



**THE RURAL MUNICIPALITY OF LAC DU BONNET  
POLICY & PROCEDURES MANUAL**

<b>Policy Name:</b> Methods of Payment	<b>Policy Number:</b> FIN-2025-01
<b>Policy Manual Section:</b> Finance	<b>Effective Date:</b> Immediate
<b>Resolution Number:</b> 2025 0077	<b>Resolution Date:</b> February 25, 2025
<b>Status:</b> APPROVED	<b>Revision Dates</b> Adopted: Dec. 3, 2019, Resolution 2019 0394 Amended – Dec. 5, Resolution 2023 0608

**1. PURPOSE:**

The Rural Municipality of Lac du Bonnet (Municipality) has a legislated responsibility for the collection revenues such as property taxes, charges for services rendered, 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 to pay 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 any credit card numbers on file and will perform our duty to always 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, does not exempt the Payor from late payment penalties.

### **3.5 E-TRANSFER**

- a) E-Transfers are accepted in person at the Rural Municipality of Lac du Bonnet Administrative Office during regular business hours.
- b) E-Transfers must be emailed to [rmldb@lacdubonnet.com](mailto:rmldb@lacdubonnet.com).
- c) The Payor must also send an email to [rmldb@lacdubonnet.com](mailto:rmldb@lacdubonnet.com) with the following details:

1. The answer to the security question provided in the e-transfer.
  2. Roll Number, Permit Number or Order #.
  3. Phone number, in case the Municipality needs additional information to process payment.
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- d) The Payor is responsible to ensure that the correct email address, the roll number, permit number, or order number is provided, and the correct dollar amount is paid.
  - e) The Municipality will consider payment received when the funds are received in the Municipality's bank account.
  - f) If the RM is unable to identify the Payor or the account to be credited, payment will not be processed.
  - g) It is the payor's responsibility to ensure all information requested is provided, accurate and complete.
  - h) Delays in processing payment resulting from missing information, does not exempt the Payor from late payment penalties.
  - i) There is a maximum payment amount per day set by financial institutions. It is the responsibility of the Payor to ensure that the full payment amount is received prior to the due date.
  - j) 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 before the due date.
  - k) E-transfer payments are processed the day they are received, or the next business day. The Payor will not be exempt from late payment penalties if payment is not received before the due date.
  - l) The Municipality will attempt to notify the Payor that payment has not been processed, however this is dependent on contact information provided or on file.

### **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 1<sup>st</sup> . Applications received after that date will require a lump sum "catch up" payment.
- d) Any applications received after April 30<sup>th</sup> 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 by 12 months, payable monthly from January to June with the remainder of the year being calculated by using the current year's tax levy less installments from July to December. Written notification will be provided via email to the participant, with the recalculation of taxes 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 15<sup>th</sup> of each month, except when the 15<sup>th</sup> falls on the weekend or a statutory or civic holiday, the withdrawal will be made on the next business day following the 15<sup>th</sup>.
- j) Any amount left owing to the taxpayer's roll as of the 15<sup>th</sup> 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 years' 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.



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Signature  
Reeve



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Signature  
Chief Administrative Officer



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