## Tax Instalment Payment Plan (TIPP) Agreement - Pre-Authorized Debit (PAD)

## **TERMS AND CONDITIONS**

TIPP is a monthly instalment payment plan, pursuant to Section 340 of the Municipal Government Act and The City of Calgary Bylaw 9M2002, by which taxpayers may make consecutive monthly payments for taxes by automatic bank withdrawal.

By returning this completed agreement, signed by the chequing account holder(s) and accompanied by a "Void" cheque or Pre-Authorized Debit (PAD) form from my/our financial institution, I/we agree that:

- I/we the participant(s) authorize the referenced bank to debit my/our specified chequing account the 1st day of every month for the monthly tax instalment, payable to The City of Calgary, as payment in part of taxes due on the property named on the reverse side.
- This agreement only applies to the titled property indicated on the reverse and is not transferable to another location address.
   A separate agreement must be completed for each titled property.
- Instalment amounts will be adjusted effective July 1 each year to reflect the annual tax levy billed in May. I/we will be notified by the annual tax bill of the current year's tax amount, the total amount of instalments paid to date, and the revised instalment amount.
- Instalment amounts may be adjusted at any time throughout a tax year to account for changes to my/our tax account balance. Instalment amounts may also be adjusted effective January 1 for the up-coming tax year. Without limitation, the aforesaid instalment adjustment may reflect a forecasted tax increase, if applicable. I/we will be notified no less than 30 days prior to any increase to an instalment amount(s).
- If The City of Calgary receives a signed copy of this agreement by the 22<sup>nd</sup> of the month, withdrawals from my/our bank account will commence on the 1st day of the following month without further notice. If The City of Calgary receives a signed copy of this agreement after the 22<sup>nd</sup> of the month, withdrawals will commence on the 1st day of the second month following receipt without further notice.
- It is my/our responsibility to advise The City of Calgary of any change to my/our bank account information, either in writing or by online request, not later than the 22<sup>nd</sup> of the month prior to the next scheduled withdrawal. Bank account information change requests received after the 22nd of the month will be processed after the upcoming withdrawal. If submitting my/our bank information change notice after the 22nd of the month results in my/our instalment to be returned by my bank, any resulting service charges will apply.
- Any instalment payment not honoured by my/our bank may be subject to service charges, which will be added to the tax roll and deemed taxes.
- The City of Calgary has the right to cancel participation in TIPP if any payments are not honoured by my/our bank.
- I/we may cancel my/our participation in the plan by submitting a written or online cancellation request to The City of Calgary not later
  than the 22nd of the month to ensure the next month's scheduled instalment is not withdrawn from my/our bank account.
   Cancellation requests received after the 22nd of the month will be processed after the upcoming withdrawal.
- In the event of a property sale, it is my/our responsibility to cancel the plan. Withdrawals will not cease automatically upon the sale of a property.
- Cancellation of this plan, by either the participants or The City of Calgary, will result in all unpaid taxes becoming due in accordance with The City of Calgary Bylaw 9M2002 and subject to penalties in accordance with the Penalty Bylaw 8M2002.
- TIPP automatically continues from year to year.

The City of Calgary For more information Finance
PO Box 2405 Stn M
Calgary AB T2P 3L9 Canada

For more information or to submit your TIPP agreement visit: calgary.ca/TIPP

I/we have certain recourse rights if any debit does not comply with this agreement. For example, I/we have the right to receive reimbursement for any PAD that is not authorized or is not consistent with this PAD Agreement. To obtain a form for Reimbursement Claim, or for more information on my/our recourse rights, I/we may contact my/our financial institution or visit <a href="https://www.cdnpay.ca">www.cdnpay.ca</a>. I/we may obtain a sample cancellation form, or more information on my/our right to cancel a PAD agreement at my/our financial institution or by visiting www.cdnpay.ca

## PRIVACY NOTIFICATION

The personal information on this form is collected under the authority of the Municipal Government Act, Section 340(2) and in accordance with the Freedom of Information and Protection of Privacy Act (FOIP), Section 33 (c). The information will be used to administer the Tax Instalment Payment Plan (TIPP) and to manage the accounts receivable of The City of Calgary. Should you have any questions regarding the collection of this personal information, contact the Tax and Receivable FOIP Administrator at 311 or 403-268-CITY(2489) or by writing to IMC #8059, PO Box 2405, Station M, Calgary, AB T2P 3L9.

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