



## PRE-AUTHORIZED DEBIT (PAD) PROGRAM FOR TAX & WATER ACCOUNTS

The MUNICIPALITY OF EAST HANTS (MEH) and the EAST HANTS WATER UTILITY (EHWU) offer a Pre-Authorized Debit (PAD) Program for your convenience.

### Pre-Authorized Debit (PAD) Program

As a budgetary tool, we offer the option of paying your tax and/or water bills directly from your bank account by enrolling in our Pre-Authorized Debit Program. Any balance owing past the due date will be subject to interest charges and other remedies in accordance with established policies and procedures.

The following options are offered for your convenience:

- Total due can be withdrawn on the Invoice Due Date.
- A specific amount to be withdrawn on the 1st **OR** 15th of each month.
- A specific amount to be withdrawn on **BOTH** the 1st **AND** 15th of each month.

*(Please note that interest is not paid on credit amounts accumulated in your tax or water account)*

Forward your completed **Pre-Authorized Debit (PAD) Program Enrollment Form** (*see reverse*) to the municipal office in Elmsdale (*see address below*). Forms must be received at least fifteen (15) business days prior to the first withdrawal.

**A separate form is required for each tax account and water account.**

***Please note that your tax / water account balance must be \$0.00 prior to enrolling in the PAD program.***

**NOTE:** Cheques or PAD payments rejected by your financial institution will be subject to service charges as established from time to time by the MEH or the EHWU; this is in addition to any service charges applied by your financial institution.

### How to Contact Us ...

**In Person** (Monday-Friday, 8:30am-4:30pm)  
15 Commerce Court  
Elmsdale, NS  
B2S 3K5

**Mail** 230-15 Commerce Court  
Elmsdale, NS  
B2S 3K5

**Telephone** 902-883-2299

**Email** [finance@easthants.ca](mailto:finance@easthants.ca)

**Toll Free** 1-866-758-2299

**Online** [easthants.ca](http://easthants.ca)

**Fax** 1-888-684-5912

To ensure prompt and accurate information and/or payment processing in relation to your property tax and /or water account, please provide your name, address, and account number in all communications.



# PRE-AUTHORIZED DEBIT (PAD) ENROLLMENT FORM

Address: 230-15 Commerce Court, Elmsdale, NS, B2S 3K5 Phone: 902-883-2299 Toll Free: 1-866-758-2299  
finance@easthants.ca easthants.ca

**Customer Information (select ONLY one box below):** Separate enrollment forms must be submitted for each Tax and Water account

Property Tax Account       Water Utility Account      SAP Account # (as it appears on bill) \_\_\_\_\_

Name (as it appears on tax / water billing) \_\_\_\_\_

Daytime Phone # \_\_\_\_\_ Email \_\_\_\_\_

**Banking Information (complete this section and attach a cheque marked "VOID")**     Chequing       Savings

Name of Financial Institution \_\_\_\_\_

Address of Financial Institution \_\_\_\_\_

Financial Institution # (3 digits) \_\_\_\_\_ Branch Transit # (5 digits) \_\_\_\_\_ Bank Account # \_\_\_\_\_

Business Account       Personal Account

**Pre-Authorized Payment Details (select ONLY one box below)**

1<sup>st</sup> of each month      \$ \_\_\_\_\_      Beginning the 1<sup>st</sup> of \_\_\_\_\_ (month/yr.)

15<sup>th</sup> of each month      \$ \_\_\_\_\_      Beginning the 15<sup>th</sup> of \_\_\_\_\_ (month/yr.)

1<sup>st</sup> & 15<sup>th</sup> of each month      \$ \_\_\_\_\_      Beginning the 1<sup>st</sup> or 15<sup>th</sup> of \_\_\_\_\_ (month/yr.)

Tax Bill Due Date (June 1<sup>st</sup> & October 1<sup>st</sup>, or as noted on the tax invoice)       Water Bill Due Date (Quarterly)

## Payor's Pre-Authorized Debit (PAD) Program Agreement

1. I/We authorize the MUNICIPALITY OF EAST HANTS (MEH) for property tax accounts and the EAST HANTS WATER UTILITY (EHWU) for water utility accounts and the financial institution designated above to begin deductions as per my/our instructions specified above, for regular recurring payments and/or one-time payments from time to time, for payment of all charges arising under my/our property tax account or water account.
2. The MEH or the EHWU will obtain my/our authorization for any other one-time or sporadic debits.
3. This authority is to remain in effect until the MEH or the EHWU has received written notification from me/us of a change or termination. Notification must be received at the municipal office in Elmsdale, NS, at least ten (10) business days before the next debit is scheduled. I/We may obtain a sample cancellation form, or more information on my/our right to cancel a PAD Agreement at my/our financial institution or by visiting [www.payments.ca](http://www.payments.ca).
4. The MEH or the EHWU may not assign this authorization, whether directly or indirectly, by operation of law, change of control or otherwise, without providing at least ten (10) days prior written notice to me/us.
5. 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 more information on my/our recourse rights, I/we may contact my/our financial institution or visit [www.payments.ca](http://www.payments.ca).
6. The MEH or the EHWU will provide, for fixed amount PAD's, written notice of the amount to be debited and the due date(s) of debiting, at least ten(10) calendar days before the due date of the first PAD, and such notice shall be received every time there is a change in the amount or payment date(s); or with respect to variable amount PADs, written notice from the Payee of the amount to be debited and the due date(s) or debiting, at least ten(10) calendar days before the due date of every PAD.
7. Revocation of this authorization does not terminate any contract for goods and services that exists between me/us and the MEH or the EHWU. My/our authorization applies only to the method and does not otherwise have any bearing on the contract for goods or services exchanged.
8. I/We understand that PAD payments rejected by my/our financial institution will be subject to service charges as established from time to time by the MEH or the EHWU, and may result in cancellation of my/our participation in the PAD Program.

I/We hereby authorize the MUNICIPALITY OF EAST HANTS (for tax accounts) or the EAST HANTS WATER UTILITY (for water accounts) and the financial institution indicated above to release funds for payment under the terms and conditions of this request and as indicated above.

I/We warrant and guarantee that all persons whose signatures are required to sign on this account have signed this agreement below.

Signature \_\_\_\_\_  
(Account Holder)

Signature \_\_\_\_\_  
(Joint Account Holder if applicable)

Name (please print) \_\_\_\_\_

Name (please print) \_\_\_\_\_

Date (please print) \_\_\_\_\_

Date (please print) \_\_\_\_\_