

Pre-Authorized Utility Bill Payments

Pre-authorized utility bill payments are available to consumers that give written authority to the Regional Municipality of Wood Buffalo to collect payment of their utility bills through direct debits from their bank accounts.

Important Information about Pre-Authorized Utility Bill Payments

Definitions:

- “The Municipality” means “The Regional Municipality of Wood Buffalo”.
- “Financial Institution” means an institution recognized by the Canada Revenue Agency as a financial institution, which may include a bank, trust company, treasury branch or credit union.

What are you authorizing:

You are authorizing the Municipality to automatically withdraw utility payments from your chequing account.

This authorization does not affect any other contract between the Municipality and yourself.

Who are you authorizing:

You are authorizing both the Municipality and your Financial Institution to debit your chequing account in the amount of any outstanding utility balance on your account. When you give this authorization to the Municipality, it is the same as giving authorization it to your Financial Institution.

To authorize the Municipality to automatically withdraw utility payments you must include:

- A void cheque from a chequing account registered with a Canadian Financial Institution.
- The appropriate information to allow the Municipality to verify you are authorized to make decisions on the utility account. This information may include the name of the account holder, service address, mailing address, postal code and phone number of the account holder
- Acceptance of all terms and conditions outlined in this document.

What your Financial Institution will do:

Your Financial Institution will withdraw payment from your chequing account according to the rules of the Canadian Payments Association.

Your Financial Institution is not required to verify that:

- A pre-authorization withdrawal has occurred according to your authorization; or
- If a pre-authorization withdrawal has occurred, the money was used to pay your utility bills.

Why should you register for Pre-Authorized Utility Bill Payments?

The added convenience of not needing to remember to pay your utility bill payment will save you time and money. All payments are automatically debited from your bank account on your invoice due date, which prevents added penalties and late charges.

You can sign up for Pre-Authorized Utility Bill Payments if:

You have a chequing account with a Canadian Financial Institution (bank, trust company, treasury branch or credit union). Savings or international accounts cannot be used.

How do I sign up for Pre-Authorized Utility Bill Payments?

Visit our website at <https://pay.rmwb.ca> or apply in person at any of the following locations:

Utility Billing Department, 4 floor Jubilee Center,
9909 Franklin Ave, Fort McMurray AB,

Cashiers Office, 1 floor Jubilee Center,
9909 Franklin Ave, Fort McMurray AB,

Cashiers office, Timberlea Landing,
309 Powder Drive, Fort McMurray AB.

After you complete your online or paper application form, you will need to provide a void cheque or pre-authorized debit form from your Financial Institution. This may be emailed to water.billing@rmwb.ca, provided in person at any of the above locations or mailed to Utility Billing, 4th Floor Jubilee Center, 9909 Franklin Ave, Fort McMurray AB, T9H 2K5. Once your banking details are verified, your enrolment will be confirmed by a representative from the Utility Billing Department.

Applications made less than 20 days before the next scheduled withdrawal date may not be processed for the current billing cycle. If you have not received written confirmation of your

enrolment, please make alternative arrangements to pay any outstanding fees to avoid late and interest penalties.

How do you cancel Pre-Authorized Utility Bill Payments?

You may cancel your pre-authorized utility bill payments online at <https://pay.rmwb.ca> and choosing the 'Cancellation' option or a written cancellation notice can be emailed to water.billing@rmwb.ca. You must provide at least 15 days' notice if you wish to cancel.

Withdrawing from the program does not change or resolve your payment obligations. Alternative arrangements to pay any outstanding charges need to be made. Your emailed cancellation notice should include the following information:

- Name on the utility account;
- Utility account number;
- Your phone number;
- The service address;
- Mailing address if different than the service address;
- Name of person requesting the cancellation if different than the name on the account;
- Effective date of the cancellation.

Your cancellation notice may read:

TO: RMWB Utility Billing Department

DATE: (date)

I/We, (name), cancel my/our authorization to issue personal pre-authorized debits in the amount of my /our current utility account balance against my/our bank account. This cancellation notice is effective on (date). I/We acknowledge that this cancellation does not terminate any other obligation that I/we may have with the Regional Municipality of Wood Buffalo.

