

DISTRICT OF FORT ST. JAMES
POLICY AND PROCEDURE MANUAL

POLICY GROUP:	Office Administration
POLICY #:	1.3.3
SUBJECT:	PAYMENT OF ACCOUNTS
ADOPTED:	August 18, 2004
REVISED:	
ADMINISTERED BY:	Administration

OBJECTIVE: To offer a variety of methods of payments to our customers, and to ensure that payments are processed in a timely fashion.

1. Payment Methods Policy

Payment on property taxes, accounts receivable, utility, or any other account may be mailed, presented in person, or paid by way of direct deposit (counter, telephone or internet banking through Royal Bank, CIBC or Scotiabank) into the District of Fort St. James EFT account.

Payments may be made in any of the following forms:

- cash
- cheque or certified cheque (with name, telephone number, and address legibly written on cheques)
- post dated cheque(s)
- money order
- direct deposit
- Interac debit card

2. Due Dates Policy

Payments made by mail for property taxes or water, sewer, and garbage invoices must be postmarked a minimum of one day before the due date of the invoice in order to avoid any penalties, or to take advantage of applicable discounts.

Payments made by direct deposit for property taxes or utility invoices must be received by the financial institution by 4:30 p.m. on the due date in order to avoid any penalties, or to take advantage of applicable discounts.

3. Utility Discount Policy

Utility (water/sewer/garbage) invoices are subject to a 10% discount when the payment is received on or before the due date. Senior citizens (aged 65 and over in current calendar

year) paying on or before the due date may claim a 50% discount on utility invoices on their **primary residence only**. Any rental properties or units that are registered in the name of a senior citizen will receive the regular 10% discount if the invoice is paid before the due date.

4. NSF Cheques Policy

All cheques that are returned to the District of Fort St. James due to non-sufficient funds shall be subject to a **\$20.00** processing fee.

The person who issued the cheque shall be notified of the situation immediately. The amount owing on the goods and/or services that were purchased with the faulty payment shall be considered outstanding and, therefore, will be subject to any and all interest and/or penalty charges applicable to the debt.

5. Direct Deposits

Payments may be made through financial institution payment programs (counter, telephone or internet) at the Royal Bank, CIBC and Scotiabank directly into the District of Fort St. James Electronic Funds Transfer Account providing that the depositor notify the Municipal Office of the following:

1. the name, tax roll or utility account number, and telephone number of the depositor,
2. the reason for the deposit
3. the amount of the deposit
4. the date that the deposit is to be made

This information should be provided to the Municipal Office by means of telephone, facsimile, or mail before, or in conjunction with, the deposit being made.

6. Post Dated Cheques

When property taxes are not paid by a homeowner's mortgage company, the homeowner may consult with administration to determine monthly advance payments by post-dated cheques. The homeowner will be credited with interest on the prepayments, at the rate determined by the Ministry of Community, Aboriginal and Women's Services.

6. Credit Cards

Credit card payments **will not** be accepted for payment of accounts.