



Wagga Wagga City Council  
Cnr Baylis & Morrow St  
Wagga Wagga NSW 2650

## Direct Debit Request Service Agreement

This is your Direct Debit Service Agreement with **Wagga Wagga City Council, APCA ID 259 576 & ABN 56 044 159 537**. 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	<p><b>account</b> means the account held at <i>your financial institution</i> from which <i>we</i> are authorised to arrange for funds to be debited.</p> <p><b>agreement</b> means this Direct Debit Request Service Agreement between <i>you</i> and <i>us</i>.</p> <p><b>banking day</b> means a day other than a Saturday or a Sunday or a public holiday listed throughout Australia.</p> <p><b>debit day</b> means the day that payment by <i>you</i> to <i>us</i> is due.</p> <p><b>debit payment</b> means a particular transaction where a debit is made.</p> <p><b>direct debit request</b> means the Direct Debit Request between <i>us</i> and <i>you</i>.</p> <p><b>us</b> or <b>we</b> means <b>Wagga Wagga City Council</b>, (the Debit User) <i>you</i> have authorised by requesting a <i>Direct Debit Request</i>.</p> <p><b>you</b> means the customer who has signed or authorised by other means the <i>Direct Debit Request</i>.</p> <p><b>your financial institution</b> means the financial institution at which <i>you</i> hold the <i>account</i> <i>you</i> have authorised <i>us</i> to debit.</p>
1. Debiting your account	<p>1.1 By signing a <i>Direct Debit Request</i> or by providing <i>us</i> with a valid instruction, <i>you</i> have authorised <i>us</i> to arrange for funds to be debited from <i>your account</i>. <i>You</i> should refer to the <i>Direct Debit Request</i> and this <i>agreement</i> for the terms of the arrangement between <i>us</i> and <i>you</i>.</p> <p>1.2 <i>We</i> will only arrange for funds to be debited from <i>your account</i> as authorised in the <i>Direct Debit Request</i>.</p> <p>1.3 If the <i>debit day</i> falls on a day that is not a <i>banking day</i>, <i>we</i> may direct <i>your financial institution</i> to debit <i>your account</i> on the following <i>banking day</i>. If <i>you</i> are unsure about which day <i>your account</i> has or will be debited <i>you</i> should ask <i>your financial institution</i>.</p>
2. Amendments by <i>us</i>	<p>2.1 <i>We</i> may vary any details of this <i>agreement</i> or a <i>Direct Debit Request</i> at any time by giving <i>you</i> at least fourteen <b>(14) business days</b> written notice.</p> <p>2.2 Wagga Wagga City Council reserve the right to cancel drawing arrangements if three (3) drawings are dishonoured by your financial institution, and to arrange with you an alternate payment method.</p>
3. Amendments by <i>you</i>	<p>3.1 <i>You</i> may change*, stop or defer a debit payment, or terminate (cancel) this agreement at any time by providing <i>us</i> with at least <b>seven (7) business days</b> notification by writing to:</p> <p><b>By Mail:</b> Wagga Wagga City Council PO Box 20 WAGGA WAGGA NSW 2650</p> <p><b>By Email:</b> council@wagga.nsw.gov.au</p> <p><b>or</b></p> <p>arranging it through your own financial institution, which is required to act promptly on your instructions.</p> <p>*Note: in relation to the above reference to 'change', your financial institution may change your debit payment only to the extent of advising <b>Wagga Wagga City Council</b> of your new account details.</p>
4. <i>Your</i> obligations	<p>4.1 It is <i>your</i> responsibility to ensure that there are sufficient clear funds available in <i>your account</i> to allow a <i>debit payment</i> to be made in accordance with the <i>Direct Debit Request</i>.</p> <p>4.2 If there are insufficient clear funds in <i>your account</i> to meet a <i>debit payment</i>:</p> <ol style="list-style-type: none"><li><i>you</i> may be charged a fee and/or interest by <i>your financial institution</i>;</li><li><i>you</i> may also incur fees or charges imposed or incurred by <i>us</i>; and</li></ol>

