

Direct Debit Request Service Agreement (DDRSA) CUSTOMER COPY



- 1 By signing the Direct Debit Request, you authorise Gosford City Council (User ID 086869) to arrange for funds to be debited from your Account in accordance with the Agreement.
- 2 We will advise you 14 days in advance of any changes to the Direct Debit Request.
- 3 For all matters relating to the Direct Debit Request, including cancellation, alteration or suspension of drawing arrangements or to stop or defer a payment, or to investigate or dispute a previous payment, you should:

(a) **Contact Council in writing and address to Gosford City Council PO Box 21 Gosford 2250**

And

(b) Allow for 14 days for the amendments to take effect or to respond to a dispute.

If our investigations show that your Account has been incorrectly debited, you will receive a refund of the drawing amount. If our investigations show that your Account has been correctly debited, we will respond to your query by providing you with reasons and copies of any evidence for this finding.

If we cannot resolve the matter, you can refer it to your Financial Institution, which will obtain details from you of the disputed payment and may lodge a claim on your behalf.

- 4 You should be aware that:
 - (a) direct debiting through the Bulk Electronic Clearing System (BECS) is not available on all accounts; and
 - (b) You should check your Account details (including the Bank State Branch (BSB) number) directly against a recent statement from your Financial Institution.

If you are in any doubt, please check with your Financial Institution before completing the drawing authority.

- 5 It is your responsibility to ensure that:
 - (a) sufficient cleared funds are in the Account when the payments are to be drawn;
 - (b) the authorisation to debit the Account is in the same name as the Account signing instruction held by the Financial Institution where the Account is held;
 - (c) suitable arrangements are made if the direct debit is cancelled:
 - by yourself;
 - by your Financial Institution; or
 - For any other reason.
- 6 **If the due date for payment falls on a day other than a Banking Business Day, the payment will be debited to your account on the previous Banking Business Day.** If you are uncertain when the payment will be debited from your Account, please check with Council.
- 7 For returned unpaid transactions, the following procedures or policies will apply:
 - (a) we treat the payment as if it was never made;
 - (b) services may be suspended until the outstanding charges are paid; and/or
 - (c) A dishonour fee in line with Council's current Fees and Charges may be applied to your rate/water account for drawings that are returned unpaid. We reserve the right to cancel the Direct Debit Request at any time if drawings are returned unpaid by your Financial Institution.
- 8 All Customer records and Account details will be kept private and confidential to be disclosed only at your request or at the request of the Financial Institution in connection with a claim made to correct/investigate an alleged incorrect or wrongful debit or otherwise as required by law.

Definitions

Unless otherwise defined, a term defined in the Agreement has the same meaning when used in this DDRSA and:

Account means the account nominated in the Direct Debit Request, held at your Financial Institution from which we are authorised to arrange for funds to be debited;

Agreement means the Terms and Conditions (including BPAY), including the Schedules to those Terms and Conditions, as amended from time to time;

Direct Debit Request means the Direct Debit Request between us and you as amended from time to time;

Financial Institution is the financial institution where you hold the account nominated in your Direct Debit Request as the account from which we are authorised to arrange for funds to be debited;

We means Gosford City Council and

You mean the Customer/s who signed the Direct Debit Request.