



## Coffs Harbour City Council

### ***PAYING YOUR COUNCIL RATES & CHARGES BY DIRECT DEBIT***

Coffs Harbour City Council introduced Direct Debit for the payment of rate and water accounts some years ago.

#### **What is Direct Debiting?**

- Direct Debit is the automatic payment of bills from your nominated bank account (**cheque or savings accounts only**).
- It is simple, convenient and secure.
- You will still receive a bill so you always know how much will be debited against your account and on what date.

#### **Why use Direct Debiting?**

- It saves everyone time and money.
- No more standing in queues or mailing cheques.
- Payments are made on time, which means you can never be charged interest charges / reminder fees for late payments.

#### **How can you take advantage of this easy payment method?**

- **Complete the 'Direct Debit Request' application (the second PDF document) and return it to Council (Locked Bag 155, Coffs Harbour NSW 2450).**
- Council must have your application at least five (5) working days prior to the due date of the bill.
- Council will contact you and confirm when your Direct Debit is operating.

#### **Important things to remember**

- Your Direct Debit does not begin until Council staff contact you and confirm the arrangement.
- Council **does not allow** Direct Debit against **credit card accounts**.
- You must ensure that your account has sufficient funds on the day the payment is due – otherwise your financial institution and Council will charge you a dishonour fee.
- You must advise Council in writing at least fourteen (14) days before the next payment date, if you:
  - Wish to stop paying by Direct Debit;
  - Close your nominated bank account; or
  - Sell your property
- Please read the 'Direct Debit Request - Service Agreement' on the next page before submitting your application. If you wish to obtain a copy of this agreement for your records please contact Council on (02) 6648 4444.

**Please contact Council's Rates Section on (02) 6648 4444 if you have any further enquiries concerning Direct Debit.**

# **DIRECT DEBIT REQUEST- SERVICE AGREEMENT**

## **1. Direct Debit Obligations**

- 1.1 By signing the enclosed direct debit request, you have authorised Coffs Harbour City Council to arrange for funds to be debited from your account for the payment of rates and charges and/or water bills.
- 1.2 We will only arrange for funds to be debited from your account as authorised in the Direct Debit Request.
- 1.3 Council may vary the arrangement of this Direct Debit request Services Agreement by giving at least fourteen (14) days notice in writing.
- 1.4 Council will keep any information pertaining to your Direct Debit Request and bank or financial institution account details, private and confidential.

## **2. Your Rights**

- 2.1 Customers may, at their discretion, cancel the Direct Debit Request at any time by giving fourteen (14) days written notice to Council.
- 2.2 Customers may elect to stop an individual debit, defer, suspend or change the direct debit arrangements under this authority at any time by giving fourteen (14) days written notice to Council.
- 2.3 Customers should direct all enquiries or disputes in the first instance to Coffs Harbour City Council so that we can attempt to resolve the matter as soon as possible. Please contact Council on 6648 4444 concerning these matters.

## **3. Our Commitment to You**

- 3.1 Council will issue a Rate or Instalment Notice to you at least thirty (30) calendar days prior to each direct debit. In the case of Water Bills (or Water Services Accounts), twenty-eight (28) days prior to each direct debit.
- 3.2 The Council reserves the right to vary the amount shown on the notice, if necessary, to be the amount that is due on the date of the direct debit.
- 3.3 Customers should note that, while Council will carry out the direct debit on the nominated day, funds might not be transferred from individuals' accounts until some days later. The time delays will depend upon individuals' financial institutions and their branches. Therefore customers should make allowance for these delays and will need to check their accounts to determine if the debit to their account has occurred.
- 3.4 Where the date falls on a non-business day, we will draw the amount on the following business day.
- 3.5 Council will not change the amount or frequency of the direct debit arrangement without your prior approval.
- 3.6 Council reserves the right to cancel the payment of rates and charges by Direct Debit arrangement if **three or more drawings** are returned unpaid by your nominated Financial Institution.

## **4. Your Commitment to Council**

- 4.1 We request that customers ensure their nominated bank account can accept direct debits by contacting your Bank or Financial Institution.
- 4.2 It is your responsibility to ensure that sufficient funds are available in the nominated account to meet direct debit payments when they occur (see 3.3). If direct debit payments are returned unpaid by your nominated Bank or Financial Institution, Council may charge interest on overdue rates and charges and recover any fees incurred.

- 4.3 You should check that your account details (BSB and account numbers) are correct by verifying the account details against a recent account statement or check with your Financial Institution.
- 4.4 It is your responsibility to advise Council if the account nominated by you is transferred or closed.
- 4.5 It is your responsibility to arrange with Council a suitable alternative payment method if you, Council or the nominated Bank or Financial Institution cancel the Direct Debit.

## **5. Resolution of Disputes**

- 5.1 If you believe that there has been an error in debiting your account, please contact Coffs Harbour City Council on 6648 4444 or confirm details of the transaction in writing so that we can resolve your query as soon as possible.
- 5.2 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. The Bank or Financial Institution will be advised to reverse any transactions found to be incorrectly debited.
- 5.3 Any direct debit disputes should be directed to Coffs Harbour City Council in the first instance so that we can attempt to resolve the matter as soon as possible.

**The 'Direct Debit Request' application can be found by opening the second PDF document.**