

Payment Plan (Revenue)

Bill smoothing / Payment plan/Payment Plan Direct Debit Application



opportunity » growth » lifestyle

This application is to be completed by the property owner(s). Please read the explanatory notes below before completing this form. Before submitting this application, please remove explanatory notes and keep for your reference.

This form can be used for setting up payments to smooth over the year or to set up a payment plan for arrears or current rates. Payment plans can also be via Direct Debit if you fill in the Direct Debit section of this form

Explanatory Notes

Who should complete this application?

Complete this application if you are a property owner wishing to apply for an arrangement to pay for your Rate and Valuation arrears and where applicable, current rates.

What is an 'Payment Plan'

A payment plan, allows you to make an arrangement with Council to pay your arrears and where applicable, current rates on a regular basis (Weekly, fortnightly or monthly) by June to avoid any potential legal action and legal fees.

Application criteria

Your application for a Payment Plan will only be considered if:

- You are the owner(s) of the property
- This application is completed in full and submitted with a signature(s)

Fees and Charges

Whilst this Payment Plan is current and in good standing, no interest is incurred. Please note, if this Payment Plan is not maintained and falls behind interest will be incurred at the Rate set by the Minister

Lodging your form

Mail: Frankston City Council, PO Box 490, Frankston, VIC 3199

Email: scan your signed application form and email to info@frankston.vic.gov.au

In person, at a Council Customer Service Centre:

- Frankston Civic Centre: Corner of Young and Davey Street, Frankston
- Seaford Customer Service Centre, Corner of Station and Broughton Streets
- Langwarrin Customer Service Centre, Shop 6, Gateway Shopping Centre Cranbourne Road

Processing your application

1. Applications will be processed and responded to within 14 -21 days of the application.
2. You will be notified regarding the outcome of your application
3. **If accepted**, you will receive an acceptance letter setting out the terms we are offering and a payment schedule.

Progress statements will be available on request.

Application

After submitting your application, you will need to start making your payments based on your application while your application is being reviewed.

Penalties for defaulting on your payment plan

In instances where two consecutive payments default and no contact is made with Council, the payment plan will be cancelled and this will result in all arrears becoming due and payable immediately.

Frankston City Council may also calculate and update interest on any amount that remains overdue.

Financial Hardship Policy

Frankston City Council has in place a Financial Hardship Policy. Applications for Financial Hardship assistance must be provided in writing, along with supporting evidence of hardship. This policy can be accessed via our website, visit: frankston.vic.gov.au or phone 1300 322 322 for a copy to be mailed to you.

More Information

Please contact Rate and Valuations Revenue Recovery Officer on 1300 322 322 for more information or for assistance completing this application.

Finance Department
Civic Centre, Davey Street, Frankston
PO Box 490, Frankston, Victoria 3199
Phone: 1300 322 322
Email: correspondence@frankston.vic.gov.au
Web: frankston.vic.gov.au

Collection of Credit Information

Important Notice To Applicant(s) For Credit (Section 18(E)(1) Privacy Act 1988)

Notice of disclosure of your credit information to a credit reporting agency. (Privacy Act 1988)

Frankston City Council may give information about you to a credit reporting agency, for the following purposes:

to obtain a consumer credit report about you, and/or to allow the credit reporting agency to create or maintain a credit information file containing information about you.

The information is limited to:

Identity particulars - your name, sex, address (and previous two addresses), date of birth, name of employer, and driver licence number

Your application for credit or commercial credit - the fact that you have applied for credit and the amount. The fact that Frankston City Council is a current credit provider to you

Loan repayments which are overdue by more than 60 days, and for which debt collection action has started

Advice that your loan repayments are no longer overdue in respect of any default that has been listed

Information that, in the opinion of Frankston City Council you have committed a serious credit infringement (that is, fraudulently or shown an intention not to comply with your credit obligations)

That credit provided to you by Frankston City Council has been paid or otherwise discharged
Period to which this understanding applies. This information may be given before, during or after the provision of credit to you.

If you would like to go on Direct Debit, please ensure read and you fill in direct debit section

Direct Debit Request Service Agreement (DDRSA)

The following information is relevant only to ratepayers taking up Direct Debit with their arrangement to pay:

1. Debiting your account	1.1	By signing a direct debit request, you have authorised Council to arrange for funds to be debited from your nominated account. You should refer to the direct debit request and this agreement for the terms of the arrangement between Council and you.
	1.2	Council will only arrange for funds to be debited from your account as authorised in the direct debit request.
	1.3	If debit days fall on a day that is not a banking business day, Council will direct your financial institution to debit your account on the following banking business day.
	1.4	This facility is not available for credit card accounts.
2. Changes by us	2.1	Council may vary/cancel any details of this agreement under a direct debit request at any time by giving you at least 14 days written notice.
3. Changes by you	3.1	You may change the arrangements under a direct debit request by completing a new direct debit request (DDR) and submitting the form to Council
	3.2	You may also cancel or suspend your authority for us to debit your account by giving Frankston City Council, 7 day's notice in writing before the next debit day.
	3.3	You may stop a direct debit item or request deferment of a debit item by contacting Council on 1300 322 322
4. Your obligation	4.1	It is your responsibility to ensure the account details on your direct debit form are correct.
	4.2	It is your responsibility to ensure that there are sufficient funds available in your account to allow a debit payment to be made in accordance with the direct debit request. (Ensure funds are clear at time of debit).
	4.3	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 Council; and (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 agreed time so that Council can process the debit payment. Two (2) consecutive failed direct debits may result in this agreement being cancelled.
	4.4	It is your responsibility to check your account statement to verify that the amounts are debited from your account are correct.

