

Direct Debit Request and Authority

ABOUT THIS FORM:

This form is a Request and Authority to debit the bank account named in this request to pay Inner West Council (APCA ID 066940) for Council Rates. The ratepayer may elect to have the rates debited on an annual or quarterly basis from a nominated savings or cheque account.

NOTES TO RATEPAYERS

- Submit one application for each rates account.
- A new application must be submitted to change bank account details.
- Any overdue rates and charges will be debited in full on the next due date following submission. As interest will continue to accrue on outstanding rates and charges until the debit is processed, it is advisable to ensure that all rates and charges are paid up to date prior to submitting this application.
- Applications must be received by Council 10 days prior to the due date to allow time for processing.
- The only acceptable bank account types are Savings or Cheque accounts.
- Once a direct debit authority is set, it will continue until Council receives written notification of cancellation from the authorised bank account holder.
- Rates and charges notices will still be issued as required by Council.

CONDITION OF AGREEMENT

- All account holders' signatures are required for the authority to be valid, this includes all joint account holders, if this is applicable.
- Third-party or joint accounts are acceptable; however, the authorised person/s must be the signatory on the form for the nominated bank account.
- If the direct debit is dishonoured, a payment must be made within 14 days of dishonoured notification using an alternative payment method. **Note - Interest will accrue on all outstanding rates and charges.**
- If the direct debit is dishonoured on two occasions within the financial year, the direct debit will be cancelled by Council.
- **Annual Payments** - Application must be received before 20th August and will be processed on the 31st August* of each financial year.
- **Quarterly Instalments** - Applications must be received by Council 10 days prior to the instalment due date. Balance due will be processed on 31st August*, 30th November*, 28th February* and 31st May.*

* If the due date for payment falls on a weekend or public holiday the debit will be processed on the next business day.

PROPERTY DETAILS

Property No:

Address:

Suburb:

Postcode:

APPLICANT 1 DETAILS

First Name:

Surname:

Email Address:

Phone (mobile):

APPLICANT 2 DETAILS

First Name:

Surname:

Email Address:

Phone (mobile):

PAYMENT FREQUENCY

Full annual payment

Quarterly instalments

BANK ACCOUNT DETAILS			
BSB:		Account number:	
Name/s in which account is held			
ACCOUNT HOLDER/S DECLARATION			
<p>By submitting this form, it is confirmation and agreement to the terms and conditions governing this direct debit authority with Inner West Council as set out in this request and in the Direct Debit Request Service Agreement.</p> <ul style="list-style-type: none"> I/We authorise Inner West Council (APCA ID 066940) to arrange, through its own financial institution, a debit from our nominated account any amount Inner West Council has deemed payable. I/We agree to the terms and conditions as outlined in the Direct Debit Request Service Agreement. 			
Account Holder 1 Name:			
Signature:		Date:	
Account Holder 2 Name:			
Signature:		Date:	
SUBMITTING THE APPLICATION			
<p>Email: council@innerwest.nsw.gov.au</p> <p>Post: Inner West Council, PO Box 14, PETERSHAM NSW 2049</p> <p>Lodge in person: Printed form can be submitted in person at any of the Inner West Council's Customer Service Centres:</p> <ul style="list-style-type: none"> Ashfield: 260 Liverpool Road, Ashfield Leichhardt: 7-15 Wetherill Street, Leichhardt Petersham: 2-14 Fisher Street, Petersham 			
PRIVACY STATEMENT			
<p>This form contains personal information of a person/s making an application to Inner West Council. The requested information assists Council staff to respond to the applicant/s. The supply of information is voluntary. If you do not provide the requested information, Council may not be able to respond to / progress your application. The information will be retained in Council's record keeping system. Information held by Council is not made publicly available unless there is an overriding public interest to do so under the Government Information (Public Access) Act 2009 (GIPA Act) and in accordance with section 18(1)(b) of the NSW Privacy and Personal Information Protection Act 1998. For more information about your privacy please contact Inner West Council on (02) 9392 5000 and ask to speak with the Privacy Officer. Alternatively, you may email Council at Council@innerwest.nsw.gov.au or write to us at PO Box 14, Petersham, NSW 2049.</p>			

Direct Debit Request Service Agreement

This is your Direct Debit Service Agreement with Inner West Council (APCA ID 066940). 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	<p>Account means the account held at your financial institution from which we are authorised to arrange for funds to be debited.</p> <p>Agreement means this Direct Debit Request Service Agreement between you and us.</p> <p>Banking day means a day other than a Saturday or a Sunday or a public holiday listed throughout Australia.</p> <p>Debit day means the day that payment by you to us is due.</p> <p>Debit payment means a particular transaction where a debit is made.</p> <p>Direct debit request means the Direct Debit Request between us and you.</p> <p>Us or we means Inner West Council, (the Debit User) you have authorised by requesting a Direct Debit Request.</p> <p>You means the customer who has signed or authorised by other means the Direct Debit Request.</p> <p>Your financial institution means the financial institution nominated by you on the DDR at which the account is maintained.</p>
1. Debiting your account	<p>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.</p> <p>1.2 We will only arrange for funds to be debited from your account as authorised in the Direct Debit request or</p> <p>We will only arrange for funds to be debited from your account if we have sent to the address nominated by you in the Direct Debit Request, a billing advice which specifies the amount payable by you to us and when it is due.</p> <p>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.</p>
2. Amendments by Council	<p>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.</p>
3. Amendments by you	<p>3.1 You may change*, stop or defer a debit payment, or terminate (cancel) this agreement at any time by providing us with at least 10 days notification in writing to: Inner West Council, PO Box 14, PETERSHAM NSW 2049 or to council@innerwest.nsw.gov.au; or arranging it through your own financial institution, which is required to act promptly on your instructions.</p> <p>*Note: in relation to the above reference to 'change', your financial institution may change your debit payment only to the extent of advising us, Inner West Council, of your new account details.</p>
4. Your obligations	<p>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.</p> <p>4.2 If there are insufficient clear funds in your account to meet a debit payment:</p> <ul style="list-style-type: none"> 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. <p>4.3 You should check your account statement to verify that the amounts debited from your account are correct.</p>
5. Disputes	<p>5.1 If you believe there has been an error in debiting your account, you should notify us directly on 9392 5000 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.</p> <p>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.</p> <p>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 <i>you</i> with reasons and any evidence for this finding in writing.</p>

6. Accounts	<p>You should check:</p> <p>a) with your financial institution whether direct debiting is available from your account as direct debiting is not available through BECS on all accounts offered by financial institutions.</p> <p>b) your account details which you have provided to us are correct by checking them against a recent account statement; and</p> <p>c) with your financial institution before completing the Direct Debit Request if you have any queries about how to complete the Direct Debit Request.</p>
7. Confidentiality	<p>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.</p> <p>7.2 We will only disclose information that we have about you:</p> <p>a) to the extent specifically required by law; or</p> <p>b) for the purposes of this agreement (including disclosing information in connection with any query or claim).</p>
8. Notice	<p>8.1 If you wish to notify us in writing about anything relating to this agreement, you should write to: Inner West Council, PO Box 14, PETERSHAM NSW 2049</p> <p>8.2 We may send notices either electronically to your email address or by ordinary post to the address you have given us.</p> <p>8.3 If sent by mail, communications are taken to be received on the day they would be received in the ordinary course of post.</p>