

## DIRECT DEBIT REQUEST

"YOU"

Given Name:	Surname:	ACN (if a Company):
Postal Address:		
Mobile Phone:	Email:	Home Phone:

Request and authorise, **until further notice is provided**, MACKAY REGIONAL COUNCIL (User ID No 121948) to debit the account named below and described in the schedule below, any amounts which MACKAY REGIONAL COUNCIL may debit or charge that is payable by you through the Direct Debit System. (Direct Debit Cancellation forms are available from Council)

Title of Account to be debited:			
BSB Number:	Account Number	Financial Institution:	Branch:

**NOTE: Direct Debiting is not available on all bank accounts – please refer to your Bank/Financial Institution. If the account is held at a Building Society, please confirm account number / reference number prior to lodging application.**

I / We understand and acknowledge that:

1. The Bank/Financial Institution may, in its absolute discretion, determine the order of priority of payment by it of any moneys pursuant to this Request or any authority, or mandate.
2. The Bank/Financial Institution may, in its absolute discretion, at any time by notice in writing to Mackay Regional Council, terminate this Request as to future debits.
3. The User may, by prior arrangement with Mackay Regional Council, adjust the amount or frequency of future debits. Minimum 2 business days' notice required.
4. This debit or charge will be made through the Bulk Electronic Clearing System (BECS) from your account held at the financial institution you have nominated above and will be subject to the terms and conditions of the *Direct Debit Request Service Agreement*.

<b>X</b>	
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**PLEASE SIGN HERE (Signature – if joint account all signatories may be required)**

(Date)

**PRIVACY DISCLAIMER**

Mackay Regional Council is collecting your personal information in order to process your application. This information will only be disclosed to any other third party with your written authorisation or as we are required to by law

### SCHEDULE OF AMOUNTS AUTHORISED

**DIRECT DEBIT TYPE:**

<b>RATES / WATER</b>	Assessment Number:	Property Address to which debit payment relates:
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**PAYMENT OPTIONS (Choose one):**

**PAY BALANCE ON ABOVE ASSESSMENT WHENEVER AN ACCOUNT IS DUE.** (Deduction will occur within 10 days of the due date for payment. No notification of deduction will be issued – only original account)

**OR – Choose one of the options below:**

<input type="checkbox"/> <b>WEEKLY</b> (Day of the week) _____ Commencing: ____ / ____ / 20 Nominated Amount \$	
<input type="checkbox"/> <b>FORTNIGHTLY</b> (Day of the week) _____ Commencing: ____ / ____ / 20 Nominated Amount \$	
<input type="checkbox"/> <b>MONTHLY:</b> (Date of the month) _____ <b>OR</b> (Day of the week) _____ every _____ Week of the month, Commencing ____ / ____ / 20 Nominated Amount \$	

**NOTE: This application automatically cancels any other direct debit currently in place on this assessment.**

**I have read and agree with the Direct Debit Service Agreement attached to this form.**

<b>X</b>	
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**PLEASE SIGN HERE (Signature)**

(Date)

**OFFICE USE ONLY**

DD Entered into Pathway By:

Date Entered: \_\_\_\_ / \_\_\_\_ / \_\_\_\_

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## DIRECT DEBIT REQUEST SERVICE AGREEMENT

This is *your* Direct Debit Service Agreement with Mackay Regional Council, User ID 121948, ABN 56 240 712 069. It explains what *your* obligations are when undertaking a Direct Debit arrangement with *us*. It also details what our obligations are to *you* as *your* Direct Debit provider. **Please keep this agreement for future reference.** It forms part of the terms and conditions of *your* Direct Debit Request (DDR) and should be read in conjunction with *your* DDR authorisation.

