



Ararat Rural City

PO Box 246

Ararat Vic 3377

Email: council@ararat.vic.gov.au

Phone: 53550209

Direct Debit

**Automatic Account Payment.....
a convenient and easy way to
ensure your rates and charges
are paid by the due date.**

Ararat's **Direct Debit** system allows you to nominate a savings or cheque account (direct debits do not work on credit cards) so your rates and charges can be automatically deducted.

Users of the **Direct Debit** system can elect to pay their rates & charges over 9 monthly payments, 18 fortnightly payments, 4 instalment payments or one lump sum payment.

The 9 month period or the 18 fortnightly period commences the last Friday in September each year and ends in May in each year. Payments will be deducted each month or each fortnight. Should the due date fall on a weekend or public holiday the payment will be deducted on the next working day.

Once established, the **Direct Debit** system continues year after year until you choose to stop the arrangement.

Paying your rates by **Direct Debit** means rates are always paid on time and you will never be charged interest for late payment.

Steps to join Direct Debit

To set up the **Direct Debit** arrangement all you need to do is:

1. Have a current savings account or cheque account, (unfortunately it

doesn't work with credit card accounts).

2. Fill out and sign the application form nominating either 4 instalment payments, 9 monthly payments, 18 fortnightly payments or one lump sum payment.
3. Contact your bank and ensure that the BSB and Account number details are correct and that your nominated account allows **Direct Debit**.
4. Ensure you have sufficient funds in your nominated bank account to cover payments (fees may apply if you do not have adequate funds in your nominated account to cover the payments).
5. Send your application form to:

Ararat Rural City Council

PO Box 246

Ararat Vic 3377

by 15 September or

Email council@ararat.vic.gov.au

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

You can cancel the **Direct Debit** arrangement whenever you choose by giving written notice to Ararat Rural City Council.

What happens next?

Once lodged, we will send you an "Acceptance Letter":

1. Read and retain the letter with this agreement for your records,
2. Advise Council in writing of any bank account changes, frequency alterations and cancellations to :

Ararat Rural City Council

PO Box 246

Ararat Vic 3377, or

Email council@ararat.vic.gov.au

For further information on Direct Debits contact the Rates Department on 03 5355 0209.

DIRECT DEBIT REQUEST SERVICE AGREEMENT

COMPANY NAME: Ararat Rural City Council	 Ararat Rural City	
ADDRESS: PO Box 246 Ararat Vic 3377		
CONTACT DETAILS: Phone 53550209		
EMAIL: council@ararat.vic.gov.au		

This is Your Direct Debit Service Agreement with **Ararat Rural City Council, User ID 446089, ABN 924899211**. It explains what Your obligations are when undertaking a Direct Debit arrangement with us. It also details what our obligations are to You as Your Direct Debit provider.

Please keep this agreement for future reference. It forms part of the terms and conditions of Your Direct Debit Request (DDR) and should be read in conjunction with Your DDR authorisation.

Definitions

account means the account held at Your financial institution from which we are authorised to arrange for funds to be debited.

agreement means this Direct Debit Request Service Agreement between You and us.

banking day means a day other than a Saturday or a Sunday or a public holiday listed throughout Australia.

debit day means the day that payment by You to us is due.

debit payment means a particular transaction where a debit is made.

direct debit request means the Direct Debit Request between us and You.

us or we means **Ararat Rural City Council**, (the Debit User) You have authorised by requesting a Direct Debit Request.

You means the customer who has signed or authorised by other means the Direct Debit Request.

Your financial institution means the financial institution nominated by You on the DDR at which the account is maintained.

1. Debiting Your account

- 1.1 By signing a Direct Debit Request or by providing us with a valid instruction, You have authorised us to arrange for funds to be debited from Your account. You should refer to the Direct Debit Request and this agreement for the terms of the arrangement between us and You.
- 1.2 We will only arrange for funds to be debited from Your account as authorised in the Direct Debit Request. If paying in nine monthly instalments, payments will be debited from Your nominated account on the 26th day of September, October, November, December, January, February, March, April and May. If paying in one lump sum or four instalments, payments will be debited from Your nominated account on the day specified on the front of Your Rate Notice. If paying in eighteen fortnightly instalments, payments will be debited from Your nominated account on the last Friday of September and then every fourteen days thereafter.
- 1.3 If the debit day falls on a day that is not a banking day, we may direct Your financial institution to debit Your account on the following banking day. If You are unsure about which day Your account has or will be debited You should ask Your financial institution.

2. Amendments by us

- 2.1 We may vary any details of this agreement or a Direct Debit Request at any time by giving You at least fourteen (14) days written notice.

3. Amendments by You

You may change*, stop or defer a debit payment, or terminate this agreement by providing us with at least 14 days notification by writing to:

Ararat Rural City Council, PO Box 246 Ararat Vic 3377 or email at council@ararat.vic.gov.au

arranging it through Your own financial institution, which is required to act promptly on Your instructions.

