

## Definitions

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**Account** - the account held at your financial institution from which we are authorized to arrange for funds to be debited, being a Cheque or Savings Account only

**Agreement** - this Direct Debit Request Service Agreement between you and us

**Banking day** - a day other than a Saturday or a Sunday or a public holiday listed throughout Australia

**Debit day** - the day that payment is due to Council

**Debit payment** - a particular transaction where a debit is made

**Direct debit request** - the Direct Debit Request between us and you

**Us or we** - Moreland City Council (the Debit User) – the organisation you have authorized by signing a direct debit request

**You** - the customer who signed the Direct Debit Request

**Your financial institution** - the financial institution where you hold the account that you have authorised us to arrange to debit

**Please Note:**

This is a continuous agreement, that can only be cancelled on written notification received by Council.

**Citizen Service Centre Location**  
Moreland City Council  
90 Bell Street, Coburg

## Direct Debit

### Moreland City Council Direct Debit Arrangement

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**Moreland City Council Direct Debit system allows you to nominate a savings or cheque account from which your rates are automatically deducted.**

**Option 1.**

Your four quarterly rate instalment payments are deducted from your nominated account on their due dates.

**Option 2.**

Spread your rate payments over ten monthly deductions. The ten month period commences on the 15 September and ends on the 15 June each year.

If there are arrears owing and you wish to utilise this payment method, please contact the Citizen Services for further information.

Once established the **Direct Debit Arrangement** continues on year after year unless written notification is received to cancel the Direct Debit.

Paying your rates by **Direct Debit** is a convenient and easy way for you to ensure that your rates are always paid on time.

**When will my bank account be debited?**

Your **Direct Debit** quarterly instalment payment will be debited on the date specified on the front of your Annual Rates Notice.

Monthly Payments will be debited on the 15 of each month, commencing on the 15 of September. *(Please note: if the 15 falls on a weekend or public holiday your account will be debited on the next working day)* Ten payments per annum will be debited from your bank account from September to June.

**To begin a Direct Debit Arrangement all you need to do is:**

- Have a current savings or cheque account  
*Please note: Direct Debit from Credit Cards is currently not available*
- Fill out and sign the application form nominating either the four instalment payments or ten monthly payments arrangement.
- Contact your bank or financial institution to ensure that the BSB and Account number details are correct and that your nominated account allows **Direct Debit**.
- Send your completed application form to:

**Moreland City Council**  
Locked Bag 10  
Moreland Vic 3058

or fax to **(03) 9240 1212**

or email to **info@moreland.vic.gov.au**

Your rate payments will then be automatically debited from your account as they fall due.

**If you own more than one property within Moreland City Council, please ensure that you attach the rate payment advice slip for all properties.**

**If you wish to cancel this arrangement at any time, written advice must be given to Moreland City Council.**

**Moreland City Council**  
Postal Address: Locked Bag 10, Moreland Vic 3058  
info@moreland.vic.gov.au

Telephone: (03) 9240 1111  
Facsimile (Revenue): (03) 9240 1212  
TTY: (03) 9240 2256  
<http://www.moreland.vic.gov.au>

