



Direct Debit Request Service Agreement

1. Debiting your account	<div>1.1 By signing a direct debit request, 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.</div> <div>1.2 We will only arrange for funds to be debited from your account as authorised in the direct request.</div> <div>1.3 If the debit day falls on a day that is not a business day, we may direct your financial institution to debit your account on the following business day.</div> <div>1.4 This facility is not available for credit card accounts.</div>
2. Changes by us	<div>2.1 We may vary any details of this agreements under a direct debit request at any time by giving you at least (14) days written notice.</div>
3. Changes by you	<div>3.1 Subject to 3.2, you may change the arrangements under a direct debit request by completing a new direct debit request (DDR) and presenting to Boroondara City Council.</div> <div>3.2 You may also cancel your authority for us to debit your account at any time by giving Boroondara City Council, within seven (7) days, notice in writing before the next debit day.</div> <div>3.3 You may also cancel your authority for us to debit your account at any time by giving us seven (7) days notice in writing before the next debit day. This notice should be given to us in the first instance.</div>
4. Your obligation	<div>4.1 It is your responsibility to ensure the account details on your direct debit form are correct by having your financial institution verify the details by stamping the direct debit request form.</div> <div>4.2 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.</div> <div>4.3 If there are insufficient clear funds in your account to meet a debit payment:<div>(a) you may be charged a fee and/or interest by your financial institution;</div><div>(b) you may also incur fees or charges imposed or incurred by us; and</div><div>(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 agreed time so that we can process the debit payment.</div><div>(d) your Direct Debit could also be cancelled.</div></div> <div>4.4 It is your responsibility to check your account statement to verify that the amounts are debited from your account and are correct.</div>
5. Dispute	<div>5.1 If you believe that there has been an error in debiting your account, you should notify Boroondara City Council directly on 9278 4325 and confirm that notice in writing with us as soon as possible so that we can resolve your query quickly.</div> <div>5.2 If we conclude as a result of our investigations that your account has been incorrectly debited by Boroondara City Council, we will refund the amount directly to you or should our investigations conclude your account has been incorrectly debited by a financial institution we will arrange for them to adjust your account (including interest and charges) and advise you in writing accordingly.</div> <div>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.</div> <div>5.4 Any queries you may have about an error made in debiting your account should be directed to us in the first instance so that we can attempt to resolve the matter between us and you. If we cannot resolve the matter you can still refer it to your financial institution which will obtain details from you of the disputed transaction and may lodge a claim on your behalf.</div>
6. Accounts	<div>6.1 You should check:<div>(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 and ask them to stamp the form and verify the account details are correct.</div><div>(b) your account details which you have provided to us are correct by checking them against a recent account statement; and</div><div>(c) with your financial institution before completing the direct debit request if you have any queries about how to complete the direct debit request.</div></div>
7. Confidentiality	<div>7.1 We will keep any information (including your account details) in your direct debit request confidential. 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.</div> <div>7.2 We will only disclose information that we have about you:<div>(a) to the extent specifically required by law; or</div><div>(b) for the purposes of this agreement (including disclosing information in connection with any query or claim).</div></div>
8. Notice	<div>8.1 If you wish to notify us in writing about anything relating to this agreement, you should write to Boroondara City Council, Private Bag 1, Camberwell, Vic 3124.</div> <div>8.2 We will notify you by sending a notice in the ordinary post to the address shown on Boroondara City Council's Rates database.</div> <div>8.3 Any notice will be deemed to have been received two business days after it is posted.</div>



Rates and Charges

Boroondara Direct Debit Request Service Agreement
AUTOMATIC Account Payment

Paying by Boroondara Direct Debit is a convenient and easy way to ensure your Council rates and charges payment is paid directly from your nominated bank account.

Direct debit payment guarantees your rate payment is always up-to-date. You can choose to have your account debited monthly, quarterly or annually by direct debit from any debit bank account. Some passbooks may be excluded.

Steps

1. Complete the details on the reverse side of this form.

2. Send the completed form by 22 August to:

**Boroondara City Council Private Bag
1 Camberwell Vic 3124 or
boroondara@boroondara.vic.gov.au**

3. Your payments will be electronically transferred from your nominated bank account. You will need to ensure there are adequate funds in your nominated bank account in accordance with the dates shown on the front of your Rate Notice.

When will my bank account be debited?

Your ‘direct debit’ quarterly payment will be the day specified on the front of your Rate Notice. Monthly Payments will be debited from your bank account monthly, from 31 August to 31 May. Annual payments will be debited from your bank account on the 15 of February. If paying by four (4) equal instalments, payments will be debitted from your account on 30 September, 30 November, 28 February and 31 May.

If the designated amount is not withdrawn from your account it is your responsibility to contact Council’s Revenue and Property Services Department on 9278 4325 and advise of the error (Officer available 8.30am - 5.15pm weekdays).

Penalties only exist if there are insufficient funds in your account at the time of transfer or you have closed the account and not notified Council to stop the direct debit process in writing.

You can cancel the direct debit arrangement whenever you choose. If you wish to cancel your direct debit at any time, please confirm your request in writing and send it to: **Coordinator - Revenue and Property, Boroondara City Council, Private Bag 1, Camberwell, Vic, 3124.**

Please note:
This facility is not available for Credit Card Accounts



Direct Debit Request

Form with sections: Request and Authority to debit the account, Insert the name and address of YOUR financial institution, Insert details of YOUR account, Acknowledgement, Insert your signature, address and contact phone number, Please indicate.

Form with sections: COUNCIL PROPERTY NUMBER, RATEPAYER/S, PROPERTY ADDRESS, Tick preferred payment method.



Direct Debit Request Service Agreement

Please complete details on the attached Direct Debit Request form (opposite). Detach the form from this Direct Debit Request Service Agreement and send it to:
Boroondara City Council Private Bag 1 Camberwell Vic 3124
or boroondara@boroondara.vic.gov.au

Please ensure that you retain this Direct Debit Request Service Agreement and keep it in a safe place with your Rate Notice.
If you have any queries, please contact Council's Revenue and Property Services Department on 9278 4325.

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.
business day means a day other than a Saturday or a Sunday or a public holiday listed throughout Victoria.
debit day means the day that your payment is due to Council.
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 Boroondara City Council you have authorised by signing a direct debit request.
you means the customer who signed the direct debit request.
your financial institution is the financial institution where you hold the account that you authorised us to arrange to debit.

Please note:
This is a continuous agreement, that will only be cancelled on written notification received by Council. This notification is required to be forwarded seven (7) days prior to the next scheduled Direct Debit.