

RATES DIRECT DEBIT APPLICATION FORM



Request Details

Name of Financial Institution (*where your account is held*)

Address of Financial Institution (*where your account is held*)

I/We, Surname or Company Business Name:

Given Names or ABN:

Request you, until further notice in writing, to debit my/our account described in the schedule below any amounts which the City of Canada Bay Council, (User ID Number 207021), may debit or charge me/us through the Direct Debit System.

I/We understand and acknowledge that:

1. The Financial Institution may, in its absolute discretion, determine the order of priority of payment by it of any monies pursuant to this Request or any authority or mandate;
2. The Financial Institution may, in its absolute discretion, at any time by notice in writing to me/us terminate this Request as to future debits;
3. City of Canada Bay Council may, by prior arrangement and advice to me/us, vary the amount or frequency of future debits.

Customer Details

Signature:

Date:

NOTE: *If joint account all signatures may be required.*

Customer Address:

Suburb:

Postcode:

Phone (h):

Phone (w):

Phone (m):

Fax:

The Schedule

Name of Account which is to be debited:

Account Number:

BSB Number:

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Council Rates Assessment Number:

Direct Debit – Rates Instalment Payment System

The Direct Debit System allows your accounts to be paid automatically from your bank account on the due date. Rate instalments may be made directly from most bank accounts in Australia. On the due date of each instalment, Council will request the bank to automatically debit your account the amount owing, provided sufficient funds are available.

Most major banks do not levy a charge for this service; however we recommend that you check with your financial institution. This system cannot be used with passbook savings accounts, however cheque accounts and statement savings accounts are acceptable.

If you wish to participate in the Direct Debit system complete the form on the first page of this letter. Return the signed and completed form together with the tear off section (deposit slip) of your rate notice(s) to City of Canada Bay Council at least two weeks prior to the next instalment due date.

Please check that your account has sufficient funds to make the payment. Failure to have sufficient funds in your account may result in your bank charging you a dishonour fee.

You may withdraw from the Direct Debit System at any time by writing to Council. Please deliver or send the completed form with the tear of section (deposit slip) of your rate notice(s) to the below address.

Frequency of Accessing Your Account

Note; If you require direct debiting for more than one property, a separate form for each property must be Completed.

Please accept this application to pay my/our rate account by the due date, by the Direct Debit System on my/our property at:

Property Address:

Suburb: Postcode:

Rates Assessment No:

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

- Full Payment** (*Total rates amount debited from account on 31 August*)
- Instalment Payments** under Section S62 of the LGA (*31 August, 30 November, 28 February 31 May*)
- Periodical Payments** under Section 564 (*monthly*)

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:

Council Details

Address: City of Canada Bay Council Civic Centre
1A Marlborough Street, Drummoyne, NSW 2047
Locked Bag 1470 Drummoyne NSW 1470

Website: www.canadabay.nsw.gov.au
Email: council@canadabay.nsw.gov.au
Telephone: 02 9911 6555
Fax: 02 9911 6550

RATES DIRECT DEBIT TERMS AND CONDITIONS



City of Canada Bay Council User ID: 207021

You have entered or are about to enter into an arrangement under which you make payments to us and you want to make those payments by use of the Direct Debit System.

This agreement sets out the terms on which we accept and act under a Direct Debit Request ("your Direct Debit Request") which you give us to debit amounts from your account under the Direct Debit System. It is additional to the arrangement under which you make payments to us.

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. We only draw money out of your account in accordance with the terms of your Direct Debit Request.
3. On giving you at least 14 days notice, we may:
 - Change our procedures in this agreement;
 - Change the terms of your Direct Debit Request; or
 - Cancel your Direct Debit Request.
4. 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 by writing to us.
5. 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 Organisation name and postal address
 - Amount drawn from your account
 - Reason for your dispute
6. 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 the customer setting out our determination on the dispute and the reasons for that determination.
7. If the day on which you must make any payment to us is not a business day; we will draw on your account under your Direct Debit Request on the next business day.
8. If your financial institution rejects any of our attempts to draw an amount in accordance with your Direct Debit Request, we will treat this a dishonoured payment and you will receive correspondence asking for an alternative payment.
9. 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:

10. Not all accounts held with a financial institution are available to be drawn on under the Direct Debit System.
11. 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.
12. Please enquire of your financial institution if you are uncertain when your financial institution processes an amount we draw under your Direct Debit Request on a day which is not a business day.
13. It is your responsibility to ensure that there are sufficient funds available in your account, by the due date on which we draw any amount under your Direct Debit Request, to enable us to obtain payment in accordance with your Direct Debit Request.
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.