When to pay your taxes

The **payment dates** for your 2016 annual tax account are:

- March 1, 2016;
- June 1, 2016.

Where and how to pay

Whatever your payment method, please allow a minimum of two working days for your payment to reach us.

Online payment
The following financial institutions accept online payment of Ville de Montréal tax accounts:

- Desjardins (AccèsD)
- National Bank of Canada
- RBC Royal Bank
- TD Bank Financial Group
- Scotiabank
- BMO Financial Group
- Laurentian Bank

Payment at your financial institution
You may pay your account at your financial institution's counter or ATM machine.

Payment by mail
If you pay your account by mail, please attach the detachable payment coupon to your cheque or money order payable to Ville de Montréal and enclose it in the envelope provided.

Your envelope may include your first instalment as well as a postdated cheque covering your second instalment. If you send both payments in one envelope, no payment reminder will be sent to you by the Ville de Montréal.

Payment at points of service
Your tax account may be paid by cheque or debit card at any Ville de Montréal point of service. If you use your debit card, please check your limit per transaction with your financial institution before visiting the point of service. If you pay cash, please check if this type of payment is accepted at your point of service.

epost™

The Ville de Montréal offers taxpayers the opportunity to receive, manage and store their annual municipal tax accounts online by using the epost™ service. This is a safe and ecological solution. To receive your tax accounts and deadline reminders, sign up now.

If you already have an epost account
Log into your epost account and select *Ville de Montréal - Municipal Tax Accounts* in the list of mailers.

If you don't have an epost account
Create an account at **epost.ca** and select *Ville de Montréal - Municipal Tax Accounts* among the mailers.

epost™ is a trademark of the Canada Post Corporation.

Change of address

You may report a change of address by sending us an email or by phone. You may also visit a Ville de Montréal point of service.

Questions

For more information, please contact us:

On the Island of Montréal: **311**
Outside the Island of Montréal: **514-872-0311**
taxes@ville.montreal.qc.ca

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ville.montreal.qc.ca

Ville de Montréal, Service des communications (12-15) 11598

Your tax account 2016

Montréal

In Montréal's 2016 Budget, our administration is pursuing the same plan we adopted after arriving at City Hall, involving tight management of municipal spending, massive investment in aging infrastructure and sweeping administrative reform, to make Montréal a more efficient and competitive city.

We remain committed to not increasing tax charges beyond the inflation rate, while continuing to deliver quality services to all Montrealers.

I assure you that each tax dollar is spent responsibly and helps to make Montréal a vibrant and beaming metropolis serving residents, soon to celebrate its 375th anniversary.

Denis Coderre
Mayor of Montréal

Factors that influence your tax account

Tax accounts may increase or decrease in different proportions, primarily depending on how their property values change with respect to other properties in the city.

More information on the 2016 Budget is available on the Ville de Montréal website at **ville.montreal.qc.ca/finances**, or by accessing the new visualization tool "Vue sur le budget" at the following address: **ville.montreal.qc.ca/vuesurlebudget**

YOUR 2016 TAX ACCOUNT

1 The **account number** refers to a property and it remains unchanged in case of a property transfer.

No property tax account is sent to a new owner when a property is transferred.

2 The **reference number** required for online payment changes from one year to the next. If the account is payable in two instalments, use the same reference number for the two instalments. See the back of your tax account for more information.

3 The **access code** is required when subscribing to *Ville de Montréal – Municipal tax accounts* as an epost™ mailer (see additional information on the back of this document).

4 The **adjusted taxable value** represents the tax base used each year to determine taxes. It represents the value of the unit on the property assessment roll, to which are applied the averaging measures.

This is an example of the averaging measures for a property assessed at $388,700 in 2013 and at $447,000 on the 2014-2016 assessment roll.

In 2016, the full value entered on the roll serves as the tax base.

