Direct Debit Request (DDR)

Please complete this form in **BLOCK LETTERS** and return by:

- **Post:** PO Box 11, Victor Harbor SA 5211
- **Email:** localgov@victor.sa.gov.au
- **In person:** 1 Bay Road, Victor Harbor

Please complete a separate Direct Debit Request Form for each property and return original(s) to City of Victor Harbor.

Owner

Name(s) of Property Owner(s): _____

Address of Property: _____

Property ID: _____ Valuation number: _____

Frequency

Fortnightly ☐ **Monthly** ☐ **Quarterly** ☐

- I/We agree for City of Victor Harbor, Revenue Department to calculate the payment amounts to be deducted fortnightly or monthly each financial year until advised in writing.
- Payment amounts will be calculated for the total rates to be paid by 30 June each financial year, with fourteen (14) days' notification of the new amount sent in July after adoption.
- Fines and Interest exemptions will be granted while the Direct Debit Agreement is in place.
- Quarterly direct debit payments will be deducted on the due date. Fortnightly and monthly payments will be deducted on the Friday when the payment is due. Where Friday is a non-business day, payments will be deducted on the following business day.

Start Date _____

Account Details

I/We authorise and request the City of Victor Harbor (APCA User ID number 404589) to debit my/our account below under the Bulk Electronic Clearing System (BECS) with any amount City of Victor Harbor may debit or charge, subject to the terms and conditions of the Direct Debit Service Agreement (DDRSA) as amended from time to time. (Note: We do not accept Credit Cards).

Name of Financial Institution: _____ Branch: _____

BSB Number: _____ Account Number: _____

Name(s) of Account Holder(s): _____

Your Authority

I/We acknowledge that I have read, understood and accepted the terms and conditions governing the Direct Debit Arrangement as set out in the DDR and the DDRSA. I/We confirm that the details on this form have been checked and are correct.

Full Name: _____ Full Name: _____

Signature: _____ Signature: _____

Date: _____ Date: _____

Mobile: _____ Email: _____

PO Box 11
1 Bay Road
Victor Harbor SA 5211

www.victor.sa.gov.au

P 08 8551 0500
F 08 8551 0501
E localgov@victor.sa.gov.au

Direct Debit Request Service Agreement (DDRSA)

If you choose to pay by Direct Debit from your bank account, please read this Direct Debit Request Service Agreement (DDRSA)

1. By signing the Direct Debit Request (DDR), you authorise us to arrange for funds to be debited from your Account in accordance with the terms of the DDR and this Agreement.

2. We will advise you fourteen (14) days in advance of any changes to the DDR.

3. For all matters relating to the DDR, including cancellation, alteration or suspension of drawing arrangements or to stop or defer a payment, or to investigate or dispute a previous payment, you should:

(a) Contact us in writing
Email: localgov@victor.sa.gov.au
Post: PO Box 11,
Victor Harbor, SA 5211
In Person: 1 Bay Road, Victor Harbor SA 5211

(b) Allow fourteen (14) days for the amendments to take effect or to respond to a dispute. If our investigations show that your Account has been incorrectly debited, we will arrange for the Financial Institution to adjust your Account accordingly.

We will also notify you in writing of the amount by which your Account has been adjusted. If, following our investigations, we believe on reasonable grounds that your Account has been correctly debited, we will respond to you by providing you with reasons and copies of any evidence for this finding.

If we can't resolve the matter, you can still refer to it to your Financial Institution, which will obtain details from you of the disputed payment and may lodge a claim on your behalf.

4. It is your responsibility to ensure that there are sufficient cleared funds in the Account when the payments are to be drawn. Please advise us of any changes to your bank details, including BSB and Account numbers at least fourteen (14) days in writing prior to when you next payment is due. If you do not do this, your payment maybe dishonoured.

5. If the due date for payment falls on a day other than a Business Day, the payment will be processed on the next Business Day. If you are uncertain when the payment will be debited from your Account, please check with your Financial Institution.

6. For returned unpaid transactions, the following procedures or policies apply:
(a) We treat the payment as if it was never made.
(b) A fee may be applied for drawings that are returned unpaid. We reserve the right to cancel the DDR at any time if drawings are returned unpaid by your Financial Institution.

7. Customer records and Account details will be kept private and confidential and disclosed only at your request or at the request of the Financial Institution, or where we need to disclose this information in connection with a claim made to correct/ investigate an alleged incorrect debit or otherwise as required by law.

8. If any provision of this DDRSA is found to be illegal or void for any reason (e.g. a court, tribunal or authority declares it so) the remaining provisions of this DDRSA continue to apply to the extent possible. as if the void or unenforceable provision had never existed.

9. You should be aware that:
(a) Direct debiting through the Bulk Electronic Clearing System (BECS) is not available on all accounts.
(b) You should check your Account details (including the Bank State Branch (BSB) number) directly against a recent statement from your Financial Institution. If you are in doubt, please check with your Financial Institution before completing the drawing authority.

DEFINITIONS

Account means the bank account nominated in the DDR, held at your Financial Institution from which we are authorised to arrange for funds to be debited;

Agreement means the terms and conditions (including BPAY), and any schedules to these terms and conditions, as amended from time to time;

Direct Debit Request means the DDR between us and you as amended from time to time;

Financial Institution is the financial institution where you hold the account nominated in your DDR as the account from which we are authorised to arrange for funds to be debited;

'We', 'Our' or 'Us' means City of Victor Harbor; and **'You', 'Your' or 'Yours'** means the Customer/s who signed the DDR.