

# Direct Debit Request

To request a direct debit from your rates and/or water payments complete this form then print and sign before returning to Muswellbrook Shire Council by mail, fax, scan/email or in person as per above listed contact details. Insufficient information may result in the return of the form for completion prior to your direct debit being set up. Allow three working days for processing.

## Applicant details

|                                        |                      |                                |                      |                                            |                        |
|----------------------------------------|----------------------|--------------------------------|----------------------|--------------------------------------------|------------------------|
| Title                                  | <input type="text"/> | Given names<br>(if applicable) | <input type="text"/> | Surname/Company                            | <input type="text"/>   |
| Daytime phone no.                      | <input type="text"/> |                                |                      | ACN<br>(if applicable)                     | ABN<br>(if applicable) |
| Rate assessment no.<br>(if applicable) | <input type="text"/> |                                |                      | Accounts receivable no.<br>(if applicable) | <input type="text"/>   |
| Property address                       | <input type="text"/> |                                |                      | Postal address<br>(if different)           | <input type="text"/>   |

I request and authorise Muswellbrook Shire Council, User ID 183554, to arrange a debit from my nominated account through the Bulk Electronic Clearing System (BECS) according to the Service Agreement and the Payment Options outlined below.

## Financial institute details

|                                         |                      |
|-----------------------------------------|----------------------|
| Name of financial institution           | <input type="text"/> |
| Postal address of financial institution | <input type="text"/> |

## Account to be debited

|              |                      |   |                      |
|--------------|----------------------|---|----------------------|
| Account name | <input type="text"/> |   |                      |
| BSB          | <input type="text"/> | - | <input type="text"/> |
| Account no.  | <input type="text"/> |   |                      |

## Frequency/amount – tick which applicable

|              |                                                                |                                                     |                                                   |                                                   |                                 |                         |                                 |
|--------------|----------------------------------------------------------------|-----------------------------------------------------|---------------------------------------------------|---------------------------------------------------|---------------------------------|-------------------------|---------------------------------|
| <b>Rates</b> | <input type="checkbox"/> Annual<br>A/C Due Dates               | <input type="checkbox"/> Quarterly<br>A/C Due Dates | <input type="checkbox"/> Monthly<br>Last Thursday | <input type="checkbox"/> Fortnightly<br>Thursdays | <input type="checkbox"/> Weekly | \$ <input type="text"/> | From date* <input type="text"/> |
| <b>Water</b> | <input type="checkbox"/> Due Date<br>A/C Due Date              |                                                     | <input type="checkbox"/> Fortnightly<br>Thursdays | <input type="checkbox"/> Weekly                   |                                 | \$ <input type="text"/> | From date* <input type="text"/> |
| <b>Other</b> | <input type="checkbox"/> Monthly<br>Last Thursday of the month |                                                     |                                                   |                                                   |                                 | \$ <input type="text"/> | From date* <input type="text"/> |

## Acknowledgement

By signing this Direct Debit Request you acknowledge that you have read and understood the Service Agreement on page 2 of this document.

**If a joint account, please have all account holders sign. If the account is held by a company, please have one director and the company secretary each sign. If you are signing for and on behalf of another person or entity, please state the capacity in which you sign, in the signature box to the right.**

|             |                      |                                |                      |
|-------------|----------------------|--------------------------------|----------------------|
| Signature 1 | <input type="text"/> | Signature 2<br>(if applicable) | <input type="text"/> |
| Date        | <input type="text"/> | Date                           | <input type="text"/> |

## Direct Debit Request Service Agreement

This is your Direct Debit Service Agreement with Muswellbrook Shire Council user ID 183554 & ABN 86 864 180 944 (the Debit User). It explains what your obligations are when undertaking a Direct Debit arrangement with us. It also details what our obligations are to you as your Direct Debit provider.

Please keep this agreement for future reference. It forms part of the terms and conditions of your Direct Debit Request (DDR) and should be read in conjunction with your DDR authorisation.