<b>Definitions</b>	<p><b>account</b> means the <i>account</i> held at <i>your financial institution</i> from which we are authorised to arrange for funds to be debited.</p> <p><b>agreement</b> means this <i>Direct Debit Request Service Agreement</i> between <i>you</i> and <i>us</i>.</p> <p><b>banking day</b> means a day other than a Saturday or a Sunday or a public holiday listed throughout Australia.</p> <p><b>debit day</b> means the day that payment by <i>you</i> to <i>us</i> is due.</p> <p><b>debit payment</b> means a particular transaction where a debit is made.</p> <p><b>direct debit request</b> or <b>DDR</b> means the <i>Direct Debit Request</i> between <i>us</i> and <i>you</i>.</p> <p><b>us</b> or <b>we</b> or <b>Council</b> means Mackay Regional Council (the Debit User) <i>you</i> have authorised by requesting a <i>Direct Debit Request</i>.</p> <p><b>you</b> means the customer who has signed or authorised by other means the <i>Direct Debit Request</i>.</p> <p><b>your financial institution</b> means the financial institution nominated by <i>you</i> on the <i>DDR</i> at which the <i>account</i> is maintained.</p>
<b>1. Debiting your account</b>	<p>1.1 By signing a <i>Direct Debit Request</i> or by providing <i>us</i> with a valid instruction, <i>you</i> have authorised <i>us</i> to arrange for funds to be debited from <i>your account</i>. <i>You</i> should refer to the <i>Direct Debit Request</i> and this <i>agreement</i> for the terms of the arrangement between <i>us</i> and <i>you</i>.</p> <p>1.2 We will only arrange for funds to be debited from <i>your account</i> as authorised in the <i>Direct Debit Request</i>  <b>or</b>  We will only arrange for funds to be debited from <i>your account</i> if we have sent to the address nominated by <i>you</i> in the <i>DDR</i> or on <i>Council's</i> records, a billing advice which specifies the amount payable by <i>you</i> to <i>us</i> and when it is due.</p> <p>1.3 If the <i>debit day</i> falls on a day that is not a <i>banking day</i>, we may direct <i>your financial institution</i> to debit <i>your account</i> on the following <i>banking day</i>. If <i>you</i> are unsure about which day <i>your account</i> has or will be debited <i>you</i> should ask <i>your financial institution</i>.</p>
<b>2. Amendment by us</b>	<p>2.1 We may vary any details of this <i>agreement</i> or a <i>Direct Debit Request</i> at any time by giving <i>you</i> at least fourteen (14) days written notice.</p>
<b>3. Amendments by you</b>	<p>3.1 <i>You</i> may terminate this <i>agreement</i> by providing <i>us</i> with at least fourteen (14) days notification by writing to:  The CEO  Mackay Regional Council  PO Box 41  Mackay QLD 4740  <b>Or</b>  by phoning 1300 MACKAY (1300 622 529)  <b>Or</b>  by completing a Direct Debit Cancellation form and mailing to the above address or emailing to <a href="mailto:council@mackay.qld.gov.au">council@mackay.qld.gov.au</a> or faxing to 07 4944 2400  <b>Or</b>  arranging it through <i>your own financial institution</i>, which is required to act promptly on <i>your</i> instructions.</p> <p>3.2 Due to administrative and technology restraints, <i>Council</i> cannot suspend, defer or stop an individual <i>debit payment</i>. <i>Council</i> requires that the <i>Direct Debit Request</i> be cancelled and a new direct debit arrangement be entered into by completing a new <i>DDR</i> form or by phoning <i>Council</i>.</p> <p>3.3 <i>Council</i> requires that the <i>Direct Debit Request</i> be cancelled and a new direct debit arrangement be entered into by completing a new <i>DDR</i> form or by phoning <i>Council</i>, if any of the following changes* are required by <i>you</i>:</p> <ul style="list-style-type: none"> <li>a) A change to <i>your account</i> details (i.e. changes to <i>financial institution</i> and/or branch, <i>account</i> name, <i>account</i> and/or BSB numbers)</li> <li>b) A change to the payment amount, <i>debit day</i> or frequency of payments.</li> </ul> <p>*Note: in relation to the above reference to 'change', <i>your financial institution</i> may 'change' <i>your debit payment</i> only to the extent of advising <i>us</i>, of <i>your</i> new <i>account</i> details.</p>

