

FORM DIRECT DEBIT REQUEST – RATE PAYER



Privacy Notification (Privacy and Personal Information Protection Act 1998 – Section 10) - The personal information that Council is collecting from you on this application form is personal information for the purposes of the Privacy and Personal Information Protection Act 1998 ('the Act'). The intended recipients of the personal information are officers within the Council and any person wishing to inspect the application in accordance with the Local Government Act 1993 or the Government Information (Public Access) Act 2009. The supply of the information by you is not voluntary and if you cannot provide or do not wish to provide the information sought, the Council will be unable to process your application. You may make application for access or amendment to information held by Council. You may also make a request that Council suppress your personal information from a public register. Council will consider any such application in accordance with the legislation. Council is to be regarded as the agency that holds the information. Enquiries concerning this matter can be addressed to Council by telephoning 4227 7111.

I/We request Wollongong City Council, User ID 065347, until further notice in writing, to arrange through its own financial institution, a debit to my/our nominated account, any amount Wollongong City Council deems payable by me/us. This debit or charge will be made through the Bulk Electronic Clearing System (BECS) from my/our account held at the financial institution I/we have nominated below and will be subject to the terms and conditions of the Direct Debit Service Agreement.

Note: This form is for scheduled payments, ie payments made weekly, fortnightly, monthly, quarterly or yearly. (Outstanding Rates are subject to interest charges.)

SECTION 1 APPLICANT

Applicant Details	Full Name		
	Address		
	Email Address		
	Telephone Nos	Home	Mobile

SECTION 2 PROPERTY DETAILS – (Note: A separate request is required for each property)

Assessment	Council Rates Assessment No		
	Address		

SECTION 3 FINANCIAL INSTITUTION DETAILS

Details (Credit Card not accepted)	Institution Name		
	BSB	Account No	
	Name(s) on Account		

SECTION 4 DIRECT DEBIT PAYMENT DETAILS

Payment Details	Please circle the frequency you require the Direct Debit to take place:				
	Quarterly (Set dates apply as per instalment dates)		Annually (Set dates apply 31 August)		
	Weekly	Fortnightly	Monthly		
	Please circle the day of the week you require the Direct Debit to take place (default will be Friday):				
	Monday	Tuesday	Wednesday	Thursday	Friday
Amount	\$		Commencement Date		

(I/We will advise Council of the cancellation of this authority and will not hold Council responsible for any action arising from my/our not doing so.)

SECTION 5 APPLICANT(S) SIGNATURE

PLEASE NOTE: Until I notify Council in writing, I hereby authorise Wollongong City Council to adjust my direct debit amount on an annual basis in accordance with Council's adopted Rates, Fees and Charges		
Signature		Date
Signature		Date

DIRECT DEBIT SERVICE AGREEMENT

This is your Direct Debit Service Agreement with Wollongong City Council, User ID 065347, (ABN 63 139 525 939). It explains what your obligations are when entering into 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).

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 or our means Wollongong City 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 and will 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.</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 us	<p>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>You may change*, stop or defer a debit payment, or terminate this agreement by providing us with at least fourteen (14) days' notice by writing to:</p> <p>Wollongong City Council Locked Bag 8821 WOLLONGONG DC NSW 2500</p> <p>or</p> <p>By telephoning us on (02) 4227 7111</p> <p>or</p> <p>By 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 your new account details.</p>

DIRECT DEBIT SERVICE AGREEMENT

<p>4 Your obligations</p>	<p>4.1 It is <i>your</i> responsibility to ensure that there are sufficient clear funds available in <i>your</i> account to allow a <i>debit payment</i> to be made in accordance with the <i>Direct Debit Request</i>.</p> <p>4.2 If there are insufficient clear funds in <i>your account</i> to meet a <i>debit payment</i>:</p> <ul style="list-style-type: none"> (a) <i>you</i> may be charged a fee and/or interest by <i>your financial institution</i>; (b) <i>you</i> may also incur fees or charges imposed or incurred by <i>us</i>; and (c) <i>you</i> must arrange for the <i>debit payment</i> to be made by another method or arrange for sufficient clear funds to be in <i>your account</i> by an agreed time so that <i>we</i> can process the <i>debit payment</i>. <p>4.3 <i>You</i> should check <i>your account</i> statement to verify that the amounts debited from <i>your account</i> are correct.</p>
<p>5 Dispute</p>	<p>5.1 If you believe that there has been an error in debiting <i>your account</i>, <i>you</i> should notify us directly on (02) 4227 7111 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 <i>your account</i> has been incorrectly debited we will respond to <i>your</i> query by arranging for <i>your financial institution</i> to adjust <i>your</i> account (including interest and charges) accordingly. We will also notify you in writing of the amount by which <i>your account</i> has been adjusted.</p> <p>5.3 If we conclude as a result of our investigations that <i>your account</i> has not been incorrectly debited we will respond to <i>your</i> query by providing <i>you</i> with reasons and any evidence for this finding in writing.</p>
<p>6 Accounts</p>	<p><i>You</i> should check:</p> <ul style="list-style-type: none"> (a) with <i>your financial institution</i> whether direct debiting is available from <i>your account</i> as direct debiting is not available on all accounts offered by financial institutions; (b) <i>your account</i> details which <i>you</i> have provided to <i>us</i> are correct by checking them against a recent <i>account</i> statement; and (c) with <i>your financial institution</i> before completing the <i>Direct Debit Request</i> if <i>you</i> have any queries about how to complete the <i>Direct Debit Request</i>.
<p>7 Confidentiality</p>	<p>7.1 We will keep any information (including <i>your account</i> details) in <i>your Direct Debit Request</i> confidential. We will make reasonable efforts to keep any such information that we have about <i>you</i> secure and to ensure that any of <i>our</i> employees or agents who have access to information about <i>you</i> 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 <i>you</i>:</p> <ul style="list-style-type: none"> (a) to the extent specifically required by law; or (b) for the purposes of this <i>agreement</i> (including disclosing information in connection with any query or claim).
<p>8 Notice</p>	<p>8.1 If <i>you</i> wish to notify <i>us</i> in writing about anything relating to this <i>agreement</i>, <i>you</i> should write to</p> <p style="padding-left: 40px;">Wollongong City Council Locked Bag 8821 WOLLONGONG DC NSW 2500</p> <p>8.2 We will notify <i>you</i> by sending a notice in the ordinary post to the address <i>you</i> have given <i>us</i> in the <i>Direct Debit Request</i>.</p> <p>8.3 Any notice will be deemed to have been received on the third <i>banking</i> day after posting.</p>