THE RURAL MUNICIPALITY OF LAC DU BONNET
POLICY & PROCEDURES MANUAL

Policy Name: Methods of Payment	***Policy Number:*** FIN-2025-01 (Amended Oct 2026)
Policy Manual Section: Finance	***Effective Date:*** Immediate
Resolution Number: 2026 0470	***Resolution Date:*** October 6, 2026
Status: ADOPTED	***Revision Dates*** Adopted: Dec. 3, 2019, Resolution 2019 0394 Amended – Dec. 5, 2023 Resolution 2023 0608 Amended – October 6, 2026 Resolution 2026 0470

1. PURPOSE:

The Rural Municipality of Lac du Bonnet (Municipality) has a legislated responsibility for the collection of revenues such as property taxes, charges for services rendered, proceeds from the sale of goods and services, fees for special privileges, and fines and penalties, as outlined in The Municipal Act.

The purpose of this policy is to establish the terms and conditions for each accepted method of payment offered to the ratepayers of the Rural Municipality of Lac du Bonnet.

2. POLICY:

The Rural Municipality of Lac du Bonnet wishes to adopt a policy to define the types of payments that are accepted by the Rural Municipality of Lac du Bonnet for the collection of property taxes and all other municipal revenues.

This policy outlines all accepted methods of payment and the terms and conditions of each payment method offered by the Municipality.

3. METHOD OF PAYMENTS AND TERMS AND CONDITIONS:

The methods of payment options accepted by the Rural Municipality of Lac du Bonnet for property taxes, utilities and all other revenues collected by the municipality are:

3.1 CASH:

a) Cash payments are only accepted in person at the Rural Municipality of Lac du Bonnet Administrative office during regular business hours.
b) Cash payments greater than $200.00 will be double counted by a second Municipal Clerk.

3.2 DEBIT:

a) Point of sale payments are accepted at the Rural Municipality of Lac du Bonnet Administrative office during regular business hours.

3.3 CREDIT CARD

a) Credit Card payments are accepted through Secure OptionPay System. OptionPay is a third-party payment processor that charges a tier-based processing fee. All processing fees are charged by OptionPay and are not received as revenue by the Municipality.
b) The OptionPay fee rate table can be found on the R.M. of Lac du Bonnet website.
c) Credit Card payments are accepted Online, over the phone or in-person at the Rural Municipality of Lac du Bonnet Administrative office during regular business hours.
d) The Municipality does not retain credit card numbers and will take all reasonable measures to protect personal information.

3.4 CHEQUE

a) Personal or business cheques are accepted by mail, in person, or can be dropped in the mail slot located on the front entrance of the Rural Municipality of Lac du Bonnet Administrative Office.
b) Cheques are made payable to the Rural Municipality of Lac du Bonnet or the R.M. of Lac du Bonnet.
c) Post dated cheques are accepted and will be processed the day the cheque is dated, or the first business day following the cheque date.
d) All cheques received by mail, in person or in the office mail slot, are date stamped the day received by the administrative staff. The Municipality has no control over Canada Post delivery times.
e) It is the Payor's responsibility to ensure that their cheque is complete and accurate. Delays in payment resulting from incomplete or incorrect cheques do not exempt the Payor from late payment penalties.

3.5 E-TRANSFER

a) E-Transfers must be sent to the RM of Lac du Bonnets general email address: rmldb@lacdubonnet.com.

b) Do not use employee email addresses for E-transfers. Only rmldb@lacdubonnet.com can accept E-transfers.

c) The Payor must provide the following information in the **MESSAGE** section of the E-transfer.

1. **Contact Information, email address or phone number**
2. **Type of Payment (identity which type in message):**

- Property Taxes: Your Roll number
  - Multiple Properties – where one e-transfer is intended to pay taxes on more than one property, the taxpayer must provide:
    - Each roll number;
    - The amount to be applied to each roll;
    - The property address where practical.
- Building Permit - Your permit number
- STR Licence/Permit – Your roll number
- Conditional Use or Variance – the CU or VO Number
- Lot Grade – Your roll number
- Water/Wastewater Utility– Your water account number
- Invoices/AR statements – Customer ID and Invoice number if any. Identify any payment instructions, such as specific invoices/accounts to apply payment.

**No security question is required as funds are auto-deposited directly into the RM bank account*

d) An E-transfer initiated by a taxpayer before the deadline does not constitute payment by the deadline unless the funds are received by the RM. The payment received date is the date on which the funds are received by the RM's financial institution.

e) The Payor should retain their E-transfer confirmation until the payment appears on their municipal tax account and any requested receipt has been received.

f) The Payor is responsible for ensuring that all requested information is provided and is accurate and complete. *If the RM receives an E-transfer before the deadline but does not receive all information required to apply the payment, the Payor remains subject to late payment penalties.*

g) Delays in processing payment resulting from missing information, do not exempt the Payor from late payment penalties.

h) The Payor is responsible for allowing sufficient time for their financial institution to process the payment and for ensuring that the payment is received before the due date.

i) The Payor will not be exempt from late payment penalties if payment is not received before the due date.