<p><b>4. Your obligations</b></p>	<p>4.1 It is <i>your</i> responsibility to ensure that there are sufficient clear funds available in <i>your account</i> to allow a <i>debit payment</i> to be made in accordance with the <i>Direct Debit Request</i>.</p> <p>4.2 If there are insufficient clear funds in <i>your account</i> to meet the <i>debit payment</i>:</p> <ul style="list-style-type: none"> <li>a) <i>You</i> may be charged a fee and/or interest by <i>your financial institution</i></li> <li>b) <i>You</i> may also incur fees or charges imposed or incurred by <i>us</i>; and</li> <li>c) <i>You</i> may be required to arrange for the <i>debit payment</i> to be made by another method or arrange for sufficient clear funds to be in <i>your account</i> by an agreed time so that <i>we</i> can process the <i>debit payment</i>.</li> </ul> <p>4.3 <i>You</i> should check <i>your account</i> statement to verify that the amounts debited from <i>your account</i> are correct.</p> <p>4.4 Ensure that <i>your direct debit agreement</i> is cancelled upon sale of <i>your property</i>. Any funds credited to <i>your rates assessment</i> after a change of ownership has been registered with <i>Council</i>, may not be refunded or transferred to a new rates assessment.</p>
<p><b>5. Dispute</b></p>	<p>5.1 If <i>you</i> believe that there has been an error in debiting <i>your account</i>, <i>you</i> should notify <i>us</i> directly on telephone number 1300 622 529 and <b>confirm that notice in writing with us as soon as possible</b> so that <i>we</i> can resolve <i>your</i> query more quickly. Alternatively <i>you</i> can take it up directly with <i>your financial institution</i>.</p> <p>5.2 If <i>we</i> conclude as a result of our investigations that <i>your account</i> has been incorrectly debited <i>we</i> will respond to <i>your</i> query by arranging for <i>your financial institution</i> to adjust <i>your account</i> (including interest and charges) accordingly. <i>We</i> will also notify <i>you</i> in writing of the amount by which <i>your account</i> has been adjusted. However any amount credited to <i>your assessment</i> with <i>Council</i> will also be reversed.</p> <p>5.3 If <i>we</i> conclude as a result of our investigations that <i>your account</i> has not been incorrectly debited <i>we</i> will respond to <i>your</i> query by providing <i>you</i> with reasons and any evidence for this finding in writing.</p>
<p><b>6. Accounts</b></p>	<p>6.1 <i>You</i> should check:</p> <ul style="list-style-type: none"> <li>a) With <i>your financial institution</i> whether direct debiting is available from <i>your account</i> as direct debiting is not available on all <i>accounts</i> offered by <i>financial institutions</i>.</li> <li>b) <i>Your account</i> details which <i>you</i> have provided to <i>us</i> are correct by checking them against a recent <i>account</i> statement; and</li> <li>c) With <i>your financial institution</i> before completing the <i>Direct Debit Request</i> if <i>you</i> have any queries about how to complete the <i>DDR</i>.</li> </ul> <p>6.2 <i>You</i> should advise <i>Council</i> if <i>your account</i> is transferred or closed (five working days notice is required).</p>
<p><b>7. Confidentiality</b></p>	<p>7.1 <i>We</i> will keep any information (including <i>your account</i> details) in <i>your Direct Debit Request</i> confidential. <i>We</i> will make reasonable efforts to keep any such information that <i>we</i> have about <i>you</i> secure and to ensure that any of our employees or agents who have access to information about <i>you</i> do not make any unauthorised use, modification, reproduction or disclosure of that information.</p> <p>7.2 <i>We</i> will only disclose information that <i>we</i> have about <i>you</i>:</p> <ul style="list-style-type: none"> <li>a) To the extent specifically required by law; or</li> <li>b) For the purpose of this <i>agreement</i> (including disclosing information in connection with any query or claim).</li> </ul>
<p><b>8. Notice</b></p>	<p>8.1 If <i>you</i> wish to notify <i>us</i> in writing about anything relating to this <i>agreement</i>, <i>you</i> should write to: The CEO Mackay Regional Council PO Box 41 Mackay QLD 4740</p> <p>8.2 <i>We</i> will notify <i>you</i> by sending a notice in the ordinary post or by email, to your nominated email / postal address on <i>Council's</i> records.</p> <p>8.3 Any notice will be deemed to have been received on the third <i>banking day</i> after posting.</p>
<p><b>9. Enquiries</b></p>	<p>9.1 Direct all enquiries to Mackay Regional <i>Council</i> in the first instance, or <i>you</i> may contact <i>your financial institution</i>. Enquiries should be made at least five (5) working days prior to the next scheduled <i>debit day</i>. All communication addressed to <i>Council</i> should include <i>your rates assessment</i> number.</p>