



CUSTOMER DIRECT DEBIT REQUEST SERVICE AGREEMENT TERMS AND CONDITIONS OF DIRECT DEBIT PAYMENTS

- Please complete the Direct Debit form and return to this office, in person, by post PO Box 662 Gosnells, or email council@gosnells.wa.gov.au. Online forms can be submitted via our website www.gosnells.wa.gov.au.
- Ensure ALL fields are completed. Please check all information carefully. Incorrect or incomplete forms will not be accepted.
- Direct Debit arrangements are offered by the City for the intent of paying the current financial year rates in full, by the end of the financial year. Direct debit arrangements can be extended for the purpose of paying account arrears, but the payment amount must be deemed sufficient to repay the arrears within a reasonable timeframe. These arrangements will be for consideration by the City and if accepted will be reviewed regularly. The City reserves the right to decline your request if the payment amount is not sufficient.
- Properties that have had a change of ownership within the current financial year are ineligible for direct debit arrangements.
- An annual administration fee applies to each direct debit arrangement, as stated in the Schedule of Fees and Charges adopted by Council. This excludes eligible registered Pensioners/Senior and does not apply to the Four Instalment Payment Option or Annual Payment in Full.
- **DIRECT DEBITS ARE ONLY PROCESSED ON A FRIDAY** – Payments will commence on the requested date and every Friday thereafter as nominated (weekly, fortnightly or every 28 days) and in conjunction with the City's banking arrangements. If the date requested is not a Friday, payments will commence on the next Friday after the requested date. Should a payment fall on a public holiday, the payment will be debited on the next banking business day (i.e. Good Friday will be deducted on the following Tuesday).
- ALL direct debit arrangements will be ongoing and continue even after the account has been paid in full, until a cancellation or amendment request is received in writing by email or online form.
- If a direct debit payment is rejected, each dishonoured payment will incur a dishonour fee, as stated in the Schedule of Fees and Charges. This fee will be added to the property rates account and a letter will be sent to advise of the missed payment.
- Should a direct debit be rejected more than twice in a financial year, you will be notified in writing that the direct debit payment arrangement has been cancelled and no further direct debit requests will be accepted in that financial year. Upon cancellation of a direct debit payment arrangement, the outstanding amount becomes due and payable immediately. Late payment interest will apply from the cancellation date on any overdue amount.
- You are requested to check your bank statements regularly to ensure the debit is being taken from your account. Please notify this office immediately if there are any problems.
- You are encouraged to contact our Rates team, after receipt of your annual rates notice, to ensure the direct debit payment amount is sufficient to pay the current financial years rates by the end of the financial year.
- ALL requests for new agreements will only be accepted by submitting an online request form via our website or by completing a direct debit request form in writing. All requests are to be received 72 hours prior to the first payment date.
- ALL requests for amendments or cancellations to existing arrangements must be received in writing, by either letter, email or by submitting an online cancellation or amendment form via our website. All requests are to be received 72 hours prior to the next payment date.
- A maximum of 2 payments per financial year can be suspended. This can be done over the phone by contacting our customer service team on 08 9397 3000. Please note that verbal requests must be received 72 hours prior to the next payment date.
- A refund may be requested for any credit balance on your account. **PLEASE NOTE ONLY 1 REFUND REQUEST PER FINANCIAL YEAR WILL BE APPROVED.** Our refund process can take up to 14 business days for the funds to be received back to your nominated direct debit account.



- ONCE YOU HAVE SIGNED AND RETURNED THE DIRECT DEBIT FORM, IT IS DEEMED THAT YOU HAVE AGREED TO ALL CONDITIONS AND IT BECOMES A BINDING ARRANGEMENT.

OUR COMMITMENT TO YOU

- All personal customer information held by us will be kept confidential except that information provided to our financial institution to initiate the drawing to your nominated account.

YOUR COMMITMENT TO THE CITY

It is your responsibility to ensure that:

- you do not instruct your financial institution to stop payments at any time
- your nominated account can accept direct debits (your financial institution can confirm this)
- on the drawing date there is sufficient cleared funds in the nominated account
- you advise the City if the nominated account is transferred or closed.

DISPUTES

- Disputes/queries are required to be in writing to the City by letter or email, outlining the request/issue. Please allow for a maximum of 10 working days for a response to be received regarding the request or pending further investigation of an issue.
- If you believe that a drawing has been initiated incorrectly, we encourage you to take the matter up directly with the City by contacting the Rates team.
- If you feel you do not receive a satisfactory response from the City to your dispute, contact your financial institution who will respond to you with an answer to your claim within 7 business days (for claims lodged within 12 months of the disputed drawing) or within 30 business days (for claims lodged more than 12 months after the disputed drawing).
- You will receive a credit to your account of the drawing amount if the City cannot substantiate the reason for the drawing.
- *NB. Your financial institution will ask you to contact the City to resolve your disputed drawing prior to involving them.*