	<p>c) <i>you</i> must arrange for the <i>debit payment</i> to be made by another method or arrange for sufficient clear funds to be in <i>your account</i> by an agreed time so that <i>we</i> can process the <i>debit payment</i>.</p> <p>4.3 <i>You</i> should check <i>your account</i> statement to verify that the amounts debited from <i>your account</i> are correct.</p>
5. Dispute	<p>5.1 If <i>you</i> believe there has been an error in debiting <i>your account</i>, <i>you</i> should notify <i>us</i> directly on <b>1300 292 442</b> and confirm that notice in writing with <i>us</i> as soon as possible so that <i>we</i> can resolve <i>your</i> query more quickly. Alternatively <i>you</i> can take it up directly with <i>your</i> financial institution.</p> <p>5.2 If <i>we</i> conclude as a result of <i>our</i> investigations that <i>your</i> account has been incorrectly debited <i>we</i> will respond to <i>your</i> query by arranging, within a reasonable period, for <i>your</i> account to be adjusted (including interest and charges) accordingly. <i>We</i> will also notify <i>you</i> in writing of the amount by which <i>your account</i> has been adjusted.</p> <p>5.3 If <i>we</i> conclude as a result of <i>our</i> investigations that <i>your account</i> has not been incorrectly debited <i>we</i> will respond to <i>your</i> query by providing <i>you</i> with reasons and any evidence for this finding in writing.</p>
6. Accounts	<p>6.1 <i>You</i> should check:</p> <ul style="list-style-type: none"> <li>a) with <i>your financial institution</i> whether direct debiting is available from <i>your account</i> as direct debiting is not available through BECS on all accounts offered by financial institutions.</li> <li>b) <i>your</i> account details which <i>you</i> have provided to <i>us</i> are correct by checking them against a recent <i>account</i> statement; and</li> <li>c) with <i>us</i> before completing the <i>Direct Debit Request</i> if <i>you</i> have any queries about how to complete the <i>Direct Debit Request</i>.</li> </ul>
7. Confidentiality	<p>7.1 <i>We</i> will keep any information (including <i>your account</i> details) in <i>your Direct Debit Request</i> confidential. <i>We</i> will make reasonable efforts to keep any such information that <i>we</i> have about <i>you</i> secure and to ensure that any of <i>our</i> employees or agents who have access to information about <i>you</i> do not make any unauthorised use, modification, reproduction or disclosure of that information.</p> <p>7.2 <i>We</i> will only disclose information that <i>we</i> have about <i>you</i>.</p> <ul style="list-style-type: none"> <li>a) to the extent specifically required by law; or</li> <li>b) for the purposes of this <i>agreement</i> (including disclosing information in connection with any query or claim).</li> </ul>
8. Contacting each other	<p>8.1 If <i>you</i> wish to notify <i>us</i> in writing about anything relating to this <i>agreement</i>, <i>you</i> should write to:</p> <p style="padding-left: 40px;">Wagga Wagga City Council PO Box 20 WAGGA WAGGA NSW 2650</p> <p>8.2 <i>We</i> may send notices either electronically to <i>your</i> email address or by ordinary post to the address <i>you</i> have given <i>us</i>.</p> <p>8.3 If sent by mail, communications are taken to be received on the day they would be received in the ordinary course of post.</p>
9. Frequently Asked Questions	<p><b>Will Direct Debit cost extra?</b> There is no additional cost, however your normal bank transaction charges may apply.</p> <p><b>Do I still have to pay my bill by the due date if I choose Direct Debit?</b> Yes, Direct Debit does not relieve <i>you</i> of <i>your</i> obligation to pay in full by the due date unless <i>you</i> are adhering to an agreed payment plan with Council.</p> <p><b>What happens if I do not have sufficient funds in my financial institution account at the time of the Direct Debit?</b> Should there be insufficient funds <i>you</i> may be liable for (certain) bank charges. If the third attempt is dishonoured then Wagga Wagga City Council may terminate <i>your</i> Direct Debt arrangement.</p> <p><b>Please note:</b> If any changes to the property ownership occur, this Direct Debit arrangement will be terminated upon receipt of an application for a 603 Certificate. Otherwise, <u>all</u> responsibility for termination will lie with the Customer.</p> <p><b>Please Note:</b> Rates Instalment notices will continue be forwarded on a quarterly basis.</p>



