



2 Railway Road, Kalamunda WA 6076
 PO Box 42, Kalamunda WA 6926
 9257 9999
 rates@kalamunda.wa.gov.au

Direct Debit Request (DDR)

Assessment No.

<p>Request and Authority to debit</p>	<p>Ratepayer's Surname <input type="text"/></p> <p>Ratepayer's Given Name or ABN <input type="text"/></p> <p>Property Address <input type="text"/></p> <p><i>"you"</i> request and authorise <i>City of Kalamunda</i> (APCA User ID Number - 207219) to arrange, a debit to your nominated account to pay for City of Kalamunda Rates and Service Charges.</p> <p>This debit or charge will be arranged by City of Kalamunda's financial institution and made through the Bulk Electronic Clearing System (BECS) from your nominated account and will be subject to the terms and conditions of the Direct Debit Request Service Agreement.</p>
<p>Your account to be debited</p>	<p>Name/s on account <input type="text"/></p> <p>Financial institution name <input type="text"/></p> <p>BSB number (Must be 6 digits) <input type="text"/>-<input type="text"/><input type="text"/><input type="text"/><input type="text"/><input type="text"/></p> <p>Account number <input type="text"/><input type="text"/><input type="text"/><input type="text"/><input type="text"/><input type="text"/><input type="text"/><input type="text"/><input type="text"/><input type="text"/></p>
<p>Amount of debit:</p> <p>(Tick Preferred Option)</p>	<p>Option 1: Direct Debit for 2024/2025 financial year <input type="checkbox"/></p> <p>Frequency <input type="text"/> (Weekly or Fortnightly) Periodic Amount \$ <input type="text"/> Commencement Date <input type="text"/> End date <input type="text"/></p> <p>Direct Debit Deductions will cease once your outstanding debt that is agreed upon is cleared including penalties such as Rejection Fees of \$10. Admin fee of \$20 for this option. Two rejected Direct Debits will result in the cancellation of the agreement and the rates and charges will be required to be paid in full including all penalty interest if applicable.</p> <p>OR</p> <p>Option 2: Continual Direct Debit option (Smarter Way to Pay) <input type="checkbox"/></p> <p>The Continual Direct Debit arrangement will be <u>ongoing for a minimum of 2 years</u>. Payments will continue even when no monies are owing.</p> <p>An initial Admin Fee of \$20 will be added to my outstanding amount owing. Should this agreement be cancelled within the two-year period, any rates outstanding will be required to be paid in full including all penalty interest if applicable also a fee of \$20 to cease arrangement early.</p> <p>Two rejected Direct Debits will result in the cancellation of the agreement, \$10 admin fee applies for each dishonour payment and the rates and charges will be required to be paid in full including all penalty interest if applicable.</p> <p>Frequency <input type="text"/> Periodic Amount <input type="text"/> Commencement Date <input type="text"/></p> <p>(Weekly or Fortnightly)</p>

Your contact details	Postal Address: <input type="text"/> Email: <input type="text"/> Phone: <input type="text"/> The best way for us to write to you is by using the above email <input type="checkbox"/> or address <input type="checkbox"/>
Confirmation	By signing and/or providing us with a valid instruction in respect to your Direct Debit Request, you confirm that: <ul style="list-style-type: none"> • you are authorised to operate on 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. • A Direct Debit Administration fee of \$20 will be charged to the rates account. • Authorise for the agreement to remain in place for a minimum period of 2 years for Continual direct debit option. If the customer terminates this agreement within the 2-year period, an early termination fee of \$20 may be charged to the rates account. • If Direct Debit payment dishonoured, an admin fee of \$10 will be charged to the rates account. • Two rejected direct debits will result in the cancellation of the agreement and rates and charges will be required to be paid in full including all penalty interest if applicable. • Penalty Interest will accrue on the outstanding balance at a rate of 11% per annum, calculated daily until the account is paid in full.
Your Signature	Signed in accordance with the account authority on your account: Signature: <input type="text"/> Date: <input type="text"/> Contact details: As Above
Second account signatory (if required)	Signed in accordance with the account authority on your account: Signature: <input type="text"/> Name: <input type="text"/> Date: <input type="text"/> Contact details: Address: <input type="text"/> Email: <input type="text"/> Phone: <input type="text"/>

Signing for a company

You must be authorised to sign on behalf of the company AND you must have authority to operate the Company's bank account.

Signature of duly authorised officer: _____

Position held: _____

Name: _____

Address: _____

Email: _____

(Notices will be sent to this email address)

Phone:

Date:

Signature company signatory (if required)

Signature of duly authorised officer: _____

Position held: _____

Name: _____

Email: _____

Date:



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Direct Debit Request Service Agreement

This is your Direct Debit Service Agreement with *City of Kalamunda* (APCA User ID Number – 207219) ABN 6074 1095 678 (the Debit User). 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, verbal, or online request between *us* and *you* to debit funds from your account.

us or *we* mean *City of Kalamunda*, (the Debit User) you have authorised by requesting a *Direct Debit Request*.

you mean the customer who has authorised the *Direct Debit Request*.

your financial institution means the financial institution at which you hold the account 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 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 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

- 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 sent to the preferred email or address you have given us in the *Direct Debit Request*.