*Note: in relation to the above reference to 'change', Your financial institution may 'change' Your debit payment only to the extent of advising us **Ararat Rural City Council** of Your new account details.

4. Your obligations

- 4.1 It is Your responsibility to ensure that there are sufficient clear funds available in Your account to allow a debit payment to be made in accordance with the Direct Debit Request.
- 4.2 If there are insufficient clear funds in Your account to meet a debit payment:
 - (a) You may be charged a fee and/or interest by Your financial institution;
 - (b) You may also incur fees or charges imposed or incurred by us; and
 - (c) You must arrange for the debit payment to be made by another method or arrange for sufficient clear funds to be in Your account by an agreed time so that we can process the debit payment.
- 4.3 You should check Your account statement to verify that the amounts debited from Your account are correct
- 4.4 If Your direct debit payment is rejected 3 times within a 12 month period this agreement will be terminated.

5 Dispute

- 5.1 If You believe that there has been an error in debiting Your account, You should notify us directly on 53550209 and confirm that notice in writing with us as soon as possible so that we can resolve Your query more quickly. Alternatively You can take it up directly with Your financial institution.
- 5.2 If we conclude as a result of our investigations that Your account has been incorrectly debited we will respond to Your query by arranging for Your financial institution to adjust Your account (including interest and charges) accordingly. We will also notify You in writing of the amount by which Your account has been adjusted.
- 5.3 If we conclude as a result of our investigations that Your account has not been incorrectly debited we will respond to Your query by providing You with reasons and any evidence for this finding in writing.

6. Accounts

You should check:

- (a) with Your financial institution whether direct debiting is available from Your account as direct debiting is not available on all accounts offered by financial institutions.
- (b) Your account details which You have provided to us are correct by checking them against a recent account statement; and
- (c) with Your financial institution before completing the Direct Debit Request if You have any queries about how to complete the Direct Debit Request.

7. Confidentiality



- 7.1 We will keep any information (including Your account details) in Your Direct Debit Request confidential and in accordance with the Information Privacy Act. We will make reasonable efforts to keep any such information that we have about You secure and to ensure that any of our employees or agents who have access to information about You do not make any unauthorised use, modification, reproduction or disclosure of that information.
- 7.2 We will only disclose information that we have about You:
 - (a) to the extent specifically required by law; or
 - (b) for the purposes of this agreement (including disclosing information in connection with any query or claim).

8. Notice

- 8.1 If You wish to notify us in writing about anything relating to this agreement, You should write to **Ararat Rural City Council, PO Box 246, Ararat Vic 3377 or email council@ararat.vic.gov.au**
 - 8.2 We will notify You by sending a notice in the ordinary post to the address shown on Council's property database.
 - 8.3 Any notice will be deemed to have been received on the third business day after posting.
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DIRECT DEBIT REQUEST

COMPANY NAME: Ararat Rural City Council	 Ararat Rural City	
ADDRESS: PO Box 246 Ararat Vic 3377		
CONTACT DETAILS: Phone 03 5355 0209		
EMAIL: council@ararat.vic.gov.au		

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

Request and Authority to debit

Your Surname or company name _____

Your Given names or ABN /ARBN _____ "You"

request and authorise **Ararat Rural City Council, user ID 446089** to arrange, through its own financial institution, a debit to Your nominated account any amount **Ararat Rural City Council**, has deemed payable by You.

This debit or charge will be made through the Bulk Electronic Clearing System (BECS) from Your account held at the financial institution You have nominated below and will be subject to the terms and conditions of the Direct Debit Request Service Agreement.

Insert the name and address of financial institution at which account is held

Financial institution name _____

Address _____

Insert details of account to be Debited

Name/s on account _____

BSB number (Must be 6 Digits) ____ - ____

Account number _____

Acknowledgment

By signing and/or providing us with a valid instruction in respect to Your Direct Debit Request, You have understood and agreed to the terms and conditions governing the debit arrangements between You and **Ararat Rural City Council, user ID 446089** as set out in this Request and in Your Direct Debit Request Service Agreement

Insert Your signature, address and contact details

Signature _____

(If signing for a company, sign and print full name and capacity for signing eg. director)

Address _____

Date ____ / ____ / ____

Contact phone no. _____

Payment Schedule/Debit Frequency

- 1 lump sum payment - 15 February
- 4 instalments – 30 September, 30 November, 28 February & 31 May
- 9 monthly instalments, commencing 26 September each year, finishing next May
- 18 fortnightly instalments, commencing the last Friday of September each year, finishing next May

Property numbers subject to direct debit - please attach bottom of Rate Notice and return by 15 September.

Property number	Property Address	Property number	Property Address

Send the completed form to Ararat Rural City Council, PO Box 246 Ararat Vic 3377 or scan the form and email to council@ararat.vic.gov.au. Any queries please call 03 5355 0209