



(Please return this form to:-
The General Manager Ashfield Council, PO Box 1145, Ashfield NSW 1800. *(Faxed copies are NOT accepted.)*)

I/We request and authorise Ashfield Council, User ID 125252 to debit or charge the amount nominated below through the Direct Debit Request System from an account held at the financial institution identified below subject to the terms and conditions of the Direct Debit Request Agreement and any further instructions provided below.

Name in which the Bank Account is held: e.g. J & J Smith									
Telephone	Home				Work/Mobile				
Email									
Assessment Number									
Property Address									
Suburb									
Authorised Signature(s) <small>NOTE: If joint account all signatures may be required.</small>									
Date									
Name & Branch of Financial Institution									
BSB Number (6 digits only)					-				
Account Number									

(cheque & savings Only – Not your card number – Maximum 9 Digits)

Commencing immediately, please debit from the above account (tick one below):

- MY ANNUAL RATES AND CHARGES AMOUNT (due 31 August)**
- MY QUARTERLY INSTALMENT AMOUNT (due 31 August, 30 November, 28 February, 31 May)**
- OTHER AMOUNT \$_____ (tick one below)**
 - Each Week (on Friday Evenings)**
 - Each Fortnight (on Friday Evenings)**
 - Each Month (at end of the month)**

I/We will advise Ashfield Council of the cancellation of this authority should I/we wish to stop paying by this method, or on sale or transfer of the property from my/our possession, and will not hold Ashfield Council responsible for any action arising from my/our failure to do so.

Signature: _____

Date: _____

Introduction

You have entered or are about to enter into an arrangement under which you make payments to us and you want to make those payments by use of the Direct Debit System.

This agreement sets out the terms on which we accept and act under a Direct Debit Request (“your Direct Debit Request”) which you give us to debit amounts from your account under the Direct Debit System. It is additional to the arrangement under which you make payments to us.

Please ensure you keep a copy of this agreement as it sets out certain rights you have against us and certain obligations you have to us in providing us with your Direct Debit Request.

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 and Charges. Such payment shall be applied to your Rates and Charges account.

Drawing Arrangements

- If any drawing falls due on a non-business day, it will be debited to 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. This notice will state any changes to the initial terms. Please note that amounts debited will be as per Rates and Charges and/or Instalment Notices issued by Council, however occasionally amounts may change where alternative payments and adjustments occur.
- If you wish to discuss any changes to the initial terms, please contact Council’s Revenue Department on 9716-1944, or via email to info@ashfield.nsw.gov.au, or visit Council’s Customer Service Centre at 260 Liverpool Road Ashfield.

Changes to the Arrangement

If you want to make changes to the drawing arrangements, contact us in writing at least five (5) working days prior to the scheduled payment. These changes may include: -

- Deferring the drawing;
- Altering the schedule;
- Stopping an individual debit;
- Suspending the Direct Debit Request; and
- Cancelling the Direct Debit Request.

Enquiries

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

DIRECT DEBIT REQUEST AGREEMENT TERMS AND CONDITIONS (Continued)

Disputes

- If you believe that a drawing has been initiated incorrectly, we encourage you to take the matter up directly with us by contacting Council's Revenue Department on 9716-1944.
- 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);
- 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.

Fees and Charges

If your drawing is returned or dishonoured by your financial institution, the receipt will be cancelled and the amount written back onto the account, and will be subject to normal interest charges on overdue rates and charges. Dishonour fees will apply, and will be added to the rates and charges account as per Council's Fees and Charges.

Failure to have sufficient funds in your account may also result in your bank charging you a dishonour fee.

Ashfield Council Contact Details

Ashfield Civic Centre
260 Liverpool Road
ASHFIELD NSW 2131

Website: www.ashfield.nsw.gov.au
Email: info@ashfield.nsw.gov.au
Phone: (02) 9716-1800

WHAT'S THE QUICKEST AND CHEAPEST WAY TO PAY YOUR RATES? ON TIME, EVERY TIME!

Ashfield Council's Direct Debit Service

This is the quickest and easiest way to pay your rate account – on time, every time. You will never again have to remember to make the payment, or stand in line queuing. No more purchasing stamps, no more paying for telephone calls. No more ATM withdrawal fees, no more cheques. Simply complete the form on the reverse, sit back and relax! Council will automatically debit your account on the due date, giving you the most convenient Rate Payment method imaginable!

Convenience – Payments to Suit You!

You can still choose to pay in one annual sum, or via quarterly instalments. Council can even offer weekly, fortnightly or monthly payments, to suit your budget. Have you ever noticed how all your bills seem to arrive at the same time?

You Remain in Control

Remember, you can cancel at any time. And automatic payments mean no more late-payment interest charges!

Your Questions Answered

When can I start paying this way? Once Council gets your form, payment can start immediately (on the next payment date for the method you choose).

How does Direct Debit work? You give Council authority to automatically deduct the amount due from your financial institution when it is due. You will continue to receive Annual/Quarterly Instalment Notices to remind you of upcoming payments being due.

What if I change my mind? Simply inform Council in writing.

Will I be charged for using this system? Generally no, but check with your financial institution. But remember you are also saving travel, postage or phone costs. Dishonour fees will apply if there are insufficient funds available.

Will I receive a receipt? Your bank statement will show the payment has been made to Ashfield Council.

I run a Business – what about GST? There is NO GST on Rates or Waste Charges, so no Tax Invoice is issued no matter what payment method you use.