

BRIGHTON COUNCIL
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DIRECT DEBIT REQUEST SERVICE AGREEMENT

RATES

OUR AIM

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

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 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. Please note Credit Card's are NOT accepted.

OUR COMMITMENT TO YOU

This document outlines our service commitment to you in respect of the Direct Debit Request arrangements made between the Brighton 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 Brighton 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.
- At the beginning of each financial year we will give you notice in writing of the instalment amount which will be automatically re-calculated in line with your yearly rates.
- Your direct debit will be cancelled if we received notification from Solicitors advising us the property is selling.
- If you wish to discuss any changes to the initial terms you can contact the Rates Office on ☎03 6268 7012 during business hours. 8.15am to 4.45pm, Monday to Friday or by email rates@brighton.tas.gov.au.

The first time that your debit is returned or dishonored by your financial institution we will contact you and advise a new re-calculated amount to cover the return Direct Debit amount. If a response is not received by the nominated date we will automatically re-schedule your payments. The second time that this occurs, your arrangement will be cancelled and you will need to contact us regarding the payment of the balance of your rates. Council will recover any transaction fees payable by us in respect to any dishonored payments from you.

THE BENEFITS FOR 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!

PLEASE RETAIN PAGES 1 & 2 FOR YOUR RECORDS

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 30 June in any financial year, or unless otherwise specified.

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 you have made with the Brighton Council,

4 days notice is required. 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).
- you advise us if the property is selling.

ENQUIRIES

It would be appreciated if you could direct all enquiries to us, rather than to your financial institution.

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

If your arrangement to pay by direct debit is for the current years rates only, and they will be paid by the 30th June each year, no interest will be charged. (Providing that all payments have been met as per your agreement).

If your arrangement to pay by direct debit includes brought forward arrears, interest will apply to these amounts.

As is the case with normal Council instalments, if you are in default of any of the terms of your agreement with the Council, the full amount of rates and charges outstanding at the time of the default will become due and payable immediately. Interest will apply and accrue at a daily rate according to Section 128(1)(b) of the Local Government Act 1993, to any amounts outstanding 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 BRIGHTON COUNCIL ON ☎03 6268 7012 DURING BUSINESS HOURS 8.15AM TO 4.45PM MONDAY TO FRIDAY OR BY EMAIL rates@brighton.tas.gov.au.