5. Dispute	5.1 If you believe that there has been an error in debiting your account, you should notify Frankston City Council directly on 1300 322 322 and also confirm in writing with Council as soon as possible so that your query can be resolved promptly. 5.2 If Council conclude as a result of investigations 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. 5.3 If Council conclude as a result of our investigations that your account has not been incorrectly debited you will receive a written response to your query, providing you with
	valid reasoning and any evidence for this finding. Any queries you may have about an error made in debiting your account should be directed to Council in the first instance so that we can attempt to resolve the matter. If Council cannot resolve the matter it will be suggested to you to contact your financial institution who will be able to obtain details from you of the disputed transactions, and may lodge a claim on your behalf.
6. Accounts	6.1 You should check: (a) With your financial institution whether direct debit is available from your account as direct debit through the Bulk Electronic Clearing System (BECS) is not available on all accounts offered by financial institutions (b) That the account details which you have provided to Council are correct by checking them against a recent account statement, or by having your financial institution verify the account details and stamp the direct debit request form.
7. Confidentiality	7.1 Council will keep any information (including your account details) stated on your direct debit request confidential. Council 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. 7.2 Council will only disclose information that we have collected about you: (a) To the extent specifically required by law; or (b) For the purposes of this agreement (including disclosing information in connection with any queries or claims) (c) To your financial institution in the event of a claim or an alleged incorrect, or wrongful debit
8. Notice	8.1 If you wish to notify Council in writing about anything relating to this agreement, you should write to: info@frankston.vic.gov.au or Frankston City Council, PO Box 490, Frankston, Vic 3199 8.2 Council will notify you by sending a notice in the ordinary post to the address shown on the relevant documents in relation to this agreement. 8.3 Any notice will be deemed to have been received two business days after it is posted.

Please read the explanatory notes above before completing this form.

Please Note If all sections are not completed, your application cannot be processed.

PROPERTY AND OWNER 1 DETAILS

Property / Assessment Number		Property Address	
Full Name(s)		ABN: (if applicable)	
Residential Address			
Postal Address			
Date of Birth	Phone No	Mobile	
Email 1		Email 2	

PROPERTY OWNER 2 DETAILS

Full Name(s)		ABN: (if applicable)	
Residential Address			
Postal Address			
Date of Birth	Phone No	Mobile	
Email 1		Email 2	

Payment Schedule - Payment of the prior year's arrears must be made by 15 June in the current financial year

Total Rates & Charges Outstanding (as shown on last issued rate notice) \$	Previous Year(s) Arrears \$	Current Year Rates and Charges \$
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I would like this Payment Plan to pay off:

☐ all arrears ☐ all arrears and current rates ☐ Current rates

Amount \$_____ Date to start _____ Frequency _____

For Direct Debit - Please nominate your preferred payment option below:

☐ Weekly Friday ☐ Fortnightly Friday ☐ Monthly on the 30th (except February 28th)

Please note direct debit is ran every Friday and the 30th of each month, except when it falls on a weekend or public holiday and then will be ran the next business day

For Direct Debit application ensure you fill in the details below.

Direct Debit Bank Account Details - Terms and Conditions Acceptance

I acknowledge that I have read and understood the terms and conditions governing the debit arrangements between myself and Frankston City Council, as set out in this Request and in the Direct Debit Request Service Agreement.

By signing this direct debit request, I authorise Frankston City Council to arrange for my payments to be debited through Frankston City Council's Bulk Electronic Clearing System from the account held at the financial institution identified below, subject to the terms and conditions of the Direct Debit Request Service Agreement (DDRSA) as shown on page 3 and 4 of this document.

Bank Account Authority	Name financial institution:	Branch:
Account Name:	BSB:	Account Number
Signature of Account Holder 1		Date:
Signature of Account Holder 2 (if applicable)		Date:

- Please be aware that your Direct Debit authority will remain in place for the term of this agreement, unless cancelled by you or Council in writing.
- On completion of this agreement, you are encouraged to sign up for and continue using the 9 monthly Direct Debit payment option, or
- **BPAY rates bill smoothing helps manage household budgeting by dividing large, annual /quarterly bills into smaller, regular weekly, fortnightly, or monthly instalments.** It is easy to use, just locate the Biller Code (shown below) and Reference Number (available on your last issued rate notice) and start making payments. Council accepts payment from any of the following payment options: Cheque, Savings or Debit Card, Visa Credit Card, MasterCard Credit Card. BPay rates bill smoothing allows you to better manage your household budget and eliminate bill shock. Set this payment(s) up via your bank's website, or banking apps it's that easy. Best of all, there is no cost to you.

BPAY Details:

FRANKSTON CITY COUNCIL -RATE PAYMENTS

Biller Code

1966

Biller Short Name

FRANKSTON COUNCIL

Biller Long Name

FRANKSTON CITY COUNCIL -RATE PAYMENTS

Location of reference number

BOTTOM CENTRE

The biller accepts

Cheque, Savings or Debit Card, Visa Credit Card, MasterCard
Credit Card, Other Credit Card