

I / We request Wattle Range Council (user ID No. 161921) to arrange for funds to be debited from my / our nominated account at the financial institution shown below or to alter / cancel direct debit payments according to the schedule specified below.

- ☐ New Direct Debit Payment Commencement Date _____
- ☐ Alteration to Direct Debit Payment* Alteration Date _____
- ☐ Cancellation of Direct Debit* Cancellation Date _____

*Council requires at least 14 days notice to alter or cancel a Direct Debit Request

Applicant's details

(please complete in BLOCK LETTERS)

Surname:	Given Name:
Postal Address:	
	Postcode:
Work Phone:	Home Phone:
Mobile No:	Email:

Banking details

(please complete in BLOCK LETTERS)

Name of Financial Institution:	
Branch Name:	BSB:
Account Name (as it appears on bank statement):	
Account Number:	

- Please note that the nominated account must be a savings or cheque account. **NO CREDIT CARDS**

Customer Signature:	Date:
Customer Signature (if joint account):	Date:

ASSESSMENT NUMBER (ONE PER FORM): _____

- ☐ Payment in Full: Wattle Range Council will deduct the full amount of Rates due for the year, on the due date as shown on the first rates notice for that year.
- ☐ Payment in Quarterly Instalments: Wattle Range Council will deduct the Quarterly Instalment amount of Rates due for the year, on the due date as shown on each quarters rates notice.
- ☐ Monthly Payments: Wattle Range Council will deduct the amount nominated by you on the 1st business day of each month. PAYMENT AMOUNT: \$ _____
- ☐ Fortnightly Payments: Wattle Range Council will deduct the amount nominated by you on every alternate Thursday determined by a cycle commencing on the first Thursday in July of the relevant year. PAYMENT AMOUNT: \$ _____
- ☐ Weekly Payments: Wattle Range Council will deduct the amount nominated by you on every Thursday determined by a cycle commencing on the first Thursday in July of the relevant year. PAYMENT AMOUNT: \$ _____

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Date updated

FILE NUMBER: GF/7.69.3/9

Activated by

Will it really be easier?

Keeping track of your accounts is one of the bigger responsibilities you face on a regular basis. It can be anything but easy. Waiting in queues to pay a bill, organising payments through the post, worrying about due dates – all demand precious time.

- **Direct Debiting is our way of helping you manage your Council rates– worry free.**

Is it safe?

We recognise the need for you to feel confident in the Direct Debit system and Wattle Range Council will only operate the Direct Debit System with your full authority. Correct use of the Direct Debit system is guaranteed by your financial institution through its own strict controls.

Is it easy to join?

1. You should firstly contact your financial institution to find out whether this system of payment is available on your account.

Direct Debiting is *not available on credit card accounts*.

2. All you have to do is complete the form overleaf and return to our Millicent office for processing. The form should be returned **at least 14 working days prior to the first payment being due**.

Do I have to apply each year?

No. If you have already arranged for a Direct Debit you are not required to complete another form.

What if I change banks or account details?

If you change your bank account details you will need to complete a new Direct Debit Request form.

How do I cancel a Direct Debit?

In all cases, you must Complete the Council Direct Debit Request form with a cancellation date and send this to Council **at least 14 days prior to the cancellation date**.

NB: When selling a property your Direct Debit will be automatically cancelled.

Rates

How often will my rates account be debited?

You have the option of payment of the full year's rates, payment by four quarterly instalments or payment by monthly or fortnightly instalments.

You should tick the appropriate box on the application form. When you elect to pay:

- **PAYMENT IN FULL:** your account will be debited the full year's rates on the due date as per your rates notice.
- **PAYMENT IN QUARTERLY INSTALMENTS:** your account will be debited the quarterly rate instalment amount on the due date as per your rates notice.
- **MONTHLY PAYMENTS:** your account will be debited the amount nominated by you on the 1st day of each month or the next working day.
- **FORTNIGHTLY PAYMENTS:** your account will be debited the amount nominated by you on the on every alternate Thursday determined by a cycle commencing on the first Thursday in July of the relevant year.
- **WEEKLY PAYMENTS:** your account will be debited the amount nominated by you on the on every Thursday determined by a cycle commencing on the first Thursday in July of the relevant year.

