

DIRECT DEBIT REQUEST FORM

Port Macquarie-Hastings Council
 PO Box 84
 PORT MACQUARIE NSW 2444
 p (02) 6581 8111
 e council@pmhc.nsw.gov.au



Ref: D2014/154707

PURPOSE OF THIS FORM

Complete this form if you would like to request Port Macquarie-Hastings Council to arrange for funds to be debited from your account as instructed on this form.

REQUEST AND AUTHORITY TO DEBIT

Your Surname/Company Name:		
Your Given Names or ABN/ARBN:		'you'
<p><i>Request and authorise Port Macquarie-Hastings Council to arrange a debit to your nominated account to pay for the goods/services as selected below.</i></p> <p><i>The debit or charge will be arranged by Port Macquarie-Hastings Council's financial institution and made through the Bulk electronic Clearing System Framework (BECS) from your nominate account and will be subject to the terms and conditions of the Direct Debit Service Agreement</i></p>		

THERE ARE TWO OPTIONS AVAILABLE FOR DIRECT DEBIT, PLEASE CHOOSE ONE OPTION:

OPTION 1 ACCOUNT BALANCE PROCESSED ON DUE DATE

Water Account Balance	Accounts Receivable Balance
Rates Instalment (quarterly)	Rates Total (yearly)

OPTION 2 FREQUENCY AND AMOUNT (as instructed below)

Weekly (every Thursday)	Fortnightly (every second Thursday)	Monthly (last Thursday of month)
First payment to be deducted on date	(Thursday)	
Rates payment amount	\$ _____	These amounts will be processed as separate transactions
Water payment amount	\$ _____	
Accounts receivable amount	\$ _____	
Total payment amount	\$ _____	
Continuing until end date or cancellation		

YOUR ACCOUNT TO BE DEBITED

Note: not all accounts permit direct debiting. Please refer to financial institution.

Name/s on account:			
Financial institution name:			
BSB Number (must be 6 digits)		Account Number	

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ACCOUNT/PROPERTY DETAILS (complete where applicable)			
Water Assessment Number		Rates Assessment Number	
Accounts Receivable Number			
Property Address			
YOUR CONTACT DETAILS	Please choose 'Address' or 'Email' for the best way for us to write to you		
Address:			
Email Address		Contact No.	
CONFIRMATION			
By signing and/or providing us with a valid instruction in respect to your Direct Debit Request, you confirm that:			
<ul style="list-style-type: none"> — You are authorised to operate the nominated account; and — You have understood and agreed to the terms and conditions set out in this Request and in your Direct Debit request Service Agreement 			
Signed in accordance with the account authority on your account:			
Your Signature		Date	
SECONDARY ACCOUNT SIGNATORY (if required)			
Signed in accordance with the account authority on your account:			
Signature:		Name:	
Address:		Email:	
Phone:		Date:	
SIGNING FOR A COMPANY			
You must be authorised to sign on behalf of the company AND you must have authority to operate the Company's bank account.			
Signature of duly authorised officer:			
Position held:		Name:	
Address:		Email:	
Phone:		Date:	
Second company signatory (if required)			
Signature of duly authorised officer:			
Position held:		Name:	
Address:		Email:	
Phone:		Date:	

DIRECT DEBIT REQUEST SERVICE AGREEMENT



This is your Direct Debit Service Agreement with Port Macquarie-Hastings Council (User ID No:087919), ABN 11 236 901 601 (the Debit User). 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.