Signed: (name of account holders)

Utility Account Number:

Phone Number:

Service Address:

Mailing Address:

You will receive a confirmation email confirming that your cancellation request has been processed. If you have any further questions following a cancellation request, you may contact the Utility Billing Department by calling 780-743-7976 or emailing water.billing@rmwb.ca.

Non-payment and non-sufficient fund fees:

Any returned or rejected payments (from the Municipality's Financial Institution) will result in a non-sufficient fund fee (NSF) as per the Municipality's User Fees and Charges Bylaw. This fee is in addition to any fee charged by your Financial Institution. It is your responsibility to notify us if your banking information changes.

Upon receiving a notice of a rejected payment, the Municipality's Utility Billing Department may attempt a second withdraw for the exact amount of the original invoice within 30 days of the first withdraw date. Should a subsequent withdrawal attempt for the original invoice also be declined for insufficient funds, you will not incur any additional NSF fees. You will be notified in writing of any declined payments within 30 days. After three declined payments, you may be removed from the program at the Municipality's discretion and you will be notified in writing.

Notification of withdrawal amounts:

You will be notified in writing of the withdrawal amount on your bi-monthly utility invoice. Should you not receive this invoice, please contact water.billing@rmwb.ca to verify your withdrawal amount. The debit will be completed on the first business day following the due date of the invoice.

If your bank account changes:

If your bank account changes, you must inform the Municipality in writing at least 2 weeks before the next pre-authorized withdrawal is due.

Your banking information may be updated by visiting <https://pay.rmwb.ca> and selecting the 'Cancellation' option and then re-enrolling using your new banking information. You will be required to provide verification of the new bank account by emailing water.billing@rmwb.ca or visiting a Municipal office listed above.

Alternatively, you may contact water.billing@rmwb.ca or call 780-743-7976 to update your information.

If you sell your property:

If you sell your property, you must inform the Municipality's Utility Billing Department. Your utility account will be deactivated after the land title has been transferred from your name.

Any utility fees charged to your account prior to the change in land title or deactivation of your account will remain your responsibility.

The Municipality can cancel Pre-Authorized Utility Bill Payments if insufficient funds

If your chequing account does not contain sufficient funds for a preauthorized withdrawal, the Municipality may cancel your pre-authorized utility bill payments after 3 missed payments and will notify you in writing. You will also be responsible to pay any NSF fees as outlined in the Municipality's User Fees and Charges Bylaw, in addition to any fees charged by your institution.

If pre-authorized utility bill payments are cancelled on your account, all payment obligations will remain in effect and alternative arrangements to pay any outstanding charges will need to be made. You will be responsible for all late and interest penalties charged to your account.

You may dispute a withdrawal if:

- The withdrawal did not occur in accordance with your authorization; or
- You had revoked the authorization at least 2 weeks before the withdrawal had occurred;
or
- You did not receive prenotification of the amount withdrawn.

To be reimbursed for a disputed withdrawal, you must:

- Request a refund in writing to water.billing@rmwb.ca;
- Notify your Financial Institution to discuss disputes within the following time limits:
 - 90 calendar days (including the 90th day), if your account is classified as residential;
 - 10 calendar days (including the 10th day), if your account is classified as commercial; and
- If you dispute a withdrawal after these time limits, the dispute will be resolved between the Municipality and yourself. Your Financial Institution will not be responsible.

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 debit that is not authorized or is not consistent with the pre-authorized utility bill payment agreement. To obtain more information on your recourse rights, contact your Financial Institution or visit www.cdnpay.ca.

Liability for Accuracy



We shall be solely responsible for the accuracy and completeness of all information furnished to you and you shall not be responsible in any way for errors resulting from the inaccuracy or incompleteness of any information furnished to you by us or any other officer, employee or agent of ours.

We undertake and agree to indemnify you for all amounts that may be erroneously paid by you and/or any Processing Member in respect of any pre-authorized debit erroneously credited or debited by you and/or any Processing Member pursuant to any such direction from us whatsoever.

Privacy

The personal information on this form is collected under the authority of Section 33 (c) of the Alberta Freedom of Information and Protection of Privacy Act. The personal information will be used for billing purposes only. If you have any questions regarding the collection or use of this information contact the Supervisor, Billing Services, 4th Floor Jubilee Centre, 9909 Franklin Ave. T9H 2K4. or call (780) 743-7074.