



DIRECT DEBIT REQUEST



Ararat Rural City

59 Vincent Street, Ararat
PO Box 246
Ararat, Victoria
Australia 3377
(03) 5355 0200
council@ararat.vic.gov.au
www.ararat.vic.gov.au

Contact Name: _____

Postal Address: _____

Phone: _____

Email: _____

I/We request and authorise **Ararat Rural City Council, user ID 446089** until further notice in writing, to arrange for funds to be debited through Bulk Electronic Clearing System (BECS) to my/our nominated account any amount **Ararat Rural City Council** has deemed payable.

Bank Name: _____

Account Name: _____

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BSB Number

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Account Number

Payment Option	Payment Interval	Start Date
Auto-Calculated Automatically recalculated to pay current rates each year and not subject to interest.	<input type="checkbox"/> Annually 15 February <input type="checkbox"/> Instalments 30 September, 30 November, 28 February & 31 May <input type="checkbox"/> Monthly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Weekly
\$ Nominated amounts are continuous, not automatically adjusted each year and are subject to interest, if applicable.	<input type="checkbox"/> Monthly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Weekly

Property Address/es subject to Direct Debit:

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

Signature: _____

Date: _____

Signature: _____

Date: _____

Please return this completed form to Ararat Rural City Council, PO Box 246 Ararat Vic 3377 or email to rates@ararat.vic.gov.au. For any enquiries please call 03 5355 0209

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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 weekly, fortnightly, monthly, in instalments or in one lump sum payment.

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

Paying your rates by the auto-calculated **Direct Debit** method 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.
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

Or email it to: rates@ararat.vic.gov.au

Your rate payments will then be automatically debited to your account as they fall due. Should the due date fall on a weekend or public holiday the payment will be deducted on the next working day.

You can cancel the **Direct Debit** arrangement at any time by giving written notice to Ararat Rural City Council, at least **14 days prior** to your next Direct Debit payment date.

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 it to: rates@ararat.vic.gov.au

For further information on Direct Debits, please 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:	03 5355 0209		
EMAIL:	rates@ararat.vic.gov.au		

This is your Direct Debit Service Agreement with **Ararat Rural City Council, User ID 446089, ABN 92 492 188 087**. 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 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.
- 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 thirty (30) 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 fourteen (14) days notification by writing to:

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

Or 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 03 5355 0209 and confirm through 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 through BECS 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 **rates@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, or via email.
- 8.3 Any notice will be deemed to have been received on the third business day after posting.