



## SOUTHERN MIDLANDS COUNCIL DIRECT DEBIT SERVICE AGREEMENT

### Our Aim

In an effort to make the payment of rates easier and more convenient for all ratepayers, the Southern Midlands Council is now offering direct debit in addition to its other payment methods. Our aim is to ensure that there is a method of payment for each ratepayer that is quick and convenient.

### What is a Direct Debit

Direct Debit is the electronic transfer of funds from your bank account (at a nominated financial institution) to pay your rates accounts automatically. Direct Debit, through the Bulk Electronic Clearing System (BECS), is not available on all accounts.

Bank accounts that issue statements, such as your cheque account or a statement savings account are eligible. Some passbook accounts and investment accounts are not included in the service. If in doubt, please check with your financial institution.

### Our Commitment to You

This document outlines our service and commitment to you, in respect of the Direct Debit Request arrangements made between the Southern Midlands Council, and you. It sets out your rights, our commitments to you and your responsibilities to us together with where you should go for assistance.

### Initial Terms of the Arrangement

In the terms of the Direct Debit Request arrangements made between the Southern Midlands Council and you, we undertake to periodically debit your nominated account for the agreed amount for payment of your rates. It is a condition of the arrangement that the Council's bank, CBA, will accept a direct debit from your nominated account

### Drawing Arrangement

- If any drawing under this arrangement falls due on a non-business day, it will be debited to your account on the next business day following the scheduled drawing date. If you are uncertain as to when the debit will be processed, please contact your Ledger Financial Institution.
- We will give you at least 14 days' notice in writing when changes to the initial terms of the arrangement are made.
- If you wish to discuss any changes to the initial terms you can contact the Corporate Services section at Council by telephone ☎ 03 6254 5000 during business hours Monday to Friday or by e-mail ✉ [mail@southernmidlands.tas.gov.au](mailto:mail@southernmidlands.tas.gov.au)
- If you wish to notify us in writing about anything in regards to this agreement, you should write to Southern Midlands Council at PO Box 21, Oatlands Tas 7120
- We may send notices either electronically to your e-mail address or by ordinary post to the address you have provided.
- Any notice will be deemed to have been received on the third banking day after e-mailing or posting.

The first time that your drawing is returned or dishonored by your financial institution you will be contacted regarding either a redraw of the amount or payment by cash. Council will recover any transaction fees payable by us in respect to any dishonored payments from you.

The second time that this occurs, your arrangement may be terminated and you will need to contact us regarding the payment of the balance of your rates.

## **The Benefits For You**

### **Direct Debit Saves you Time and Money!**

- No Cheques
- No Postage
- No Phone Calls
- No queuing to pay your account

### **It's Automatic – We Do the Work for You!**

Direct debit does not mean that you lose your right to query a bill, either before or after a payment.

## **Your Rights**

The direct debit arrangement is designed to ensure that all rates and charges which you owe to the Council will be paid on or before 30 June in any financial year. You may elect whether your payments should:

- Apply to a particular financial year; or
- Apply also for future years, subject to increases in Council rates.

If you would like to make any changes to the direct debit arrangement you have made with the Southern Midlands Council, it is important that you contact us (not your bank) to ask whether a change can be made to;

- altering the schedule
- suspending the direct debit, or
- Deferring the drawing.

Council will attempt to accommodate each reasonable request, but you should note that it is not bound to agree to a change to the arrangement.

You are entitled to stop an individual drawing or cancel a direct debit facility. Should you wish to request this please contact the Council first so that alternative arrangements may be made. It is advised that stopping a drawing or cancelling an arrangement can also be done through your Financial Institution.

## **Your Commitment to Us**

It is your responsibility to ensure that:

- your nominated account can accept direct debits under the Council's scheme;
- on the drawing date there is sufficient funds in the nominated account; and
- You advise us if the nominated account is transferred or closed (whether or not this constitutes a breach of the arrangement).
- Authorization given to draw on the nominated account, is identical to the account signing instruction held by the Financial Institution where the account is based

## **Enquiries**

It would be appreciated if you could direct all enquiries to us, rather than to your financial institution, and these should be made at least 2 working days prior to the next scheduled drawing date. All communications should include your property identification number.

All personal customer information held by us will be kept confidential except that information provided to our financial institution to initiate the drawing to your nominated account.

## **Disputes**

If you believe that a drawing has been initiated incorrectly, we encourage you to take the matter up directly with us, or you lodge a Direct Debit Claim through your Financial Institution.

You will receive a refund for the drawing if we cannot substantiate the reason for the drawing.

## **Interest and Penalty Charges**

Interest and Penalty provisions will still apply and the Direct Debit arrangements will need to take into account and meet the quarterly instalment amounts and dates.

If your arrangement to pay by direct debit includes brought forward arrears, interest will apply on these amounts.

If you have any queries regarding the information provided in this agreement or would like to make an arrangement for payment of rates by this method, please contact the Southern Midlands Council Office by telephone ☎ 03 62 545 000 during business hours.

## **Other Charges**

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

- 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 on your account by an agreed time so that we can process the debit payment.