

**SCHEDULE "A"**  
**TO BY-LAW #1812 (1996)**  
**THE CORPORATION OF THE**  
**T O W N O F P E L H A M**  
**PRE-AUTHORIZED TAX PAYMENT PLANS**

1. (a) Any owner of a residential or commercial property whose tax account is not in arrears may take advantage of either Pre-Authorized Tax Payment Plan.  
(b) Any owner of a business whose tax account is not in arrears may take advantage of either Pre-Authorized Tax Payment Plan.
2. Any taxpayer may enroll for as many properties as they own and their initial application is valid as long as they own the property and wish to continue under the plan.
3. An authorization form must be signed which will allow the Town of Pelham to withdraw tax payments from the taxpayer's bank or financial institution. For a joint account, all depositors must sign if more than one signature is required on cheques issued against the account.
4. A personal cheque marked "VOID" must be submitted to the Town together with the authorization form to ensure that payments are withdrawn from the correct bank account.
5. Two pre-authorized tax payment plans are available:  
**Plan #1** – Payments are withdrawn four times a year on the regular tax due dates established for the year.  
  
**Plan #2** – Taxes are paid in ten monthly installments on the 15th. of each month from January to October. If the 15th. of a month falls on a Saturday, Sunday or Holiday, the installment due on the 15th. will be withdrawn on the next regular working day. Calculations of the first six payments under Plan #2 will be based on the prior years taxes. The final four installment payments are based on the final billing for the current year.
6. In order to be eligible to use the pre-authorized payment plan for a new taxation year, all applications **MUST** be received **NO LATER THAN NOVEMBER 15th.** of any year.
7. An administrative charge in the amount of \$15.00 will be added to any tax account which has a pre-authorized payment not honoured by their bank.

8. The Treasurer may cancel the privilege of any taxpayer from continuing in the plan for two (2) years if the taxpayer defaults on more than one payment, but if any default continues for thirty (30) days or a taxpayer permits two (2) defaults in any calendar year, such cancellation shall be automatic.
9. Any supplementary tax bills issued during the year will be billed separately and will not be included in the pre-authorized plan, and will be subject to penalty charges if not paid on their respective due-dates.
10. Any miscellaneous charge added to a tax account (e.g. water or hydro arrears) must be paid separately, and will not be included in the pre-authorized plan and will be subject to penalty charges in accordance with the Town's tax levying by-laws.
11. All outstanding balances on the tax account must be paid by December 31 in order for an owner to continue to be enrolled in this plan in subsequent years.
12. If the taxpayer makes all payments as required by this plan, no penalty or interest will be levied. Any tax account which has been disqualified from continuing in this plan, shall revert to the regular installment billing system and be subject to penalty and interest in accordance with the Town's tax levying by-laws.