



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: _____

Assessment Number: _____ Valuation number: _____

Frequency

Fortnightly ☐ Monthly ☐ Quarterly ☐

- I/We agree for City of Victor Harbor, Rates 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: _____

Contact Details

Mobile: _____ Email: _____

OFFICE USE ONLY:

Direct Debit Amount \$ _____ Email sent to Owner _____ / _____ / 20 _____ Rates Officer _____

Direct Debit Request Service Agreement (DDRSA)

1. By signing the Direct Debit Request, you authorise us to arrange for funds to be debited from your Account in accordance with the Agreement.

2. We will advise you 14 days in advance of any changes to the Direct Debit Request.

3. For all matters relating to the Direct Debit Request, 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 City of Victor Harbor in writing to:

City of Victor Harbor

PO BOX 11

Victor Harbor SA 5211

or by email localgov@victor.sa.gov.au

And

(b) Allow for 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 your query by providing you with reasons and copies of any evidence for this finding.

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

4. You should be aware that:

(a) Direct debiting through the Bulk Electronic Clearing System (BECS) is not available on all accounts; and

(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 any doubt, please check with your Financial Institution before completing the drawing authority.

5. It is your responsibility to ensure that:

(a) Sufficient cleared funds are in the Account when the payments are to be drawn;

(b) The authorisation to debit the Account is in the same name as the Account signing instruction held by the Financial Institution where the Account is held;

(c) Suitable arrangements are made if the direct debit is cancelled:

- by yourself;

- by your Financial Institution; or

- for any other reason.

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

7. For returned unpaid transactions, the following procedures or policies will 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 Direct Debit Request at any time if drawings are returned unpaid by your Financial Institution.

8. All Customer records and Account details will be kept private and confidential to be disclosed only at your request or at the request of the Financial Institution in connection with a claim made to correct/investigate an alleged incorrect or wrongful debit or otherwise as required by law.

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

Definitions

Unless otherwise defined, a term defined in the Agreement has the same meaning when used in this DDRSA and:

Account means the account nominated in the Direct Debit Request, 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), including the Schedules to those Terms and Conditions, as amended from time to time;

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

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

We means City of Victor Harbor; and

You mean the Customer/s who signed the Direct Debit Request