

Rates: Direct debit request

About this form:	This is an interim form is to be used for rate payers in the former Ashfield, Marrickville and Leichhardt councils to request to pay their rates via direct debit.
How to complete:	This application form will not be processed unless all information is completed and payment is provided. <u>Please complete and return to council at least ten (10) business days prior to the date on which you require the arrangement to commence.</u> Applications will be checked at lodgement to ensure the required information is provided. Please see Instructions for applicants

Applicant's details

Please choose which former Council area you are from:

Leichhardt: Inner West Council (APCA User ID 067036) or

Ashfield : User ID 125252

Marrickville : User ID 066940

I/We authorise and request to arrange for funds to be debited from my/our account at the financial institution identified below and as prescribed below through the Bulk Electronic Clearing System (BECS). This authorisation and request is subject to, and is to remain in force, in accordance with the terms described as per the service agreement attached to this document

Applicant's details (must be property owner or authorised representative)

Salutation: (please tick)	<input type="checkbox"/> Mr	<input type="checkbox"/> Ms	<input type="checkbox"/> Miss	<input type="checkbox"/> Other (please specify)
First name			Surname	
Street address				
Suburb			Postcode	
Postal address (if different to street address):				
Suburb			Postcode	
Phone No			Mobile	
Email address				

Property for which rates are to be direct debited:

Customer reference or assessment no. or property no.		NOTE: A separate application is required for each property.
Property street address		
Suburb		Postcode

Please indicate chosen payment frequency:

<input type="checkbox"/> Full annual payment	<input type="checkbox"/> Quarterly instalments
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Account to be direct debited: savings or cheque accounts only

Name of financial institution						
BSB number						Account number
Name/s in which account is held						

I/We authorise/agree to the following:

1. Inner West Council to verify the details of the abovementioned account, with my/our financial institution.
2. The financial institution to release information allowing Inner West Council to verify the abovementioned account details.
3. I/We will advise Inner West Council of the cancellation of this authority should I/we wish to stop paying by direct debit, or on sale or transfer of the property from my/our ownership, and will not hold Inner West Council responsible for any action arising from not doing so.

Account holder signature(s) <i>(Note: If joint account, all signatures may be required)</i>		
Date	____ / ____ / ____	____ / ____ / ____

Rates and charges notices will still be issued to you even if the amount due is to be paid by direct debit.

Please do not pay these notices if your direct debit will pay the full quarterly or annual amount due.

Introduction

You have entered or are about to enter into an arrangement under which you make payments to us and you want to make those payments by use of the direct debit system. This agreement sets out the terms on which we accept and act under a direct debit request ("your direct debit request") which you give us to debit amounts from your account under the direct debit system. It is additional to the arrangement under which you make payments to us.

Please ensure you keep a copy of this agreement as it sets out certain rights you have against us and certain obligations you have to us in providing us with your direct debit request.

Initial terms of the arrangement

In terms of the direct debit request arrangements made between us and signed by you, we undertake to periodically debit your nominated account for the agreed amount for payment of Council rates and charges. Such payment shall be applied to your rates and charges account.

Rates direct debit request service agreement

To be retained by direct debit applicant

1.	<p>Notification that payment is due</p> <p>Council will always provide you with a bill at least (10) business days before payment is due. On the due date the amount will be debited from the account you have nominated at your financial institution.</p>
2.	<p>Due date/drawing arrangements</p> <p>If the due date falls on a weekend, bank holiday or public holiday (non-business day), your payment will not be debited until the first working day following the scheduled drawing due date.</p>
3.	<p>Sufficient funds</p> <p>You acknowledge that it is your responsibility to ensure that your nominated account has sufficient clear funds on the due date of each instalment to cover the amount payable. If your direct debit is returned unpaid by your financial institution, we will notify you requesting payment be made by another payment method.</p> <p>If your drawing is returned or dishonoured by your financial institution, the receipt will be cancelled and the amount written back onto the account, and will be subject to normal interest charges on overdue rates and charges. Dishonour fees will apply, and will be added to the rates and charges account as per Council's fees and charges.</p> <p>Any fee charged to us by Council's financial institution in respect of the dishonoured direct debit will be on charged to you together with Council's fee to process dishonour payments (please refer to www.innerwest.nsw.gov.au/feesandcharges Your own financial institution may also charge a fee.</p> <p>Interest accrues on rates and charges outstanding after the due date.</p>
4.	<p>Range of accounts</p> <p>The direct debit system allows for payments to be deducted from cheque or savings accounts only. Credit card accounts are unable to be used. You are advised to check with your financial institution as to whether your account is suitable for direct debit prior to completing this form.</p>
5.	<p>Changes by you</p> <p>If you want to make changes to the drawing arrangements, contact us in writing at least ten (10) business days prior to the scheduled payment. These changes may include: -</p> <ul style="list-style-type: none"> • Deferring the drawing; • Altering the schedule; • Stopping an individual debit; • Suspending the direct debit request; and

