



DIRECT DEBIT

INFORMATION

Why Direct Debit?

Direct Debit is our way of making paying your Council rates easier. Direct debit allows you to budget and manage your rate payments. It takes away the stress of scheduling around due dates, posting your payment or waylaid rate notices.

Is it safe?

We recognise the need for you to feel confident in the Direct Debit system and Kingston District Council will only operate the Direct Debit with your full authority. Correct use of the Direct Debit system is guaranteed by your financial institution through its own strict controls. We will keep any information (including your account details) relating to or contained in your Direct Debit Request strictly confidential.

How often will my rates account be debited?

You have the option of payment of the full year's rates, payment by four quarterly instalments or regular payments (on a fortnightly basis). You are required to choose the appropriate option on the application form. The payments options are explained as follows:

- **Payment In Full:** Your account will be debited the full amount of rates due for the year, on the due date as shown on the first rates notice.
- **Payment In Quarterly Instalments:** Your account will be debited the quarterly instalment amount of Rates due for the year, on the due date as shown on each quarter rate notice.
- **Fortnightly Payments:** Kingston District Council will deduct the amount nominated by you on every alternate Thursday (please confirm with Council staff the commencement date/fortnightly cycle).

How do I apply?

1. You should firstly contact your financial institution to ensure this system of payment is available on your account. Direct Debit is *not available on credit card accounts*.
2. Complete the form attached to this information sheet and return to the Council office for processing. The form should be returned *at least 14 working days prior to the first payment being due*.

Do I have to re-apply each year?

If you have chosen to pay your rates by quarter or full payment you do not have to re-apply. If you have elected to pay fortnightly you may need to alter the nominated amount each financial year. The Direct Debit will remain active until you apply to cancel the direct debit.

How do I cancel a Direct Debit?

You must complete the Council Direct Debit Request form with a cancellation date and return to Council *at least 14 days prior to the cancellation date*.

You are required to complete a Direct Debit Request form cancellation when selling a property. It is important to notify Council as soon as possible in this situation.

What if I change banks or account details?

If you change your bank account details you need to complete a new Direct Debit Request form as it is an alteration to your direct debit arrangement.

What happens if the funds are not available in my account?

- It is your responsibility to ensure that there are sufficient clear funds available in your account by the due date.
- At the time of processing, if sufficient funds are not available Council will charge fines and interest to your account in addition to any dishonour fee payable to your financial institution.
- Council will cancel your Direct Debit arrangement if two consecutive debits are dishonoured by your financial institution.
- To re-instate your Direct Debit eligibility you must bring your account up to date before a new debit will be allowed.

*** Minimum amount for any direct payment is \$20.00. **Maximum amount for any direct payment is \$5,000.00.*

For further information, please contact the Council Office on (08) 8767 2033.



DIRECT DEBIT

REQUEST FORM

Please complete this form and return to the council office:

29 Holland St (PO Box 321) Kingston SE SA 5275 EMAIL: rates@kingstondc.sa.gov.au

I / We request Kingston District Council (user ID No. 139780) to arrange for funds to be debited from my / our nominated account at the financial institution shown below or to alter / cancel direct debit payments through the Direct Debit System according to the schedule specified below.

- | | | |
|--------------------------|-------------------------------------|--------------------------|
| <input type="checkbox"/> | New Direct Debit Payment | Commencement Date: _____ |
| <input type="checkbox"/> | Alteration to Direct Debit Payment* | Alteration Date: _____ |
| <input type="checkbox"/> | Cancellation of Direct Debit* | Cancellation Date: _____ |

* Council requires at least 14 days notice to alter or cancel a Direct Debit Request

SURNAME OR COMPANY NAME:..... **GIVEN NAME OR ABN:**.....

- Payment In Full:** Kingston District Council will deduct the full amount of Rates due for the year, on the due date as shown on the first rates notice (1 September 2023).
- Payment In Quarterly Instalments:** Kingston District Council will deduct the Quarterly Instalment amount of Rates due for the year, on the due date as shown on each quarter rate notice.
- Fortnightly Payments:** Kingston District Council will deduct the amount nominated by you on every alternate Thursday (please confirm fortnightly commencement date with Council staff).

ASSESSMENT NUMBER: _____ Payment Amount: _____ **Continue payment if assessment is in Credit? Yes / No

BANK DETAILS <small>Please note that the nominated account must be a savings or cheque account. **NO CREDIT CARDS**</small>	
Name on Account:	BSB:
Financial Institution Name:	Account Number:

Postal Address:

Phone: Email:

I agree to my email and phone number being added to Council's database? Yes No

By signing and/or providing us with a valid instruction in respect to your Direct Debit Request you confirm that:

- you are authorized to operate the nominated account; and
- You have understood and agreed to the terms and conditions set out in this Request and in your Direct Debit Request Service Agreement.

