



POLICY & PROCEDURE

Title: Pre-Authorized Payment Policy

Category: Administration

Date: June 10th, 2025

Authority: CAO

Policy No.: 3.9.1

POLICY STATEMENT

The objectives of this policy are to set out the terms and conditions with respect to administering the automatic payment option for Pre-Authorized Payments.

POLICY

1. This policy establishes that registered property owners shall have the option to pay their applicable accounts by a pre-authorized transfer of funds from their bank/credit union account.
2. To apply for the Pre-Authorized Payment, the property owner must complete, sign and return the Pre-Authorized Payment application form to the Town Office, along with the appropriate banking information.
3. Completed forms are to be submitted in person or by email to the Town Office. Forms received after the 15th of the month may not be processed in time for next billing cycle.
4. Property owners with multiple properties must submit a separate application form for each property.
5. Owners will use the Pre-Authorized Debit Agreement form (similar to Schedule A) to select a monthly payment option(s). If this date falls on a holiday or weekend, the transfer will occur on the next business day.

6. The monthly Utility payment for each participant will be the exact amount owing on the property owner's account. The monthly payment for Property Tax will be either an equalized amount (1/12th of the most recent levy) or a recurring amount set by the property owner
7. Pre-Authorized Debit payments are to be drawn solely in Canadian funds from Canadian bank/credit unions.
8. The Pre-Authorized Payment Agreement does not transfer from the property owner to a purchaser of the property in the event of a sale of a parcel of land.
9. When a property is sold, the participant will be automatically removed from the program.
10. Participation in the program will continue until the Town of Unity receives written notice of withdrawal from the property owner or until participation has been terminated for non-compliance by the Town of Unity. Causes for non-compliance termination includes, but is not limited to, payments made through other methods, insufficient funds or credit balance on the account.
11. Property owners may withdraw from the program at any time by providing written notice (or email) at least 14 days prior to the next scheduled payment. Failure to notify the Town in writing may result in forfeiture of any payments made.
12. Written (or email) notice of changes must be provided to the Town prior to the 15th day of a month to be reflected in that month's billing cycle for:
 - a) banking information changes
 - b) cancellation of participation
 - c) changes to Agreement options (requires submission of updated Schedule A form)
11. The Property Owner is responsible for providing accurate banking. The Town of Unity is not liable for any missed or rejected payments due to incorrect information.
12. Participants are responsible for monitoring their Account balance, and verifying their payments are being made per the agreement. Discrepancies must be reported to the Town within 15 days.
13. In the event a payment is returned from the bank/credit union for any reason, (example: insufficient funds, no chequing privilege, closed account) a "Returned Item Charge" will be applied to the account at a minimum rate of \$25/transaction.

14. The full outstanding account balance, including the “Returned Item Charge”, must be paid by the end of the month to avoid late payment penalties governed by the Utility Management Bylaw.
15. The Town of Unity may cancel the Pre-Authorized Payment Agreement at any time if the property owner is not adhering to this policy.
16. Property owners who are removed from the program for non-compliance are eligible to reapply 12 months after removal.

Document Revision History

May 27, 2025 – new policy

June 10th, 2025 – added Property Tax

Official Copy

SCHEDULE “A”

TOWN OF UNITY PREAUTHORIZED DEBIT (PAD) AGREEMENT FORM

This agreement authorizes and instructs your financial institution to automatically make payments to the Town of Unity directly from your bank/credit union account.

Please carefully read and complete all the relevant sections below.

Property Owner Information

Client/Business Name _____

Civic Address _____

Mailing Address _____ Phone Number _____

Email Address _____

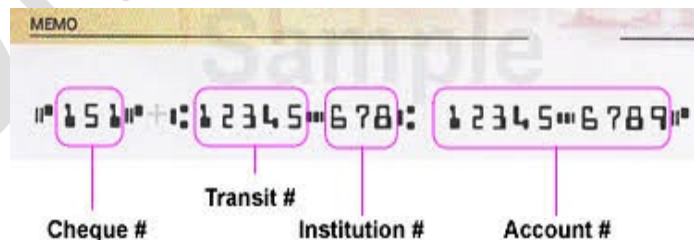
Payee Name (if different than name above) _____

Step 1 of 3 – Select Account(s), and Property Tax payment amount (if applicable)

Utility Acct # _____	Property Tax Roll # _____ 000
Monthly payment withdrawal date: 20th	Monthly payment withdrawal date: 20th
Monthly payment amount will be the exact amount of account balance at the time of the payment withdrawal. Amounts may vary.	Payment amount options: <input type="radio"/> Equalized <i>property tax levy divided by 12</i> <input type="radio"/> \$ _____ /month
<input type="radio"/> No change to Utility payments	<input type="radio"/> No change to Property Tax payments

Step 2 of 3 - Attach a VOID cheque OR complete the fields below.

Transit # _____ Institution# _____ Account # _____



Important Notes

- It is the responsibility of the property owner to ensure sufficient funds are available monthly for the selected payment(s).
- When completed, this agreement will take effect upon receipt by Town Office staff. Forms received between the 15th - 20th may miss the first payment cycle.

- Town of Unity will provide Utility Notices to the property owner at least 7 days in advance of the payment withdrawal date. Utility Notices will include the total amount due and the PAD withdrawal date.
- The amount of the withdrawal from the property owner's account will vary depending on the transactions processed during the relevant billing period.
- If the selected payment date falls on a weekend / holiday, withdrawal will be next business day.
- Full agreement terms are available at www.townofunity.com under policy 3.9.1.

Updates to PAD information, including cancellation requests, must be submitted in writing at the Town Office or by email info@townofunity.com.

Adjustment / cancellation requests received prior to the 15th of the month, will be processed for the next billing cycle.

Step 3 of 3 – Authorization

By signing below, I:

- Authorize the Town of Unity and my bank/credit union to process pre-authorized withdrawals as selected.
- Acknowledge responsibility for ensuring sufficient funds are available on my selected date and monitoring my Utility account balance.
- Agree to follow all the terms of Pre-Authorized Policy 3.9.1. including the requirements related to participation, withdrawal and penalties.
- Understand that returned payment may result in penalties, fees and/or removal from the program.
- Understand that incomplete or unsigned forms will not be processed.

Primary Account Holder

Secondary Account Holder

Signature: _____

Signature: _____

Printed Name: _____

Printed Name: _____

Date: _____

Date: _____

Step 4 – Completed* forms to be submitted to the Town Office in person or by email / mail:

Town of Unity
Box 1030
Unity, SK S0K 4L0

info@townofunity.com
(306) 228-2621