	<ul style="list-style-type: none"> • Cancelling the direct debit request. If you change your bank account details, a new direct debit request form will need to be filled out.
6.	<p>Changes by us</p> <p>We may vary any details of this agreement or a direct debit request at any time by giving you at least fourteen (14) days written notice. Please note that amounts debited will be as per rates and charges and/or Instalment Notices issued by Council, however occasionally amounts may change where alternative payments and adjustments occur. If you wish to discuss any changes to the initial terms, please contact Council using the details outlined above.</p> <p>If 3 or more payments are dishonoured in 1 financial year the direct debit will be cancelled. You will be advised if this occurs.</p>
7.	<p>Enquiries</p> <p>Direct all enquiries to us, rather than to your financial institution, and these should be made at least five (5) working days prior to the next scheduled drawing date. All communication addressed to us should include your assessment number and property address.</p> <p>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</p>
8.	<p>Complaints</p> <p>You may lodge a complaint about your direct debit by contacting Council's rates section on 9367 9168 and quoting the customer reference number shown on your rate or instalment notice. We will respond to any complaint promptly.</p>
9	<p>Direct debit guarantee</p> <p>If you dispute any amount on a bill or on a notification of payments due under a direct debit agreement, and you let us know at least five (5) business days before payment is due, we guarantee we will not debit your account for the amount in dispute until the dispute is resolved. This notice will allow us enough time to resolve the problem or to halt processing of the payment.</p>

Your questions answered

When can I start paying this way? Once Council gets your form, payment can start immediately (on the next payment date for the method you choose).

How does direct debit work? You give Council authority to automatically deduct the amount due from your financial institution when it is due. You will continue to receive annual/quarterly instalment notices to remind you of upcoming payments being due.

What if I change my mind? Simply inform Council in writing.

Will I be charged for using this system? Generally, no – but check with your financial institution. But remember you are also saving travel, postage or phone costs. Dishonour fees will apply if there are insufficient funds available.

Will I receive a receipt? Your bank statement will show the payment has been made to Inner West Council.

I run a business – what about GST? There is NO GST on rates or waste charges, so no tax invoice is issued no matter what payment method you use.

Privacy statement

This form contains personal information of a person/s making an application to Inner West Council. The requested information assists Council staff to respond to the applicant/s. The supply of information is voluntary. If you do not provide the requested information, Council may not be able to respond to / progress your application. The information will be retained in Council's record keeping system. Information held by Council is not made publicly available unless there is an overriding public interest to do so under the Government Information (Public Access) Act 2009 (GIPA Act) and in accordance with section 18(1)(b) of the NSW Privacy and Personal Information Protection Act 1998. For more information about your privacy please contact Inner West Council on (02) 9392 5000 and ask to speak with the Privacy Officer. Alternatively, you may email Council at council@innerwest.nsw.gov.au or write to us at P.O. Box 14, Petersham, NSW 2049.

How to lodge

Lodging an application requires a completed application form.

All relevant information and the payment of the required fee (where a fee applies).

Application will be checked at lodgement to ensure the required information is provided.

Incomplete or illegible applications will not be accepted and will be returned to you.

Lodge by email: council@innerwest.nsw.gov.au

Lodge in person: at any of the Inner West Council's Customer Service Centres:

Ashfield: 260 Liverpool Road, Ashfield

Leichhardt: 7-15 Wetherill Street, Leichhardt

Petersham: 2-14 Fisher Street, Petersham

Opening hours are Monday to Friday, 8:30am to 5:00pm.

Cashiering is available from 8:30am to 4:30pm.

Check opening hours at www.innerwest.nsw.gov.au/contact

Lodge by mail: Inner West Council, PO Box 14, PETERSHAM NSW 2049

Fees and charges: can be found on Council's website www.innerwest.nsw.gov.au/feesandcharges

Cheques are to be made payable to: Inner West Council

Credit card: Please use the Inner West Council credit card payment form.

OFFICE USE ONLY

Receipt date:		Receipt No:	
Amount:	\$	Council Officer:	
DWS No/CRN Number if applicable:		Cashier Code: (Ashfield Office Only)	
Certificate Number:			