



Athabasca County
3602 – 48 Avenue
Athabasca, AB T9S 1M8

Tax Instalment Payment Plan (TIPP)

Pre-Authorized Debit (PAD) - Agreement

Phone: (780)675-2273 or Toll Free: 1(844)662-2273

Fax: (780)675-5512

Email: info@athabascacounty.com

Roll Number:	Latest Year Levy:
Legal Description: Quarter-Section-Township-Range-Meridian /	PLAN BLOCK LOT

(See reverse for associated Tax Rolls)
SHADED AREA FOR OFFICE USE

Name of Property Owner:	LATEST YEAR LEVY(S):
Mailing Address:	PAYMENT BEGINS:
Phone # Cell #	PAYMENT AMOUNT:
Email Address:	DATE: VERIFIED BY:
FINANCIAL INSTITUTION OF PROPERTY TAXPAYER	
Name of Financial Institution	Branch Address
Type of Pre-Authorized Debit (PAD)	
<input type="checkbox"/> Personal <input type="checkbox"/> Business <input type="checkbox"/> Funds Transfer	
City	Province
Postal Code	

- I/we hereby authorize Athabasca County and its Financial Institution to debit my account listed above.
 - for all property taxes including any local improvement levies payable to Athabasca County;
 - in the amount of the monthly payment shown above, on the 15th day of each month beginning on the date indicated above;
 - and which amount may increase/decrease on June 15th to the amount shown on the annual Combined Assessment & Property Tax Notice issued by Athabasca County.
- A cheque marked "VOID" or Direct Deposit/Pre-Authorized Form, from your Financial Institution, must be attached to this authorization.
- This authorization may be cancelled at any time upon two weeks (14 days) written notice by me/us, and all outstanding taxes become due and payable and subject to penalties.
- Any payment not honored, by your Financial Institution, may result in termination of the plan, and all outstanding taxes become due and payable and subject to penalties.
- In the event of a sale of the above noted property or a change in bank accounts, I/we will notify Athabasca County in writing at least two weeks (14 days) prior to the next due date, to arrange for cancellation, or to provide the new bank account information and a cheque marked "VOID".
- Any delivery of this authorization to you constitutes delivery by me/us.
- 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
- All persons whose signatures are required to sign on this bank account have signed this agreement below.

_____ X _____ X
Dated Signature Signature

PLEASE NOTE: TAX ARREARS must be PAID IN FULL to be eligible for TIPP

Personal information is collected under the authority of the Municipal Government Act and in accordance with section 4(c) of the Protection of Privacy Act (POPA). The information will be used for the purpose of administering and managing municipal programs, services, and submissions. If you have any questions regarding the collection, use, or disclosure of this information, please contact the Access to Information (ATI) Coordinator at 780-675-2273 or records@athabascacounty.com.

2. Roll Number:		Latest Year Levy:		
Legal Description:	Quarter-Section-Township-Range-Meridian /	PLAN	BLOCK	LOT
3. Roll Number:		Latest Year Levy:		
Legal Description:	Quarter-Section-Township-Range-Meridian /	PLAN	BLOCK	LOT
4. Roll Number:		Latest Year Levy:		
Legal Description:	Quarter-Section-Township-Range-Meridian /	PLAN	BLOCK	LOT
5. Roll Number:		Latest Year Levy:		
Legal Description:	Quarter-Section-Township-Range-Meridian /	PLAN	BLOCK	LOT
6. Roll Number:		Latest Year Levy:		
Legal Description:	Quarter-Section-Township-Range-Meridian /	PLAN	BLOCK	LOT
7. Roll Number:		Latest Year Levy:		
Legal Description:	Quarter-Section-Township-Range-Meridian /	PLAN	BLOCK	LOT
8 Roll Number:		Latest Year Levy:		
Legal Description:	Quarter-Section-Township-Range-Meridian /	PLAN	BLOCK	LOT
9 Roll Number:		Latest Year Levy:		
Legal Description:	Quarter-Section-Township-Range-Meridian /	PLAN	BLOCK	LOT
10. Roll Number:		Latest Year Levy:		
Legal Description:	Quarter-Section-Township-Range-Meridian /	PLAN	BLOCK	LOT
11. Roll Number:		Latest Year Levy:		
Legal Description:	Quarter-Section-Township-Range-Meridian /	PLAN	BLOCK	LOT
12. Roll Number:		Latest Year Levy:		
Legal Description:	Quarter-Section-Township-Range-Meridian /	PLAN	BLOCK	LOT



TAX INSTALMENT PAYMENT PLAN (TIPP)

WHAT IS THE TAX INSTALMENT PAYMENT PLAN (TIPP)?

TIPP is a tax instalment payment plan by which taxpayers in Athabasca County may pay their Residential and Farmland associated tax rolls by monthly instalments instead of a single payment. This is completely an optional service for Residential ratepayers.