<p>Definitions</p>	<p>account means the account held at <i>your financial institution</i> from which we are authorised to arrange for funds to be debited.</p> <p>agreement means this Direct Debit Request Service Agreement between <i>you</i> and <i>us</i>.</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 <i>you</i> to <i>us</i> is due.</p> <p>debit payment means a particular transaction where a debit is made.</p> <p>Direct Debit Request means the written, verbal or online request between <i>us</i> and <i>you</i> to debit funds from your account.</p> <p>us or we means Port Macquarie-Hastings Council, (the Debit User) <i>you</i> have authorised by requesting a <i>Direct Debit Request</i>.</p> <p>you means the customer who has authorised the <i>Direct Debit Request</i>.</p> <p>your financial institution means the financial institution at which you hold the <i>account</i> is maintained you have authorised us to debit.</p>
<p>1. Debiting your account</p>	<p>1.1 By submitting a <i>Direct Debit Request</i>, <i>you</i> have authorised <i>us</i> to arrange for funds to be debited from <i>your account</i>. The <i>Direct Debit Request</i> and this <i>agreement</i> set out the terms of the arrangement between <i>us</i> and <i>you</i>.</p> <p>1.2 We will only arrange for funds to be debited from <i>your account</i> as authorised in the <i>Direct Debit Request</i>.</p> <p>or</p> <p>We will only arrange for funds to be debited from <i>your account</i> if we have sent to the email / address nominated by <i>you</i> in the <i>Direct Debit Request</i>, a billing advice which specifies the amount payable by <i>you</i> to <i>us</i> and when it is due.</p> <p>1.3 If the <i>debit day</i> falls on a day that is not a <i>banking day</i>, we may direct <i>your financial institution</i> to debit <i>your account</i> on the following <i>banking day</i>. If <i>you</i> are unsure about which day <i>your account</i> has or will be debited you should ask <i>your financial institution</i>.</p>
<p>2. Amendments by us</p>	<p>2.1 We may vary any details of this agreement or a <i>Direct Debit Request</i> at any time by giving you at least fourteen (14) days written notice sent to the preferred email / address you have given us in the <i>Direct Debit Request</i>.</p>
<p>3. How to cancel or change direct debits</p>	<p><i>You can:</i></p> <p>(a) cancel or suspend the <i>Direct Debit Request</i>; or</p> <p>(b) change, stop or defer an individual debit payment at any time by giving at least 7 days notice.</p> <p>To do so, contact us at council@pmhc.nsw.gov.au or by telephoning us on (02) 6581 8011 during business hours.</p> <p>You can also contact your own financial institution, which must act promptly on your instructions.</p>
<p>4. Your obligations</p>	<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 <i>Direct Debit Request</i>.</p> <p>4.2 If there are insufficient clear funds in your account to meet a debit payment:</p> <p>(a) you may be charged a fee and/or interest by your financial institution;</p> <p>(b) we may charge you reasonable costs incurred by us on account of there being insufficient funds; and</p>

	<p>(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> <p>4.3 You should check your account statement to verify that the amounts debited from your account are correct.</p>
5 Dispute	<p>5.1 If you believe that there has been an error in debiting your account, you should notify us directly on council@pmhc.nsw.gov.au or by phone (02) 6581 8011. Alternatively you can contact your financial institution for assistance.</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 within a reasonable period 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 you 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 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. Contacting each other	<p>8.1 If you wish to notify us in writing about anything relating to this agreement, you should write to:</p> <p>Port Macquarie-Hastings Council PO Box 84 PORT MACQUARIE NSW 2444 or by email council@pmhc.nsw.gov.au</p> <p>8.2 We will notify you by sending a notice to the preferred address or email you have given us in the Direct Debit Request.</p> <p>Any notice will be deemed to have been received on the second <i>banking day</i> after sending.</p>

ADDITIONAL NOTICE

DIRECT DEBITS – MONTHLY, FORTNIGHTLY OR WEEKLY

This Notice is in addition to the “Direct Debit Request Service Agreement” issued by Port Macquarie-Hastings Council and is in no way meant to alter or amend any of the Terms and Conditions listed in that document. The timing of these Direct Debit options is at the discretion of Port Macquarie-Hastings Council. It remains the Ratepayer’s responsibility to ensure Rates & Charges are paid by the respective due dates. Council will assist by providing estimates however the Ratepayer is responsible for setting the amount of Direct Debit payment amounts where the quarterly payment option is not selected. Due to the varied timing of payments for Direct Debits on Monthly, Fortnightly or Weekly payments and other factors such as dishonours, interest on overdue amounts etc, Council is unable to provide an accurate payment plan that will have each instalment exactly paid as it falls due. Council reserves the right to refuse or terminate Direct Debit arrangements if the payment level is deemed insufficient to clear the Rates as they fall due. Please note that overdue Rates and Charges will attract interest until paid.