

Lake Macquarie City Council Direct Debit Request Service Agreement

Please ensure you keep a copy of this agreement as it sets out the rights and obligations in providing us with your Direct Debit Application.

1 Debiting your account

1.1. By signing the Direct Debit Application form, you authorise Lake Macquarie City Council (User ID 086965) to arrange for funds to be debited from your nominated Account in accordance with the Agreement. During each Financial Year all notices for rates and charges will continue to be issued in accordance with the provisions under *Section 546 of the Local Government Act, 1993*, with the Direct Debit amount being adjusted in accordance with the rates levied each Financial Year the Direct Debit is in place.

1.2. If the due date for payment falls on a day other than a Banking Business Day, the payment will be debited to your account on the next Banking Business Day. If you are uncertain when the payment will be debited from your Account, please check with Council. An instalment notice will still be issued to you approximately one month before each due date.

1.3. We will advise you 14 days in advance notice if proposing to vary, suspend or cancel the direct debit terms.

1.4. Lake Macquarie City Council reserves the right to cancel the direct debit if two drawings are dishonoured. An alternate payment method will then be required.

1.5. You should be aware that direct debiting through the Bulk Electronic Clearing System (BECS) is not available on all accounts, and if you are in any doubt, please check with your Financial Institution before completing the Application.

2 Your obligation

2.1. 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.

2.2. You should check your account statement to verify that the amounts debited from your account are correct.

2.3. If there are insufficient clear funds in your account to meet a debit payment or should incorrect information have been provided to Council:

- a.** Council will treat the payment as if it was never made
- b.** A dishonour fee in line with Council's current Fees and Charges will be applied to your rate account This fee is in addition to any fee which may be applied by the account holder's financial institution
- c.** You must arrange for the debit payment to be made by another method

2.4. You will advise Lake Macquarie City Council of the cancellation of this authority should you wish to stop paying by this method, or on sale or transfer of the property from your possession, and will not hold Lake Macquarie City Council responsible for any action arising from failure to do so.

3 Account Variations and Disputes

3.1. To make changes to the Direct Debit Agreement relating to the cancellation, alteration, deferring or suspension of drawing arrangements Contact Council in writing with at least five (5) working days prior to the scheduled payment by:

- EMAIL: directdebits@lakemac.nsw.gov.au or

- MAIL: Lake Macquarie City Council

Box 1906 HRMC NSW 2310

- or to discuss the request call (02) 4921 0333

3.2. If you believe that there has been an error in debiting your account, contact us directly as soon as possible on (02) 4921 0333 and confirm that notice in writing with us as above so that we can resolve your query more quickly.

4 Privacy

4.1. Any personal information submitted to Lake Macquarie City Council will be dealt with according to the *Privacy & Personal Information Protection Act (1998)*, *Government Information Public Access Act (2009)* and the *Local Government Act (1993)*.

4.2. 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).

5 Notice

5.1. You will continue to receive your notices/accounts by the method in which you have elected.

5.2. Any notice will be deemed to have been received two business days after it is posted/sent.

5.3. You will not receive a receipt. Your bank statement will show the payment has been made to Lake Macquarie City Council

5.4. There is NO GST on Rates so no Tax Invoice is issued

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.

direct debit request means the Direct Debit Request between us and you. us or we or our means Lake Macquarie City Council (the Debit User) you have authorised by requesting a Direct Debit Request.

you means the customer who has signed or authorised by other means the Direct Debit Request.

your financial institution means the financial institution nominated by you on the DDA at which the account is maintained.