

I / We request Bega Valley Shire Council to arrange for funds to be debited from my/our nominated account at the financial institution shown below according to the schedule specified below, and the terms and conditions overleaf.

1 Applicant's details

Payee or contact name Surname/ First name

Company name (if applicable)

Registration (if applicable) ABN GST registered Yes No

Postal address

Postcode

Daytime contact details Phone Mobile

Email Fax

2 Banking details

Name of the account

Name of financial institution

Branch name BSB

Account No.

Customer signature(s) ** Date / /

Please note that both signatures are required from joint bank accounts

Date / /

**** By signing this Direct Debit Application (DDA), you acknowledge having read and understood the terms and conditions governing the debit arrangements between you and Bega Valley Shire Council as set out in this Application and in your Direct Debit Service Agreement.**

3 Payment details

Please tick your preferred payment option.

- New direct debit payment Alteration to direct debit payment Cancellation of direct debit payment

RATES Assessment No.

WATER Account No.

SUNDRY DEBTORS Account No.

Payment in full

Payment by instalments

31 August 30 November
28 February 31 May

Monthly payment:

Commencing from 15/ /

Monthly \$

Payment in full

Monthly payment:

Commencing from 15/ /


Monthly \$

Payment in full

Monthly payment:

Commencing from 15/ /

Monthly \$

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OFFICE USE ONLY



Date updated

Activated by

REGISTRATION STAMP

ABN: 26 987 935 332

Direct Debit Service Agreement

The Direct Debit Service Agreement forms part of the terms and conditions for your Direct Debit Application (DDA), and should be read in conjunction with the Direct Debit Application form.

Processing your Direct Debit Application

Quarterly payments or payment in full will be debited on the due date of your rate notice. Should your payment date fall on a weekend or public holiday, the payment will be processed on the next business day.

Stopping and Cancelling your Direct Debit

You may defer, alter or cancel your Direct Debit Application at any time by providing at least 14 days' notice in writing. Similarly, Bega Valley Shire Council shall provide not less than 14 days' notice to the customer should the terms of the Direct Debit Service Agreement change.

Direct Debit Resolution

If you wish to dispute a Direct Debit transaction, please contact us and we will arrange for your disputed transaction to be investigated. Where appropriate, a correction will be made. If we are unable to resolve the dispute to your satisfaction you should contact the financial institution where your account is held to complete and lodge a Direct Debit Customer Claim Form.

Your Obligation

You should ensure that you have sufficient clear funds in your account to enable the Direct Debit Application to be paid by your financial institution.

Council will cancel your direct debit if two consecutive debits are dishonoured by your financial institution. To reinstate your direct debit you must bring your account up to date before a new debit will be allowed. We reserve the right to recover the funds from you, if fees remain unpaid.

Your Records

To avoid delays in processing your Direct Debit Application, we recommend you check your account details with your financial institution prior to completing the Direct Debit Application form. We will not disclose any details of your Direct Debit Application to any person or corporation unless required to do so by law or unless the information is required in regard to a disputed transaction through the Bulk Electronic Clearing System (BECS).

Your Account

You should be aware that some financial institutions might not allow a Direct Debit Application to proceed on certain accounts. Your financial institution may charge fees for Direct Debits. The direct debit payment method does not relieve you from your obligation to pay your account in full by the due date.

About Direct Debit

Direct debit is an easy and quick way to pay your Council rates, water bills and other debtor accounts. You don't have to worry about withdrawing cash, due dates or queuing up each quarter. All you need to do is fill in an application form once, drop it in or post it to Council, and let us do the rest for you. Correct use of the Direct Debit system is guaranteed by your financial institution through its own strict controls.

The first step is contacting your financial institution to find out whether direct debit is available on your account. Because this is a debit payment and not a credit payment, you cannot pay by direct debit using credit card accounts. All you have to do is complete the form overleaf and return to our Bega office for processing. The form should be returned 14 working days prior to the first payment being due.

- You only need apply once, and the arrangement continues year-to-year.
- If you change your bank account details you will need to complete a new application form.
- If you wish to cancel the direct debit facility, simply notify the Council in writing.
- When selling a property it is important to notify Council as soon as possible

Rates

You have the option of payment of the full year's rates, payment by four instalments or payment by arrangement. If you elect to pay:

- **full year's rates**, your account will be debited on or around the first working day after the due date of 31 August.
- **by instalments**, your account will be debited on or around the first working day after the due date of each installment (31 August, 30 November, 28 February and 31 May)
- **by arrangement**, Council will need to approve your payment plan to ensure your account is maintained. Payments will be processed on the 15th of each month or the next working day.

If you elect to pay by instalments, a rates instalment notice will be sent to you 30 days prior to each instalment being due and a message will appear on the instalment notice, noting that you have elected to pay by Direct Debit.

Water

Water accounts can be paid in full or by arrangement. If you elect to pay:

- **in full**, your account will be debited on or around the first working day after the due date of the account.
- **by arrangement**, payments will be processed on the 15th of each month or the next working day. Council will need to approve your payment plan to ensure your account is maintained (note that accounts are not issued when usage amounts are less than \$5).

Debtors

Debtor accounts can be paid in full or by arrangement. If you elect to pay:

- **in full**, your account will be debited on or around the first working day of the month. Invoices will be issued as normal.
- **by arrangement**, payments will be processed on the 15th of each month or the next working day. Statements will be issued as normal. Council will need to approve your payment plan to ensure your account is maintained.

Further information

If you require more information about Direct Debits, please contact Bega Valley Shire Council on 02 6499 2222.