



# Pre-Authorized Debit Plan (PAD) Application

1 Applicant Information		Office use only	
Date (mm/dd/yyyy)	Folio number	PAD Reference #	
Civic address		Received by	Date
Property owner(s) name		Posted by	Date
Email		Scanned by	Date
Phone		Comments / Start date	
	Cell		

## 2 Pre-Authorized Debit (PAD) Details

I will pay current year's property taxes by due date.  Yes  No Note: Penalty and interest will be applied if current year's taxes are not paid by due date.

**If no, select one of the following:**

Add current taxes, with penalty and interest, to debit amount.

Only debit the amount I have specified on the PAD application (penalty and interest will accrue).

I/We \_\_\_\_\_, authorize the Township of Langley to debit the bank account supplied for the amount specified on my/our annual Property Tax Statement OR for \$ \_\_\_\_\_ per month, and choose one of the following:

Recalculate annually  Remain static  Utility only (defer property tax)

This pre-authorized debit is for (check one):  Personal use  Business use

## 3 Bank Account Information

New application  Updating banking information (attach a blank cheque to back of this form)  Amount Change

## 4 Home Owner Grant Information

Are you eligible to claim a Home Owner Grant?  Yes  No

Basic  Senior - date of birth (mm/dd/yyyy) \_\_\_\_\_  Additional \_\_\_\_\_

## 5 Authorization

I/We, the undersigned, have read and agree to the terms and conditions on the reverse of the Pre-Authorized Debit (PAD) application and hereby authorize the Township of Langley to draw the PAD from my/our account for payment of property taxes on the 1<sup>st</sup> day of each month or the next business day from August 1 to May 1.

**I/We, the payor(s), have waived the right to receive pre-notification of the amount of the PAD and agree that I/we do not require advance notice of the amount of the PAD before the debit is processed.**

Account holder's signature	Print name	Date (mm/dd/yyyy)
Joint account holder's signature (if applicable)	Print name	Date (mm/dd/yyyy)

## 6 Terms and Conditions

### IMPORTANT

- Any outstanding balance must be paid by the annual property tax due date to avoid a 10% penalty.
  - The Pre-Authorized Debit Plan does not withdraw the balance due on the property tax due date.
1. Apply for the Home Owner Grant (if eligible) by the annual due date, even if there is a credit balance.
  2. Ten equal pre-authorized debits will occur between August 1 and May 1. There are no pre-authorized debits in June or July. Payments will be processed on the first day of each calendar month. Any payment received will first be applied to outstanding taxes before being considered a prepayment.
  3. The Township pays the property owner simple interest on tax monies collected. Interest is based on the Township's principal banker's prime interest rate less 2%. Interest rate is frozen from levy date to due date.
  4. The Township of Langley will indicate your new monthly debit amount on your annual Property Tax Statement.
  5. Dishonoured debits from your financial institution will be charged a service fee and may result in penalty and interest charges. The Pre-Authorized Debit Plan will cease if two consecutive debits fail to be honoured by your financial institution.
  6. Accounts with arrears or delinquent taxes are subject to interest charges as provided in the *Community Charter* and/or bylaw authorized thereunder.
  7. If a credit balance exists on an account on the tax due date, the credit will automatically be applied to reduce next year's pre-authorized monthly debit amount.
  8. The PAD agreement may be cancelled providing written notice is received by the Township of Langley ten days prior to the first of the month. To obtain a cancellation form:
    - visit [tol.ca/pad](http://tol.ca/pad)
    - email [tax@tol.ca](mailto:tax@tol.ca) provide the property address
  9. Properties with an outstanding balance are eligible for the Pre-Authorized Debit Plan. Penalty and interest charges will apply and can be added to the monthly payment amount.
  10. **Credits remain with the property. If the property is sold, credits must be adjusted between vendor and purchaser. No refunds available on the Pre-Authorized Debit Plan.**
- You have certain recourse rights if any debit does not comply with this agreement. For example, you have the right to receive reimbursement for any unauthorized debit or a debit not consistent with this Pre-Authorized Debit Plan agreement. To obtain more information on your recourse rights, contact your financial institution or visit [cdnpay.ca](http://cdnpay.ca).

Email completed form to [tax@tol.ca](mailto:tax@tol.ca)  
or fax to 604.533.6181

**Attach void cheque here**

Any personal information collected on this form will be managed in accordance with the Freedom of Information and Protection of Privacy Act. Direct enquiries, questions, or concerns regarding the collection, use, disclosure, or safeguarding of personal information associated with this form to: Supervisor, Information, Privacy, and Records Management, Township of Langley, 20338 – 65 Avenue, Langley, BC V2Y 3J1 [foi@tol.ca](mailto:foi@tol.ca) 604.532.7396