



Change of Direct Debit Details

Rate payments

Assessment number

(as shown on rate notice)

Customer/Company Authority

Name of Customer/s or Company

I/We

Property address

(one application form per property)

Phone: (home or work)

Phone: (mobile)

Email address:

Details of the Account to be debited

All details must be supplied.

Credit cards will not be accepted.

Currently held:

Name of the Financial Institution

Branch name

Account name (please insert your name in full)

BSB number

Account number

ABN/ARBN (if applicable)

New information:

Name of the Financial Institution

Branch name

Account name (please insert your name in full)

BSB number

Account number

ABN/ARBN (if applicable)

Payment Options

1. Four instalments

or

2. Nine instalments

*Due on 30 September – 30 November – 28 February – 31 May – each year

*Due on 30 September – 31 October – 30 November – 31 December – 31 January – 28 February – 31 March – 30 April – 31 May

*Due on 30 September – 30 November – 28 February – 31 May – each year

*Due on 30 September – 31 October – 30 November – 31 December – 31 January – 28 February – 31 March – 30 April – 31 May

*Accounts will be debited on the due date or the next business day, see over for details.

Customer Authorisation

By signing below, I/We acknowledge that this Direct Debit Application is governed by the terms and conditions of the Direct Debit Agreement (see over).

If in joint name/s both signatures may be required

Signature

Date

Signature

Date

Agreement – Terms and Conditions

1. Debiting Your Account

- 1.1 When you register for direct debit, you are authorising Frankston City Council to debit funds from your nominated account.
- 1.2 Frankston City Council will only arrange for funds to be debited from your account as authorised in the direct debit application.
- 1.3 It is your responsibility to ensure that direct debit is available from your nominated account. If in doubt, please check with your financial institution.
- 1.4 If a payment due date falls on a weekend or public holiday, the debit from your nominated account **will occur on the next business day**.
- 1.5 In order to pay your rates by direct debit in four (4) instalments, nine (9) instalments or all in advance (1) you are to ensure that you have this agreement in place with Council. Your own BPay/Bank payments **do not** constitute a direct debit arrangement.
- 1.6 Direct debit agreements will be reviewed annually and as a result the amount debited may vary based on your rate balance and the estimated charges for the next 12 months. The revised amount will be communicated to you and then deducted from your nominated account without seeking further approval from you.
- 1.7 Customers/Ratepayers on a direct debit arrangement **will not** receive rate reminder notices for their four (4) or nine (9) instalments.

2. Changes by Council

- 2.1 We may vary any details of this application for direct debit at any time by giving you at least fourteen (14) days written notice.

3. Changes by the Applicant

- 3.1 If you wish to defer or suspend the direct debit you must notify Frankston City Council at least three **(3) days before** the next debit date. Any deferment or suspensions of direct debits may incur a processing fee.
- 3.2 If you wish to cancel your agreement with us, in relation to the direct debit application, you must notify Frankston City Council at least three **(3) days before** the next debit date. Any cancellation of this agreement may incur a processing fee.
- 3.3 To cancel, defer or suspend the direct debit withdrawal, subject to 3.1 and 3.2, this can be done by:

Writing to:

Frankston City Council
Rates Department
PO Box 490
Frankston VIC 3199

Phone **1300 322 322** or +61 3 9784 1888

Email **correspondence@frankston.vic.gov.au**

4. Your Obligations

- 4.1 You must 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.
- 4.2 You must ensure that your account details which you have provided to us are correct by checking them against recent account statements.

- 4.3 You must ensure that you have sufficient funds in the nominated account on the direct debit due date.
- 4.4 If your direct debit payment dishonours:
 - You may be charged a fee and/or interest by your financial institution;
 - You will incur fees imposed by Frankston City Council for the dishonour and processing costs;
 - You must arrange for payment to be made for the missed direct debit by other means, if not, you may incur interest on the outstanding balance and Council will attempt to withdraw two (2) payments on your next direct debit date.
- 4.5 You should check your account statement to verify that the amounts withdrawn from your account are correct.

5. Enquiries or Disputes

- 5.1 If you believe a withdrawal has been processed incorrectly, contact Council immediately and place your enquiry in writing, so that Council can investigate and resolve your query as soon as practical.
- 5.2 Where necessary and it is identified that an amount was incorrectly debited from your account, Council will aim to resolve the error within 15 business days.
- 5.3 If Council concluded that as a result of our investigations that your account has been incorrectly debited we will respond to your query by providing you with reasons and any evidence of the findings.

6. Confidentiality

- 6.1 Council will be collecting this information for the purpose of processing the payment of Council rates and charges via direct debit payment and will keep the information confidential.
- 6.2 Information will only be disclosed for the purpose of this agreement, or to the extent specifically required by law.

Definitions:

Account – account held with your financial institution from which we are authorised to arrange for funds to be debited, being a Savings or Cheque account only.

Agreement – the Terms and Conditions, as found as part of this document, and is the direct debit service between you and us. Noting that the option to pay your rates in nine (9) monthly instalments is only available to ratepayers – if they have signed this agreement for Council to debit nine (9) monthly instalments, not just an arrangement through your financial institution.

Debit/Debiting – the process of withdrawing funds from the agreed account.

Debit Day – the day that payment to us by you is due.

Dishonoured payment – where your direct debit payment has been unsuccessful and this year's account has not been successfully debited.

Us/We – is Frankston City Council (debit user you have authorised by signing a direct debit agreement).

You – is the customer who signed the direct debit agreement and usually the ratepayer.

Your Financial Institution – the institution where you hold the account that you have authorised us to arrange to debit.