### CUSTOMER DIRECT DEBIT REQUEST SERVICE AGREEMENT

**TERMS AND CONDITIONS OF DIRECT DEBIT PAYMENTS**

* Please complete the enclosed Direct Debit form and return to this office by post - P O Box 662 Gosnells, fax 08 9397 3333 or email - council@gosnells.wa.gov.au .
* Ensure all fields are completed. Please check all information carefully and verify details with your bank. Incorrect or incomplete forms will not be accepted.
* An annual administration fee applies as stated in the Schedule of Fees and Charges adopted by Council. This excludes eligible registered Pensioners/Senior and does not apply to the Four Instalment Payment Option or Annual Payment in Full.
* Direct debits will be taken on **Fridays only** in conjunction with the commencement date and Councils banking arrangements.
* Should a debit be rejected more than twice in a financial year, you will be notified in writing that the direct debit payment arrangement may be cancelled and no further payment options offered. If this occurs then the outstanding amount becomes due and payable immediately.  **Note: Each dishonoured payment attracts a dishonour fee per transaction of $15 as per the City’s current Fees and Charges.**
* You are requested to check your bank statements regularly to ensure the debit is being taken from your account. Please notify this office immediately if there are any problems.
* ALL requests for alterations, cancellations or disputes/queries are required to be in writing to City of Gosnells, PO Box 662 Gosnells 6990 or email council@gosnells.wa.gov.au outlining the request/issue. Note – Please allow for a maximum of 14 workings days for any amendments to take effect. **Please note that at least three working days are required to postpone a drawing.**
* A refund may be requested for any credit balance on your account. Please note that only 1 refund per financial year will be approved.
* ONCE YOU HAVE SIGNED AND RETURNED THE DIRECT DEBIT FORM, IT IS DEEMED THAT YOU HAVE AGREED TO ALL CONDITIONS AND IT BECOMES A BINDING ARRANGEMENT.

OUR COMMITMENT TO YOU

* If any drawing falls due on a non-business day, it will be debited to your account on the next banking business day following the scheduled drawing date ie: Good Friday will be deducted the following Tuesday.
* If your drawing is returned or dishonoured by your financial institution, we will send a letter to you.
* 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.
* If you wish to discuss any changes to the initial terms you may telephone the Rates section on 9397 3000.

YOUR COMMITMENT TO THE CITY

It is your responsibility to ensure that:

* you do not instruct your financial institution to stop payments at any time (postponement must be made directly to the City);
* your nominated account can accept direct debits (your financial institution can confirm this);
* on the drawing date there is sufficient cleared funds in the nominated account; and
* you advise the City if the nominated account is transferred or closed.

DISPUTES

If you believe that a drawing has been initiated incorrectly, the City encourages you to take the matter up directly with the City by contacting the Rates team on 9397 3000. If you do not receive a satisfactory response from the City to your dispute, contact your financial institution who will respond to you with an answer to your claim:

* within 7 business days (for claims lodged within 12 months of the disputed drawing); or
* within 30 business days (for claims lodged more than 12 months after the disputed drawing)

You will receive a credit to your account of the drawing amount if the City cannot substantiate the reason for the drawing.

*NB. Your financial institution will ask you to contact the City to resolve your disputed drawing prior to involving them.*