

# Direct Debit Request

## Rates Payments

<b>Property</b>	<b>Assessment Number(s):</b> <small>(As shown in top right of rates notice)</small>		
<b>Contact details</b>	<b>Customer name:</b>		
	<b>Address:</b>		
	<b>Email:</b>		
	<b>Mobile:</b>	<b>Work:</b>	<b>Home:</b>
<b>Account to be debited</b>	<b>Financial institution:</b>		
	<b>Account name:</b>		
	<b>Section A</b>		
	BSB number		Account number
	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="checkbox"/> <b>Allow Credit</b> <small>(Payments will continue being deducted when balance is paid.)</small>			
<b>Rates Direct debit payment options</b>  (select one option)	<input type="checkbox"/> Instalments (Deducted on 30 September, 30 November, 28 February, and 31 May yearly) <small>Payments (The amount deducted from my account to be the current instalment balance, plus any prior year arrears, any associated interest charges, and any associated legal costs.)</small>		
	<input type="checkbox"/> Monthly	(Deducted on the 25 <sup>th</sup> of each month)	Amount: \$ _____
	<input type="checkbox"/> Fortnightly	(Deducted on the 2 <sup>nd</sup> Friday each cycle)	Amount: \$ _____
	<input type="checkbox"/> Cancellation of rates Direct Debit		
	<input type="checkbox"/> Amendment to Direct Debit		

I/We authorise the Swan Hill Rural City Council (APCA User ID: 017 102) to arrange for funds to be debited from my/our account at the financial institution identified above and in accordance with the above payment options. This authorisation is to remain in force in accordance with the terms described in the Swan Hill Rural City Council Direct Debit Service Agreement – Rates Payments (on reverse).

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

# Direct Debit Request Service Agreement – Rates Payments

1. Ratepayers will be advised 14 days in advance of any changes to the Direct Debit arrangements.
2. For any matter relating to the Direct Debit arrangements, please contact Council's Revenue Section on (03) 5036 2333.

You are also most welcome to visit our Swan Hill or Robinvale offices and speak to our Revenue staff, or, alternatively correspond to the abovementioned address.

Please allow 14 days for any subsequent amendments to take effect.

3. Cancellation of the "Payment Options" as detailed on the Direct Debit Request - Rates Payments, can be accessed on the Swan Hill Rural City Council website. Cancellation of the Direct Debit request does not obviate in any manner the obligation of any debtor to ensure all outstanding debts are paid by the due date(s).

Any dispute in respect to a Direct Debit item should also be in writing and addressed in the first instance to the attention of the Chief Executive Officer, Swan Hill Rural City Council, at the above mentioned address.

4. Customers should be aware that:

(a) Direct debiting through BECS is not available on all accounts; and

(b) Account details should be checked against a recent statement from your Financial Institution.

If you are in any doubt, you should check with your Financial Institution before completing this authority.

5. It is your responsibility to ensure sufficient cleared funds are in the nominated debiting account when the payments are to be drawn.
6. For Customers who select the Monthly or Fortnightly option, payment of the balance owing as shown on your Rate Notice is due by the relevant instalment due date. Interest charges will apply on rate arrears and on all balances unpaid after the relevant due date. Please double-check your nominated amount and frequency accordingly.
7. If the due date for payment falls on a non - working day or public holiday, the payment will be processed on the next working day.
8. For returned unpaid transactions, the following procedures will apply:
  - (a) The customer will be notified of the unpaid transaction.
  - (b) Statutory interest charges will accrue on the unpaid transaction.
  - (c) Three returned unpaid transactions may result in cancellation.
  - (d) Any resultant fees placed on Council as a result of the unpaid transaction will be passed onto the customer.
9. All customer records and account details will be kept private and confidential to be disclosed only at the request of the customer or Financial Institution in connection with a claim made to an alleged incorrect or wrongful debit.
10. Customer/s may request the Council to defer or alter the payment amount specified in the Direct Debit Request. Requests authorising these changes may be made by in writing, by email or visiting the Council office. Customer(s) may change the: • payment amount • frequency of payment. NB: Interest charges may be incurred.
11. If your rate account exceeds a credit amount of \$500, council may stop the direct debit until a balance is due.