

Direct Debit Request and Authority

About this Form

This form is a Request and Authority to debit the bank account named in this request to pay Canterbury-Bankstown Council (APCA ID 302764) for Council Rates. The ratepayer may elect to have the rates debited on an annual or quarterly basis from a nominated savings or cheque account.

NOTES TO RATEPAYER

- Submit one application for each rates account.
- A new application must be submitted to change bank account details.
- A direct debit authority cannot be added to a rates account that has any balance that is overdue. The overdue amount must be paid prior to the authority being accepted.
- Applications must be received by Council 10 days prior to the due date to allow time for processing.
- The only acceptable bank account types are Savings or Cheque accounts.
- Direct Debit is not available from a Credit Card account.
- Once a direct debit authority is set, it will continue until Council receives written notification of cancellation from the authorised bank account holder.

CONDITIONS OF AGREEMENT

- All future correspondence from Council will be sent to the postal address provided on this form.
- All account holders' signatures are required for the authority to be valid, this includes all joint account holders, if this is applicable.
- Third-party or joint accounts are acceptable, however, the authorised person/s must be the signatory on the form for the nominated bank account.
- If the direct debit is dishonoured an alternate payment must be made within 14 days of dishonoured notification. Failure to make payment within 14 days will result in the direct debit being cancelled by Council.
- **Annual Payments** - Application must be received before 20th August and will be processed on the 31st August.*
- **Quarterly** - Applications must be received by Council 10 days prior to the instalment due date. Balance due will be processed on 31st August*, 30th November*, 28th February* and 31st May.*

* If the due date for payment falls on a weekend or public holiday the debit will be processed on the next business day.

PROPERTY DETAILS

Rates Account Number:	Address:
Suburb:	Postcode:

APPLICANT 1 DETAILS

Name:	Surname:
E-mail address:	Phone (mobile preferred):

APPLICANT 2 DETAILS

Name:	Surname:
E-mail address:	Phone (mobile preferred):

POSTAL ADDRESS DETAILS

Address:

Suburb: Postcode:

PAYMENT METHOD Annual Quarterly**BANK ACCOUNT DETAILS**

BSB: Account Number:

Name/s on Account:

DECLARATION

By submitting this form, it is confirmation and agreement to the terms and conditions governing this direct debit authority with Canterbury-Bankstown Council as set out in this request and in the **Direct Debit Request Service Agreement**.

I/We authorise Canterbury-Bankstown Council (User ID No 302764) to arrange, through its own financial institution, a debit from our nominated account any amount Canterbury-Bankstown Council has deemed payable. **(Note: if a joint account, all signatures are required)**

ACCOUNT HOLDER 1 ACKNOWLEDGEMENT I agree to the terms and conditions as outlined in the Direct Debit Request Service Agreement.

Name:

Signature: Date:

ACCOUNT HOLDER 2 ACKNOWLEDGEMENT I agree to the terms and conditions as outlined in the Direct Debit Request Service Agreement.

Name:

Signature: Date:

Email council@cbc.city.nsw.gov.au

Print form Printed form can be submitted in person at Bankstown or Campsie Customer Service Centres or it can be posted via the postal address, Canterbury-Bankstown Council, PO Box 8, Bankstown NSW 1885

The details provided in this form may contain information that is personal information, which identifies you etc., for the purposes of the Privacy and Personal Information Protection Act. The purpose of collecting this information is to enable the Council to consider matters under related legislation, issue related documentation where required and other associated matters as provided by law and will be utilised by Council officers in assessing the proposal and other associated activities. The information may also be made available to other persons where such access is in accordance with the relevant regulations and requirements in this regard. The submission of personal information in this case is required by law and if not provided (wholly or in part) may affect or prevent consideration of the matter by Council. The information will ultimately be stored in Council's records system.

Direct Debit Request Service Agreement

This is your Direct Debit Service Agreement with Canterbury-Bankstown Council (APCA ID 302764), ABN 45 985 891 846. It explains what your obligations are when undertaking a Direct Debit arrangement with us. It also details what our obligations are to you as your Direct Debit provider. Please keep this agreement for future reference. It forms part of the terms and conditions of your Direct Debit Request (DDR) and should be read in conjunction with your DDR authorisation.

