

DIRECT DEBIT REQUEST

OUR AIM

To ensure that there is a quick and convenient method of rates payment available to each ratepayer.

WHAT IS DIRECT DEBIT?

Direct Debit is the electronic transfer of funds from your bank account (at a nominated financial institution) to pay your rates accounts automatically.

Bank accounts that issue statements, such as your cheque account or a statement savings account are eligible. Some passbook accounts and investment accounts are not included in the service. If in doubt, please check with your financial institution.

OUR COMMITMENT TO YOU

This document outlines our service commitment to you, your rights and your responsibilities to us in respect of the Direct Debit Arrangement made between you and the Glamorgan Spring Bay Council.

Initial Terms of the Arrangement

In the terms of the Direct Debit Request we undertake to periodically debit your nominated account with the agreed amount for payment of your rates. It is a condition of the arrangement that the Council's bank, Westpac, will accept a direct debit from your nominated account.

Drawing Arrangements

If any drawing under this arrangement falls due on a non-business day, it will be debited to your account on the next business day following scheduled drawing dates.

We will give you at least 14 days' notice, in writing, if any changes to the initial terms of the arrangements are made.

Dishonored Drawing

The first time that your drawing is returned or dishonored by your financial institution you will be contacted regarding either a redraw of the amount or payment by cash. Council will recover any transaction fees payable by us in respect of any dishonored payments from you. The second time that a drawing is returned, your arrangement may be terminated. In this case, you will need to contact Council to discuss alternative payment arrangements.

YOUR COMMITMENT TO US

It is your responsibility to ensure that:

- your nominated account can accept direct debits under Council's scheme;
- there are sufficient funds in the nominated account on the due drawing date; or
- Council is advised if the nominated account is transferred or closed (whether or not this constitutes a breach of the arrangement).

THE BENEFITS FOR YOU

Direct Debit Saves You Time and Money!

- No cheques
- No postage
- No phone calls
- No queuing to pay your account

It's Automatic – We Do the Work For You!

YOUR RIGHTS

The direct debit arrangement is designed to ensure that all rates and charges which you owe to the Council will be paid on or before 30 June in any financial year.

If you would like to make any changes to the direct debit arrangement you have made with the Glamorgan Spring Bay Council, it is important that you contact Council (not your bank) to ask whether a change can be made to:

- Your payment schedule,
- Stopping an individual payment,
- Cancelling the direct debit completely,
- Suspending the direct debit; or
- Defer the draw.

Council will attempt to accommodate each reasonable request but you should note that Council is not bound to agree to arrangement changes.

ENQUIRIES

Enquiries should be made at least 7 working days prior to the next scheduled drawing date. All communications should include your property identification number.

All personal customer information held by us will be kept confidential except that information provided to our financial institution to initiate the drawing to your nominated account.

DISPUTES

If you believe that a drawing has been initiated incorrectly, we encourage you to take the matter up directly with us. If we are unable to satisfy your query, you should then contact your financial institution.

You will receive a refund for the drawing if we can not substantiate the reason for the drawing.

Note: Your financial institution will ask you to contact us to resolve your disputed drawing prior to involving them.

INTEREST AND PENALTY CHARGES

Providing all payments have been met as per your agreement and your total rates amount has been paid in full by 30 June each year, no penalties or interest will be charged.

If your arrangement to pay by direct debit includes brought forward arrears, interest will apply to arrears amounts.

As in the case with normal Council instalments, if you are in default of any of the terms of your agreement with the Council, the full amount of rates and charges outstanding at the time of the default will become due and payable immediately. Interest will accrue daily to any amounts outstanding until payment in full.

If you have any queries regarding the information provided in this agreement or would like to make an arrangement for payment of rates by this method, please contact Council's rates department at the Glamorgan Spring Bay Council on 03 6256 4782 during business hours.

DIRECT DEBIT REQUEST

By signing this form I/We acknowledge that I/We have read carefully and understand and accept the conditions referred to in the Direct Debit Request Service Agreement to which this application is attached.

I/We request you the GLAMORGAN/SPRING BAY COUNCIL, (User ID 185790) until this arrangement is cancelled or altered in writing, to arrange for funds to be debited from my/our nominated account at the financial institution shown below according to the schedule specified below.

RATEPAYER DETAILS

Name: -----

Date Of Birth: -----

Property Address: -----

Postal Address: -----

----- **Postcode:** -----

Email Address: -----

Contact Telephone: -----

BANK ACCOUNT DETAILS

Title of Account: -----
(Insert the exact name(s) that the account is held in)

Financial Institution: -----

BSB Number: -----

Account Number: -----

I/ We further authorise the Glamorgan Spring Bay Council to arrange for the alteration of instalments payable in future years in accordance with any resolution of the Council in respect of rates, until such time as this arrangement is cancelled.

Signature(s): -----
(If debiting from a joint bank account, both signatures are required)

Date: -----

DIRECT DEBIT OPTIONS – PLEASE SELECT ONE OPTION BELOW

Option 1

Payment in Full (including discount amount) – Please debit the total amount of rates in full on the first instalment due date as specified on my current annual rates notice.

Option 2

Payment by Instalment - Please debit each total instalment amount on each instalment due date as specified on my current annual rates notice.

Option 3

Council will calculate the amount payable based on your choice as indicated below to ensure your rates are paid in full by the 30th June.

Payment Start Date: -----/-----/-----

Weekly

Fortnightly

Monthly

**This agreement will continue each financial year until terminated
by you or Glamorgan Spring Bay Council.**

Please return this form using the following options;

Post: PO Box 6, Triabunna, TAS, 7190

Email: rates@freycinet.tas.gov.au

Fax: 03 6256 4774

In person: 9 Melbourne Street, Triabunna, TAS, 7190