



# TIPPS

Tax Instalment Payment Plan Service  
Pre-Authorized Debit Form

Roll Number  
(on Property Tax Notice)

Property Address: \_\_\_\_\_

Name: \_\_\_\_\_  
Bank Account Holder (Last Name, First Name)

Phone: \_\_\_\_\_  
Home Work Cell

Name: \_\_\_\_\_  
Joint Bank Account Holder (Last Name, First Name)

Phone: \_\_\_\_\_  
Home Work Cell

Email Address: \_\_\_\_\_

TIPPS Start Date:

yy/mm

Branch Transit Number

Financial Institution

Deposit Account Number

Savings

Chequing Account

## For Office Use Only

Payment Required: \_\_\_\_\_  
(if applicable)

Date Entered: \_\_\_\_\_  
yy/mm/dd

TIPPS Monthly Amount: \_\_\_\_\_

Entered By: \_\_\_\_\_

Applicant Copy Issued

Received by:

Fax

Mail

Email

In Person

\* Please Check One:

**New Application**

**Change of Information**

Financial Institution Name: \_\_\_\_\_

Branch Address: \_\_\_\_\_

This plan is for: **Personal Use** **Business Use**

I/we authorize the City of Saskatoon and the financial institution designated (or any other financial institution I/we may authorize at any time) to debit the bank account identified above on the first business day of each month for the current monthly amount of my TIPPS plan. The actual withdrawal date at my financial institution may vary slightly but I will ensure that my account has sufficient funds on deposit to cover the TIPPS withdrawal.

The TIPPS monthly amount will vary during the taxation year (January to December). The TIPPS monthly amount is adjusted each January based on the tax levy of the previous year. This amount will be adjusted again in July after City Council passes the mill rate bylaw and the current year's taxes are levied. The City of Saskatoon will provide written notification of the changes to the withdrawal amounts noted above at least ten (10) days before the withdrawal dates. As TIPPS payments are rounded up to the highest dollar throughout the year, the December withdrawal will be for the exact amount of outstanding property tax. **I/We waive our right to receive notification from the City of Saskatoon ten (10) days before the change to December withdrawal.**

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 Pre-Authorized Debit (PAD) that is not authorized or is not consistent with this PAD agreement. To obtain more information on your recourse rights, contact your financial institution or visit [www.cdnpay.ca](http://www.cdnpay.ca).

This authority is to remain in effect until the City of Saskatoon has received **written** notification from me/us of its change or termination; this notification must be received 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.cdnpay.ca](http://www.cdnpay.ca). **City of Saskatoon TIPPS cancellation and change of bank forms are available online at [www.saskatoon.ca](http://www.saskatoon.ca) or through the contact information below.**

Signature of Bank Account Holder

Signature of Joint Bank Account Holder

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

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

Date: \_\_\_\_\_

Date: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

Postal Code

Fax confirmation to: \_\_\_\_\_ (fax number)

Please submit completed application by mail, fax, or in person; include a sample cheque marked "Void" and payment if applicable.

Telephone: (306) 975-2400 or 1-800-667-9944 Monday to Friday, 8:30 am to 5:00 pm Email: [revenue@saskatoon.ca](mailto:revenue@saskatoon.ca)

Mail: City of Saskatoon, PO Box 1788, Saskatoon, SK S7K 8E1

Fax: (306) 975-7975

Visit: Customer Service, Main Floor, City Hall, 222 3<sup>rd</sup> Avenue N, Monday to Friday, 8:00 a.m. to 5:00 p.m.

11/07/04

## What is TIPPS?

TIPPS allows property owners to pay their Property Tax bill in 12 monthly instalments based on the calendar year (January to December), making budgeting easier with no added fees or penalties. Property taxes for properties not on TIPPS are due and payable June 30.

## You can apply for TIPPS:

- ✓ If your tax account is paid to the date of your TIPPS application.
- ✓ If you have banking privileges at your financial institution (bank, trust company or credit union) for automatic withdrawal from a deposit account. Credit cards and line of credit accounts cannot be used for TIPPS.
- ✓ If you are not paying property tax through a mortgage company payment (PIT).

## How does TIPPS work?

TIPPS payments are made by automatic withdrawal from a bank account on the first banking day of each month; the actual withdrawal date may vary slightly at each financial institution. From January to June, the monthly TIPPS amount is based on the previous year's annual tax levy. After the mill rate bylaw is passed by City Council in the spring, TIPPS customers are notified on their Property Tax Notice of the new TIPPS amount. To compensate for rounding up throughout the year, the TIPPS withdrawal in December is for the exact amount of taxes still outstanding.

## Are there fees to use TIPPS?

The City of Saskatoon does not charge interest or service fees for TIPPS but normal bank service charges may apply. NSF fees will be charged on returned payments.

## What happens if my property assessment changes?

Supplementary Tax bills (due December 31) are issued for new assessments during the current tax year. Contact us if you wish to use TIPPS to pay a Supplementary Tax bill as it will not be automatically included in TIPPS.

## Important payment information

If any TIPPS payments are returned by your financial institution, the City of Saskatoon has the option to cancel TIPPS without notice and may request immediate payment of the total outstanding taxes.

TIPPS payments are neither refundable nor transferable if you sell or purchase a new property in Saskatoon. If TIPPS is cancelled for any reason, all unpaid taxes are due and payable June 30 and are subject to penalties after this date.

**Please provide two weeks notice if you purchase or sell a property, or wish to change bank information.** Cancellation and Change of Bank Information forms are available online at [www.saskatoon.ca](http://www.saskatoon.ca).

## How do I apply for TIPPS?

- ✓ Complete the application form and return it with a sample cheque marked "void" by mail, fax, or in person. TIPPS applications are accepted throughout the year.
- ✓ Applications for the current tax year must be accompanied by the TIPPS payments from January to the current month. Contact Customer Service for payment information.
- ✓ The current year's taxes must be paid in full if your application is for the next calendar year.
- ✓ If you pay Principal, Interest, and Taxes (PIT) to a mortgage company, you must end this arrangement before joining TIPPS.

# TIPPS

## Tax Instalment Payment Plan Service



**TIPPS**

[www.saskatoon.ca](http://www.saskatoon.ca)

