recurring payments without the inconvenience of cheque writing and postage or that trip to the municipal office.

With your permission, your payments can be made automatically through your bank or financial institution account.

### **It's convenient**

You can arrange your tax and/or water payments to fit your budget or payday cycle.

### **It's economical**

One authorization is all that is required for a series of payments to be made automatically through your bank or financial institution cheque writing account.

### **It's secure**

With Pre-Authorized Payments, there are no cheques to get lost or stolen – you avoid the embarrassment of missing payments and the penalty charge for late payments as a result. You may stop payment at any time if you feel it is necessary to do so.

### **It's assured**

If you are away on vacation, out of town on business or sick, your payments will be made on time. Even postal disruptions, in most cases, will not prevent your bill payments from reaching the municipality on time.

### **Business Pre-Authorized Payments**

If you are a company, you can also use Pre-Authorized Payments.

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## **Your Rights and Responsibilities**

### **Notification**

Southwest Middlesex is required to provide you with written notice of the date and amount to be debited to your bank account at least ten (10) calendar days before the first payment and every time there is a change in your payment amount or date.

- ◆ **Fixed amounts:** You will receive an initial letter from Southwest Middlesex after your authorization form has been received, confirming the amount and dates.
- ◆ **Varied amounts.** If the debit is to be for the actual amount of your tax or water bill, your bill will be mailed at least ten (10) days before the payment is debited.

### **Incorrect amount processed against your account.**

You must notify the municipality within ninety (90) days and it will be corrected.

### **Pre-authorized Payments cancelled**

If a payment processed against your bank account is not in accordance with your authorization, because you cancelled it (in writing) or you were not notified, you can ask your bank to return the payment to you. This must be done at the branch where your account is, in writing on a "Declaration Form" provided by the bank, any time up to **ninety (90)** calendar days after your account is debited. After the ninety-day period, you must deal directly with the Municipality if you have any problems.

### **Moving your account**

If you move your account to another branch or another bank, you **MUST** advise the Municipality so your payments can continue uninterrupted.

### **Control**

You continue to have control just as with cheques you have written. You can instruct your bank to stop a payment before it goes through and you can discontinue payments altogether. In either case, you must notify the Municipality **IN WRITING**.

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# MUNICIPALITY OF SOUTHWEST MIDDLESEX

## Pre-Authorized Payment Authorization Form

Customer Name: \_\_\_\_\_  
\_\_\_\_\_

Customer Address: \_\_\_\_\_  
\_\_\_\_\_

Phone: \_\_\_\_\_ Bank Account No. \_\_\_\_\_

Name of Bank: \_\_\_\_\_

Bank Number / / / / / / /

Transit Number: / / / / / / / / /

Bank Address: \_\_\_\_\_  
\_\_\_\_\_

**I/We**, the above named Customer(s), authorize the Municipality of Southwest Middlesex to debit my/our account indicated above:

The amount of \$ \_\_\_\_\_ on the 28<sup>th</sup> day of each month for payments in respect of property taxes beginning in \_\_\_\_\_, 20 \_\_\_\_.

The actual amount of my quarterly tax bill on the 28<sup>th</sup> day of February, May, August and November of each year beginning in \_\_\_\_\_, 20 \_\_\_\_.

The amount of \$ \_\_\_\_\_ on the 30<sup>th</sup> day of each month for payments in respect of utility bills beginning in \_\_\_\_\_, 20 \_\_\_\_.

The actual amount of my bi-monthly utility bill on the 30<sup>th</sup> day of every other month beginning in \_\_\_\_\_, 20 \_\_\_\_.

SWM Tax/Utility acct # \_\_\_\_\_

◆ Each payment shall be the same as if I/we had personally issued a cheque authorizing the Bank to pay the Municipality of Southwest Middlesex as indicated and to debit the amount specified to my/our bank account.

◆ I/We will notify Southwest Middlesex promptly in writing if I/we move the bank account from one bank or branch to another, or if there is any other change in the account.

◆ I/We understand that the Bank is not responsible to verify whether these payments are properly debited to my/our account.

◆ This authorization may be cancelled at any time upon written notice by me/us to Southwest Middlesex. I/We understand that if I/we cancel this authorization, it does not mean that my/our obligations to the Municipality are ended.

◆ Any delivery of this authorization to Southwest Middlesex constitutes delivery by me/us to the Bank.

◆ I/We am/are all the persons who are required to sign on the above account.

◆ I/we have received a signed copy of this authorization form.

**You must include a personal cheque, marked "VOID" with your authorization form.**

\_\_\_\_\_  
Customer's signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Customer's signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Customer's signature