

## Rate Direct Debit Payment Option (Debit and Credit Cards)

### CREDIT CARD NOW AVAILABLE

Darebin's Direct Debit option allows you to nominate a cheque/savings or credit card account from which your rates are automatically deducted. Paying your rates by Direct Debit is a convenient and easy way for you to ensure that your rates are always paid on time and avoid any interest charges. Once established the Direct Debit Arrangement continues on each year unless written notification is received to cancel the Direct Debit.

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#### **Please provide your Darebin property details: (as shown on your Rate Notice)**

Assessment Number: .....

Property Address: .....

Assessment Number: .....

Property Address: .....

**(if you have more than two properties please photocopy form or download form at [www.darebin.vic.gov.au/ratesforms](http://www.darebin.vic.gov.au/ratesforms))**

**To begin a Direct Debit Arrangement all you need to do is:**

- Select an **Option (1, 2 or 3)**
- Complete the Application Form on the back of this page
- Send the completed and signed Application Form to:

**City of Darebin  
PO Box 91, Preston Vic 3072**

Your rate payments will then be automatically debited from your account as they fall due.

**If you wish to cancel or change this arrangement at any time you must advise Council in writing**

#### **Please select an Option below:**

##### **Option 1.**

Your four quarterly rate instalment payments are deducted from your nominated account on their due dates.

**Yes, I would like my payments deducted by four quarterly instalments as shown on my rate notice**

##### **Option 2.**

Spread your rate payments over ten monthly deductions. The ten month period commences on the 15<sup>th</sup> September and ends on the 15<sup>th</sup> June each year.

**Yes, I would like my payments deducted over ten monthly payments as shown on my rate notice.**

##### **Option 3.**

Schedule your deductions weekly or fortnightly. Please complete the information below.

**Yes, I would like (payment amount) \$ .....**

**deducted**  **weekly**  **fortnightly**

**commencing on: ...../...../..... and continuing until otherwise advised**

**Please Note:** if your Direct Debit amount does not cover your Annual Rate amount a Revenue Officer will be in contact with you prior to your Direct Debit commencing.

Please complete this form and post to: Darebin City Council, PO Box 91, Preston VIC 3072

**REQUEST AND AUTHORITY TO DEBIT**

SURNAME OR COMPANY NAME \_\_\_\_\_

GIVEN NAMES OR ACN/ABN \_\_\_\_\_ D.O.B. \_\_\_\_ / \_\_\_\_ / \_\_\_\_

MAILING ADDRESS \_\_\_\_\_

MOBILE \_\_\_\_\_ CONTACT NUMBER \_\_\_\_\_

EMAIL \_\_\_\_\_ DATE \_\_\_\_ / \_\_\_\_ / \_\_\_\_

Payment method (please select one payment method only – either section A or B below)

**(A) DIRECT DEBIT MY FINANCIAL INSTITUTION**

I request and authorise **Darebin City Council, ID No. 314011**, to arrange, through its own financial institution, for any amount Darebin City Council may debit or charge you to be debited through the Bulk Electronic Clearing System from an account held at the financial institution identified below and paid to the Debit User, subject to the terms and conditions of the Direct Debit Request Service Agreement (attached)

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

Bank/Financial Address \_\_\_\_\_

Name of Bank Account (ie. A. Citizen) \_\_\_\_\_

BSB Number    -

Account Number

Acknowledgment: By signing this Direct Debit Request you acknowledge having read and understood the terms and conditions governing the debit arrangements between you and Darebin City Council as set out in this Request and in your Direct Debit Request Service Agreement.

Signature \_\_\_\_\_

(If signing for a company, sign and print full name and capacity for signing eg. Director)

**(B) DIRECT DEBIT MY CREDIT CARD - (Visa and Mastercard only)**

I request you City of Darebin to arrange for funds to be debited from my nominated credit card, subject to the terms and conditions of the Direct Debit Service Agreement (attached).

Cardholder's Name \_\_\_\_\_

Credit Card Number     /     /     /

Expiry Date   /   Cardholders Signature \_\_\_\_\_ DATE \_\_\_\_ / \_\_\_\_ / \_\_\_\_