WHAT'S THE ADVANTAGE OF TIPP?

Many people find it difficult to make a single large payment that comes due once a year. Monthly instalments break your property tax into smaller amounts which may make it easier to budget. Joining TIPP for January takes full advantage of 12 monthly instalments but you may join at any time.

WHO CAN JOIN TIPP?

You can join TIPP if:

- your tax roll is paid in full
- your property is a Residential tax roll and all Farmland associated tax rolls may also be included
- you have chequing privileges at a Financial Institution
- you do not currently pay your taxes through a mortgage company
- your application is received at least thirty (30) days before the start of the next instalment

HOW DOES TIPP WORK?

To join January 1st a **Pre-authorized Debit (PAD) Agreement** must be received no later than December 31st, to take full advantage of 12 monthly instalments. If you choose to join a month other than January, a lump sum payment, of all missed monthly instalment payments, must be received by at end of the previous month in which you choose to join.

Monthly instalment payments may only be made by automatic withdrawal by pre-authorized debit (PAD) at a financial institution. All debits are processed for the 15th day of each month. Athabasca County does not charge for this service; however bank service charges may apply. To establish your monthly payment your current/previous year Tax Levy will be divided by 12 to determine amount.

The monthly instalment amount will be adjusted for the June 15th withdrawal to compensate for changes from the annual tax levy.

Your annual tax bill, issued May 31st, will show the adjusted instalment amount for the remaining payments in that year. The annual tax notice will show **Taxes Due – July 31st** - **DO NOT PAY THIS AMOUNT** as this amount will be paid in full by the remaining monthly withdrawals for the year.

EXAMPLES –

The Tax Year is the calendar year – January 1st to December 31st. Current Year Tax is calculated in May using the new tax rate and property assessments.

TIPP Effective January 1st

Pre-authorized Debit (PAD) Agreement must be received by December 31st

- **1st Instalment Payment – January 15th**

Previous Year Tax = $\$1,200 \div 12 \text{ months} = \$100/\text{month}$
Instalment Payments – Jan to May – 5 months @ \$100/month = \$500

*Current Year Tax = $\$1,300 - \$500 = \$800 \div 7 \text{ months} = \$114.28/\text{month}$
Instalment Payments – Jun to Dec – 7 months @ \$114.28/month = \$800

Instalment payments are adjusted in June to reflect any tax change

TIPP Effective July 1st

Pre-authorized Debit (PAD) Agreement must be received by June 1st

- **Lump Sum Payment due on or before June 30th**
- **1st Instalment Payment July 15th**

*Current Year Levy - $\$1,300 \div 12 \text{ months} = \$108.33/\text{month}$
Missed Instalment Payments – Jan to Jun – 6 months @ \$108.33/month = \$650

Prior to sign-up, a **Lump Sum Payment of \$650** must be paid on or before June 30th
Instalment Payments – Jul to Dec – 6 months @ \$108.33

To join TIPP after January you will be required to make a lump sum payment for missed Instalment Payments

*Current Year Levy - \$1,300 is a random amount used for this example only

WITHDRAWAL FROM TIPP

You may withdraw from the plan by giving written notice at least two weeks (14 days) 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

If any payments are missed, or returned by your Financial Institution, Athabasca County may cancel that agreement and request payment of the total outstanding taxes. All payments not honored, by your Financial Institution, will be charged a service fee and must be replaced within two weeks (14 days) of being returned.

CHANGE OF ACCOUNT

If you change your chequing account please advise Athabasca County at least two weeks (14 days) 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 Athabasca County is given written notification that you are withdrawing from the plan. Please provide notification at least two weeks (14 days) before the date that you wish to withdraw by sending written notification by one of the options listed below.

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 Athabasca County, and wish to continue on TIPP for your new property, please contact our office for assistance.

HOW DO I APPLY FOR TIPP?

Complete the **Pre-Authorized Debit (PAD) - Agreement** and send with a cheque marked "VOID" or Direct Deposit/Pre-Authorized Form to one of the options listed below.

APPLICATIONS AND WRITTEN NOTIFICATIONS CAN BE SENT BY FOLLOWING OPTIONS:

by Mail to: Athabasca County 3602 – 48 Avenue Athabasca, AB T9S 1M8	by Fax to: (780)675-5512	by E-mail to: info@athabascacounty.com	by Delivery or in Person to: Athabasca County Administration Building 3602 – 48 Avenue
After-Hours: Drop Box located at Entrance of Athabasca County Administration Building			

FURTHER INFORMATION

If you have any further questions about the tax instalment payment plan (TIPP), please call Athabasca County at (780)675-2273 or toll free 1(844)662-2273 from 8:00am to 5:00pm Monday to Friday.

To join the TIPP program, effective January 1st Athabasca County must receive your **Tax Instalment Payment Plan (TIPP) Pre-Authorized Debit (PAD) – Agreement** by **December 31st**. Your first instalment payment will start January 15th.