



Rates and Charges Direct Debit Direct Debit Request Service Agreement

Port Phillip Direct Debit system allows you to nominate a savings or cheque account from which your rates are automatically deducted.

Spread your rate payments over nine (9) **monthly deductions for the 2020/21 Financial Year.**

The nine month period commences on the 15 October and ends on the 15 June.

If there are arrears owing and you wish to utilise this payment method, please contact the Rates Department for further information.

Once established the **Direct Debit Agreement** continues on year after year unless written notification is received to cancel the Direct Debit.

Paying your rates by **Direct Debit** is a convenient and easy way for you to ensure that your rates are always paid on time.

When will my bank account be debited?

Monthly Payments will be debited on the 15th of each month, commencing on the 15th of October. *(Please note: if the 15th falls on a weekend or public holiday your account will be debited on the next working day)* Ten payments per annum will be debited from your bank account from October to June.

Please Note:

This is a continuous agreement, that can only be cancelled on written notification received by Council.

To begin a Direct Debit Arrangement all you need to do is:

- Have a current savings or cheque account
Please note: Direct Debit from Credit Cards is not available
- Fill out and sign the application form for the ten monthly payment arrangement.
- Contact your bank or financial institution to ensure that the BSB and Account number details are correct and that your nominated account allows **Direct Debit**.
- Send your completed application form via email to:

rates@portphillip.vic.gov.au

OR by mail to:

**City of Port Phillip
Private Bag 3
St Kilda Vic 3182**

By 9th October

Your rate payments will then be automatically debited from your account as they fall due.

If you own more than one property within the City of Port Phillip, please mention all assessment numbers and property addresses on the Direct Debit Request Form - see page 3.

City of Port Phillip Assist Service Centre Locations

St Kilda Town Hall
99A Carlisle Street

South Melbourne Town Hall
208-220 Bank Street

Port Melbourne Town Hall
333 Bay Street

Telephone: (03) 9209 6777 www.portphillip.vic.gov.au



Direct Debit Request FAQ'S

How do my rates get paid through this service?	By signing the Direct Debit Service Request, you have authorised Council to arrange for funds to be deducted on a monthly basis (15th of each month or the next business day) from your cheque/savings account. You should refer to the Direct Debit Request Service Agreement for the terms of the arrangement between Council and you in accordance with the Agreement.
From what Account will Council debit funds?	We will only arrange for funds to be debited from your nominated cheque or savings account (not credit card) as authorised in the direct debit request.
Who should I contact if I wish to enquire about my Direct Debit Request?	For all matters relating to the Direct Debit Request, including cancellation, alteration or to stop a payment, or to investigate or dispute a previous payment, you should contact Council on 9209 6777, or email rates@portphillip.vic.gov.au
How do I cancel this service request?	You may also cancel your authority for us to debit your account at any time by giving us 7 days notice in writing before the next debit day. This notice should be given to us in the first instance.
What are my obligations?	It is your responsibility to ensure that: <ul style="list-style-type: none"> (a) the authorisation to debit the Account is in the same name as the Account signing instruction held by the Financial Institution where the account is held; (b) You should check your account statement to verify that the amounts debited from your account are correct and to notify Council immediately of any discrepancy (c) there are sufficient clear funds available in your Account to allow a debit payment to be made in accordance with the direct debit request. (d) 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.
What if I don't have sufficient funds in the bank?	If there are insufficient clear funds in your account to meet a debit payment: <ul style="list-style-type: none"> (a) we treat the payment as if it was never made; (b) services may be suspended and or cancelled until the outstanding charges are paid; and/or (c) you may be charged a fee and/or interest by your financial institution; (d) you may also incur fees or charges imposed or incurred by Council
What happens if there is an error made against my account?	<p>If you believe that there has been an error in debiting your account, you should notify us directly on 9209 6777 and confirm that notice in writing with us as soon as possible so that we can resolve your query more quickly. Allow for 14 days for the amendments to take effect or to respond to a dispute.</p> <p>If we conclude as a result of our investigations that your account has been incorrectly debited we will respond to your query by arranging 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.</p> <p>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.</p> <p>If we cannot resolve the matter; you can still refer it to your Financial Institution, which will obtain details from you of the disputed payment and may lodge a claim on your behalf.</p>
What if I wish to dispute a charge by Council?	<p>Any queries you may have about an error made in debiting your account should be directed to us in the first instance so that we can attempt to resolve the matter between us and you. If we cannot resolve the matter you can still refer it to your financial institution which will obtain details from you of the disputed transaction and may lodge a claim on your behalf.</p> <p>If you wish to notify us in writing about anything relating to this agreement, via email rates@portphillip.vic.gov.au or by post to City of Port Phillip Council Private Bag 3 St Kilda 3182.</p>
What information do I need from my bank?	<p>You should check:</p> <ul style="list-style-type: none"> (a) with your financial institution whether direct debiting through the Bulk Electronic Clearing System (BECS) is available from your account as direct debiting is not available on all accounts offered by financial institutions. (b) Your account details (including the Bank State Branch (BSB) number) which you have provided to us are correct by checking them against a recent account statement (c) If you are in any doubt, please check with your financial institution before completing the direct debit request if you have any queries about how to complete the direct debit request.



