BRISBANE CITY COUNCIL ABN 72 002 765 795

RATES ASSIST

DIRECT DEBIT

Pay your Rates the easy way by...

DIRECT DEBIT

Use Options 1 and 2 to receive your discount on every bill. Use Option 3 to make periodic payments on your Rate Account.

There's no need to sign a cheque or go to a Customer Service Centre. Just complete the attached Direct Debit Request (DDR) and we will do the rest.

Mail to: Brisbane City Council, GPO Box 1434, BRISBANE QLD 4001

OR

Lodge at: Brisbane City Council Customer Service Centre / Regional Office / Ward Office

OR

Email to: customerservices@brisbane.qld.gov.au

For more information contact Council on (07) 3403 8888

BRISBANE CITY

Dedicated to a better Brisbane

BRISBANE CITY COUNCIL (Council)
DIRECT DEBIT REQUEST (DDR) SERVICE AGREEMENT

Rate Accounts are issued for each property and are due and payable within 30 days of issue date. A message advising of the DDR will appear in the yellow section on page one of your Rate Account.

1. **Debit arrangement** – **Option 1** Full payment on the due date. **Option 2** Periodic payments with the balance on the due date. For **Options 1** and **2**, the nett amount owing on the due date will be debited and discount will be automatically granted. **Option 3** Periodic payments without the balance on the due date. Payments will commence on the first arranged date after Council has processed your DDR.

2. **Notice of variation of debit arrangements** – Should it be necessary to adjust your Rate Account an amended Rate Account with a new due date will be issued. A request to adjust the amount of your deduction is required at least two working days prior to the next scheduled payment date. Please contact Council in writing or by phone on (07) 3403 8888. Late requests may result in either an adjustment on your next Rate Account or on written application, a refund cheque. Council will give the customer not less than 14 days notice if there is any variation to the debit arrangements.

3. **Changes to Bank/Financial Institution details** – In all cases, a new DDR must be completed. The new DDR must be received by Council at least five working days before the next scheduled payment date to ensure that it is processed in time. Provided that the new details relate to the same Rate Account, i.e. *the same property location*, cancellation of the previous DDR is automatic.

4. **Deferment** – If for some reason, you do not want the DDR payment deducted on a particular occasion, that payment may be deferred by phoning Council on (07) 3403 8888 at least two working days prior to the due date or next scheduled payment date. The direct debit will recommence on your next arranged payment date.

5. **Cancellation** – A DDR may be cancelled at any time by phoning Council on (07) 3403 8888 at least two working days prior to the next scheduled payment date. **It is your responsibility to cancel a DDR on sale of property.** (There is often a time delay before Council receives official notification of change of ownership and your cancellation of the DDR will avoid the possibility of a direct debit payment occurring after sale.) If a late request for cancellation is received and Council is unable to stop the direct debit, Council may issue you with a refund cheque on receipt of a written application.

6. **Dispute resolution process** – There are strict guidelines to protect a direct debit customer who considers their nominated financial institution account has been wrongfully direct-debited or direct-debited for an incorrect amount. Procedures are as follows:
   (a) In the first instance, you must attempt to resolve the matter with Council, e.g. *you request and receive a refund from Council*;
   (b) If you are not satisfied with the outcome, you must approach your financial institution, who will inform you of their claims process, so you can lodge a customer claim form;
   (c) If still unable to be resolved, your financial institution will refer the matter to Australian Payments Clearing Association (APCA) Management Committee for resolution.

7. **Availability of Bank/Financial Institution accounts** – Direct debiting through the Bulk Electronic Clearing System (BECS) is not available on all accounts. If uncertain, check with your financial institution before completing the DDR. **Council does not accept Credit Card accounts for direct-debiting.**

8. **Completion of your Bank/Financial Institution account details** – Ensure that correct details are recorded on your DDR. Check details against a recent statement and if uncertain contact your financial institution. This will avoid unnecessary rejections of your payments.

9. **Sufficient cleared funds** – It is your responsibility to ensure that you have sufficient cleared funds in your nominated account on the next scheduled payment date to permit payment in accordance with the DDR. If you have insufficient cleared funds, your bank may charge you a fee and may dishonour your direct debit. Bank charges are in addition to penalties imposed by Council as detailed in Clause 11.

10. **Direct debit due on a non-business day** – It is Council's policy for the due dates of all Rate Accounts to fall on a business day, i.e. *not on a weekend or other gazetted holiday in Brisbane*. However, you will need to check with your financial institution if there is a gazetted holiday at the point where your account is held and you are unclear as to when direct debit entry will occur.

11. **Direct debit rejection** – If your direct debit is returned unpaid, Council will inform you in writing. You will then be required to pay the Rate Account by another method and supply a new DDR if your account details have altered. In some instances, discount may not be granted and interest may accrue from the due date of the account. Administrative charges may also apply. Council may, by notice to you in writing, cancel your DDR should direct debits be repeatedly rejected by your financial institution.

12. **Privacy arrangements** – Council is responsible for the physical storage of your DDR. Council will maintain strict control over the information that you provide to us and will act only on your instructions, those of your personal representative or as otherwise required by the law; provided that, should you make a claim against Council, information in connection with the claim may be given to your financial institution, Council's financial institution or APCA Management Committee.

