

# Paying your rates by Direct Debit

Paying by Direct Debit is a convenient and easy way to make sure your rates are always paid on time.

Mildura Rural City Council's Direct Debit system allows you to nominate a bank account from which rates payments will be automatically deducted.

There are several different Direct Debit options to choose from.

To register to pay your rates by Direct Debit complete the Direct Debit Authority section of this brochure, providing details of the bank, credit union or building society account you authorise to debit rates payments to.

This Direct Debit Authority is ongoing so you will not have to complete another one each year unless you wish to change your payment method.

Please send your completed Direct Debit Authority to:

**Mildura Rural City Council**  
PO Box 105  
Mildura VIC 3502

## Direct Debiting Schedule Definitions

Please note, all arrears must be paid in full prior to lodgement of this form (except option 1).

### Option 1 – Fortnightly Payments

Applications to be lodged no less than 14 days prior to next scheduled payment date. Minimum payment amount \$20. Payments are debited fortnightly. Interest will be applied to any overdue amount in Option 1.

### Option 2 – 18 Fortnightly Payments

Applications to be lodged by 31 August. Amount will be total annual rates and charges divided by 18 with payments debited fortnightly from September to May.

### Option 3 – 9 Monthly Payments

Applications to be lodged by 31 August. Amount will be total annual rates and charges divided by 9 with payments debited each month from September to May.

### Option 4 – 4 Instalments

Applications to be lodged no less than 14 days prior to scheduled Instalment due date. Debit amount and due date/s as detailed on annual rate notice.



Mildura Rural City Council

T 03 5018 8100  
[mildura.vic.gov.au](http://mildura.vic.gov.au)

# Paying your rates by Direct Debit

A simple and convenient way to automate your rates payments



Mildura Rural City Council

# Direct Debit Request

## Your Financial Institution

Financial Institution Name:

Financial Institution Address:

City

State

Postcode

Account holders name:

Financial Institution BSB:

Account No.

## Your Personal Details

Your Name:

Your postal address:

Postcode

Phone number:

Assessment Number:

Property Address:

City

## Direct Debiting Schedule

Choose one of the following options:

☐ Option 1 – Fortnightly payments of

☐ Option 2 – 18 Fortnightly payments

☐ Option 3 – 9 Monthly payments

☐ Option 4 – 4 Instalments

\$

## Authorisation

I/We authorise and request **Mildura Rural City Council** (user number 403390) to arrange for funds to be debited from my/our account through the Bulk Electronic Clearing System (BECS), held with the financial institution identified above, as described in the schedule above. The payment is for **amounts detailed on your Rate & Valuation Notice**.

I/We have read and understood the Service Agreement overleaf and agree to it. I/We request this agreement remain in force in accordance with the schedule described above and the Service Agreement overleaf.

Customer signature:

Date

Customer signature:

Date

## Direct Debit Request Service Agreement:

1. **Debiting your account**
- 1.1. By signing a direct debit request, you have authorised us to arrange for funds to be debited from your account.
- 1.2. We will only arrange for funds to be debited from your account as authorised in the Direct Debit Request.
- 1.3. If the debit day falls on a day that is not a banking/working/business day, we may direct your financial institution to debit your account on the next banking/working/business day.
- 1.4. Funds will continue to be debited from your account indefinitely until council is notified in writing that the direct debit is to cease forth with.
- 1.5. Requests for deferment of direct debit payments WILL result in cancellation of this Direct Debit Request Service Agreement. Refer to clause 3.1 for notification requirements.
- 1.6. If the Customer is uncertain as to when the debit will be processed to the Customer's account, he or she should enquire direct of the Leger FI
2. **Changes by us**
- 2.1. We may vary any details of this Direct Debit Request Service Agreement or a direct debit authorisation at any time by giving you not less than thirty (30) days' written notice.
3. **Changes by you**
- 3.1. If you wish to cancel the Direct Debit arrangements, alternate or suspend the drawing arrangements you must notify us or the Ledger FI in writing at least thirty (30) days before the next debit day. Requests for such stops or cancellations may be directed to the Debit User or the Ledger FI.
- 3.2. If you wish to vary any aspect of the drawing arrangement you must submit a new Direct Debit Request. New requests will supersede any existing Direct Debit arrangements.
- 3.3 This agreement will become null and void within 14 days of us receiving a Notice of Acquisition showing your sale of this property.
4. **Your obligations**
- 4.1. It is your responsibility to ensure there are sufficient clear funds available in your account by the due date to allow a debit payment in accordance with 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 pay the value of the declined debit payment and any incurred fee or charge by another method within seven (7) calendar days of being notified. Failure to do so will result in the cancellation of your direct debit authority.
- 4.3 We will cancel this direct debit authority in the event of 3 dishonours in a rating year.
- 4.4. You should check your account statement to verify that the amounts debited from your account are correct.
- 4.5. If Mildura Rural City Council is liable to pay goods and services tax ("GST") on a supply made in connection with this agreement, then you agree to pay Mildura Rural City Council an amount equal to the consideration payable for the supply multiplied by the prevailing GST rate.
- 4.6. Please ensure you keep a copy of this Direct Debit Request Service Agreement for your records.
5. **Dispute**
- 5.1. If you believe there has been an error in debiting your account, you should notify us immediately and confirm that notice in writing with us as soon as possible so that we can resolve your query more quickly.
- 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.
- 5.4. Any queries you may have about an error made in debiting your account should be directed to us in the first instance so that we can attempt to resolve the matter between us and you. If we cannot resolve the matter, you can still refer it to your financial institution (Ledger FI) which will obtain details from you of the disputed transaction and may lodge a claim on your behalf.
6. **Accounts**
- 6.1. You should check:
- a) with your financial institution (Ledger FI) whether direct debiting is available from your account as direct debiting through BECS is not available on all accounts.
- b) the account details you have provided to us are correct by checking them against a recent account statement from the (Ledger FI); 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.
7. **Confidentiality**
- 7.1. We will keep a copy of the Direct Debit Request Service Agreement.
- 7.2. 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.
- 7.3. 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); or
- c) at the request of the Financial Institution in connection with a claim made to correct/investigate an alleged incorrect or wrongful debit.
8. **Notice**
- 8.1. To notify us about anything relating to this agreement, you should write to Mildura Rural City Council PO Box 105 Mildura Victoria 3502.
- 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 correspondence from Council to you will be deemed to have been received by you three working days after posting.
- Definitions**
- account** means the account held at **your financial institution** from which **we** are authorised to arrange for funds to be debited (**excludes credit cards**)
- agreement** means this Direct Debit Request Service Agreement between **you** and **us**
- working day** means a day other than a Saturday or a Sunday or a public holiday as 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 authorisation** means the Direct Debit authorisation between us and you.
- Ledger FI** Financial Institution
- us** or **we** means Mildura Rural City Council (User ID: 403390) **you** have authorised by signing a **Direct Debit Request**.
- you** means the customer who signed the **Direct Debit Request**.
- your financial institution** is the financial institution where **you** hold the **account** that **you** have authorised **us** to arrange to debit.