

## Withdrawal / Non-payment

You can withdraw from the TIPPS Program in writing by letter or email to the Town of Sainte-Anne Office by the 1<sup>st</sup> of the month.

If your Financial Institution does not honour any payments due to insufficient funds, stop payments, account closed, etc., the Town of Sainte-Anne may remove you from the payment plan, and an NSF Fee will be charge in accordance with the Town's Fees and Charges Policies.

If you withdraw or your plan is cancelled, all unpaid taxes become payable on the original due date, and are subject to penalties in accordance with the Tax Levy By-Law.

## What if I Sell my Property?

If you sell your property, you must contact our office in writing to withdraw from the plan at by the 1<sup>st</sup> of the month on the next scheduled payment. You should advise your Lawyer that you are enrolled in the TIPPS program. Your Lawyer can contact our office for current tax information and the total TIPPS payments made to date

For more information about TIPPS, please contact us at 204-422-5293 or [admin@steanne.ca](mailto:admin@steanne.ca)



# TIPPS

(Tax Instalment Payment Plan Services)

## What is TIPPS?

The Tax Instalment Payment Plan Services allows property owners to make twelve monthly payments for taxes rather than a single annual payment in July. Upon application, the Town will arrange for payments to be withdrawn from your account.

## Why Should I use TIPPS?

TIPPS allows you to break the large payment due at the end of July, into equal monthly payment installments to make budgeting on a monthly basis easier. It also helps you avoid the possibility of missing the deadline and tax penalties.

## How to Apply?

If you are wanting to enroll, an application form with all the required information can be submitted along with a cheque marked "Void" or a Verified Banking Information Document to the Town of Sainte-Anne Office by mail, fax or in-person:

Town of Sainte-Anne  
30B Dawson Road  
Sainte-Anne, MB R5H 1B5  
Fax: 204-422-5459

Applications can be obtained on our website at [www.steannemb.ca](http://www.steannemb.ca) or by email at [finance@steanne.ca](mailto:finance@steanne.ca).

### Example

Preceding year's tax bill ( $\$1,200 \div 12 = \$100$ )	\$1,200
Monthly Payment Required (Between August 1 <sup>st</sup> and July 1 <sup>st</sup> of next year)	\$ 100
New year's tax bill	\$1,275
Payments made up to July 1 <sup>st</sup>	\$1,100
Payment made July 15 <sup>th</sup>	\$ 175
Balance at July 31 <sup>st</sup>	\$0.00

## Who can use TIPPS?

You can enroll in the plan at no charge if:

1. You are a registered owner of a property in the Town of Sainte-Anne;
2. Your tax account(s) has no outstanding balance;
3. You have banking privileges at a Financial Institution (Bank or Credit Union);

If you currently have a mortgage which includes payment of your property taxes, you must make arrangements with your mortgage company to take over the payments before applying.

## How do Property Tax Adjustments affect my TIPPS payments

New charges from supplementary tax bills and omitted assessment (for improvements or new construction) that are added to your tax roll will not be included in the plan. They must be paid for by date they become due to avoid late penalties. Failure to pay may result in being removed from the TIPPS program.

## Change of Information

If your banking information or personal contact information changes, you are to contact the Town of Sainte-Anne Office by the 1<sup>st</sup> of the month to ensure the changes are reflected before the next payment date

## How does TIPPS work?

Monthly payments are automatically withdrawn from your bank account. The TIPPS program is from August 1<sup>st</sup> to July 31<sup>st</sup>, with payments being withdrawn on the 15<sup>th</sup> of each month, except in cases where the 15<sup>th</sup> falls on a weekend or Statutory Holiday, then the payment will be withdrawn the next business day. If an application is received after August 1<sup>st</sup>, a "catch up" payment will be required. Applications received after December 1<sup>st</sup> may result in larger payments until July 31<sup>st</sup>, or may start August 1<sup>st</sup> of next year.