

# Direct Debit Service Agreement - Terms and Conditions

## Please retain agreement for your records

This agreement is between Council and you and should be read in conjunction with the Direct Debit Request (DDR) form.

1. Payments will commence on the first arranged date after Council has processed your DDR.
2. If Council is required to adjust your rates, an amended rate account with a new due date will be issued.
3. 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.
4. Council will give you a minimum of 14 days notice if there are any changes to this agreement or the DDR.
5. If you wish to change any details on your DDR form, including changing payment amounts, you will need to complete a new DDR form a minimum of 10 business days before the next scheduled payment date. Provided the new details relate to the same rate account, cancellation of the previous DDR is automatic. You may defer a payment or cancel your DDR at any time by contacting Council at least 10 business days before the next scheduled payment date.
6. **It is your responsibility to cancel a DDR on the sale of your property.** If a late request for cancellation is received and Council is unable to stop the direct debit, Council may issue you with a refund following consideration of your written application.
7. Direct debiting through the Bulk Electronic Clearing System is not available on all accounts. If uncertain, check with your financial institution before completing the DDR form. Council does not accept credit cards for direct debiting.
8. 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 Council's Schedule of Fees and Charges.
9. If your direct debit payment is declined, Council will inform you in writing. You must pay your rates by another method and supply a new DDR form if your account details have changed. In some instances, the discount (where applicable) 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.
10. If you consider that your nominated financial institution account has been wrongfully direct debited or direct debited for an incorrect amount, please contact Council. Dispute claims may also be referred to your financial institution.

