



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

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

I/We _____
 of _____

authorise and request the City of Victor Harbor (APCA User ID number 404589) until further notice in writing, to arrange for funds to be debited through the Bulk Electronic Clearing System (BECS) from my/our account at the Financial Institution identified below as instructed by me/us or any other amounts as instructed or authorised to be debited in accordance with the terms and conditions of the Direct Debit Request Service Agreement (DDRSA) as amended from time to time.

Details of the Account to be Debited

Name of the Financial Institution _____ Branch _____
 Account Holder Name _____
 BSB number _____ Account number _____

Property Details

Assessment Number A _____ Valuation Number _____
 Address _____

Direct Debit Frequency

- Quarterly** – I would like my payments deducted by four quarterly instalments as shown on my rate notice commencing on _____ and continuing until otherwise advised in writing.
- Regularly, set amount*** – I would like my payments of \$ _____ debited weekly/fortnightly/monthly commencing on _____ and continuing until otherwise advised in writing.
Please note: If your direct debit amounts are not enough to cover your quarterly instalments by the due dates, late payment fines and interest are still applicable.
- Payment arrangement*** – I would like the City of Victor Harbor to calculate and deducted payments weekly/fortnightly/monthly commencing on _____ and continuing each financial year until otherwise advised in writing.
Please note: Payment amounts will be calculated for total rates to be paid in full by 30 June each financial year, with 14 days notification of new amount sent in July after adoption. Fines and interest exemptions will be granted while a Payment Arrangement Direct Debit is in place.

* Payments will be debited on the Friday on or after the scheduled payment dates. Where the Friday is a non business day, payments will be debited on the following business day.

I/We acknowledge that this Direct Debit arrangement is governed by the terms of Authorisation the DDRSA attached to this request.

Signature: _____
 Name: _____
 Date: _____
 Daytime Phone No.: _____

Signature: _____
 Name: _____
 Date: _____
 Daytime Phone No.: _____

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.
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.

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.

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