



SmartRates Direct Debit Payment

The City of Cockburn has introduced SmartRates to make it easier for households to manage their rate payments throughout the year.

SmartRates makes your payments more manageable by allowing you to pay weekly or fortnightly ensuring that your rates are paid before the end of each financial year. You will have the option to spread your payment over 22 or 43 payments.

For more information, contact the City of Cockburn on 08 9411 3444.

Please complete and return the form using the enclosed reply paid envelope to the City of Cockburn before 12 August 2017 to commence the direct debit payments on 25 August 2017. Forms received after 12 August 2017 will not be accepted and you will need to contact the City of Cockburn for alternative payment arrangements.

Property Number: _____

Property Address _____

Daytime Contact Telephone Number: _____

Details of Bank Account to be Debited (Saving/Cheque)

Name of Bank/ Financial Institution: _____

Account in the name/s of: _____

BSB: _____ - _____

Account Number: _____

Weekly Payment of \$ _____

Fortnightly Payment of \$ _____

I/We have read the Direct Debit Agreement Terms and Conditions (above) and agree.
(all account holders must sign)

Signed _____ Date _____

Signed _____ Date _____

PO Box 1215, Bibra Lake DC WA 6965, 9 Coleville Crescent, Spearwood WA 6163 ABN 27 471 341 209
T 08 9411 3444 E rates@cockburn.wa.gov.au cockburn.wa.gov.au

Weekly and Fortnightly Direct Debit Request Service Agreement Terms and Conditions (City of Cockburn ACPA ID 425945)

1. This direct debit agreement will entitle the City of Cockburn to deduct payments from your designated bank account. Direct debits are only available from savings or cheque accounts
2. Direct debits will be deducted from your bank account weekly or fortnightly on Fridays only. If the Friday falls on a public holiday, it will be processed on the following working day. Please ensure sufficient cleared funds are available in your nominated bank account the working day before and three business days after each payment is due
3. If your direct debit fails due to insufficient funds or stopped payments, an administrative charge will apply
4. If either party (ratepayer or City) cancels the direct debit arrangement then full payment including penalty interest and charges is required immediately. Legal action may commence without further notice
5. Interest of 3.5% is calculated within the option costs. Any overdue balances due to dishonours or stopped payments will accrue penalty interest at the rate of 7% per annum. Interest is not applicable to fully entitled pensioners or seniors
6. You may stop or defer a debit payment, or terminate (cancel) this agreement at any time by providing us with at least 7 days notification in writing
7. Paying the account in full does not mean the direct debit will cease. You must request cancellation of the direct debit in writing.
8. Change of bank account details must be advised with at least seven days notification in writing
9. Agreeing to this payment option means that your direct debit payment amount will be adjusted accordingly to ensure that the account is cleared before the end of each financial year. This means that the payment amount will automatically change each year to the new amount stated on the annual rates notice
10. The City of Cockburn reserves the right to alter direct debit amounts upon Interim Notices being issued. A confirmation letter will be sent advising of the revised amount.

A full copy of the terms and conditions is available online at cockburn.wa.gov.au/SmartRates