

# RATES DIRECT DEBIT APPLICATION FORM



I/We:

Name of individual(s) consenting to this Direct Debit Request

Authorise:

<b>City of Canada Bay</b>	<b>207021</b>
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Name of Debit User

APCA User ID Number 207021

to arrange for funds to be debited from my/our account at the financial institution identified below, and as prescribed through the Bulk Electronic Clearing System (BECS). This authorisation is to remain in force in accordance with the terms described as per the Terms and Conditions of this document.

## 1. Applicant details

Current Mailing Address:

Suburb:

Postcode:

Phone:

Email:

Tick if you would like to receive your rates notice by email

## 2. Details of the Account to be debited – SAVINGS OR CHEQUE ACCOUNT ONLY

Name of Financial Institution:

Branch:

Name(s) of Account Holders:

BSB Number:

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	-	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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Account Number:

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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## 3. Property Details

Property ID:

Property Address:

**Note: A SEPARATE APPLICATION IS REQUIRED FOR EACH PROPERTY**

## 4. Payment Details

I/We wish to nominate the following method of payment:

**Full Payment** (total yearly amount stated on Rates Notice – debited on 31 August)

**Instalment Payments** (debited on 31 August; 30 November; 28 February; and 31 May)

**Periodical Payments:** under agreed payment arrangement:

Weekly \$ \_\_\_\_\_ (every Thursday)

Fortnightly \$ \_\_\_\_\_ (every 2<sup>nd</sup> Thursday)

I/We will advise City of Canada Bay Council of the cancellation of this authority should I/we wish to stop paying by this method, or on sale or transfer of the property from my/our possession, and will not hold City of Canada Bay Council responsible for any action arising from my/our failure to do so.

Signature

Date

# RATES DIRECT DEBIT TERMS AND CONDITIONS



Please ensure you keep a copy of this agreement as it sets out certain rights you have against us and certain obligations you have to us in providing us with your Direct Debit request.

## What we agree and what we can do?

1. We agree to be bound by this agreement when we receive your Direct Debit Request complete with the particulars we need to draw an amount under it.
2. The amount of the Direct Debit may differ from the amount shown on the Rates Notice where alternative payments and adjustments occur.
3. We only draw money out of your account in accordance with the terms of your Direct Debit Request.
4. On giving you at least 14 days' notice, we may change our procedures; or the terms of this agreement; and/or cancel your Direct Debit Request.
5. You may ask us to change the arrangements by giving us 3 business days' notice in writing. You may ask us to:
  - Alter the terms of your Direct Debit Request;
  - Defer a payment to be made under your Direct Debit Request;
  - Stop a drawing of funds under your Direct Debit Request; or
  - Cancel your Direct Debit Request.
6. You may dispute any amount we draw under your Direct Debit Request in writing within 5 business days of the funds leaving your account. In your letter to Council, you must include:
  - Your full name and postal address
  - Amount drawn from your account
  - Reason for your dispute
7. We will deal with any disputes under clause 6 of this agreement as follows:
  - Contact our bank or sponsor and ask them to trace your payment. This may take several days.
  - Conduct an internal records investigation.
  - Provide a written notice to you setting out our determination on the dispute and the reasons for that determination.
8. If the day on which you must make any payment to us is not a business day; we may draw on your account under your Direct Debit Request on the next business day.
9. If your financial institution rejects any of our attempts to draw an amount in accordance with your Direct Debit Request, we will treat this as a dishonoured payment and you will receive correspondence asking for an alternative payment.
10. Dishonoured Payments may incur a dishonour fee, as specified in Council's Fees and Charges, and reserves the right to cancel this Direct Debit arrangement if more than one drawing is dishonoured consecutively.
11. We will not disclose to any person any information you give us on your Direct Debit Request, which is not generally available, unless:
  - You dispute any amount we draw under your Direct Debit Request and we need to disclose any information relating to your Direct Debit Request or to any amount we draw under it to the financial institution at which your account is held or the financial institution which sponsors our use of the Direct Debit System;
  - You consent to that disclosure; or
  - We are required to disclose that information by law.

## What you should consider:

12. Direct debit is only for savings and cheque accounts, not for credit cards. Where you have opted for Council to draw money from your account, it is your responsibility to:
  - Ensure your nominated account can accept direct debits;
  - Ensure there are sufficient funds available in the nominated account to meet each drawing on the date;
  - Advise us if the nominated account is transferred or closed, or the account details change.
13. Not all accounts held with a financial institution are available to be drawn on under the Direct Debit System. Before you complete your Direct Debit Request, it is best to check account details against a recent statement from your financial institution to ensure that details on your Direct Debit Request are completed correctly.
14. We request you to direct:
  - All requests to stop or cancel your Direct Debit Request to us initially; and
  - All enquiries relating to any dispute under Clause 4 of this agreement to us initially.

## Lodgement of form options

Postal Address:	City of Canada Bay Civic Centre 1A Marlborough Street, Drummoyne, NSW 2047 Locked Bag 1470 Drummoyne NSW 1470	Email:	<a href="mailto:council@canadabay.nsw.gov.au">council@canadabay.nsw.gov.au</a>
		Contact:	9911 6555
		Website:	<a href="http://www.canadabay.nsw.gov.au">www.canadabay.nsw.gov.au</a>