



## RATES DIRECT DEBIT APPLICATION

Property Number: \_\_\_\_\_

I/We \_\_\_\_\_ (Property owner/ (s) name)

Property Address \_\_\_\_\_

Day time telephone number \_\_\_\_\_

I/We authorise and request the City of Cockburn (Debit ID: 425945) to arrange for my/our account to be debited as specified below.

### DETAILS OF BANK ACCOUNT TO BE DEBITED (SAVING / CHEQUE)

Name of Bank / Financial Institution \_\_\_\_\_

Account in the name of \_\_\_\_\_

BSB (Must be 6 Digits) \_\_\_\_\_ - \_\_\_\_\_

Account Number \_\_\_\_\_

I/We would like to pay rates by choosing the Payment Options available on Rate Notice.

Please tick one only:

**Option 1: PAYMENT IN FULL** on Due Date as stated on Rate Notice

Or

**Option 2: PAYMENT IN FOUR (4) INSTALMENTS** as stated on Rate Notice

*If you wish to set up Recurring Direct Debit to pay your annual rates, please tick the following option:*

Recurring Yearly

Note: Amount due may vary from each financial year. Please refer to Rate Notice

**NB: Returned / Dishonoured fee for a rejected direct debit is \$15.00 per rejection**

**OR:**




**SPECIAL ARRANGEMENT**

I/We would like to pay rates by **Special Arrangement**. I/We agree to the following conditions:

- Penalty interest will be applied at **7% p.a on daily basis from the due date on the Rate Notice** until the outstanding balance is paid (excluding fully entitled Pensioners / Seniors)
- Amount owing will need to be finalised / completed by **30 April of each financial year**
- Arrangement will **continue** even if the amount owing is cleared **unless otherwise notified** in writing by the property owner / (s)
- Returned / dishonoured fee for a rejected direct debit is **\$15.00 per rejection**
- **Two (2) dishonoured transactions** will result in cancellation of the arrangement and commencement of normal debt recovery action

**Amount to be debited** (*Minimum payment \$50.00 and Whole dollars only*)

\$

Rates must be cleared by **30 April** of each financial year

**Frequency of Debit (tick which is applicable):**

Weekly

Fortnightly

Monthly

**DD**

**MM**

**YYYY**

**Commencement Date:**

\_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_

**FRIDAYS only**

**ACKNOWLEDGEMENT**

*I/We have read the Direct Debit Request Terms & Conditions (DDR) (see overleaf)*

*I/We authorise and request that this Direct Debit Request remain in force until cancelled, deferred or otherwise altered in accordance with the Service Agreement.*

*Please ensure all account details are correct and that this request is signed by an authorised signatory of the account to be debited. **Note: if joint account, all signatures required.***

**Signature** \_\_\_\_\_

**Date** \_\_\_\_\_

**Signature** \_\_\_\_\_

**Date** \_\_\_\_\_



## DIRECT DEBIT REQUEST TERMS AND CONDITIONS (DDR)

1. All changes relating to the direct debit arrangements including amendment, deferment or cancellation must be made in writing.
  - Written advice needs to be received by **midday on the Wednesday** of the payment week. Any changes required to the City of Cockburn via:
    - Mail **P O Box 1215, Bibra Lake DC WA 6965** or;
    - Email [rates@cockburn.wa.gov.au](mailto:rates@cockburn.wa.gov.au) or;
    - Fax **08 9411 3333**
  - Please allow up to **five (5) working days** for amendments to take effect. The City of Cockburn will advise if changes cannot occur within this timeframe.
2. Direct debit only available for cheque / savings accounts.
3. Your obligations:
  - It is your responsibility to ensure that there are sufficient clear funds in your nominated account to allow a debit payment to be made in accordance with the Direct Debit Request.
  - You should check your bank statement to verify that the amounts debited from your nominated account are correct.
4. Special arrangement:
  - Amount owing needs to be finalised / completed by **30 April of each financial year**
  - Arrangement will **continue** even if the amount owing is cleared unless otherwise notified in writing
  - The return/dishonour fee for a rejected direct debit is **\$15.00 per rejection**.
5. For rejected transactions, the following will apply:
  - In the event of two (2) rejected payments, the City will cancel the arrangement. If the account is not paid in full, or another direct debit arrangement entered into, the City will commence normal debt collecting procedures.
  - If a further direct debit arrangement is commenced and another two (2) rejected payments occur, then no more direct debit payment arrangements will be made for that financial year. Full payments will be required or normal debt collecting procedures will then be commenced.
  - The return/dishonour fee for a rejected direct debit is **\$15.00 per rejection**.
6. Direct debit payment days are:
  - Only on **FRIDAYS**
  - If Friday is a public holiday, the payment will be debited on the next working day.
  - Monthly payments will be debited on the Friday each month from the first payment date which is selected. If subsequent payment dates are not a Friday, the debit will be scheduled on the Friday of the same week.
7. Disputes:
  - If you believe that a direct debit payment has been deducted from your account incorrectly, please contact the City – Rates Services team on 9411 3444.
  - Notification of a disputed direct debit payment will be investigated. Advice of the outcome will be issued within seven (7) working days. You may also need to contact your financial institution.
  - You will be entitled to a refund if a direct debit payment has been deducted from your bank in error.
8. Penalty interest :
  - Accrues daily on outstanding balance at **7% per annum** from due date on Rate Notice.
  - Not applicable to fully entitled Pensioners / Seniors
9. Please be aware that:
  - Rates accounts **MUST** be cleared by **30 April** each financial year.
  - Direct debiting through Bulk Electronic Clearing System (BECS) is not available on all types of accounts.
  - If you have any queries, please contact your relevant Bank / Financial Institution before completing the direct debit request.
  - The City will give you **fourteen (14) days** of notice for any changes to the DDA Terms and Conditions.
  - The City accepts no responsibility for correspondence not being received, being received late due to postal delays, or for being illegible.