

# Direct Debit



## Request for Direct Debit - Central Coast Council

**Note:** All information provided to Council is strictly confidential.

Simply complete this form and return by mail to PO Box 21 Gosford NSW 2250, email ask@centralcoast.nsw.gov.au or drop in to a Customer Service Centre.

### Customer Details

Name of Owners

Company Name (if business)

Contact Name (if business)

Street Address of Property

Suburb

State

Postcode

Postal address (if different to above)

Suburb

State

Postcode

Telephone (daytime) - Include Area Code

Telephone (mobile)

Email Address

**IMPORTANT:** On the **Due Date** of each account, or in the event the due date falls on a day other than a Banking Business Day, the payment will be debited to your account on the previous Banking Business Day. Council will send a notice to you before each account is due as a reminder for you to check you have sufficient funds to make the payment.

**Failure to have sufficient funds in your account may result in your bank charging you a dishonour fee in addition to Council's dishonour fee and interest charges.**

### Central Coast Council Gos Rates Payment Option

**Rates** Assessment Number (located on your account)

Weekly  Fortnightly  Monthly

Amount \$  (Fridays Only)

Quarterly (4) instalments as shown on rates notice

Annually on 31 August as shown on rates notice

### Bank Account Details

Name of Financial Institution

Branch Name or Address (where account is held)

Name of Account Holder (exactly as on account)

BSB Number

Account Number

 CREDIT CARDS NOT ACCEPTED

### Application Declaration

I/we authorise *Central Coast Council* (User ID 86869), until further notice in writing, to arrange for funds to be debited through the Bulk Electronic Clearing System (BECS) from my/our account at the Financial Institution identified below as instructed by me/us or any other amounts as instructed or authorised to be debited in accordance with the terms and conditions of the Direct Debit Request Agreement (DDRSA) as amended from time to time.

I/We will advise Council of the cancellation of this authority and will not hold the Council responsible for any action arising from my/our not doing so.

By signing this DDR I/We acknowledge that this Direct Debit Arrangement is governed by the terms of Authorisation as in the DDRSA attached to this request.

**If this is a joint account, both signatures are required.**

I/We have read and accept the terms and conditions set out in the Direct Debit Request Service Agreement

Signature

Date

Signature

Date

### Central Coast Council Gos Water Payment Option

**Water** Assessment Number (located on your account)

Weekly  Fortnightly  Monthly

Amount \$  (Fridays Only)

Due date as shown on water notice

# Direct Debit Request Service Agreement (DDRSA)



1. By signing the Direct Debit form, you authorise Central Coast Council (User ID 086869) to arrange for funds to be debited from your Account in accordance with the Agreement.
2. We will advise you 14 days in advance of any changes to the Direct Debit request.
3. For all matters relating to the Direct Debit Request, including cancellation, alteration or suspension of drawing arrangements or to stop or defer a payment, or to investigate or dispute a previous payment, you should:
  - (a) **Contact Council in writing and address to Central Coast Council PO Box 21 Gosford NSW 2250**
  - (b) Allow for 14 days for the amendments to take effect or to respond to a dispute.

If our investigations show that your Account has been incorrectly debited, you will receive a refund of the drawing amount. If our investigations show that your Account has been correctly debited, we will respond to your query by providing you with reasons and copies of any evidence for this finding.

If we cannot resolve the matter, you can refer it to your Financial Institution, which will obtain details from you of the disputed payment and may lodge a claim on your behalf.

4. You should be aware that:
  - (a) direct debiting through the Bulk Electronic Clearing System (BECS) is not available on all accounts; and
  - (b) You should check your Account details (including the Bank State Branch (BSB) number) directly against a recent statement from your Financial Institution.

If you are in any doubt, please check with your Financial Institution before completing the drawing authority.

5. It is your responsibility to ensure that:
  - (a) sufficient cleared funds are in the Account when the payments are to be drawn;
  - (b) the authorisation to debit the Account is in the same name as the Account signing instruction held by the Financial Institution where the Account is held;
  - (c) suitable arrangements are made if the direct debit is cancelled:
    - by yourself;
    - by your Financial Institution; or
    - for any other reason

6. **If the due date for payment falls on a day other than a Banking Business Day, the payment will be debited to your account on the previous Banking Business Day.** If you are uncertain when the payment will be debited from your Account, please check with Council.
7. For returned unpaid transactions, the following procedures or policies will apply:
  - (a) we treat the payment as if it was never made;
  - (b) services may be suspended until the outstanding charges are paid; and/or
  - (c) A dishonour fee in line with Council's current Fees and Charges may be applied to your rate/water account for drawings that are returned unpaid. We reserve the right to cancel the Direct Debit Request at any time if drawings are returned unpaid by your Financial Institution.
8. All Customer records and Account details will be kept private and confidential to be disclosed only at your request or at the request of the Financial Institution in connection with a claim made to correct/investigate an alleged incorrect or wrongful debit or otherwise as required by law.
9. It is your responsibility to ensure that you review the amount being deducted and ensure it is sufficient to cover any rate or water charge increases or additional charges. Please note: Interest charges will apply if your account falls into arrears.

## Definitions

Unless otherwise defined, a term defined in the Agreement has the same meaning when used in this DDRSA and:

**Account** means the account nominated in the Direct Debit Request, held at your Financial Institution from which we are authorised to arrange for funds to be debited;

**Agreement** means the Terms and Conditions (including BPAY), including the Schedules to those Terms and Conditions, as amended from time to time;

**Direct Debit Request** means the Direct Debit Request between us and you as amended from time to time;

**Financial Institution** is the financial institution where you hold the account nominated in your Direct Debit Request as the account from which we are authorised to arrange for funds to be debited;

**We** means Central Coast Council; and

**You** mean the Customer/s who signed the Direct Debit Request.

# Direct Debit Request Service Agreement (DDRSA)

## CUSTOMER COPY



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