Will I receive rates reminder notices?

Yes however only if you elect to pay annually or by quarterly instalments. A reminder notice will be sent 30 days prior to each payment being due and a message will appear on the rates notice, noting that you have elected to pay by Direct Debit.

If at the time of processing sufficient funds are not available, Council will charge a dishonour fee to your account in addition to any fee payable to your financial institution.

Council will cancel your Direct Debit if two consecutive debits are dishonoured by your financial institution.

To reinstate your Direct Debit you must bring your account up to date before a new debit will be allowed.

Direct Debit Request forms must be returned to the Millicent Office by post (PO Box 27, Millicent SA 5280).

Fax copies will not be accepted.

Minimum amount for any direct payment is \$25.

① Further information

If you require more information about Direct Debiting, please contact Council's Rates Section on (08) 87 330 900.



Direct Debit Service Agreement



Debit User's name: Wattle Range Council ("we" or "us")

With ABN/ACN 48 797 441 024

Debit User's address: Ridge Terrace, Millicent, SA, 5280

User ID: 161921

In this Direct Debit Service Agreement ("this agreement"), "you" means the customer who signed the Direct Debit Request.

You have entered or are about to enter into an arrangement under which you make payments to us. 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") 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. Acceptance of your Direct Debit Request will not prejudice any rights or remedies we may have under such arrangement and in particular, we reserve all statutory rights and remedies we may have against you for non or late payment.

Please ensure you keep a copy of this agreement as it sets out certain rights and obligations you have with us by giving us your Direct Debit Request.

When are we bound by this agreement.

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.

What we agree and what we can do.

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 arrangement
 - 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 payment to be made under your Direct Debit Request;
 - stop a drawing under your Direct Debit Request; or
 - cancel your Direct Debit Request:

by giving us notice in writing at least 14 days before the scheduled date of your next direct debit and informing us of the change you require and the reason for the change. Please contact us by letter. Our contact details are: Wattle Range Council, PO Box 27, Millicent SA 5280.

5. You may dispute any amount we draw under your Direct Debit Request by:

notifying us of your dispute by letter and providing us details of the payment you are disputing and reasons for the dispute. We will endeavour to resolve any dispute within 7 days. Any dispute should be directed to us in the first instance so that we can attempt to resolve the matter between you and us. If we cannot resolve the matter, you can still refer it to your Financial Institution, which will obtain details from you of the disputed transaction and may lodge a claim on your behalf.

6. We will investigate any dispute under clause 5 and if it is found that the amount has been debited in error, we will refund you the disputed amount within 21 days. Where it is found that the disputed amount has been debited correctly and in accordance with the terms of the Direct Debit Request and this agreement, we will notify you in writing within 21 days.
7. If the day on which you must make any payment to us is not a business day, we draw on your account under your Direct Debit Request on, the next business day (being a day that is not a Saturday, Sunday or public holiday in South Australia).
8. If your Financial Institution rejects any of our attempts to draw an amount in accordance with your Direct Debit Request, we will charge you for any fees charged to us by our Financial Institution as a result of the reject. We will contact you within the next business day to discuss a reattempt to draw the funds from your account in accordance with your Direct Debit Request, or to arrange an alternative method of payment.
9. We will keep any information (including your account details) relating to or contained in your Direct Debit Request confidential.
10. We will only disclose information we have about you:
 - to the extent specifically require by law
 - for the purposes of this agreement (including disclosing information in connection with any query or claim)
 - to your Financial Institution if such information needs to be provided in the event of a claim or in relation to an alleged incorrect or wrongful debit.
11. Not all accounts held with a Financial Institution are available to draw on under the Direct Debit System. We recommend checking with your Financial Institution whether direct debiting is available from your account.
12. Before you complete your Direct Debit Request, it is best to check account details against a recent statement from your Financial Institution to ensure the details on your Direct Debit Request are completed correctly.
13. It is your responsibility to ensure there are sufficient clear funds available in your account, by the due date to enable us to obtain payment in accordance with your Direct Debit Request.
14. If there are insufficient funds in your account to meet a debit payment:
 - you may be charged a fee and/or interest by your Financial Institution; and
 - you will also incur a dishonour fee payable to us.
15. You should also check your account statement to verify that the amounts debited from your account are correct.