    The personal information collected on this form will be managed according to the Information Privacy Act and Privacy Principles.

13. **Address** – Forward DDR and any notices or application by you to:
    Brisbane City Council
    Rates Processing
    GPO Box 1434
    BRISBANE QLD 4001
    or
    Lodged at any Brisbane City Council Customer Service Centre / Regional Office / Ward Office
    or
    Email to customerservices@brisbane.qld.gov.au

Direct Debit Request (DDR)

For Brisbane City Council Rate Accounts

DIRECT DEBIT

Property owner(s) details

Registered property owner(s) or authorised representative(s) name(s)

Business phone no.

Home phone no.

Mobile no.

Authorisation

I/We:

1. have read, understood and agree to be bound by the terms of the Service Agreement;

2. request and authorise Brisbane City Council (APCA User ID Number 000173) to arrange for funds to be debited from the nominated account at my/our financial institution identified below though the Bulk Electronic Clearing System (BECS) for payment of Brisbane City Council Rate Account(s). Debiting will occur on the nominated due date(s) on the Rate Account(s) identified;

3. warrant that I am/we are the authorised signatory/signatories on the nominated Rate Account(s).

This authorisation is to remain in force in accordance with the terms described in the Service Agreement.

Signature

Date   /   /

Signature

Date   /   /

Bank/Financial Institution details

Bank/Financial Institution name

Branch name

Branch address

Bank/State/Branch (BSB) number *(Must be six digits)*

Type of account, e.g. *cheque, savings*
(Credit Card Account not accepted)

Account name(s), e.g. *Smith, AB & CD*

Account number *(Must not be more than nine digits)*

Authorised signature

Date   /   /

Authorised signature

Date   /   /

Direct Debit Request details

Property 1

1 Which debit arrangement option do you require for this property?

Tick ONE only

Option 1 ☐ ▸ *Go to 3*
Full payment on the due date

Option 2 ☐ ▸ *Go to 2*
Periodic payments **with** the balance on the due date

Option 3 ☐ ▸ *Go to 2*
Periodic payments **without** the balance on the due date

2 What periodic payment do you require?

Weekly ☐   Fortnightly ☐   Monthly (not 29th - 31st) ☐

Start date *Allow 14 days for processing this request*

/ /

Amount *Minimum $10*

$

3 What is the type of request?

New request ☐   Replace existing request ☐

4 Rate Account number *(Refer page 3 of Rate Account)*

| 5 | 0 | 0 | 0 | 0 | 0 | 0 | | | | | | | |

5 Property location

6 Registered owner(s) name(s)

Property 2

1 Which debit arrangement option do you require for this property?

Tick ONE only

Option 1 ☐ ▸ *Go to 3*
Full payment on the due date

Option 2 ☐ ▸ *Go to 2*
Periodic payments **with** the balance on the due date

Option 3 ☐ ▸ *Go to 2*
Periodic payments **without** the balance on the due date

2 What periodic payment do you require?

Weekly ☐   Fortnightly ☐   Monthly (not 29th - 31st) ☐

Start date *Allow 14 days for processing this request*

/ /

Amount *Minimum $10*

$

3 What is the type of request?

New request ☐   Replace existing request ☐

4 Rate Account number *(Refer page 3 of Rate Account)*

| 5 | 0 | 0 | 0 | 0 | 0 | 0 | | | | | | | |

5 Property location

6 Registered owner(s) name(s)

Property 3

1 Which debit arrangement option do you require for this property?

Tick ONE only

Option 1 ☐ ▸ *Go to 3*
Full payment on the due date

Option 2 ☐ ▸ *Go to 2*
Periodic payments **with** the balance on the due date

Option 3 ☐ ▸ *Go to 2*
Periodic payments **without** the balance on the due date

2 What periodic payment do you require?

Weekly ☐   Fortnightly ☐   Monthly (not 29th - 31st) ☐

Start date *Allow 14 days for processing this request*

/ /

Amount *Minimum $10*

$

3 What is the type of request?

New request ☐   Replace existing request ☐

4 Rate Account number *(Refer page 3 of Rate Account)*

| 5 | 0 | 0 | 0 | 0 | 0 | 0 | | | | | | | |

5 Property location

6 Registered owner(s) name(s)

Property 4

1 Which debit arrangement option do you require for this property?

Tick ONE only

Option 1 ☐ ▸ *Go to 3*
Full payment on the due date

Option 2 ☐ ▸ *Go to 2*
Periodic payments **with** the balance on the due date

Option 3 ☐ ▸ *Go to 2*
Periodic payments **without** the balance on the due date

2 What periodic payment do you require?

Weekly ☐   Fortnightly ☐   Monthly (not 29th - 31st) ☐

Start date *Allow 14 days for processing this request*

/ /

Amount *Minimum $10*

$

3 What is the type of request?

New request ☐   Replace existing request ☐

4 Rate Account number *(Refer page 3 of Rate Account)*

| 5 | 0 | 0 | 0 | 0 | 0 | 0 | | | | | | | |

5 Property location

6 Registered owner(s) name(s)