



Phone: 780-796-3731 Fax: 780-796-3037

Roll Number: _____ Property Address: _____ Legal Land Description: _____

Applicants Name(s): _____
(please print)

Phone Number: _____ Cell Number: _____ Business Number: _____

E-mail Address: _____

A specimen cheque marked "VOID" or Direct Deposit/Pre-Authorized Payment Setup Form must accompany this form

1. I/we hereby authorize the Town of Bruderheim and its Financial Institution to debit my account listed above
 - for annual property taxes including any local improvement levies payable to Bruderheim (**Supplementary Taxes are not included**),
 - in the amount of the monthly payment shown above, on the FIRST business day of each month beginning on the date indicated above,
 - and which amount may increase/decrease on June 1 to the amount shown on the annual Property Tax Notice issued by Bruderheim.
2. **A specimen cheque marked "VOID" or Direct Deposit/Pre-Authorized Payment Setup Form is attached to this authorization.** If a savings account, the Branch/Institution/Account numbers have been verified with my/our financial institution.
3. Any payment returned may result in termination from the plan. If terminated from the plan all outstanding taxes become due and payable and subject to applicable late payment and arrears penalties. A service charge will be levied on all returned payments.
4. **In the event of a sale, or change in bank accounts, I/we will notify Bruderheim, in writing at least 15 days prior to the next due date** to arrange for cancellation, or to provide the new bank account information, including a "VOID" cheque.
5. This authorization may be cancelled at any time upon written notice within 15 days by me/us, and all outstanding taxes become due and payable and subject to penalties. 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
6. 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 a Reimbursement Claim, or for more information on my/our recourse rights, I/we may contact my/our financial institution or visit www.cdnpay.ca
7. The signature(s) below authorize the withdrawal of the monthly tax payment from this account.

Signature _____ Date _____ Signature _____ Date _____

Collection and Use of Personal Information

Personal information is collected under the authority of section 33(c) of the *Freedom of Information and Protection of Privacy Act* and will be used to process and activate pre-authorized monthly charges of annual property taxes, including any local improvement levies payable to The Town of Bruderheim. If you have questions about the collection, use or disclosure of the information, contact the FOIP Coordinator, Town of Bruderheim at phone 780-796-3731

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On September 20, 2017, Bruderheim Town Council passed Bylaw 04-2017, the Tax Installment Payment Plan (TIPP)

WHAT IS THE TAX INSTALLMENT PAYMENT PLAN (TIPP)?

TIPP is a tax installment payment plan by which taxpayers in the Town of Bruderheim may pay their property tax in monthly installments instead of a single payment.

WHAT'S THE ADVANTAGE OF TIPP?

Many people find it difficult to make a single large payment that comes due once a year. Monthly installments break your property tax into smaller amounts which may make it easier to budget.

WHO CAN JOIN TIPP?

You can join TIPP if

- your tax account is paid in full
- you have chequing privileges at a financial institution (bank, trust company, treasury branch or credit union)
- you do not currently pay your taxes through a mortgage company (P.I.T.)
- your application is received at least two weeks before the start of the next calendar year (i.e. December 15)

HOW DOES TIPP WORK?

Your current tax levy will be divided by 12 to establish your monthly payments for January 1 to May 1.

I/We acknowledge there may be a difference between the amount paid by installments and the actual tax levy and that adjustment may be necessary. The monthly installment amount for the period of January 1st until the date of the Tax Notice being mailed is calculated by dividing the previous year's tax levy by the remaining months in the calendar year. The monthly installment amount after the Tax Notice has been mailed will be calculated by the actual current year's tax levy, subtracting the prior monthly installments that have been received to date (if any), and dividing by the remaining months in the calendar year. Your monthly payment will be adjusted June 1 to compensate for changes in taxes resulting from the annual tax levy. Your annual tax bill, usually issued in May, will show the total amount of installments to date and the calculation of the installment payments for the remaining payments in that year.

Payments begin January 1 of the new year and continue each consecutive month.

Payments may only be made by automatic withdrawal from an account with chequing privileges at a financial institution. All debits are processed for the first banking day of each month. You must give written permission before the withdrawals will begin. The Town of Bruderheim does not charge for this service; however bank service charges may apply.

WITHDRAWAL FROM TIPP

You may withdraw from the plan by giving written notice at least two weeks before the next payment date. If you withdraw or your plan is cancelled, all unpaid taxes become due and payable, and are subject to penalties in accordance with the penalty by-law.

MISSED PAYMENTS

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If any payments are missed, or returned by your financial institution, the Town of Bruderheim may cancel that agreement and request payment of the total outstanding taxes. All returned payments will be charged an administration fee in accordance with the current fees and charges Bylaw.

CHANGE OF ACCOUNT

If you change your chequing account please advise the Town of Bruderheim Administration Office at 780-796-3731 at least **two weeks before the next payment is due.**

WHAT HAPPENS IF I SELL MY PROPERTY DURING THE YEAR?

If you are on the TIPP program and sell your property, it is your responsibility to ensure that the Tax Department is given written notification that you are withdrawing from the plan. Please provide notification at **least two weeks before the date that you wish to withdraw by.**

Written notification can be sent by

- e-mail : Sharron.sinclair@bruderheim.ca
- fax: (780) 796-3037
- by placing in the drop box located outside the Metro Kalyn Library
- mail
- delivering to the Town of Bruderheim Administrative Office

As you are responsible for the taxes for that portion of the year that you own the property, we can provide your solicitor with the balance on your account upon request. Your solicitor will take your TIPP payments into consideration when transferring the property to the new owner.

If you are selling and purchasing a new property within the Town of Bruderheim, and wish to continue on TIPP for your new property, please contact our office for assistance.

HOW DO I APPLY FOR TIPP?

Complete and sign the application form and send it along with a sample cheque marked "VOID".

By mail to:
Town of Bruderheim
Box 280
Bruderheim AB T0B 0S0

By fax to:
780-796-3037

By email to:
sharron.sinclair@bruderheim.ca

To join the TIPP program, The Town of Bruderheim must have received your signed Application by December 15. Your first payment will be due January 1.

FURTHER INFORMATION

If you have any further questions about the tax installment payment plan (TIPP), please call 780-796-3731 8 a.m. to 4:00 p.m. Monday to Friday.