



Frankston City Council Rates Direct Debit Request

Request and Authority to debit the account named to pay Frankston City Council	Surname or Company Name: _____ Given Names or ABN/ACN: _____(You) Request and authorise Frankston City Council, APCA user 064146, to arrange for any amount to be debit or charged to you through the Bulk Electronic Clearing System (BECS) from an account held at the financial institution identified below subject to the terms and conditions of the Direct Debit Request Service Agreement (DDRSA) and any further instruction provided below.
Insert the Name and address of your financial institution at which the account is held	Financial Institution Name: _____ Address: _____
Insert details of YOUR bank account to be debited If you have any queries in relation to your BSB and account numbers please contact your financial institution	Name/s on account: _____ BSB number: (Must be 6 digits) ____ - ____ - ____ Account number: _____ <i>Direct Debit from Credit Card Cannot be accepted</i>
Acknowledgement	By signing this Direct Debit request you acknowledge having read and understood the terms and conditions governing the debit arrangement between YOU and FRANKSTON CITY COUNCIL, as set out in this Request and in your Direct Debit Request Service Agreement. The Debits will be made in accordance with the dates set out on Council's Rates and Valuation Notice or official letterhead advice. You may change, alter or cancel the arrangement under a Direct Debit request by advising Frankston City council in writing at least (14) days prior to the next debit day. I have read and agree with the terms & conditions as specified in the attached form <input type="checkbox"/>
Insert your signature and address	Completed in your capacity as Property Owner <input type="checkbox"/> Occupier/Ratepayer <input type="checkbox"/> Signature: _____ Signature: _____ (If signing for a company, sign and print full name and capacity for signing e.g. Director) Name and Company Title: (if applicable): _____ Date: ____/____/____ Date: ____/____/____ Address: _____
Payment schedule	<input type="checkbox"/> 9 Instalments <input type="checkbox"/> 4 Instalments
Assessment number(s) _____ Property Owner(s) _____ Property Address(s) _____ _____	TEL: _____ Mobile: _____ Email: _____ Date of Birth ____/____/____

RETURN TO: Frankston City Council. PO BOX 490 Frankston 3199

Email: info@frankston.vic.gov.au

The personal information requested on this form is being collected by council for direct debit purposes. The information will be used solely by council for that primary purpose or directly related purposes and will not otherwise be disclosed without your consent or as requested or permitted by law. You may apply to council for access and/ or amendment of the information.



Rates Direct Debit Request Service 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 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.
- 1.4 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.
- 1.5 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.

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 14 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 in writing Frankston City Council at least 14 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, or any changes 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

Email- info@frankston.vic.gov.au

4. Your Obligations

- 4.1 Direct Debit, through BECS, is not available on all accounts
- 4.2 If uncertain you should check with your financial institution
- 4.3 You must ensure that you have sufficient funds in the nominated account on the direct debit due date.
- 4.4 If two (2) dishonours occur within in any financial year you will be removed from the direct debit payment option. You will be notified in writing of this action and required to make alternate payment arrangements to bring your account up to date.
- 4.5 You should check your account statement to verify that the amounts withdrawn from your account are correct.

- 4.6 If you're 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, as specified in your confirmation letter.
- You must arrange for payment to be made for the missed direct debit by other means by the 15th of the month, if not, you may incur interest on the outstanding balance and Council will attempt to withdraw two (2) payments and the dishonour fee on your next direct debit date.

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.

You're Financial Institution - the institution where you hold the account that you have authorised us to arrange to debit.