Definitions	<p>Account means the account held at your financial institution from which we are authorised to arrange for funds to be debited.</p> <p>Agreement means this Direct Debit Request Service Agreement between you and us.</p> <p>Banking day means a day other than a Saturday or a Sunday or a public holiday listed throughout Australia.</p> <p>Debit day means the day that payment by you to us is due.</p> <p>Debit payment means a particular transaction where a debit is made.</p> <p>Direct debit request means the Direct Debit Request between us and you.</p> <p>Us or we means Canterbury-Bankstown Council, (the Debit User) you have authorised by requesting a Direct Debit Request.</p> <p>You means the customer who has signed or authorised by other means the Direct Debit Request.</p> <p>Your financial institution means the financial institution nominated by you on the DDR at which the account is maintained.</p>
1. Debiting your account	<p>1.1 By signing a Direct Debit Request or by providing us with a valid instruction, you have authorised us to arrange for funds to be debited from your account. You should refer to the Direct Debit Request and this agreement for the terms of the arrangement between us and you.</p> <p>1.2 We will only arrange for funds to be debited from your account as authorised in the Direct Debit request or</p> <p>We will only arrange for funds to be debited from your account if we have sent to the address nominated by you in the Direct Debit Request, a billing advice which specifies the amount payable by you to us and when it is due.</p> <p>1.3 If the debit day falls on a day that is not a banking day, we may direct your financial institution to debit your account on the following banking day. If you are unsure about which day your account has or will be debited you should ask your financial institution.</p>
2. Amendments by Council	<p>2.1 We may vary any details of this agreement or a Direct Debit Request at any time by giving you at least fourteen (14) days written notice.</p>
3. Amendments by you	<p>3.1 You may change*, stop or defer a debit payment, or terminate (cancel) this agreement at any time by providing us with at least 10 days notification in writing to: Canterbury-Bankstown Council, PO Box 8, Bankstown NSW 1885 or to council@cbc.city.nsw.gov.au; or arranging it through your own financial institution, which is required to act promptly on your instructions.</p> <p>*Note: in relation to the above reference to 'change', your financial institution may change your debit payment only to the extent of advising us, Canterbury-Bankstown Council, of your new account details.</p>
4. Your obligations	<p>4.1 It is your responsibility to ensure that there are sufficient clear funds available in your account to allow a debit payment to be made in accordance with the Direct Debit Request.</p> <p>4.2 If there are insufficient clear funds in your account to meet a debit payment:</p> <ul style="list-style-type: none"> a) you may be charged a fee and/or interest by your financial institution; b) you may also incur fees or charges imposed or incurred by us; and c) you must arrange for the debit payment to be made by another method or arrange for sufficient clear funds to be in your account by an agreed time so that we can process the debit payment. <p>4.3 You should check your account statement to verify that the amounts debited from your account are correct.</p>
5. Disputes	<p>5.1 If you believe there has been an error in debiting your account, you should notify us directly on 9707 9000 and confirm that notice in writing with us as soon as possible so that we can resolve your query more quickly. Alternatively you can take it up directly with your financial institution.</p> <p>5.2 If we conclude as a result of our investigations that your account has been incorrectly debited we will respond to your query by arranging for your financial institution to adjust your account (including interest and charges) accordingly. We will also notify you in writing of the amount by which your account has been adjusted.</p> <p>5.3 If we conclude as a result of our investigations that your account has not been incorrectly debited we will respond to your query by providing <i>you</i> with reasons and any evidence for this finding in writing.</p>

6. Accounts	<p>You should check:</p> <ul style="list-style-type: none"> a) with your financial institution whether direct debiting is available from your account as direct debiting is not available through BECS on all accounts offered by financial institutions. b) your account details which you have provided to us are correct by checking them against a recent account statement; and c) with your financial institution before completing the Direct Debit Request if you have any queries about how to complete the Direct Debit Request.
7. Confidentiality	<p>7.1 We will keep any information (including your account details) in your Direct Debit Request confidential. We will make reasonable efforts to keep any such information that we have about you secure and to ensure that any of our employees or agents who have access to information about you do not make any unauthorised use, modification, reproduction or disclosure of that information.</p> <p>7.2 We will only disclose information that we have about you:</p> <ul style="list-style-type: none"> a) to the extent specifically required by law; or b) for the purposes of this agreement (including disclosing information in connection with any query or claim).
8. Notice	<p>8.1 If you wish to notify us in writing about anything relating to this agreement, you should write to: Canterbury-Bankstown Council, PO Box 8, Bankstown NSW 1885</p> <p>8.2 We may send notices either electronically to your email address or by ordinary post to the address you have given us.</p> <p>8.3 If sent by mail, communications are taken to be received on the day they would be received in the ordinary course of post.</p>