Please complete details and return this form to:

rates@portphillip.vic.gov.au

OR by mail to

City of Port Phillip Council, Private Bag 3, St Kilda VIC 3182

By 31st August

DIRECT DEBIT REQUEST	
Request and Authority to debit the account named below to pay City of Port Phillip	
Request and Authority To Debit	<p>Surname or Company Name <input type="text"/> (you')</p> <p>Given Names or ACN/ABN <input type="text"/></p> <p>Request and authorise City of Port Phillip Council, ID No. 302536, to arrange, through its own financial institution, for any amount Council may debit or charge you to be debited through the Bulk Electronic Clearing System from an account held at the financial institution identified below and paid to the Debit User, subject to the terms and conditions of the Direct Debit Request Service Agreement (attached)</p>
Insert the name and address of bank or financial institution at which account is held	<p>Bank/Financial Institution Name <input type="text"/></p> <p>Address <input type="text"/></p>
Insert details of YOUR cheque/savings account to be debited	<p>Account in the name of: <input type="text"/> (ie. A. Citizen)</p> <p>BSB number <input type="text"/><input type="text"/><input type="text"/><input type="text"/><input type="text"/><input type="text"/> (must be six digits)</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>
Acknowledgement	<p>By signing this Direct Debit Request you acknowledge having read and understood the terms and conditions governing the debit arrangements between you and City of Port Phillip Council as set out in this Request and in your Direct Debit Request Service Agreement.</p>
Insert your signature and address	<p>Signature <input type="text"/> (If signing for a company, sign and print full name and capacity for signing eg. Director)</p> <p>Address <input type="text"/></p> <p>Telephone No. <input type="text"/> Date ___/___/___</p>
Please indicate	<p>Owner <input type="checkbox"/> or Tenant/Occupier <input type="checkbox"/> of Property</p>

Assessment Number/s:

Property Address/es:

I understand that this is an ongoing agreement for 10 months of each financial year from 15 September to 15 June (please note for 2020/21 - 9 months from 15 October to 15 June due to late issue of notices due to COVID-19) and will only be cancelled upon written request or if Council is advised of a change of ownership. (Please tick)



Direct Debit Request Service Agreement

- 1 By signing the Direct Debit Request, you authorise us to arrange for funds to be debited from your Account in accordance with the Agreement.
 - by yourself;
 - by your Financial Institution; or
 - For any other reason.
 - 2 We will advise you 14 days in advance of any changes to the Direct Debit Request.
 - 3 For all matters relating to the Direct Debit Request, including cancellation, alteration or suspension of drawing arrangements or to stop or defer a payment, or to investigate or dispute a previous payment, you should contact:
 - (a) **City of Port Phillip**
Customer Service
99A Carlisle Street, St Kilda, VIC 3182

Ph: 03 9209 6777
Email: rates@portphillip.vic.gov.au

And
 - (b) Allow for 14 days for the amendments to take effect or to respond to a dispute.

If our investigations show that your Account has been incorrectly debited, we will arrange for the Financial Institution to adjust your Account accordingly. We will also notify you in writing of the amount by which your Account has been adjusted. If, following our investigations, we believe on reasonable grounds that your Account has been correctly debited, we will respond to your query by providing you with reasons and copies of any evidence for this finding.

If we cannot resolve the matter, you can still refer it to your Financial Institution, which will obtain details from you of the disputed payment and may lodge a claim on your behalf.
 - 4 You should be aware that:
 - (a) direct debiting through the Bulk Electronic Clearing System (BECS) is not available on all accounts; and
 - (b) You should check your Account details (including the Bank State Branch (BSB) number) directly against a recent statement from your Financial Institution.

If you are in any doubt, please check with your Financial Institution before completing the drawing authority.
 - 5 It is your responsibility to ensure that:
 - (a) sufficient cleared funds are in the Account when the payments are to be drawn;
 - (b) the authorisation to debit the Account is in the same name as the Account signing instruction held by the Financial Institution where the Account is held;
 - (c) suitable arrangements are made if the direct debit is cancelled:
 - 6 If the due date for payment falls on a day other than a Banking Business Day, the payment will be processed on the next Banking Business Day. If you are uncertain when the payment will be debited from your Account, please check with your Financial Institution.
 - 7 For returned unpaid transactions, the following procedures or policies will apply:
 - (a) we treat the payment as if it was never made;
 - (b) services may be suspended until the outstanding charges are paid; and/or
 - (c) A fee may be applied for drawings that are returned unpaid. We reserve the right to cancel the Direct Debit Request at any time if drawings are returned unpaid by your Financial Institution.
 - 8 All Customer records and Account details will be kept private and confidential to be disclosed only at your request or at the request of the Financial Institution in connection with a claim made to correct/investigate an alleged incorrect or wrongful debit or otherwise as required by law.
 - 9 If any provision of this DDRSA is found to be illegal, void or unenforceable for unfairness or any other reason (for example, if a court or other tribunal or authority declares it so), the remaining provisions of this DDRSA will continue to apply to the extent possible as if the void or unenforceable provision had never existed.
- ### Definitions
- Unless otherwise defined, a term defined in the Agreement has the same meaning when used in this DDRSA and:
- Account** means the account nominated in the Direct Debit Request, held at your Financial Institution from which we are authorised to arrange for funds to be debited;
- Agreement** means the Terms and Conditions (including BPAY), including the Schedules to those Terms and Conditions, as amended from time to time;
- Direct Debit Request** means the Direct Debit Request between us and you as amended from time to time;
- Financial Institution** is the financial institution where you hold the account nominated in your Direct Debit Request as the account from which we are authorised to arrange for funds to be debited;
- We** means **City of Port Phillip** and
You mean the Customer/s who signed the Direct Debit Request.