Direct Debit Request Service Agreement

Please retain this agreement and store with your rate notice

1. Debiting your account	<div>1.1 By signing a <i>direct debit request</i>, you have authorised <i>us</i> to arrange for funds to be debited from <i>your</i> account. You should refer to the <i>direct debit request</i> and this <i>agreement</i> for the terms of the arrangement between <i>us</i> and <i>you</i>.</div> <div>1.2 We will only arrange for funds to be debited from <i>your account</i> as authorised in the <i>direct debit request</i>.</div> <div>1.3 If the <i>debit day</i> falls on a day that is not a <i>banking day</i>, we may direct <i>your financial institution</i> to debit <i>your account</i> on the following <i>banking day</i>. If <i>you</i> are unsure about which day <i>your account</i> has or will be debited <i>you</i> should ask <i>your financial institution</i>.</div>
2. Changes by us	<div>We may vary any details of this <i>agreement</i> or a <i>direct debit request</i> at any time by giving <i>you</i> at least fourteen (14) days' written notice.</div>
3. Changes by you	<div>3.1 Subject to 3.2 and 3.3, <i>you</i> may change the arrangements under a <i>direct debit</i> request by contracting <i>us</i> on 9240 1111.</div> <div>3.2 If <i>you</i> wish to stop or defer a <i>debit payment</i> <i>you</i> must notify <i>us</i> in writing at least 5 days before the next <i>debit day</i>. This notice should be given to <i>us</i> in the first instance</div> <div>3.3 <i>You</i> may also cancel <i>your</i> authority for <i>us</i> to debit <i>your account</i> at any time by giving <i>us</i> 5 days notice in writing before the next <i>debit day</i>. This notice should be given to <i>us</i> in the first instance.</div>
4. Your obligations	<div>4.1 It is <i>your</i> responsibility to ensure that there are sufficient clear funds available in <i>your</i> account to allow a debit payment to be made in accordance with the <i>direct debit request</i>.</div> <div>4.2 If there are insufficient clear funds in <i>your account</i> to meet a <i>debit payment</i>. (a) <i>you</i> may be charged a fee and/or interest by <i>your financial institution</i>; (b) <i>you</i> may also incur fees or charges imposed or incurred by <i>us</i>; and (c) <i>you</i> must arrange for the <i>debit payment</i> to be made by another method or arrange for sufficient clear funds to be in <i>your account</i> by an agreed time so that <i>we</i> can process the <i>debit payment</i>.</div> <div>4.3 <i>You</i> should check <i>your account</i> statement to verify that the amounts debited from <i>your account</i> are correct</div> <div>4.4 If Moreland City Council is liable to pay goods and services tax ('GST') on a supply made in connection with this agreement, then <i>you</i> agree to pay Moreland City Council on demand an amount equal to the consideration payable for the supply multiplied by the prevailing GST rate.</div>
5. Dispute	<div>5.1 If <i>you</i> believe that there has been an error in debiting <i>your account</i>, <i>you</i> should notify <i>us</i> directly on 9240 1111 and confirm that notice in writing with <i>us</i> as soon as possible so that <i>we</i> can resolve <i>your</i> query more quickly.</div> <div>5.2 If <i>we</i> conclude as a result of our investigations that <i>your account</i> has been incorrectly debited <i>we</i> will respond to <i>your</i> query by arranging for <i>your financial institution</i> to adjust <i>your account</i> (including interest and charges) accordingly. <i>We</i> will also notify <i>you</i> in writing of the amount by which <i>your account</i> has been adjusted</div> <div>5.3 If <i>we</i> conclude as a result of our investigations that <i>your account</i> has not been incorrectly debited <i>we</i> will respond to <i>your</i> query by providing <i>you</i> with reasons and any evidence for this finding.</div> <div>5.4 Any queries <i>you</i> may have about an error made in debiting <i>your account</i> should be directed to <i>us</i> in the first instance so that <i>we</i> can attempt to resolve the matter between <i>us</i> and <i>you</i>. If <i>we</i> cannot resolve the matter <i>you</i> can still refer it to <i>your financial institution</i> which will obtain details from <i>you</i> of the disputed transaction and may lodge a claim on <i>your</i> behalf.</div>
6. Accounts	<div><i>You</i> should check:</div> <div>(a) with <i>your financial institution</i> whether direct debiting is available from <i>your account</i> as direct debiting through BECS is not available on all accounts offered by financial institutions.</div> <div>(b) <i>Your</i> account details which <i>you</i> have provided to <i>us</i> are correct by checking them against a recent <i>account</i> statement; and</div> <div>(c) With <i>your financial institution</i> before completing the <i>direct debit request</i> if <i>you</i> have any queries about how to complete the <i>direct debit request</i>.</div>
7. Confidentiality	<div>7.1 <i>We</i> are collecting this information for the purpose of processing the payment of Council rates via <i>Direct Debit</i> payment. <i>We</i> will keep the information (including <i>your</i> account details) confidential, and will take reasonable steps to ensure that all information that <i>we</i> have about <i>you</i> is kept secure.</div> <div>7.2 <i>We</i> will only disclose this information; (a) For the purpose of this agreement; or (b) to the extent specifically required by law</div> <div><i>You</i> may access this information by contacting Council on 9240 1111.</div>
8. Notice	<div>8.1 If <i>you</i> wish to notify <i>us</i> in writing about anything relating to this agreement, <i>you</i> should write to Moreland City Council Locked Bag 10 Moreland 3058</div> <div>8.2 <i>We</i> will notify <i>you</i> by sending a notice in the ordinary post to the address <i>you</i> have given <i>us</i> in the <i>direct debit request</i>.</div> <div>8.3 Any notice will be deemed to have been received on the third <i>banking day</i> after posting.</div>

Please complete details and return this form to:  
Moreland City Council, Locked Bag 10 MORELAND VIC 3058  
By 31 August

DIRECT DEBIT REQUEST

Request and Authority to debit the account named below to pay Moreland City Council

Request and Authority To Debit	Surname or Company Name			
	Given Names or ACN/ABN	(‘you’)		
	Request and authorise <b>Moreland City Council, 403607</b> , to arrange, through its own financial institution, for any amount Moreland City Council may debit or charge you to be debited through the Bulk Electronic Clearing System from an account held at the financial institution identified below and paid to the Debit User, subject to the terms and conditions of the Direct Debit Request Service Agreement (attached)			
Insert the name and address of bank or financial institution at which account is held	Bank/Financial Institution Name			
	Address			
Insert details of account to be debited	Name on Bank Account: (ie. A. Citizen)			
	BSB number	<div><div></div><div></div><div></div></div> <div><div></div><div></div><div></div></div>	(must be six digits)	
	Account number	<div><div></div><div></div><div></div></div> <div><div></div><div></div><div></div></div> <div><div></div><div></div><div></div></div> <div><div></div><div></div><div></div></div>		
Acknowledgement	By signing this Direct Debit Request you acknowledge having read and understood the terms and conditions governing the debit arrangements between you and Moreland City Council as set out in this Request and in your Direct Debit Request Service Agreement.			
Insert your signature and address	Signature 1	<div></div> <div>(If signing for a company, sign and print full name and capacity for signing eg. Director)</div>	Date	<div>____/____/____</div>
	Signature 2	<div></div> <div>(If signing for a company, sign and print full name and capacity for signing eg. Director)</div>	Date	<div>____/____/____</div>
	Address	<div></div>	Phone No.	<div></div>
Please indicate	Owner <input type="checkbox"/> or Tenant/Occupier <input type="checkbox"/> of Property			

Please attach bottom of Rate Notice to DDR Form and return by 31 August

Assessment Number:

Property Address:

Tick preferred payment method:

4 Instalment Payments ☐

10 Monthly Payments ☐

30 September, 30 November, 28 February, 31 May  
(or dates as stated on your Rate Notice)

Monthly from 15 September  
(or the following working day if on a weekend)

If you have any queries please contact Council on 9240 1111