

City of Nanaimo

USER RATE EQUAL PAYMENT INSTALMENT PLAN

for automatic payment of your charges for City water, sewer and garbage services



The Equal Payment Instalment Plan for user rate billing has been set up to provide customers with an alternate method for paying their City of Nanaimo user rate bills.

With the Equal Payment Instalment Plan you know in advance how much your user rate bill will be. Instead of paying higher bills in the summer when your water use increases, the same amount will automatically be withdrawn from your account each month.

The application form must be completed, signed and accompanied by a blank cheque, marked VOID in order for us to set you up on the Program.

Benefits to you include:

- ~ you know in advance how much your bill will be
- ~ the same amount is automatically withdrawn each month
- ~ you will always receive your discount
- ~ no administrative charges
- ~ no more mailing cheques or waiting in line

COMMON QUESTIONS AND ANSWERS

When does the plan start?

The Equal Payment Instalment Plan starts the month after you sign up for the plan.

What is the payment based on?

The plan estimates your water, sewer and garbage for the next year based on your actual use for the past year. The amount is then divided by 12 to determine your 12 equal monthly instalment payments.

What if I'm a new customer?

If the City does not have a 12 month history for your account, it will forecast the consumption based on as much information available in relation to established averages.

What happens if my payments are more or less than the actual bill?

Monthly instalment amounts are recalculated every third bill. You will be notified in advance of the change.

Can I set my own monthly payment amount?

You have the option of setting your own monthly payment amount provided it is not less than the minimum amount required by the City.

Do I have to sign up each year?

No, you stay on the plan until you want to cancel it. If your account has more than two NSF charges in a year, it may be removed from the instalment plan.

I am on the plan but have sold my house. What do I do?

Notify the City to cancel your instalment plan. At least 10 working days notice is required.

When will the payment come out of my account?

The City of Nanaimo will debit your account on the first day of each month.

You must contact the City User Rates Department at least 10 working days prior to your next billing discount date in any of these circumstances:

- You are selling your property
- To cancel your enrollment in the plan
- Stopping payment
- Changing bank, branch, or account

To Contact the User Rate Department:

City of Nanaimo User Rate Department
455 Wallace Street
Nanaimo BC V9R 5J6

Phone: (250) 755-4416
email: userrates.info@nanaimo.ca
website: www.nanaimo.ca



Pre-Authorized Payment Plans		
Office use only:		
Paws Reference	Posted by	Checked by

REVENUE SERVICES: 455 WALLACE STREET, NANAIMO BC V9R 5J6 T:250-755-4415 F:250-755-4440 www.nanaimo.ca

Name: _____ Phone: _____ Folio: _____

Civic Address: _____ U/R Acct Number: _____

Explanation: _____ Effective date (TAX): _____
 _____ Effective date (U/R): _____

Tax Instalments (all taxes must be paid in full) Withdrawal on the 15 th of the month	User Rate Auto Debit Withdrawal on the discount due date	User Rate Equal Payment 1st of the month withdrawal
<input type="checkbox"/> New \$	<input type="checkbox"/> New \$	<input type="checkbox"/> New \$
<input type="checkbox"/> Modify \$	<input type="checkbox"/> Modify \$	<input type="checkbox"/> Modify \$
<input type="checkbox"/> Cancel	<input type="checkbox"/> Cancel	<input type="checkbox"/> Cancel
Set Instalments or Recalculation		

TERMS AND CONDITIONS OF CUSTOMER’S AUTHORIZATION TO THE CITY OF NANAIMO

Please read and initial below, and include a blank cheque marked “VOID”

- I/We understand that the payment plan(s) are for the convenience of the above mentioned individual(s)/Business. The city of Nanaimo relies on the representation constituted by this authorization that the above mentioned individual(s)/Business bank account shall be in good standing with sufficient funds to cover such pre-authorized payments as they become due and payable.
- I/We understand that the current charge for dishonoured payments will apply. Subsequent dishonoured (NSF) payments may result in removal of the payer(s) from the instalment plan.
- I/We understand that it is my/our responsibility to provide written or electronic notification to the Finance Department at least 10 working days before the next pre-payment date when there are changes to my instalment plan(s) or when cancelling the plan(s).
- I/We understand that when requesting a refund under the Tax Instalment Plan, I/we will receive interest calculated to the end of the previous month. An administration fee of the lesser of 10% or \$25.00 shall be deducted from the refund.
- I/We understand that any balance owing on my property taxes must be paid in full by me/us on or before the due date of taxes.
- I/We understand that I/we must complete the Northern and Rural Home Owner Grant application, if applicable, by the due date of taxes.
- I/We understand that in the event that we sell my/our property, I/we or my/our lawyer MUST terminate the instalment plan(s) and/or request a refund of any prepayment credits on Taxes and/or User Rates, in writing to the Finance Department, at least 10 working days prior to the next pre-payment date. ****The sale of the property DOES NOT automatically stop the instalment plan(s)****. All credits created from prepayments for Taxes and/or User Rates should be reflected on the lawyers Statement of Adjustments.

I HAVE READ AND UNDERSTOOD THE TERMS OF THE PRE-AUTHORIZED PAYMENT PLAN(S)

SIGNATURE(S)

DATE

Attach “VOID” Cheque