City of  
Wagga Wagga

Wagga Wagga City Council  
Cnr Baylis & Morrow St  
Wagga Wagga NSW 2650

## Direct Debit Request (DDR) Rates

### Request and Authority to debit the account named below to pay:

WAGGA WAGGA CITY COUNCIL – APCA ID 259 576

Request and Authority to  
debit

Surname or Company Name: \_\_\_\_\_

Given Name(s) or ACN/ARBN: \_\_\_\_\_

Request and authorise Wagga Wagga City Council APCA ID 259 576 to arrange, through its own financial institution, a *debit to your nominated account any amount Wagga Wagga City Council has deemed payable by you*. This debit or charge will be made through the Bulk Electronic Clearing System (BECS) from your account held at the financial institution you have nominated below and will be subject to the terms and conditions of the Direct Debit Request Service Agreement.

**Are you amending a current direct Debit request?      Yes / No**

Insert the name and address  
of financial institution at which  
account is held

Financial Institution Name: \_\_\_\_\_

Address: \_\_\_\_\_

Insert Details of account to be  
debited

Name of Account: \_\_\_\_\_

BSB Number:   |\_|\_|  |\_|\_|  -  |\_|\_|  |\_|\_|

Account Number: |\_|\_|  |\_|\_|  |\_|\_|  |\_|\_|  |\_|\_|  |\_|\_|  |\_|\_|  |\_|\_|

Rates Account Number(s)  
and Payment Details

Property Number located on your Rates Notice:

Amount to be paid:

|\_|\_|  |\_|\_|  |\_|\_|  |\_|\_|  |\_|\_|  |\_|\_|      \$ |\_|\_|  |\_|\_|  |\_|\_|  |\_|\_|  |\_|\_|

|\_|\_|  |\_|\_|  |\_|\_|  |\_|\_|  |\_|\_|  |\_|\_|      \$ |\_|\_|  |\_|\_|  |\_|\_|  |\_|\_|  |\_|\_|

|\_|\_|  |\_|\_|  |\_|\_|  |\_|\_|  |\_|\_|  |\_|\_|      \$ |\_|\_|  |\_|\_|  |\_|\_|  |\_|\_|  |\_|\_|

**Weekly** – Commencing **Thursday** \_\_\_\_\_

**Fortnightly** - Commencing **Thursday** \_\_\_\_\_

**Monthly** - Commencing **the first working day of** \_\_\_\_\_

**Quarterly** - My **quarterly** account value on the due date specified on my bill.

By signing and/or providing us with valid instruction in respect to your Direct Debit Request, you have understood and agreed to the terms and conditions governing debit arrangements between you and Wagga Wagga City Council as set out in this Request and in your Direct Debit Request Service Agreement.

Insert your signature, address  
and contact phone number

Signature: \_\_\_\_\_ Date: \_\_\_ / \_\_\_ / \_\_\_

All account holders on the  
nominated financial institution  
account must sign the DDR.

Signature: \_\_\_\_\_ Date: \_\_\_ / \_\_\_ / \_\_\_

(If signing for a Company, sign and print full name and capacity for signing – eg Director)

Address: \_\_\_\_\_

Phone Number: (    ) \_\_\_\_\_

### Council Details

Wagga Wagga City Council

**Postal Address:** PO BOX 20

WAGGA WAGGA NSW 2650

**Website:** www.wagga.nsw.gov.au

**Email:** council@wagga.nsw.gov.au

**Telephone:** 1300 292 442 / 1300 2 WAGGA

**Fax:** 02 6926 9199