3. How to cancel or change direct debits

- 3.1 You can:
- Cancel or suspend the *Direct Debit Request*; or
 - change, stop or defer an individual payment, or at any time by giving us at least 7 days' notice.
 - should this agreement be cancelled within the two-year period any rates outstanding will be required to be paid in full including all penalty interest if applicable and may be charged an early termination administration fee of \$20.
- To do so, contact us in writing at City of Kalamunda, PO Box 42, KALAMUNDA WA 6926 or email rates@kalamunda.wa.gov.au
- or
- You can also contact your own financial institution, which act promptly on your instructions.

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*.

	<p>4.2 If there are insufficient clear funds in <i>your account</i> to meet a <i>debit payment</i>:</p> <ul style="list-style-type: none"> a) <i>you</i> may be charged a fee and/or interest by <i>your financial institution</i>. b) <i>we may charge you reasonable costs</i> incurred by <i>us</i> on account of there being <i>insufficient funds</i>; and c) <i>you</i> must arrange for the <i>debit payment</i> to be made by another method or arrange for sufficient clear funds to be in <i>your account</i> by an agreed time so that <i>we</i> can process the <i>debit payment</i>. <p>4.3 <i>You</i> should check <i>your account</i> statement to verify that the amounts debited from <i>your account</i> are correct.</p> <p>4.4 It is <i>your</i> responsibility to advise City of Kalamunda if <i>your account</i> is transferred or closed.</p> <p>4.5 A rejected Direct Debit payment may be charged an administration fee of \$10.00 per rejected transaction to the account as per the City of Kalamunda approved Annual Budget Fees & Charges Schedule.</p> <p>4.6 No refunds will be provided unless the property is sold, and ownership is transferred.</p> <p>4.7 Rates are not to be paid in advance by more than 3 years of the rates & charges levied. At that time, <i>you</i> will be asked to reduce payments or cancel the Direct Debit Arrangement.</p> <p>4.8 If the customer terminates the Continual Direct Debit Agreement within the 2-year period, an early termination fee of \$20 may be charged to the rates account.</p>
<p>5. Dispute</p>	<p>5.1 If <i>you</i> believe there has been an error in debiting <i>your account</i>, <i>you</i> should notify <i>us</i> directly on rates@kalamunda.wa.gov.au or 08 9257 9999 . Alternatively, <i>you</i> can contact <i>your</i> financial institution for assistance.</p> <p>5.2 If <i>we</i> conclude as a result of our investigations that <i>your account</i> has been incorrectly debited, <i>we</i> will respond to <i>your</i> query by arranging within a reasonable period for <i>your financial institution</i> to adjust <i>your account</i> (including interest and charges) accordingly. <i>We</i> will also notify <i>you</i> in writing of the amount by which <i>your account</i> has been adjusted.</p> <p>5.3 If <i>we</i> conclude as a result of our investigations that <i>your account</i> has not been incorrectly debited, <i>we</i> will respond to <i>your</i> query by providing <i>you</i> with reasons and any evidence for this finding in writing.</p>
<p>6. Accounts</p>	<p><i>You</i> should check:</p> <ul style="list-style-type: none"> a) with <i>your financial institution</i> whether direct debiting is available from <i>your account</i> as direct debiting is not available through BECS on all accounts offered by financial institutions. b) <i>your account</i> details which <i>you</i> have provided to <i>us</i> are correct by checking them against a recent <i>account</i> statement; and c) with <i>your financial institution</i> before completing the <i>Direct Debit Request</i> if <i>you</i> have any queries about how to complete the <i>Direct Debit Request</i>.
<p>7. Confidentiality</p>	<p>7.1 <i>We</i> will keep any information (including <i>your account</i> details) in <i>your Direct Debit Request</i> confidential. <i>We</i> will make reasonable efforts to keep any such information that <i>we</i> have about <i>you</i> secure and to ensure that any of <i>our</i> employees or agents who have access to information about <i>you</i> do not make any unauthorised use, modification, reproduction, or disclosure of that information.</p> <p>7.2 <i>We</i> will only disclose information that <i>we</i> have about <i>you</i>:</p> <ul style="list-style-type: none"> a) to the extent specifically required by law; or b) for the purposes of this <i>agreement</i> (including disclosing information in connection with any query or claim).
<p>8. Contacting each other</p>	<p>8.1 If <i>you</i> wish to notify <i>us</i> in writing about anything relating to this <i>agreement</i>, <i>you</i> should write to: City of Kalamunda, PO Box 42, KALAMUNDA WA 6926 or email rates@kalamunda.wa.gov.au</p> <p>8.2 <i>We</i> will notify <i>you</i> by sending a notice to the preferred address or email <i>you</i> have given <i>us</i> in the <i>Direct Debit Request</i>. Any notice will be deemed to have been received on the second <i>banking day</i> after sending.</p>