SIGNED IN ACCORDANCE WITH THE ACCOUNT AUTHORITY ON YOUR ACCOUNT

Signature of Applicant: Date:

Second account signatory (if required): Date:

SIGNING FOR A COMPANY- YOU MUST BE AUTHORISED TO SIGN ON BEHALF OF THE COMPANY AND HAVE AUTHORITY TO OPERATE THE COMPANY'S BANK ACCOUNT

Name: Position Held:

Signature duly authorized officer: Date:

Second company signatory (if required): Date:

DIRECT DEBIT



SERVICE AGREEMENT

29 Holland St (PO Box 321) Kingston SE SA 5275

EMAIL: rates@kingstondc.sa.gov.au

PHONE: 08 8767 2033

This is your Direct Debit Service Agreement with Kingston District Council with ABN: 90 687 323 343 and User ID: 139780. It explains what your obligations are when undertaking a Direct Debit arrangement with us. It also details what our obligations are to you as your Direct Debit provider.

Please keep this agreement for future reference. It forms part of the terms and conditions of your Direct Debit Request (DDR) and should be read in conjunction with your DDR authorisation.

DEFINITIONS

account means the 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 us.

banking day means a day other than a Saturday or a Sunday or a public holiday listed throughout Australia.

debit day means the day that payment by you to us is due.

debit payment means a particular transaction where a debit is made.

Direct Debit Request means the written request between us and you to debit funds from your account.

us or **we** means Kingston District Council, (the Debit User) you have authorised by requesting a Direct Debit Request.

you means the customer who has authorised the Direct Debit Request.

your financial institution means the financial institution at which you hold the account is maintained you have authorised us to debit.

1. DEBITING YOUR ACCOUNT

1.1 By submitting a Direct Debit Request, you have authorised us to arrange for funds to be debited from your account. The Direct Debit Request and this agreement set out 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.

or

We will only arrange for funds to be debited from your account if we have sent to the email / address nominated by you in the Direct Debit Request, a billing advice which specifies the amount payable by you to us and when it is due.

1.3 If the debit day falls on a day that is not a banking day, we may direct your financial institution to debit your account on the following banking day. If you are unsure about which day your account has or will be debited you should ask your financial institution.

2. AMENDMENTS BY US

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 sent to the preferred email / address you have given us in the Direct Debit Request.

3. HOW TO CANCEL OR CHANGE DIRECT DEBITS

- (a) cancel or suspend the Direct Debit Request; or
 - (b) change, stop or defer an individual debit payment
- at any time by giving at least 14 days notice.

To do so, contact us at the Council office 8767 2033, info@kingstondc.sa.gov.au.

You can also contact your own financial institution, which must act promptly on your instructions.

DIRECT DEBIT



SERVICE AGREEMENT

29 Holland St (PO Box 321) Kingston SE SA 5275

EMAIL: rates@kingstondc.sa.gov.au

PHONE: 08 8767 2033

4. YOUR OBLIGATIONS

- 4.1 It is your responsibility to ensure that there are sufficient clear funds available in your account to allow a debit payment to be made in accordance with the Direct Debit Request.
- 4.2 If 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) we may charge you reasonable costs incurred by us on account of there being insufficient funds; and
 - (c) you must arrange for the debit payment to be made by another method or arrange for sufficient clear funds to be in your account by an agreed time so that we can process the debit payment.
 - (d) You should check your account statement to verify that the amounts debited from your account are correct.

5. DISPUTE

- 5.1 If you believe that there has been an error in debiting your account, you should notify us directly rates@kingstondc.sa.gov.au or 08 8767 2033. Alternatively you can contact your financial institution for assistance.
- 5.2 If we conclude as a result of our investigations that your account has been incorrectly debited we will respond to your query by arranging within a reasonable period for your financial institution to adjust your account (including interest and charges) 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 for this finding in writing.

6. ACCOUNTS

- 6.1 You should check:
 - (a) with your financial institution whether direct debiting is available from your account as direct debiting 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 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 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 disclosure 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).

8. CONTACTING EACH OTHER

- 8.1 If you wish to notify us in writing about anything relating to this agreement, you should write to Kingston District Council, 29 Holland Street, Kingston SE SA 5275, rates@kingstondc.sa.gov.au
- 8.2 We will notify you by sending a notice to the preferred address or email you have given us in the Direct Debit Request. Any notice will be deemed to have been received on the second banking day after sending.