



CUSTOMER DIRECT DEBIT SERVICE AGREEMENT

Our commitment to you

This document outlines our service commitment to you, in respect of the Direct Debit Request (DDR) arrangements made between the City of Melville User ID 253734 and you. It sets out your rights, our commitment to you and your responsibilities to us together with where you should go for assistance.

Initial terms of the arrangement

In terms of the Direct Debit Request arrangements made between us and signed by you, we undertake to periodically debit your nominated account for the agreed amount for payment of council rates.

DRAWING ARRANGEMENTS

- The first drawing under this Direct Debit arrangement will occur within 14 days.
- Penalty interest accrues daily on the outstanding balance at the rate of 8% p.a.
- If any drawing falls due on a non-business day, it will be debited to your account on the next business day.
- We will give you at least 14 days notice in writing if changes to the initial terms of the arrangement need to be made. This notice will state the new amount, frequency, next drawing date and any other changes to the initial terms required.
- The amount to be direct debited will not be increased without your written authority.
- Deductions will continue until the debt is paid – the last withdrawal will be for the remaining balance. The direct debit will then be cancelled unless instructed otherwise.
- If you cancel this direct debit authority prior to its agreed completion then full payment plus penalty will be required immediately.
- If your direct debit fails three times because of insufficient funds or stopped payment, legal action may commence without further notice.
- If you wish to discuss any changes to the initial terms, please contact us on 9364 0114, by mail, or by email.



YOUR RIGHTS

CHANGES TO THE ARRANGEMENT

- If you want to make changes to the drawing arrangements, contact us please contact us on 1300 635 845, by mail, or by email.

These changes may include:

- deferring the drawing; or
- altering the schedule; or
- stopping an individual debit; or
- suspending the DDR; or
- cancelling the DDR completely.

ENQUIRIES

Direct all enquiries to us, rather than to your financial institution. These should be made at least 5 working days prior to the next scheduled drawing date. All communication addressed to us should include your assessment number.

All personal customer information held by us will be kept confidential except that information provided to our financial institution to initiate the drawing to your nominated account.

DISPUTES

- If you believe that a drawing has been initiated incorrectly, we encourage you to take the matter up directly with us by contacting us on 1300 635 845 during business hours.
- If you do not receive a satisfactory response from us to your dispute, contact your financial institution who will respond to you with an answer to your claim:
 - within 7 business days (for claims lodged within 12 months of the disputed drawing) or
 - within 30 business days (for claims lodged more than 12 months after the disputed drawing)
- You will receive a refund of the drawing amount if we can not substantiate the reason for the drawing.

Note: Your financial institution will ask you to contact us to resolve your disputed drawing prior to involving them.



YOUR COMMITMENT TO US

It is your responsibility to ensure that:

- your nominated account can accept direct debits (your financial institution can confirm this); and
- that on the drawing date there is sufficient cleared funds in the nominated account; and
- that you advise us if the nominated account is transferred or closed.

If your drawing is returned or dishonoured by your financial institution, we will send a letter requesting payment / re-draw after a nominated period, e.g. 3 days. Any transaction fees payable by us in respect of the above will be added to your rates account.