

Kingston City Council Rates:
Direct Debit Request Service Agreement (DDRSA)
AN 80 640 377 247



Definitions

Account means account held at your Financial Institution from which we are authorised to arrange for funds to be debited.

Agreement means this Direct Debit Request Service agreement between you and the City of Kingston.

Business Day means a day other than Saturday or Sunday or a Public Holiday listed throughout Victoria.

Debit Day means the day that your payment is due to Council.

Debit Payment means a particular transaction where a debit is made.

Direct Debit Request means the direct debit request between the City of Kingston and yourself.

Prescribed Rate means the rate fixed from time to time under the Penalty Interest Rates Act 1983.

Us or **We** means City of Kingston you have authorised by signing a Direct Debit request.

You means the customer who signed the Direct Debit request.

Your Financial Institution means the Financial Institution where you hold the account that you have authorised us to arrange to debit.

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. You should refer to the Direct Debit Request and this Agreement for the terms of the arrangement between us and you.
- 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 business day, we may direct your financial institution to debit your account on the following business day. If you are unsure about which day your account has or will be debited you should in the first instance contact Councils' Customer Care team on 1300 653 356 or ask your financial institution.
- 1.4 Ten (10) Monthly Direct Debits will be debited from your nominated account, beginning in September and concluding in June each year unless otherwise notified in writing by you.

2. Changes By Us

- 2.1 We may vary any details of this Agreement or a Direct Debit request at any time by giving you at least fourteen (14) days written notice.

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3. Changes By You

- 3.1 Subject to 3.2, you may change the arrangements under a Direct Debit Request by contacting us in writing: Kingston City Council, PO Box 1000, Mentone Vic 3194 or via email: info@kingston.vic.gov.au
- 3.2 You may cancel or alter your authority for us to debit your account at anytime by giving us 14 days notice in writing before the next debit day. This notice shall be given to us in the first instance prior to you informing your financial institution.
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4. Your Obligations

- 4.1 It is your responsibility to ensure the account details on your Direct Debit Application Form are correct by:
- (a) Having your Financial Institution verify the bank details are correct by stamping the Direct Debit application form, or;
 - (b) Attaching a copy of part of your Bank Statement showing Bank Account details only.
- 4.2 If you provide incorrect account details or 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 Council;
 - (c) You must arrange for the debit payment to be made by another method of payment; and
 - (d) You may be charged interest at the prescribed rate on any overdue payments.
- 4.3 It is your responsibility to check your account statement to verify that the amounts are debited from your account and are correct.
- 4.4 By signing a Direct Debit Request, you acknowledge that:
- (a) Your financial institution, may, in its absolute discretion, determine the order of priority of payment by it of any monies pursuant to this agreement, or any authority or mandate.
 - (b) Your financial institution may, in its absolute discretion, at anytime by notice in writing to you, terminate this agreement as to future debits; and
 - (c) We may, by prior arrangement and advice to you, vary the amount or frequency of future debits;

You are required to inform us of any changes to your account details, a minimum of 14 days notice prior to the next debit due date.

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5. Dispute

- 5.1 If you believe that there has been an error in debiting your account you should notify us directly on 1300 653 356 and confirm that notification in writing with Council as soon as possible so that we can resolve your query as soon as possible.
- 5.2 If we conclude as a result of investigations that your account has been incorrectly debited we will respond to your query and make arrangements for your account to be adjusted 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 of 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. If we cannot resolve the matter, you can still refer it to your Financial Institution who will obtain details from you of the disputed transaction and may lodge a claim on your behalf.
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6. Accounts

- 6.1 You should check:
- (a) With your Financial Institution whether direct debiting is available from your account as direct debiting through BECS is not available on all accounts offered by Financial Institutions.
 - (b) Your account details which you have provided to us are correct by checking them against a recent account statement; and
 - (c) With your financial institution prior to completing the Direct Debit Request if you have any queries about how to complete the Direct Debit Request.
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7. Confidentiality & Information Privacy

- 7.1 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 disclose of that information.
- 7.2 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 relating to an alleged). incorrect or wrongful debit).

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7.3 The personal information requested is required primarily to allow us to directly debit funds from your account and will only be shared with those responsible for arranging for funds to be directly debited from your account. If you do not provide the information we may not be able to offer the direct debit service.

If you would like to know more about privacy at the City of Kingston, including your right to seek access to any information collected on this form, please contact Council's Privacy Officer on 1300 653 356.

8. Notice

8.1 If you wish to notify us in writing about anything regarding this Agreement, you should write to Kingston City Council, PO Box 1000, Mentone Vic 3194.

8.2 We will send any notification to you by post to the address shown on Kingston City Council's Property and Rates database.

8.3 Any notification will be deemed to have been received two (2) business days after it is posted

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