

PAYMENT OF RATES AND WATER BY DIRECT DEBIT

➤ **How do I set up a direct debit?**

Complete and sign the direct debit authority form overleaf and either drop it back to us or post it to us using the reply paid envelope. We will send you a confirmation letter when we have processed your application.

➤ **If you change your bank account details**

You will then need to complete a new form and send it to us with all the new details.

➤ **If you move or sell your house**

Remember to tell Council so we can cancel the authority immediately and on your advice, transfer direct debit payments to your new property.

➤ **How do I stop or amend a direct debit?**

You can amend or stop your existing direct debit at any time by either phoning us on (03) 520 7400, emailing mdc@marlborough.govt.nz or writing to us at PO Box 443, Blenheim 7240.

Tell us that you want to cancel or amend your direct debit. We need to know at least two days before the direct debit is due to be deducted from your bank account.

Any questions about paying rates?

Contact the Council	Telephone (03) 520 7400
Customer Services	Facsimile (03) 520 7496
Officers:	Email mdc@marlborough.govt.nz
	Web www.marlborough.govt.nz

➤ **CONDITIONS OF THIS AUTHORITY TO ACCEPT DIRECT DEBITS**

➤ **1. The Initiator (Marlborough District Council)**

(a) Has agreed to give advanced notice of the net amount of each direct debit and the due date of the debiting at least 10 calendar days (but not more than two calendar months) before the date when the direct debit will be initiated. This notice will be provided in writing (including by electronic means and SMS where the customer has provided prior written consent to communicate electronically). The advance notice will include the following message: "unless advice to the contrary is received from you by (date)", the amount of \$..... will be direct debited to your bank account on (initiating date)." *This date will be at least two (2) days prior to the initiating date to allow for amendment of direct debits.

(b) May, upon the relationship which gave rise to this authority being terminated, give notice to the bank that no further direct debits are to be initiated under the authority. Upon receipt of such notice the bank may terminate this authority as to future payments by notice in writing to me/us.

➤ **2. The customer may:**

(a) At any time, terminate this authority as to future payments by giving notice of termination to the bank and to the initiator by the means agreed to by the customer, bank and initiator.

(b) Stop payment of any direct debit to be initiated under this authority by the initiator by giving written notice to the bank prior to the direct debit being paid by the bank.

➤ **3. The customer acknowledges that:**

(a) This authority will remain in full force and effect in respect of all direct debits passed to my/our account in good faith notwithstanding my/our death, bankruptcy or other revocation of this

authority until actual notice of such event is received by the bank.

- (b) In any event this authority is subject to any arrangement now or hereafter existing between me/us and the bank in relation to my/our account.
- (c) Any dispute as to the correctness or validity of an amount debited to my/our account shall not be the concern of the bank except in so far as the direct debit has not been paid in accordance with this authority. Any other dispute lies between me/us and the initiator.
- (d) Where the bank has used reasonable care and skill in acting in accordance with this authority, the bank accepts no responsibility or liability in respect of the accuracy of information about direct debits on bank statements; and any variations between notices given by the initiator and the amounts of direct debits.
- (e) The bank is not responsible for, or under any liability in respect of the initiator's failure to give notice in accordance with 1(a) nor for the non-receipt of late receipt of notice by me/us for any reason whatsoever. In any such situation the dispute lies between me/us and the initiator.

➤ **4. The bank may:**

- (a) In its absolute discretion conclusively determine the order of priority of payment by it of any monies pursuant to this or any other authority, cheque or draft properly signed by me/us and given to or drawn on the bank.
- (b) At any time terminate this authority as to future payments by notice in writing to me/us.
- (c) Change its current fees for this service in force from time to time.