3.6 ONLINE BANKING

a) The Municipality accepts electronic bill payments from most financial institutions, with the exception of any financial institutions that charge the Municipality service fees for bill payment services.

b) It is the responsibility of the Payor to allow sufficient time for the payment to be processed by their financial institution to ensure payment is received in the Municipal Bank Account before the due date. Most financial institutions require 4-5 business days for processing.

4.0 TAX INSTALLMENT PAYMENT PLAN

TIPPS is a monthly payment option that allows taxpayers to make property tax payments in twelve equal payments throughout the year instead of one lump sum payment on the due date.

a) Taxpayers must apply for the TIPP program by filling out the application form attached as schedule "A" in the Methods of Payment By-Law and submit this application to the Rural Municipality of Lac du Bonnet with a copy of a void cheque or equivalent.
b) Tax Installment Payments will be preauthorized from the taxpayer's financial institution.
c) Deadline for applications is January 1st . Applications received after that date will require a lump sum "catch up" payment.
d) Any applications received after April 30th will be processed in January of the following tax year.
e) Applications will be reviewed and processed by the CAO or their designate.
f) All arrears and associated penalties, including supplemental taxes, must be paid in full on the subject property prior to approval of application.
g) Tax installment calculations are based on the previous year tax levy divided into 12 monthly payments. Payments from January to June are based on that calculation. Payments from July to December are re-calculated using the currents years' tax levy, less the installments already paid. The participant will receive written notification by email of the recalculated amount and payment schedule.

h) New charges for supplementary taxes will be required to be paid separately by the date that is noted on the supplementary tax statement.

i) Money will be withdrawn from the applicant's bank account on the 15th of each month. If the 15th falls on a weekend of statutory or civic holiday, the withdrawal will be made on the next business day.

j) Any amount left owing to the taxpayer's roll as of the 15th of December each year will automatically be withdrawn from the taxpayer's account on that day.

k) Any payments returned by a financial institution for any reason will be subject to a NSF administration fee as set by the most current Fee & Charges By-Law to be added to the participants' tax roll. Written notification will be provided to the participant advising that the missed monthly payment must be made prior to the next withdrawal date. Personal and Business cheques will not be accepted for the arrears' payment.

l) The Rural Municipality of Lac du Bonnet will automatically cancel the taxpayer's participation in the Tax Installment Payment Program if they miss 2 consecutive monthly payments or if they initiate a "stop payment" at their financial institution.

m) A taxpayer may rejoin the program the following year if they were removed from the program as per subsection 4.0 l). The taxpayer would be considered a new applicant and must complete a new application.

n) If a taxpayer sells their property to buy another property within the RM, they would be required to submit a new application for the new property.

o) Two weeks written notice must be given by the applicant in order to change financial institution information or to request removal from the program.

p) Where a taxpayer is removed from the program for any reason, the CAO or designate shall retain all installment payments made by the taxpayer and apply the sum against the current year's taxes.

q) All provisions of the Fee's and Charges Bylaw will apply to the taxpayer for any outstanding payments for that year.

r) Taxpayers must contact the Municipality to report a change in address, contact information or ownership.

5. TAXPAYER ACCOUNTS

It is the responsibility of the Taxpayer to ensure that their tax account is paid in full by the due date. Any penalties applied to outstanding amounts will not be refunded to the taxpayer, except under exceptional circumstances.

6. REIMBURSEMENTS OF OVERPAYMENTS OR CORRECTIONS

a) Any overpayment amount or correction of payments made in error will be issued by cheque payable to the original payor.

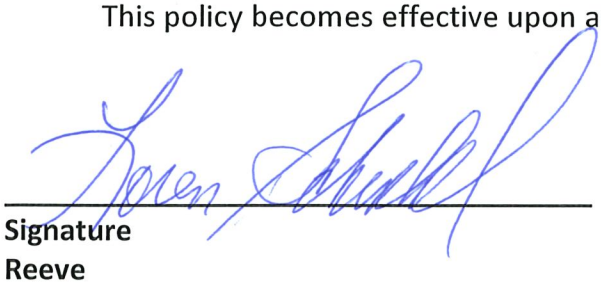
7. NO SUFFICIENT FUNDS (NSF) PAYMENTS

a) NSF Payments will be reversed when notice is received by the bank.

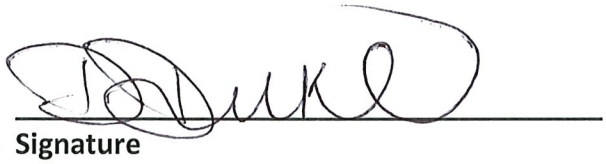
b) Notice will be sent to the Payor immediately indicating that the payment has been reversed.
c) The Payor will be provided notice of the outstanding balance remaining, the NSF fee that will be charged to their account and any penalty charges that may be applied.

8. EFFECTIVE DATE

This policy becomes effective upon adoption by resolution of council.



Signature
Reeve



Signature
Chief Administrative Officer