## **DIRECT DEBIT REQUEST SERVICE AGREEMENT**

**Please retain this agreement and store with your rate notice**

<b>1. Debiting your account</b>	<p>1.1 By signing a <i>direct debit request</i>, you have authorised <i>us</i> to arrange for funds to be debited from <i>your</i> account or charged to <i>your</i> credit card. <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 <i>We</i> will only arrange for funds to be debited from <i>your account or credit card</i> as authorised in the <i>direct debit request</i>.</p> <p>1.3 If the <i>debit day</i> falls on a day that is not a <i>banking day</i>, <i>we</i> may direct <i>your financial institution</i> to debit <i>your account or credit card</i> on the following <i>banking day</i>. If <i>you</i> are unsure about which day <i>your account or credit card</i> has or will be debited <i>you</i> should ask <i>your financial institution</i></p>
<b>2. Changes by us</b>	2.1 <i>We</i> 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.
<b>3. Changes by you</b>	<p>3.1 Subject to 3.2 and 3.3, <i>you</i> may change the arrangements under a <i>direct debit</i> request by contracting <i>us</i> on 8470 8880.</p> <p>3.2 If <i>you</i> wish to stop or defer a <i>debit payment</i> <i>you</i> must notify <i>us</i> in writing at least 5 days before the next <i>debit day</i>. This notice should be given to <i>us</i> in the first instance</p> <p>3.3 <i>You</i> may also cancel <i>your</i> authority for <i>us</i> to debit <i>your</i> account at any time by giving <i>us</i> 5 days notice in writing before the next <i>debit day</i>. This notice should be given to <i>us</i> in the first instance.</p>
<b>4. Your obligations</b>	<p>4.1 It is <i>your</i> responsibility to ensure that there are sufficient clear funds available in <i>your</i> account to allow a debit payment 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 a <i>debit payment</i>.</p> <p>(a) <i>you</i> may be charged a fee and/or interest by <i>your financial institution</i>;</p> <p>(b) <i>you</i> may also incur fees or charges imposed or incurred by <i>us</i>; and</p> <p>(c) <i>you</i> must 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>.</p> <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 If Darebin City Council is liable to pay goods and services tax ("GST") on a supply made in connection with this agreement, then <i>you</i> agree to pay Darebin City Council on demand an amount equal to the consideration payable for the supply multiplied by the prevailing GST rate.</p>
<b>5. Dispute</b>	<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 8470 8880 and confirm that notice in writing with <i>us</i> as soon as possible so that <i>we</i> can resolve <i>your</i> query more quickly.</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</i> account (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</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.</p> <p>5.4 Any queries <i>you</i> may have about an error made in debiting <i>your account</i> should be directed to <i>us</i> in the first instance so that <i>we</i> can attempt to resolve the matter between <i>us</i> and <i>you</i>. If <i>we</i> cannot resolve the matter <i>you</i> can still refer it to <i>your financial institution</i> which will obtain details from <i>you</i> of the disputed transaction and may lodge a claim on <i>your</i> behalf.</p>
<b>6. Accounts</b>	<p><i>You</i> should check:</p> <p>(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 accounts offered by financial institutions.</p> <p>(b) <i>Your</i> account details which <i>you</i> have provided to <i>us</i> are correct by checking them against a recent <i>account</i> statement; and</p> <p>(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>direct debit request</i>.</p>
<b>7. Confidentiality</b>	<p>7.1 <i>We</i> are collecting this information for the purpose of processing the payment of Council rates via <i>Direct Debit</i> payment. <i>We</i> will keep the information (including <i>your</i> account details) confidential, and will take reasonable steps to ensure that all information that <i>we</i> have about <i>you</i> is kept secure.</p> <p>7.2 <i>We</i> will only disclose this information;</p> <p>(a) For the purpose of this agreement; or</p> <p>(b) to the extent specifically required by law</p> <p><i>You</i> may access this information by contacting Council on 8470 8880.</p>
<b>8. Notice</b>	<p>8.1 If <i>you</i> wish to notify <i>us</i> in writing about anything relating to this agreement, <i>you</i> should write to Darebin City Council PO Box 91 Preston 3072</p> <p>8.2 <i>We</i> will notify <i>you</i> by sending a notice in the ordinary post to the address <i>you</i> have given <i>us</i> in the <i>direct debit request</i>.</p> <p>8.3 Any notice will be deemed to have been received on the third <i>banking day</i> after posting.</p>

## Definitions

**account** - the account or credit card held at your financial institution from which we are authorized to arrange for funds to be debited

**agreement** – this Direct Debit Request Service Agreement between you and us

**banking day** – a day other than a Saturday or a Sunday or a public holiday listed throughout Australia

**debit day** – the day that payment is due to Council

**debit payment** – a particular transaction where a debit is made

**direct debit request** – the Direct Debit Request between us and you

**us or we** – Darebin City Council (the Debit User) - the organisation you have authorized by signing a Direct Debit Request

**you** – the customer who signed the Direct Debit Request

**your financial institution** – the financial institution where you hold the account that you have authorised us to arrange to debit

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City of Darebin

Postal Address:

PO Box 91, Preston 3072

[revenue@darebin.vic.gov.au](mailto:revenue@darebin.vic.gov.au)

[www.darebin.vic.gov.au](http://www.darebin.vic.gov.au)

Telephone: (03) 8470 8888

Facsimile (Revenue): (03) 9261 4840

TTY: (03) 8470 8696

### Customer Service Centre Locations

#### Darebin Civic Centre

274 Gower Street, Preston

#### Northland Customer Service Centre

Murray Road, Preston

#### Northcote Library Customer Service Centre

32-38 Separation Street, Northcote

#### Reservoir Civic Centre

23 Edwardes Street, Reservoir