### Definitions

- **Account** means the account held at your financial institution from which we are authorised to arrange for funds to be debited.
- **Agreement** means this Direct Debit Request Service Agreement between you and us.
- **Banking Day** means a day other than a Saturday or a Sunday or a public holiday listed throughout Australia.
- **Debit Day** means the day that payment by you to us is due.
- **debit payment** means a particular transaction where a debit is made.
- **Direct Debit Request** means the written, verbal or online request between us and you to debit funds from your account.
- **Us** or **we** means Muswellbrook Shire Council, (the Debit User) you have authorised by requesting a Direct Debit Request.
- **You** means the customer who has authorised the Direct Debit Request.
- **Your financial institution** means the financial institution at which you hold the account you have authorised us to debit.

### Debiting your account

- By submitting a direct debit request, you authorise and request us to arrange for funds to be debited from your nominated Account. The Direct Debit Request and this agreement set out the arrangement between us and you.
- In terms of the direct debit request arrangement between us and you, Council undertakes to periodically debit your nominated account for the payment of Council rates or water usage and charges.
- We will only arrange for funds to be debited from your account as authorised in this direct debit request.
- If the debit day falls on a day that is not a banking day, we may direct your financial institution to debit your account on the preceding business day. If you are unsure about which day your account has or will be debited you should ask your financial institution.
- It is your responsibility to have sufficient clear funds available in your Account on the due date to permit payment of debits in accordance with your direct debit request.
- If your nominated account does not contain sufficient funds, a dishonour fee will be charged on each dishonour in accordance with Council's fees and charges. If the direct debit dishonours on three occasions, then this direct debit arrangement will be cancelled.
- You should check your account statement to verify that the amounts debited from your account are correct.
- By requesting a direct debit arrangement, you consent and acknowledge that you are authorised to give direct debit instructions on the nominated Account.

### Check with your financial institution:

- You should check:
- With your financial institution whether direct debiting is available from your account as direct debiting is not available through BECS on all accounts offered by financial institutions.
- Your account details which you have provided to us are correct by checking them against a recent account statement; and
- With your financial institution before completing the Direct Debit Request if you have any queries about how to complete the Direct Debit Request.

### Notify Council of any changes that may affect your Direct Debit Agreement

- Any alterations / deferments or cancellations to this Direct Debit Arrangement must be made in writing no less than two business days before the next processing date.  
To do so contact us at  
Email: council@muswellbrook.nsw.gov.au  
Postal address: Muswellbrook Shire Council, PO Box 122  
MUSWELLBROOK NSW 2333.

### Amendments by us

We may vary any details of this agreement or a Direct Debit Request at any time by giving you at least Thirty (30) days written notice sent to the preferred email or address you have given us in the Direct Debit Request.

### Dispute

- If you believe there has been an error in debiting your account, you should notify us directly on council@muswellbrook.nsw.gov.au or 02 6549 3700. Alternatively you can contact your financial institution for assistance.
- If we conclude as a result of our investigations that your account has been incorrectly debited we will respond to your query by arranging within a reasonable period for your 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 we conclude as a result of our investigations that your account has not been incorrectly debited we will respond to your query by providing you with reasons and any evidence for this finding in writing.

### Protecting your privacy

- We take all reasonable steps to comply with relevant legislation and Council policy. For further information phone 02 6549 3700 or email council@muswellbrook.nsw.gov.au.
- We will keep any information (including your account details) in your Direct Debit Request confidential. We will make reasonable efforts to keep any such information that we have about you secure and to ensure that any of our employees or agents who have access to information about you do not make any unauthorised use, modification, reproduction or disclosure of that information.
- We will only disclose information that we have about you:
  - a) To the extent specifically required by law; or
  - b) For the purposes of this agreement (including disclosing information in connection with any query or claim).

### Contacting us

- If you wish to notify us in writing about anything relating to this agreement, you should write to:  
Muswellbrook Shire Council  
PO Box 122  
Muswellbrook NSW 2333
- Or Email - Council @muswellbrook.nsw.gov.au
- Confirmation of your request will be sent to you using the same method by which you advised us, i.e. email or post.
- If sent by mail, communications are taken to be have been received 3-5 business days after sending.