

# **Application for Direct Debit Arrangement**

| Owner Information                                                                                                                                                                                                                                                                                                                                                                                                                                                                | Frequency of Direct Debit                                                                                                                                                                                                                                                                                                                                                             |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Property Owner Name(s):                                                                                                                                                                                                                                                                                                                                                                                                                                                          | Fortnightly – Payment taken on Thursday                                                                                                                                                                                                                                                                                                                                               |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | Monthly – 15th of each month                                                                                                                                                                                                                                                                                                                                                          |
| ABN (if applicable):                                                                                                                                                                                                                                                                                                                                                                                                                                                             | Annually – As per Rate Notice                                                                                                                                                                                                                                                                                                                                                         |
| Property Address:  Postal Address:                                                                                                                                                                                                                                                                                                                                                                                                                                               | Please tick this box if you wish your arrangement to continue an annual basis. *Please note that the amount may vary from year to year.                                                                                                                                                                                                                                               |
| , 5533, 12.3555.                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                                                                                                                                                                                                                                                                                                                                                                       |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | Bank Account Details (to be debited)                                                                                                                                                                                                                                                                                                                                                  |
| Phone Number:                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | Bank / Financial Institution Name:                                                                                                                                                                                                                                                                                                                                                    |
| Email:                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | Account Holder Name(s):                                                                                                                                                                                                                                                                                                                                                               |
| Assessment Number:  Terms & Conditions                                                                                                                                                                                                                                                                                                                                                                                                                                           | BSB:                                                                                                                                                                                                                                                                                                                                                                                  |
| I/we agree the following conditions for the                                                                                                                                                                                                                                                                                                                                                                                                                                      | Account Number:                                                                                                                                                                                                                                                                                                                                                                       |
| payment of rates by a direct debit arrangement:                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                                                                                                                                                                                                                                                                                                                       |
| The arrangement will only be accepted if the                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                                                                                                                                                                                                                                                                                                                                                                       |
| Direct Debt Request Form is completed and returned to the City.                                                                                                                                                                                                                                                                                                                                                                                                                  | Payment Details                                                                                                                                                                                                                                                                                                                                                                       |
| <ul> <li>The City will calculate equal amounts payable based on the first payment date, frequency and send a confirmation letter within 14 days of receiving the completed form.</li> <li>An Interest rate of 11% pa will apply on all outstanding balances, calculated daily until the account is paid in full.</li> <li>A 'once off' administration fee of \$50.24 will apply (excluding fully entitled</li> </ul>                                                             | <ul> <li>If the payment date falls on a weekend or public holiday the payment will be debited the next working day</li> <li>Please ensure sufficient funds are in your nominated account the day before each payment is due (as payments may be debited in accordance with EST)</li> <li>Please advise the City ASAP in writing if your bank account details need amending</li> </ul> |
| pensioners/seniors).                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                                                                                                                                                                                                                                                                                                                                                                       |
| <ul> <li>The balance of rates is to be settled within the current financial year including any arrears owing from previous year's rates.</li> <li>The direct debit will cease once rates have been paid in full, unless otherwise specified.</li> <li>If two consecutive payments dishonour, the City will cancel the arrangement. If the account is not paid in full, or another payment arrangement entered, the City may commence normal debt recovery procedures.</li> </ul> | Acknowledgement  By signing this Direct Debit Arrangement, you acknowledge having read and understood the terms and conditions governing the debit arrangement between you and the City of Nedlands as set out in this request and in your Direct Debit Request Service Agreement.  Signed (By Account holder(s) specified above):  Name:                                             |
| Office Use Only                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                                                                                                                                                                                                                                                                                                                       |
| Authorised Letter Sent                                                                                                                                                                                                                                                                                                                                                                                                                                                           | Date:                                                                                                                                                                                                                                                                                                                                                                                 |



## **DIRECT DEBIT REQUEST TERMS AND CONDITIONS (DDR)**

## 1. Amendments / Cancellations

You may stop/cancel/amend or in exceptional circumstances skip a payment under this arrangement by giving seven (7) days written notice:

City of Nedlands
PO Box 9
NEDLANDS WA 6909 OR via email
rates@nedlands.wa.gov.au

If you cancel the arrangement with an amount outstanding, you will need to enter another acceptable arrangement or full payment is required.

## 2. Dishonoured Transactions

In the event of two declined payments, the City will cancel the agreement. If the account is not paid in full, or another payment arrangement entered, the City may commence debt collection. If a further direct debit arrangement is commenced and another two declined payments occur, no further direct debit payment arrangements will be made for that financial year. Full payment will be required otherwise debt collection may commence. The fee for each declined direct debit is \$5.50 (inc GST) and any recovery cost imposed by your financial institution.

## 3. Disputes

If you believe that a direct debit payment has been deducted from your account incorrectly, please contact the City on 9273 3500.

Notification of a disputed direct debit payment will be investigated. Advice of the outcome will be issued within seven working days.

Alternatively, you may wish to contact your financial institution directly.

If a direct debit payment has been deducted from your bank in error, you will be entitled to a refund.

## 4. Confidentiality

All information (including your account details) in your direct debit request will remain confidential. Information may be required to be given to a financial institution in the event of a claim or alleged incorrect or wrongful debit.

#### 5. Further information

Direct debiting through Bulk Electronic Clearing System (BECS) is not available on all types of accounts.

Property owners should check the account details completed on this direct debit form against a recent bank statement to ensure the details are correct.

If you have any queries, please contact your relevant Financial Institution before completing the direct debit request. The City will provide 30 days' of notice for any changes to the DDR Terms and Conditions. The City accepts no responsibility for correspondence not being received, being received late due to postal delays, or for being illegible.

## 6. Hardship Policy

The City recognises that ratepayers may suffer from financial stress and have trouble in paying their debts as and when they fall due.

For person(s) or organisations experiencing financial hardship, the City is committed to working with them to find an alternative payment solution that is effective and sustainable. We will ensure applicants are treated fairly, consistently, with respect and compassion when considering their circumstances in recognising financial hardship.

Please contact Rating Services on 9273

Please contact Rating Services on **9273 3500** to discuss further.