

# DIRECT DEBIT REQUEST

Request and authority to debit the account named below to pay MOIRA SHIRE COUNCIL



I, surname or company name

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Given names or ABN/ ARBN:

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request and authorise Moira Shire Council, Debit User ID 385261, to arrange, through its own financial institution, a debit to your nominated account of any amount Moira Shire Council has deemed payable by you.

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 Service Agreement.

<b>Insert the name and address of the bank or financial institution at which account is held</b>	Name of Financial Institution											
	Address											
<b>Insert details of account to be debited</b> <i>(Direct debiting is not available from a Credit Card)</i>	Name/s on Bank Account											
	BSB Number											
	Account Number											
<b>Preferred payment method</b> <i>(4 quarterly instalments or 10 monthly instalments only)</i>	<i>Tick preferred method</i>	<input checked="" type="checkbox"/>	I wish to pay my preferred instalments on the payment due dates that have been fixed by Council as indicated on my Valuation & Rate Notice.  <b>I understand that these payments will continue each year until cancellation of the payment has been received by Council in writing.</b>									
	Four payments each year	<input type="checkbox"/>										
	Ten payments each year	<input type="checkbox"/>										
<b>Acknowledgement</b> By signing this Direct Debit Request you acknowledge having read and understood the terms and conditions governing the direct debit arrangements between you and Moira Shire Council as set out in this request and in your Direct Debit Request Service Agreement.												
<b>Insert your signature and address</b> <i>(If signing for a company, sign and print full name and capacity for signing)</i>	Signature 1											
	Date											
	Signature 2											
	Date											
	Address											
<b>Property details</b> <i>(more than one property can be included on this form)</i>	Assessment Number/s											
	Property Address/es											
	Name/s on Rate Notice											
<b>Contact details for account holder</b>	<i>Tick preferred method</i>	<input checked="" type="checkbox"/>										
	Mobile number	<input type="checkbox"/>										
	Home number	<input type="checkbox"/>										
	Email address	<input type="checkbox"/>										
<b>Council will send an SMS reminder to your nominated mobile phone number one week prior to the deduction.</b>												

# DIRECT DEBIT REQUEST SERVICE AGREEMENT

The following is your Direct Debit Request Service Agreement with Moira Shire Council. The agreement is designed to explain what your obligations are when undertaking a Direct Debit arrangement with us. It also details our obligations to you as your Direct Debit Provider.

We recommend you keep this agreement in a safe place for future reference. It forms part of the terms and conditions of your Direct Debit Request and should be read in conjunction with your Direct Debit Request Form.

## Definitions

**Account** means the account 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 Sunday or a public holiday listed throughout Australia.

**Debit day** means the day that payment is due to Council.

**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 Moira Shire Council, the Debit User you have authorised by signing a Direct Debit Request.

**You** or **your** means the customer who has signed the Direct Debit Request.

**Your financial institution** means the financial institution nominated by you on the Direct Debit Request 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 14 days' written notice. Council reserves the right to cancel this arrangement if multiple dishonors occur.

## 3. Amendments by you

You may change, stop or defer a debit payment, or terminate this agreement by providing us with at least 14 days' notification by writing to: Moira Shire Council, PO Box 578, Cobram, VIC, 3643 or email to [info@moira.vic.gov.au](mailto:info@moira.vic.gov.au).

## 4. Your obligations

It is your responsibility to ensure that there are sufficient clear funds available 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 a \$20 dishonor fee imposed 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 Moira Shire Council is liable to pay the Goods and Services Tax (GST) on a supply made in connection with this agreement, then you agree to pay Moira Shire 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, you should notify us directly on (03) 5871 9222 and confirm that notice in writing with us as soon as possible so that we can resolve your query more quickly. Alternatively you can take it up with your financial institution directly.

If we conclude as a result of our investigations that your account has been incorrectly debited we will respond to your query by arranging 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.

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.

## 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. Notice

If you wish to notify us in writing about anything relating to this agreement, you should write to Moira Shire Council, PO Box 578, Cobram, VIC, 3643 or [info@moira.vic.gov.au](mailto:info@moira.vic.gov.au).

We will confirm this direct debit arrangement 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.

We will send a SMS Reminder message to the mobile phone number nominated on this form one week prior to each deduction.

## Collection Statement

Moira Shire Council is collecting information on this form for the administration of your Direct Debit request. The information collected will be used for the purpose it was collected and/or a directly related purpose. The information collected maybe disclosed to other organisations if required by legislation. If you do not provide the information required, we may not be able to process your request. You can find out more about how we use and protect your information by viewing our Privacy Statement on our website [www.moira.vic.gov.au](http://www.moira.vic.gov.au).