

Direct Debit Authority

Rates and Charges, Water Billing and Debtors Accounts

ABN: 30 308 161 484 | PO Box 906, Moama NSW 2731
1300 087 004 | admin@murrayriver.nsw.gov.au

OFFICE USE ONLY		Responsible Officer:		Date Received:	
Direct Debit Authorised: Y/N		Approval Date:		Update Bank: Y/N	
				Update Amount: Y/N	
				Entered: Y/N	
REQUEST DETAILS					
	New Request		Cancellation		Change Amount
					Change Bank Details
APPLICANT'S DETAILS					
Applicant Name:					
Assessment Number:					
Property Address:					
Postal Address:					
Mobile:				Phone:	
Email:					
BANK ACCOUNT DETAILS - Please note Credit Cards are not accepted. Savings or cheque accounts only					
Financial Institution:			Branch:		
Account Name: If a joint account, all required bank signatories must sign below.					
BSB:			Account No:		
PAYMENT DETAILS					
Property Assessment/Account No:					
Date of First Payment:					
	Weekly – Drawn on Friday		Fortnightly every second Friday		Monthly
	Quarterly Rates Instalment		Full Rates Payment 31 August yearly		Tri-annual Water Account Drawn on due date
Rates Amount:				Water Amount	
Debtor Account No:					
	In Full – Drawn last business day of the month		Monthly	Debtor Amount:	
ACKNOWLEDGEMENT					
I/we authorise Murray River Council to debit my/our bank account as detailed on this form. I/we acknowledge changes are to be made in writing only. I/we agree to the service agreement of the Murray River Council Direct Debit Authority (next page).					
Signature:				Date:	
Signature:				Date:	

DIRECT DEBIT REQUEST SERVICE AGREEMENT

This is your Direct Debit Service Agreement with Murray River Council, ID 392364, ABN 30 308 161 484. 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.

DEBITING YOUR ACCOUNT

1.1 By signing a Direct Debit Request or by providing us with a valid instruction, you have authorised us to arrange for funds to be debited from your account. You should refer to the Direct Debit Request and this agreement for the terms of the arrangement between us and you.

1.2 We will only arrange for funds to be debited from your account as authorised in the Direct Debit Request.

or

We will only arrange for funds to be debited from your account if we have sent to the address nominated by you in the Direct Debit Request, a billing advice which specifies the amount payable by you to us and when it is due.

1.3 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 following banking day. If you are unsure about which day your account has or will be debited you should ask your financial institution.

AMENDMENT BY US

2.1 We may vary any details of this agreement or a Direct Debit Request at any time by giving you at least fourteen **(14) days** written notice.

AMENDMENT BY YOU

You may change, stop or defer a debit payment, or terminate this agreement by providing us with at least **7 days** notification by writing to: Murray River Council, PO Box 906 Moama NSW, 2731, Attention: Finance Officer

or

by telephoning us on 1300 087 004 during business hours;

or

arranging it through your own financial institution, which is required to act promptly on your instructions.

YOUR OBLIGATIONS

4.1 It is your responsibility to ensure that there are sufficient clear funds available in your account to allow a debit payment to be made in accordance with the Direct Debit Request.

(a) Three (3) rejections in any twelve (12) month period may result termination of the Direct Debit Request;

4.2 If there are insufficient clear funds in your account to meet a debit payment:

(a) you may be charged a fee and/or interest by your financial institution;

(b) you may also incur fees or charges imposed or incurred by us; and

(c) you must arrange for the debit payment to be made by another method or arrange for sufficient clear funds to be in your account by an agreed time so that we can process the debit payment.

4.3 You should check your account statement to verify that the amounts debited from your account are correct.

DISPUTE

5.1 If you believe that there has been an error in debiting your account, you should notify us directly on 1300 087 004 and confirm that notice in writing with us as soon as possible so that we can resolve your query more quickly. Alternatively you can take it up directly with your financial institution.

5.2 If we conclude as a result of our investigations that your account has been incorrectly debited we will respond to your query by arranging for your financial institution to adjust your account (including interest and charges) accordingly. We will also notify you in writing of the amount by which your account has been adjusted.

5.3 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.

ACCOUNTS

You should check:

- (a) with your financial institution whether direct debiting is available from your account as direct debiting is not available on all accounts offered by financial institutions.
- (b) your account details which you have provided to us are correct by checking them against a recent account statement; and
- (c) with your financial institution before completing the Direct Debit Request if you have any queries about how to complete the Direct Debit Request.

CONFIDENTIALITY

7.1 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.

7.2 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).

NOTICE

8.1 If you wish to notify us in writing about anything relating to this agreement, you should write to Murray River Council, PO Box 906, Moama NSW 2731, Attention: Finance Officer.

8.2 We will notify you by sending a notice in the ordinary post to the address you have given us in the Direct Debit Request.

8.3 Any notice will be deemed to have been received on the third banking day after posting.

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 Direct Debit Request between us and you.

us or we means Murray River Council (the Debit User) you have authorised by requesting a Direct Debit Request.

you means the customer who has signed or authorised by other means the Direct Debit Request.

your financial institution means the financial institution nominated by you on the DDR at which the account is maintained