



GEORGE TOWN COUNCIL

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Direct Debit Request Service Agreement

Our Aim

In an effort to make the payment of rates easier and more convenient for all ratepayers, the George Town Council now offers direct debit in addition to its other payment methods.

What is Direct Debit?

Direct Debit is the electronic transfer of funds from your bank account (at a nominated financial institution) to pay your rates accounts automatically.

Bank accounts for which statements are issued, such as your cheque account or a statement savings account, are eligible. Some passbook accounts and investment accounts are not included in the service. If in doubt, please check with your financial institution.

Our Commitment to you

This document outlines our service commitment to you, in respect of the Direct Debit Request arrangements made between the George Town Council, 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 the terms of the Direct Debit Request arrangements made between the George Town Council and you, we undertake to periodically debit your nominated account for the agreed amount for payment of your rates. It is a condition of the arrangement that the Council's bank, Commonwealth, will accept a direct debit from your nominated account.

Drawing arrangements

- If any drawing under this arrangement falls due on a non-business day, it will be debited from your account on the next business day following the scheduled drawing date.
- We will give you at least 14 days notice in writing when changes to the initial terms of the arrangement are made.

If you wish to discuss any changes to the initial terms you can contact the Rates Office on 6382 8803 during business hours. 8.30am to 5.00pm, Monday to Friday or by email council@georgetown.tas.gov.au.

The first time that your debit is returned or dishonoured by your financial institution you will be contacted regarding either a redraw of the amount or payment by cash. Council will recover any transaction fees payable by us in respect to any dishonoured payments from you. The second time that this occurs, your arrangement will be terminated and you will need to contact us regarding the payment of the balance of your rates.

The benefits to you

Direct debit saves you time and money!

- No cheques
- No postage
- No phone calls, and
- No queuing to pay your account

It's automatic – we do the work for you!

Direct debit does not mean that you lose your right to query a bill, either before or after a payment.

Your rights

The direct debit arrangement is designed to ensure that all rates and charges which you owe to the Council will be paid on or before 31 March in any financial year. You may elect whether your payments should:

- Apply to the current financial year only;
- Apply to brought forward arrears and the current financial year; or
- Apply also for future years, subject to changes in Council rates.

It should be noted that, as per legislation, all payments will be credited to any interest already accrued, and rates arrears first.

If you would like to make any changes to the direct debit arrangement (7 days notice is required) you have made with the George Town Council, it is important that you contact us (not your bank) to ask whether a change can be made to ;

- altering the schedule
- stopping an individual debit
- cancelling the direct debit completely
- suspending the direct debit, or
- deferring the drawing

Council will attempt to accommodate each reasonable request, but you should note that it is not bound to agree to a change to the arrangement.

Should you wish to cancel the arrangement, please contact Council first so that alternative arrangements may be made.

Your commitment to us

It is your responsibility to ensure that:

- your nominated account can accept direct debits under the Council's scheme;
- on the drawing date there is sufficient funds in the nominated account; and
- you advise us if the nominated account is transferred or closed (whether or not this constitutes a breach of the arrangement).

Enquiries

It would be appreciated if you could direct all enquiries to us, rather than to your financial institution, and these should be made at least 7 working days prior to the next scheduled drawing date. All communications should include your property address.

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. If we are unable to satisfy your query, you may then contact your financial institution.

You will receive a refund for the drawing if we cannot 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.*

Interest Charges

As is the case with normal Council instalments, if your arrangement to pay by direct debit does not clear an instalment by the due date, then the balance of that instalment will have a penalty applied and Interest will apply and accrue at a daily rate according to Section 128(1)(b) of the Local Government Act 1993, to any amounts overdue until payment in full.

If you have any queries regarding the information provided in this agreement or would like to make an arrangement for payment of rates by this method, please contact the Rates Office at the George town Council on 6382 8803 during business hours 8.30am to 5.00pm Monday to Friday or by email council@georgetown.tas.gov.au