

RURAL MUNICIPALITY OF WHITEHEAD PAYMENT OPTION POLICY		POLICY NO: GG-06
REFERENCE:	ADOPTED BY: Council Resolution 2023-168	Page 1 of 2
	Date: August 14, 2023	
TITLE: PAYMENT OPTION POLICY		DATE LAST REVIEWED BY MGMT:

PURPOSE

The purpose of this policy shall be to establish payment options that are accepted by The RM of Whitehead and confirm when a particular payment will be considered received.

POLICY

PAYMENT OPTIONS ACCEPTED BY MUNICIPALITY

The Municipality will accept the following forms of payment:

CASH: Accepted in person at the RM Office during regular business hours.
Payments are considered received when entered into the software program.

CHEQUE: Accepted in person at the RM Office during regular business hours, secure drop box at the RM Office, and by mail including couriers.
Payment is considered received when entered in the software program.
Postdated cheques will be held at the office and processed on the specified date, or the first regular working day following the cheque date.

ONLINE PAYMENTS: The Municipality accepts electronic bill payments from most Credit Unions, except if any Credit Union charges the Municipality service fees for bill payment services.
Payments are considered received the date the notification is received.
It is the responsibility of the payer to allow for sufficient time for the payment to be processed by their Credit Union to ensure that the payment is received by the municipality before the due date. The payer is responsible to check with their Credit Union to determine the number of business days that will be required to process the payment.

E-TRANSFER PAYMENTS: The Municipality accepts e-transfers for payments, including but not limited to, Property Taxes, Utility Accounts, Accounts Receivables, Permits, Purchase of Cemetery Plots. E-Transfer payments can be sent to office@rmofwhitehead.ca

The Payer is responsible for the following:

- Ensure that the correct email address is used
- Clearly identify what payment is for including account number(s) to which the payment is to be applied
- Clearly identify the amount to be paid to each account

If the Municipality is unable to identify the payer/account to be credited, payment will not be processed. The Municipality will not be held responsible for any penalties that may apply. The Municipality has no means of notifying the Payer that payment has not been processed.

If the due date falls on a weekend, the Municipality will process any e-transfer notices received before the deadline on the morning of the first workday following the weekend before applying penalty.

There is a maximum allowable payment amount per day imposed by the financial institutions; it is the responsibility of the payer to ensure that the full payment amount is received prior to due date.

LATE PAYMENT: Any payment received after the applicable due date is subject to interest/penalty. The rate of interest/penalty charged is 1.25% monthly of outstanding amount.

RECEIPTS: Utilities – Unless requested by the payer, receipts will only be issued when there is an outstanding balance on the account.

REIMBURSEMENTS OF OVERPAYMENT: Taxes or Utility - Any overpayment amount of \$100 or more may be issued a cheque payable to the original payer upon request or remains on account as a credit. An administrative fee of \$25 and any tax discount on the overpayment will be deducted from the cheque amount.

Credits over \$100 may only be moved from one account to another with written consent by the account holder.

NSF Payments:

NSF Payments will be reversed when notice is received by the financial institution. Notice will be sent to the payer indicating:

- Payment has been reversed
- Balance is owing
- NSF fee applied
- Interest/penalty charges applied from original due date