

Tax Instalment Payment Plan (TIPP)

How do I apply for the TIPP?

To apply for the TIPP, complete and sign the application form (page 4) and return it along with a copy of a voided cheque or pre-authorized debit form to:

Regional Municipality of Wood Buffalo
Taxation Department
3rd Floor – 9909 Franklin Avenue
Fort McMurray, AB
T9H 2K4

Or send by email to: Assessment.Taxation@rmwb.ca

Please retain this brochure for your records. Additional brochures may be obtained from the Municipal Taxation Department at the location above or by contacting Pulse by telephone at 780-743-7000 or toll free at 1-800-973-9663 to request a copy.

How Do I Change to the TIPP from making Tax Payments Through My Mortgage Company?

- You must contact your mortgage company to resolve your tax account in their system and to have them stop collecting your taxes.
- You must complete the TIPP application form and send it to us.

Questions?

If you have additional questions about the TIPP, please call Pulse at 780-743-7000 or toll free at 1-800-973-9663 to be connected to the taxation department. Taxation department hours are 8:30 a.m. to 4:30 p.m., Monday through Friday.

Terms and Conditions

Definitions:

“I” includes “we” if more than one person is applying for the Tax Instalment Payment Plan.

- “TIPPs” and “TIPP” refers to the “Tax Instalment Payment Plan.”
- “The Municipality” refers to “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.

I qualify to participate in the TIPP for the taxation year if:

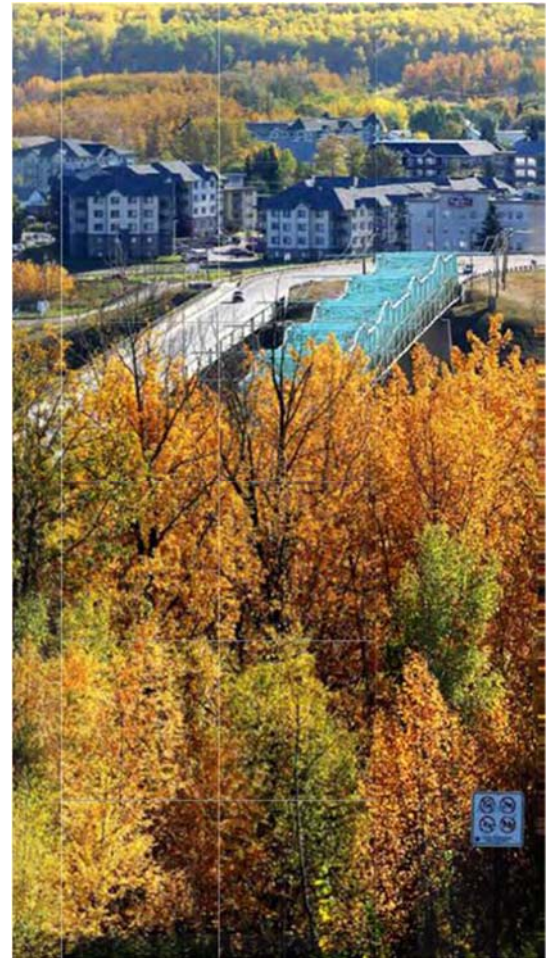
- a) My tax account is not in arrears,
- b) I have a chequing privileges at a financial institution, and
- c) I give written authorization for the Regional Municipality of Wood Buffalo to automatically debit my chequing account for the purpose of bringing about payment of the tax instalments.

My authorization must include:

- Signatures of all authorized people who can sign on my chequing account.
- A copy of a voided cheque or pre-authorized debit form for my chequing account.
- The missed taxation instalments for each month that year, if joining the TIPP after January 1st.
- The next month's taxation instalment, if received after the 15th of the month. Authorizations received on or before the 15th of the month will begin the next month.

I am authorizing:

- The Municipality to withdraw taxation payments from my bank account on the first banking day of each month until my taxes are paid in full each year. The withdrawals will continue until I cancel my authorization. These withdrawals are "pre-authorized variable withdrawals".
- This authorization does not affect any other contract between me and the Municipality.
- By signing the TIPP authorization, I am authorizing both the Municipality and my financial institution to access my bank account.
- My financial institution will withdraw money from my bank account according to the Rules of the Canadian Payments Association.
- My financial institution is not required to verify that:
 1. A pre-authorized withdrawal has occurred according to my authorization, or
 2. If a pre-authorized withdrawal has occurred, the money was used to pay my taxes.



If my bank account changes:

- I will inform the Municipality in writing and provide a new voided cheque at least 10 business days before the next pre-authorized withdrawal is due.

If I sell my property:

- I must inform the Municipality's Taxation Department in writing at least 10 business days before the next pre-authorized withdrawal is due.
- I understand that pre-authorized withdrawals are neither refundable nor transferrable to another owner without informing the municipality.

If my property taxes change during the year:

- As a result of the annual tax levy, the Municipality will provide written notice of the new amount of my pre-authorized withdrawal on my tax notice.
- When the calendar year changes, the Municipality will provide written notice of the new amount of my pre-authorized withdrawal 10 business days before changing my pre-authorized withdrawal.
- For any other reason, the Municipality will provide written notice 10 business days before changing my pre-authorized withdrawal.

I may dispute a withdrawal if:

- The withdrawal did not occur in accordance with my authorization.
- I had revoked the authorization before the withdrawal occurred.
- My property taxes changed because of the annual tax levy, but the Municipality did not provide written notice of the new amount of my pre-authorized withdrawal.
- My property taxes changed for another reason, but the Municipality did not provide written notice 10 business days before changing my pre-authorized withdrawal.

To be reimbursed for a disputed withdrawal, I must:

- Request a refund in writing to Assessment.Taxation@rmwb.ca.
- Notify my Financial Institution to discuss disputes within the following time limits:
 - 90 calendar days (including the 90th day), if my bank account is classified as personal.
 - 10 calendar days (including the 10th day), if my bank account is classified as commercial/business.
- If I dispute a withdrawal after these time limits, the dispute will be resolved between me and the Municipality. My financial institution will not be involved.

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 TIPP agreement. To obtain more information on your recourse rights, contact your Financial Institution or visit www.cdnpay.ca.

If I need to cancel my TIPP:

- I must inform the Municipality's Taxation Department in writing at least 10 business days before the next pre-authorized withdrawal is due. Cancellations requests can be submitted in person, mailed, or emailed to Assessment.Taxation@rmwb.ca.
- I understand that pre-authorized withdrawals are neither refundable nor transferrable to another owner if I sell my property without informing the Municipality.
- If I cancel my authorization, all my unpaid taxes become due immediately, and are subject to penalties in accordance with Municipal penalty bylaws.
- Cancelling my authorization does not cancel any other contract between me and the Municipality.

The Municipality can cancel Pre-Authorized TIPP Payments if insufficient funds

- If your pre-authorized payment is returned or rejected (from the Municipality's Financial Institution), we may cancel your pre-authorized TIPP after 3 missed payments, if the linked bank account is closed or a payment is stopped and we will notify you in writing.
- You will also be responsible to pay the non-sufficient fund fee (NSF) charged as outlined in the Municipality's User Fees and Charges Bylaw for each occurrence, in addition to any fees charged by your institution.
- If the pre-authorized TIPP is cancelled on your account, all your unpaid taxes become due immediately, and are subject to penalties in accordance with the Municipal penalty bylaw.



