



COFFS HARBOUR CITY COUNCIL
 Locked Bag 155, Coffs Harbour NSW 2450
 Ph (02) 6648 4000 Fax: (02) 6648 4199

Office Use Only

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DIRECT DEBIT REQUEST

Request & Authority to Debit

Your Surname Name (or Company Name)

Given Name(s) (or ABN / ARBN)

Your Postal Address

Your Day-time Phone No.

I/We request and authorise Coffs Harbour City Council (User ID No. 087029) through its own financial institution, to debit my / our account any amount Coffs Harbour City Council has deemed payable.

This debit or charge will be made through the Bulk Electronic Clearing System (BECS) from your account held at the financial institution you have nominated below and will be subject to the terms and conditions of the Direct Debit Request Service Agreement.

This request is to remain in force until the Council is notified, in writing, to terminate it.

Your Bank Account Details

Your Financial Institution and Branch

Name of Account Holder(s)

BSB Number

Account Number

(These numbers are usually found on your bank statement – they are not the numbers on your plastic card)

Council Account Information

Your Council Property No. (Found on your Rate & Water accounts)

Property Address

RATES

WATER

Tick the box (or boxes) for which account type you would like to pay via Direct Debit

NOTE: If you own more than one property for which you would also like to use Direct Debit for account payment please list these below.

Your Confirmation & Signature

I / We confirm the above request and agree to the Terms & Conditions of the Coffs Harbour City Council Direct Debit Request Service Agreement.

Signatures of Account Holder(s)

Date

Privacy and Personal Information Protection Notice

This information is voluntarily required to process your request. Your application will be retained in Council's Records Management System and disposed of in accordance with the Local Government Disposal Authority. Your personal information can be accessed and corrected at any time by contacting this Council.

Property Number

Property Address

Rates Water
 (Please Tick for account type)



Coffs Harbour City Council

DIRECT DEBIT REQUEST- SERVICE AGREEMENT

The following is your Direct Debit Service Agreement with Coffs Harbour City Council. The agreement is designed to explain 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.

We recommend you keep a copy of this agreement in a safe place 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 form.

Definitions

- **Account** means the account (**cheque or savings accounts**) 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 Coffs Harbour City Council, (the Debit User) you have authorised by signing a direct debit request.
- **You** means the customer who signed 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

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.

We will only arrange for funds to be debited from your account as authorised in the Direct Debit Request

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

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.

3. Amendments by You

You may change, stop or defer a debit payment, or terminate this agreement by providing us with at least five (5) days notification by writing to: Coffs Harbour City Council or by telephoning us on (02) 6648 4444 during business hours.

4. Your Obligations

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.

If there are insufficient clear funds in your account to meet a debit payment:

- You may be charged a fee and/or interest by your financial institution;
- You may also incur fees or charges imposed or incurred by us; and
- 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.

You should check your account statement to verify that the amounts debited from your account are correct.

If Coffs Harbour City Council is liable to pay goods and services tax ("GST") on a supply made in connection with this agreement, then you agree to pay Coffs Harbour City Council on demand an amount equal to the consideration payable for the supply multiplied by the prevailing GST rate.

5. Dispute

If you believe that there has been an error in debiting your account, please contact Coffs Harbour City Council on (02) 6648 4444 or confirm details of the transaction in writing so that we can resolve your query as soon as possible.

Coffs Harbour City Council will investigate and deal promptly and in good faith with any query, claim or complaint relating to alleged or wrongful debits. Your Bank or Financial Institution will be advised to reverse any transactions found to be incorrectly debited.

Alternatively you can go directly to your own financial institution if you have a dispute.

6. Accounts

You should check:

- 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.
- Your account details which you have provided to us are correct by checking them against a recent account statement; and
- 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

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.

We will only disclose information that we have about you to the extent specifically required by law; or for the purposes of this agreement (including disclosing information in connection with any query or claim).

8. Notice

If you wish to notify us in writing about anything relating to this agreement, you should write to Coffs Harbour City Council.

We will notify you by sending a notice in the ordinary post to the address you have given us in the Direct Debit Request.

Any notice will be deemed to have been received on the third banking day after posting.