

# ▶ DIRECT DEBIT REQUEST (DDR) FORM

**PLEASE CLEARLY PRINT ALL DETAILS**

**Ratepayers** Name of Ratepayer giving the DDR

**Authority** I/We

Authorise and request the **Hepburn Shire Council**, APCA User ID number **305490** until further notice in writing, to arrange for funds to be debited through the Bulk Electronic Clearing System (BECS) from my/our account at the Financial Institution identified below as instructed by me/us or any other amounts as instructed or authorised to be debited in accordance with the terms and conditions of the DDR Service Agreement (DDRSA) as amended from time to time.

**Payment Details**

This authority allows the debiting of amounts payable by the Ratepayer under the Agreement between the Ratepayer and the **Hepburn Shire Council** and will continue until such time that you notify Council to cancel any future payments.

**Details of the Account to be debited**

Please choose One option only  
Please supply all Details for your Chosen option

**Credit Card**

Name on Credit Card

Card Type (Please circle)

VISA OR MASTERCARD Only

Credit Card Number

Expiry Date

**OR**

**Cheque or Savings Account**

Name of Financial Institution

Branch Name

Account Name (Please insert your name in full)

BSB Number

Account Number

**Note:** Direct debit is not available on the full range of accounts. If in doubt, please refer to your bank/financial institution.

This payment is for **Council Rates and Charges ONLY**.

Council will divide the total Rates and Charges by 10 instalments. Payments will only be processed on the third Friday of the following months:

**September, October, November, December, January, February, March, April, May and June.**

Property Number

Deduction Amount (Rates and Charges divided by number of instalments)

Council Property Address

**Customer Authorisation**

If in joint names Both signatures May be required

By signing below, I/we acknowledge that the Direct Debit arrangement is governed by the terms of authorisation of the DDRSA attached to this request. I/we also authorise **Hepburn Shire Council** to verify (if need be) the details of the account with my/our Financial Institution mentioned above and for that Financial Institution to release information to **Hepburn Shire Council** in order to allow it to verify the above account details.

Signature

Signature

Date

Contact phone number/s (**must be provided**)

## Pay your Rates by Direct Debit

Welcome to the easy way to ensure your Council Rates are paid on time, every year. By using Hepburn Shire Councils Direct Debit to pay your rates you will save time.

By completing the Direct Debit Authority form you will nominate a Savings, Cheque or Credit account with your Bank, Credit Union or Building Society. Your rates amount for the payment method nominated by you will be debited from your account on the dates specified on the Direct Debit Authority form.

Each year you will receive your Annual Notice which tells you the total rates and charges due on your property, this amount will automatically be divided by 10 by Council and we will debit your bank account as specified on the Direct Debit Authority form. You will need to complete a new application when you wish to change your account details. **Council has the right to cancel this Direct Debit if payment is rejected on more than 2 occasions in the same financial year, the ratepayer will incur any bank charges associated with this cancellation.**

**Council requires 14 days notice of any changes to bank details, including changes to credit card expiry dates or if you wish to cease this Direct Debit Agreement.**

## Service Agreement

1. By signing the Direct Debit Request, you authorise us to arrange for funds to be debited from your Account in accordance with the Agreement.
2. We will advise you 14 days in advance of any changes to the Direct Debit Request.
3. For all matters relating to the Direct Debit Request, including cancellation, alteration or suspension of drawing arrangements or to stop or defer a payment, or to investigate or dispute a previous payment, you should:
  - (a) Send a written request to Hepburn Shire Council:-  
PO Box 21  
DAYLESFORD VIC 3460  
Ph: (03) 5348 2306  
Fax: (03) 5348 2911  
Email: [shire@hepburn.vic.gov.au](mailto:shire@hepburn.vic.gov.au)And
  - (b) Allow for 14 days for the amendments to take effect or to respond to a dispute.

If our investigations show that your Account has been incorrectly debited, we will arrange for the Financial Institution to adjust your Account accordingly. We will also notify you in writing of the amount by which your Account has been adjusted. If our investigations show that your Account has been correctly debited, we will respond to your query by providing you with reasons and copies of any evidence for this finding. If we cannot resolve the matter, you can still refer it to your Financial Institution, which will obtain details from you of the disputed payment and may lodge a claim on your behalf.

4. You should be aware that:
  - (a) direct debiting through the Bulk Electronic Clearing System (BECS) is not available on all accounts; and

(b) You should check your Account details (including the Bank State Branch (BSB) number) directly against a recent statement from your Financial Institution.

If you are in any doubt, please check with your Financial Institution before completing the drawing authority.

5. It is your responsibility to ensure that:

- (a) sufficient cleared funds are in the Account when the payments are to be drawn;
  - (b) the authorisation to debit the Account is in the same name as the Account signing instruction held by the Financial Institution where the Account is held;
- (a) suitable arrangements are made if the direct debit is cancelled:
- by yourself;
  - by your Financial Institution; or
  - for any other reason.

6. If the due date for payment falls on a day other than a Banking Business Day, the payment will be processed on the next Banking Business Day. If you are uncertain when the payment will be debited from your Account, please check with your Financial Institution.

7. For returned unpaid transactions, the following procedures or policies will apply:

- (a) we treat the payment as if it was never made;
  - (b) services may be suspended until the outstanding charges are paid; and/or
  - (c) A fee may be applied for drawings that are returned unpaid.
- We reserve the right to cancel the Direct Debit Request at any time if drawings are returned unpaid by your Financial Institution.

8. All Customer records and Account details will be kept private and confidential to be disclosed only at your request or at the request of the Financial Institution in connection with a claim made to correct/investigate an alleged incorrect or wrongful debit or otherwise as required by law.

## Definitions

Unless otherwise defined, a term defined in the Agreement has the same meaning when used in this DDRSA and:

**Account** means the account nominated in the Direct Debit Request, held at your Financial Institution from which we are authorised to arrange for funds to be debited;

**Agreement** means the Terms and Conditions (including BPAY), including the Schedules to those Terms and Conditions, as amended from time to time;

**Direct Debit Request** means the Direct Debit Request between us and you as amended from time to time;

**Financial Institution** is the financial institution where you hold the account nominated in your Direct Debit Request as the account from which we are authorised to arrange for funds to be debited;

**We** means Hepburn Shire Council; and

**You** mean the Customer/s who signed the Direct Debit Request



# DIRECT DEBIT REQUEST FORM

For your convenience

