



KIAMA MUNICIPAL COUNCIL DIRECT DEBIT REQUEST AND SERVICE AGREEMENT



1. Customer(s) I/WE
Authority

Name of Debit User **APCA User ID Number**

Authorise you to arrange for funds to be debited from my/our account at the financial institution identified below and as prescribed below through the Bulk Electronic Clearing System (BECS).

This authorisation is to remain in force in accordance with the terms detailed in the Service Agreement on the reverse side of this Request.

Signature **Date**

Signature **Date**

2. Details of the cheque/savings account to be debited **Name of the Financial Institution**
(All details must be supplied) **Account Name**
BSB Number **Account Number**

Please accept this application to pay my/our rates account by direct debit.

3. Payment Details **No** **Street**

Suburb **Postcode**

Assessment Number

Phone Number

4. Frequency of Payments **Yearly** **Quarterly**

(Please tick one) Please contact Council for Monthly Payment Amount

Monthly **Amount if paying monthly** \$

I/We authorise the following:

- I/We will advise Kiama Municipal Council of the cancellation of this authority should I/we wish to stop paying by direct debit, or on sale or transfer of the property from my/our ownership and will not hold Kiama Municipal Council responsible for any action arising from not doing so.
- I/We agree to all the terms & conditions overleaf.

Signed by the Customer(s)

If debiting from a joint bank account, **both** signatures are required

PLEASE COMPLETE A SEPARATE APPLICATION FOR EACH ASSESSMENT YOU WISH TO DIRECT DEBIT

KIAMA MUNICIPAL COUNCIL **DIRECT DEBIT SERVICE AGREEMENT**

1. Notification that payment is due

We will always provide you with a notice at least one month before payment is due. On the due date, the amount will be debited from the account you have nominated at your financial institution.

2. Direct Debit guarantee

If you dispute any amount on a bill and let us know at least 2 business days before payment is due, we guarantee we will not debit your account for the amount in dispute until the dispute is resolved. This notice will allow us enough time to resolve the problem or to halt processing of the payment.

3. Change in payment method or cancellation

You may cancel the direct debit or change your nominated account by simply letting us know in writing at least 2 business days (or such time as agreed with you) before payment is due.

4. Privacy

We will maintain strict control over the information you provide to us. We will act only on your instructions or those of your authorised representative. Council's bank may require this information however, if it needs to investigate a claim relating to an incorrect or wrongful debit.

5. Disputes

You may lodge a complaint about your direct debit by contacting Council's Rates Officer on 42 320 406 and quoting the customer reference number shown on your rate or instalment notice. We will respond to any complaint promptly. You will receive a refund of the drawing amount if we cannot substantiate the reason for the drawing.

6. Payments returned to Council unpaid

You acknowledge that it is your responsibility to ensure that your account has sufficient clear funds on the due date of each instalment to cover the amount payable and to ensure that your account details on the reverse of the form are correct. If your Direct Debit is returned unpaid by your financial institution, we will debit your rate account an administration fee.

7. Due dates for payment

If the due date falls on a weekend, bank holiday, or public holiday, your payment may be deducted on the last working day before the due date.

Direct Debit is not available on all accounts. Please check with your financial institution before completing this Direct Debit Request and Service Agreement.