



Financial Accounting

Title: Credit Card Processing Fee Policy	Policy Number: FI-03
Authority: Resolution 2026-202 - July 21, 2026 Council Minutes	Next Review: January 2027

Purpose:

To provide clear and consistent guidelines regarding the application of credit card processing fees when payments are made to the Town using credit cards.

General Guidelines:

Credit card payments are accepted for utility accounts, property taxes, permits, and other municipal services.

A non-refundable processing fee will be applied to all credit card payments made to the Town. The fee is intended to recover the costs associated with processing credit card transactions.

Fee Structure:

A processing fee of 2.4% will be added to each credit card transaction at the time of payment.

Fees are subject to change upon council resolution and will be published accordingly.

Credit card fees will be displayed at the time of payment, whether in person or online, and must be accepted by the payer before the transaction is completed.

Methods of Payment:

To avoid processing fees, alternative payment options are available:

- Pre-authorized debit (PAD)
- Online banking
- Cheque or cash at the Town Office
- E-transfer (where applicable)

Refunds:

In the event of an overpayment or billing error:

- The original amount paid by credit card will be refunded, excluding the processing fee.
- Refunds will be issued using the same method of payment when possible.
- Processing fees are non-refundable unless due to an error by the Town.

**Communication to Customers:**

The policy will be communicated through:

- The Town's website
- Signage at the Town Office
- Notices on billing statements

Exceptions:

Processing fees may be waived in limited circumstances with prior approval by the Chief Administrative Officer (CAO), such as for administrative errors or compassionate considerations.

Review and Updates:

This policy is subject to periodic review and may be updated to reflect changes in legislation, technology, or the Town's financial practices.