

DIRECT DEBIT REQUEST FORM*(From savings or cheque accounts only)***IMPORTANT:**

Direct Debiting allows your accounts to be paid automatically from your bank account on each Due Drawing Date. Payments may be made directly from most bank accounts in Australia.

Most major banks do not charge for this service, however we recommend you check with your financial institution.

On the Due Drawing Date of each account, or in the event the due drawing 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, Council requests your bank to automatically debit your account with the specified amount. **Failure to have sufficient funds in your account may result in your bank charging you a dishonour fee in addition to Council's dishonour fee and interest charges.**

If you wish to participate with Direct Debit, please complete and return the signed form to **Gosford City Council, PO Box 21, Gosford NSW 2250** at least 10 business days prior to the Due Drawing Date.

You may withdraw from Direct Debit 5 business days before the account Due Drawing Date.

NB: All information provided to Council is strictly confidential

Assessment No.	Home/Mobile	Work
Owners		
Surname or Company/Business name		Given name(s) / ACN number
		Post code
Property address		
<p>I/we authorise <i>Gosford City Council</i> (User ID 86869) until further notice in writing, to arrange for funds to be debited through the Bulk Electronic Clearing System (BECS) from my/our account at the Financial Institution identified below as instructed by me/us or any other amounts as instructed or authorised to be debited in accordance with the terms and conditions of the Direct Debit Request Agreement (DDRSA) as amended from time to time.</p>		
Direct Debit Request Authorisation		
I/ We request that you debit my/our account:		
	RATES <input type="checkbox"/>	WATER <input type="checkbox"/>
Monthly - Last working Friday of Month	\$.....	\$.....
or		
Fortnightly - Set Fridays only	\$.....	\$.....
or		
Weekly - Fridays Only	\$.....	\$.....
or		
Water - Twice Yearly on the <u>due date</u> only	\$ Amount Billed.	<input type="checkbox"/>
<p>The user is categorically responsible for electing the appropriate deduction amount to ensure Rates and Water Charges are paid by the due date. Interest will accrue on a daily basis against Rates and Water that remain unpaid after they become due and payable.</p>		
<p>I/We will advise Council of the cancellation of this authority and will not hold the Council responsible for any action arising from my/our not doing so.</p>		
<p>By signing this DDR I/We acknowledge that this Direct Debit Arrangement is governed by the terms of Authorisation as in the DDRSA attached to this request.</p>		
Customer(s) Signature: _____		Date: _____
** If debiting from a joint account - both signatures are required **		
<u>Details of account to be debited:</u>		
Account held in the name of: _____		
Cheque or savings account only		
Financial Institution's BSB:	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	Account Number: _____
Financial Institutions Name/Address: _____		
<p>(Insert the name and address of the Financial Institution at which your account is held.) (Please note direct debiting is not available on the full range of accounts. If in doubt, please refer to your Financial Institution.)</p>		

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.