

Paying your rates by Direct Debit

Why do it?

Direct debit is an easy and quick way to pay your rates and water bills.

You don't have to worry about withdrawing cash, due dates or queuing up each quarter. All you need to do is fill in an application form once, drop it in or post it to Council, and let us do the rest.

How do I pay by direct debit?

The first step is contacting your financial institution to find out whether direct debit is available on your account. Because this is a debit payment and not a credit payment, you cannot pay by direct debit using credit card accounts. After you have found out if you can use your account, you need to fill in a direct debit form and post it or drop it in to our Moruya office for processing. We cannot accept emailed or faxed applications as the signature then becomes a copy and will be rejected. The form should be returned at least 10 days before payment is due to allow time for us to process the form.

How often will my account be debited?

You have the option of paying your rates in full or by four instalments. You can also pay your water accounts on their relevant due dates. **You should tick the appropriate boxes on the application form.** If you elect to pay your rates by instalments your account will be debited on August 31, November 30, February 28 and May 31 or the next working day if the due date falls on a weekend. If you elect to pay the full year's rates your account will be debited on the due date of August 31 or the next working day if the due date falls on a weekend.

Do I have to reapply each year?

No. However, if you change your bank account details you will need to complete a new application form so the details can be changed.

Can I cancel at any time?

Yes. All you need to do is contact us and your direct debit will be cancelled.

How do I find out more?

Give Council's Direct Debit Hotline a call on 02 4474 1355.



EUROBODALLA SHIRE COUNCIL

Good Government, better living

Land of many waters

NO queues
NO cheques
NO hassles
NO worries

Your guide to

Direct Debit

Eurobodalla Shire Council, PO Box 99, Moruya 2537
Phone 4474 1000 Fax 4474 1234
Internet www.esc.nsw.gov.au
email council@eurocoast.nsw.gov.au





Direct Debit Request



EUROBODALLA SHIRE COUNCIL

Good Government, better living

EUROBODALLA SHIRE COUNCIL DIRECT DEBIT SERVICE AGREEMENT (Please keep for your records)

Request and Authority to debit the account named below to pay Eurobodalla Shire Council

Surname or Company Name.....

Given Names or ACN/ABN.....

I/We request and authorise Eurobodalla Shire Council (User ID Number 073737) to arrange for any amount Eurobodalla Shire Council may debit or charge you to be debited through the Bulk Electronic Clearing System from an account held at the financial institution identified below subject to the terms and conditions of the Direct Debit Service Agreement (and any further instructions provided below).

Name of financial institution at which account is held.....

Address of financial institution at which account is held.....

Name of account holder

BSB number ____ - ____ Account number ____

By signing this Direct Debit Request (DDR), you acknowledge having read and understood the terms and conditions governing the debit arrangements between you and Eurobodalla Shire Council as set out in this Request and in your Direct Debit Service Agreement.

RATES ACCOUNT PAYMENT BY DIRECT DEBIT

Rates Account Number (shown on your Rates Notice).....

Frequency of payments (please tick appropriate box) Payment by quarterly instalments
 Payment for full year

WATER ACCOUNT PAYMENT BY DIRECT DEBIT (only available in conjunction with rates direct debit)

I request that my water account be paid by Direct Debit. (please tick box)

Water Account Number (shown on your Water Account).....

Signature.....

(if signing for a company, sign and print full name and capacity for signing eg. Director)

Your Postal Address.....

.....Telephone Number.....Date.....

About Direct Debit

You can arrange to pay your rates and your water bills via direct debit. We will debit the account you nominate on the Direct Debit Request form. It's that easy!

The Direct Debit Service Agreement

The Direct Debit Service Agreement forms part of the terms and conditions for your Direct Debit Request (DDR), and should be read in conjunction with the Direct Debit Request form.

Processing your Direct Debit Request

Quarterly payments or payment in full will be debited on the due date of your rate notice. Should your payment date fall on a weekend or public holiday, the payment will be processed on the next business day.

Stopping and Cancelling your Direct Debit Request

You may defer, alter or cancel your Direct Debit Request at any time by providing at least 14 days notice in writing. Alternatively you may contact our customer service officers on 4474 1355. Similarly, Eurobodalla Shire Council shall provide not less than 14 days notice to the customer should the terms of the Direct Debit Service Agreement change.

Direct Debit Resolution

If you wish to dispute a Direct Debit transaction, please contact us and we will arrange for your disputed transaction to be investigated. Where appropriate a correction will be made. If we are unable to resolve the dispute to your satisfaction you should contact the financial institution where your account is held to complete and lodge a Direct Debit Customer Claim Form.

Your Obligation

You should ensure that you have sufficient clear funds in your account to enable the Direct Debit request to be paid by your financial institution.

Returned or Dishonoured Direct Debit Requests

If your Direct Debit is dishonoured or returned unpaid by your financial institution for any reason we reserve the right to recover the funds from you.

Your Records

To avoid delays in processing your Direct Debit request, we recommend you check your account details with your financial institution prior to completing the Direct Debit Request form. We will not disclose any details of your Direct Debit request to any person or corporation unless required to do so by law or unless the information is required in regard to a disputed transaction through the Bulk Electronic Clearing System (BECS).

Your Account

You should be aware that some financial institutions might not allow a Direct Debit request to proceed on certain accounts. Your financial institution may charge fees for Direct Debits. The direct debit payment method does not relieve you from your obligation to pay your account in full by the due date.

How to contact Eurobodalla Shire Council

Should you have any questions in regard to your Direct Debit, please contact Council's Direct Debit Hotline on 02 4474 1355.

Post your completed form to ESC, PO Box 99, Moruya 2537

Tear along dotted line