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.

Option 5 – One Annual Payment

Applications to be lodged no later than 1 February. Debit amount (full payment) and due date as detailed on annual rate notice.



T 03 5018 8100 ww.mildura.vic.gov.a

Paying your rates by Direct Debit

A simple and convenient way to automate your rates payments



Direct Debit Request

Your Financial Institution

Financial Institution Name:

Financial Institution Address:								
City								
State	Postcode							

Account holders name:

Financial Institution BSB:



Your Personal Details

Your Name:

Your postal address:

Postcode

Phone number:

Assessment Number:

Pro	perty	/ Ad	d	re	ss
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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
 - **Option 5** One annual payment

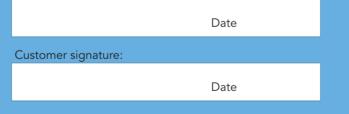
Authorisation

Γ

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:



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

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

S. Requests for determent of direct debit payments WUL result in cancellation of this Direct Debit Request Service Agreement. Refer to clause 31 for notification requirements.
 I.6. If you are unsure about which day your account has or will be debited, you should enquire direct of the Ledger FI.

2. Changes by us

Request Service Agreement or a direct debit authorisation at any time by giving you not less than fourteen (14) days' written notice.

3. Changes by you

arrangements, alternate or suspend the drawing arrangements you must notify us or the 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

declined debit payment and any incurred fee or charge, to be made by another method within seven (7) calendar days of being notified by us. 4.3 We will cancel this direct debit authority in

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

5. Dispute

debiting your account, you should notify us immediately and confirm that notice in writing resolve your query more quickly. 5.2. If we conclude as a result of our to adjust your account (including interest and charges) accordingly. We will also notify you in writing of the amount by which your account has

query by providing you with reasons and any evidence for this finding. 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 6. Accounts

 a) with your financial institution (Ledger FI)
 whether direct debiting is available from your
 account as direct debiting through BECS is not b) the account octains 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 focure omergers areasers who have accessed. 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. 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

8.3. Any correspondence from Council to you will be deemed to have been received by you Definitions

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 payment means a particular transaction direct debit authorisation means the Direct Ledger FI Financial Institution Direct Debit Request. you means the customer who signed the Direct Debit Request.

your financial institution is the financial nstitution where **vou** hold the **account** that **vou**