

Direct Debit Request

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 20 Wyong 2259,
email ask@centralcoast.nsw.gov.au or drop in to a Customer Contact 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

ABN (business only)

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 next 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 charged.

Central Coast Council Rates Payment Option

Rates Assessment Number (located on your account)

Weekly Fortnightly Monthly

Amount (Start date)

- Quarterly (4) instalments as shown on rates notice
- Annually on 31 August as shown on rates notice (any balance brought forward needs to be paid by other payment methods)

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 and request *Central Coast Council* (User ID 089346), 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 Service 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 Water Payment Option

Water Assessment Number (located on your account)

Weekly Fortnightly Monthly

Amount (Start date)

- Current Balance on due date (any balance brought forward to be paid by other payment methods)

DIRECT DEBIT REQUEST SERVICE AGREEMENT

1. By signing the Direct Debit Form, you authorise Central Coast Council (user ID 089346) 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. Notification of changes will be sent electronically to an e-mail address provided or by mail to the address given to Council. If sent by mail, communications are taken to be received on the day they would be received in the ordinary course of post.
 3. For all matters relating to the Direct Debit Request, including cancellation, alteration or suspension of drawing arrangement 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 PO Box 20, Wyong NSW 2259 or email ask@centralcoast.nsw.gov.au**
 - (b) allow for 14 working days for the amendments to take effect or to respond to a dispute.
 - (c) where necessary will respond electronically to your e-mail address or by ordinary post to the mailing address in our systems
 - (d) communication by mail is taken to be received on the date of receipt by Council
- If our investigations show 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. 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 still 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 our Financial Institution; or
 - for any other reason
 - (d) the debit is a sufficient amount.
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 next Banking Business Day.** If you are uncertain when the payment will be debited from your Account, please check with Council or your financial institution.
 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.
- Definition** Unless otherwise defined, a term defined in the Agreement has the same meaning when used in this DDRSA:
- 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 between you and us;
- Banking day** means a day other than a Saturday or a Sunday or a public holiday listed throughout Australia;
- Debit day** means the day that payment by you to us is due;
- Debit Payment** means a particular transaction where a debit is made;
- 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.