Example of the averaging measures on the 2014-2016 roll:

	Value in 2014 $388,700 + $19,433 **$408,133**
	Value in 2015 $408,133 + $19,434 **$427,567**
	Value in 2016 $427,567 + $19,433 **$447,000**

Montréal — **Municipal Tax Account**

Fiscal year	Reference number - Online payment	Account number	Account total	Instalment payable
2016	XXXXXXXX-XX-XX-XX	XXXXXX-XX	3 769,99	1 885,00

PAYABLE IN TWO INSTALMENTS : 2016-03-01 and 2016-06-01

JEAN UNTEL
123, CRESCENT
BOROUGH OF MONTRÉAL
QUEBEC
H1H 1H1

Amount paid

Instalment due date: MARCH 1, 2016

Payable to Ville de Montréal

Please attach the top part to your payment. Do not fold or staple.

Montréal — Access code: XXXXX — **Municipal Tax Account**

Account number	Reference number	Fiscal year	Taxation period	Billing date
XXXXXX-XX	XXXXXXXX-XX-XX-XX	2016	Day Month Year 01 01 2016 to 31 12 2016	Day Month Year 14 01 2016

Debtor(s) of the account: JEAN UNTEL

☐ This account concerns the debtor(s) above and other co-debtors also entered as owners on the property assessment roll.

Property location: 123, CRESCENT

Borough: BOROUGH OF MONTRÉAL

Cadastral description: XXXXXXX

Taxable value(s) on december 31, 2013	Adjusted taxable value(s) for fiscal year 2016	Taxable value(s) on the roll 2014-2016
388 700	447 000	447 000

Breakdown of account (See the annex)	Tax base	Rate	Amount
VILLE DE MONTREAL			
GENERAL TAX CATEGORY OF IMMOVABLE: RESIDUAL	447 000	0,6562 /100$	2 933,21
SPECIAL TAX CONCERNING WATER SERVICE	447 000	0,0999 /100$	446,55
SPECIAL TAX CONCERNING ROADS	447 000	0,0036 /100$	16,09
BOROUGH			
TAX CONCERNING SERVICES (BY LAW XXX XXX)	447 000	0,0449 /100$	200,70
TAX CONCERNING CAPITAL EXPENDITURES	447 000	0,0388 /100$	173,44

Online account
You may consult an image of your tax bill under online services on the Ville de Montréal website at ville.montreal.qc.ca

Due date(s):	Day Month Year	Amount	Day Month Year	Amount	Account total
	1st: 01 03 2016	1 885,00	2nd: 01 06 2016	1 884,99	3 769,99

Interest at the monthly rate of 0.8333% and a penalty at the monthly rate of 0.41% will be charged daily on any payment received after the due date.
This account must be paid in full, even if you contest an entry on the property assessment roll.

5 The **general property tax,** which is charged on property value, is used to finance the charges associated with Ville de Montréal local responsibilities as well as with quota shares paid by the city as regards urban agglomeration responsibilities.

6 The **special tax concerning water service** is used to finance expenditures and investments related to water services. This tax is charged on property value and is different from the flat-rate or meter-based water tax charged in several sectors.

7 The **special tax concerning roads** is used for the cash financing of capital assets in this area to reduce the need to borrow.

8 Other taxes can appear on your tax account, including occupancy of public domain, local improvement taxes and user fees for water service and residual materials collection.

9 The **boroughs** charge two types of taxes: a **tax concerning services** and a **tax concerning capital expenditures.** Each tax uses a single rate, regardless of the category of immovables, based on the by-laws in effect in each borough.

10 The **tax rates** vary according to the sector, category of immovables and fiscal year. As regards the general property tax and special tax concerning water service, two different rates apply to residential immovables, whether they have five units or less or six units or more.

11 The **amount** shown on each line is the result of multiplying the tax base by the applicable rate. For example, the general property tax is calculated as follows: $447,000 (tax base) X $0.6562 (rate) ÷ 100 = $2,933.21.

Additional information for owners of non-residential or mixed-use immovables is available on the Ville de Montréal website at ville.montreal.qc.ca/finances

These details are for information only and have no legal value.