

DIRECT DEBIT REQUEST TERMS & CONDITIONS (DDR)

1) **All changes relating to the direct debit arrangements must be in writing.** You can send written advice of any changes required to the Shire of Chittering via:

* **Mail:** PO Box 70 Bindoon WA 6502

* **Email:** chatter@chittering.wa.gov.au

* **Office:** 6177 Great Northern Hwy Bindoon

Please allow up to five working days for amendments to take effect. The shire of Chittering will advise if changes cannot occur within this timeframe.

2) **For declined transactions, the following will apply:**

The Shire will reprocess the transaction within five business days, except where the transaction is for the first instalment payment. In this instance it will be the ratepayer's responsibility to ensure that the payment is made within the timeframe required to qualify for either of the instalment plans.

In the event of two declined payments the Shire will cancel the agreement. If the account is not paid in full or another payment arrangement entered into, the Shire may commence normal debt collecting procedures.

If a further direct debit arrangement is commenced and another two declined payments occur, then no more direct debit payment arrangements will be made for that financial year. Full payment will be required or normal debt collecting procedures may then be commenced.

3) **The direct debit will cease once the outstanding rates have been paid in full.**

4) **Disputes**

If you believe that the direct debit payment has been deducted from your account incorrectly, please contact the Shire on **9576 4600**.

Notification of a disputed direct debit payment will be investigated. Advice of the outcome will be issued within seven working days. You may also need to contact your financial institution.

4) **Continued**

You will be entitled to a refund if a direct debit payment has been deducted from your bank account or credit card in error.

5) **Privacy**

All information (including account details) in your direct debit request will remain confidential. Information may be required to be given to the bank in the event of a claim or alleged incorrect or wrongful debit.

6) **Please be aware that:**

Direct debiting is not available on all types of accounts. Property owners should check the account details completed on this direct debit form against a recent bank statement to ensure the details are correct.

If you have any queries, please contact your relevant Bank/Financial Institution before completing the direct debit request.

The Shire will give you 14 days notice of any changes to the DDR Terms and Conditions.

The Shire accepts no responsibility for correspondence not received, being received late due to postal delay or for being illegible.

Please return your completed form to:

By Mail: PO Box 70
Bindoon WA 6502

By Email: chatter@chittering.wa.gov.au

In Person: Shire of Chittering
Administration Office
6177 Great Northern Hwy
BINDOON WA 6502



Direct Debit Request

Property owner's name(s)

Property Address

Daytime contact phone/mobile number

Email address

Property Number

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DETAILS OF THE BANK ACCOUNT TO BE DEBITED**Name of the bank/financial institution**

Name(s) of account holder(s)

BSB Number

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Account Number (please use numbers only)

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DETAILS OF THE CREDIT CARD TO BE CHARGED**ONLY Payment in Full or Instalment Option**

A surcharge of 0.5% will apply to credit card payments made by Visa or MasterCard.

ONLY AVAILABLE FOR FULL PAYMENT OR INSTALMENT**Card Number**

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Expiry Date

__	__	__
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CRN

__	__	__
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I/we authorise payment of rates by the following payment option.

Please tick one only:

1
☐

FULL PAYMENT by 09/09/2020

OR**2**
☐

INSTALMENT OPTIONS

The Shire must receive your completed form by **28/08/2020** to allow time for processing.

☐

4 PAYMENT INSTALMENT OPTION

☐

Please tick the box if you wish your Full Payment or Instalment Option direct debit to continue on an annual basis. Please note that this amount may vary from year to year.

OR**3**
☐

SPECIAL ARRANGEMENT

Please note this option is only available using a BANK ACCOUNT ONLY.

Frequency of Direct Debit

(please tick preferred):

(Only applicable for Special Arrangement)

☐

Weekly—total of 28 payments

☐

Fortnightly—total of 14 payments

☐

Monthly—total of 7 payments

No Administration or interest is charged on the Special Arrangement*

NOTE: interest will be charged on default of Special Arrangements at a rate of 8%.

First payment date

09/09/2020

I/we would like to pay our rates by a Special Arrangement. I/we agree to the following conditions:

- The Shire will calculate equal amounts payable based on the total rates divided by the relevant payment option to ensure all monies are paid by 10/03/2020.

The special arrangement direct debit will cease once rates have been paid in full. Rate Payers will have the option to remain paying after the end date to pre-pay a portion off the next financial years rates.

There will be no charge for administration costs or interest on overdue amount.

If a default occurs on the payment arrangement then there will be an 8% interest charged on that remaining overdue amount.

A confirmation letter will be sent within 5 working days of the Shire receiving your completed direct debit form. If you do not receive this letter within the specified timeframe please contact Rates Services on 08 9756 4600

Payment Days are:

If the payment day falls on a public holiday, the payment will be debited on the working day prior to the public holiday.

Please ensure sufficient cleared funds are in your nominated bank account or credit card the day **before** each payment is due (as payment may be debited in accordance with Eastern States times) and for up to three business days after.

Please advise the Shire immediately **in writing** if your bank account or credit card is transferred, closed or if your credit card expiry date is amended.

Acknowledgement

I/we acknowledge that the direct debit arrangement is governed by the DDR Terms and Conditions". I/we accept all charges associated with this arrangement as determined by the Shire. I/we authorise the Shire of Chittering to arrange for funds to be debited from my/our bank account or credit card at the bank/ financial institution shown and as prescribed through the Bulk Electronic Clearing Systems (BECS).

Signed (By Account Holders or as specified on your account)

Date

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