


Direct Debit Request Authority

Request and Authority to debit the account named below

to pay Water Accounts.

Important Information

Thank you for considering the use of Council's Direct Debit Service for the payment of your Water Accounts. **Please note that if you enter into an agreement to pay water and sewerage usage charges by direct debit, it will be a separate and unrelated agreement to any that you may have for the payment of other Council Rates and Charges eg Annual Rates and Charges Notice. Please also note that Water Accounts are based on the priced availability charges each quarter and the water consumption at your property. As a consequence, the charges may vary significantly between each account reading period.** It is strongly recommended that you take particular notice of the amount levied for water and sewerage services on each invoice and that sufficient funds are available in your nominated bank account immediately prior to the due date for that payment. **It is your responsibility to notify Shoalhaven Water of any changes to your Direct Debit Request including written notice to cancel the Direct Debit facility or to change existing details.**

<p>Request and Authority to debit</p> 	<p>Surname or company name</p> <p>.....</p> <p>Given names or ACN/ARBN..... ('you')</p> <p>request and authorise Shoalhaven City Council ID No. 115266 to arrange for any amount Shoalhaven City Council may debit or charge you in respect of water and sewer usage charges to be debited through the Bulk Electronic Clearing System from an account held at the financial institution identified below subject to the terms and conditions of the Direct Debit Request Service Agreement (<i>and any further instructions provided below</i>).</p>																				
<p>Insert the name and address of financial institution at which account is held</p>	<p>Financial Institution name.....</p> <p>Address</p> <p>.....</p>																				
<p>Insert details of account to be debited</p>	<p>Name of account holder</p> <table border="1" data-bbox="1013 1137 1481 1216"> <tr> <td>BSB number</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> </table> <table border="1" data-bbox="882 1238 1481 1317"> <tr> <td>Account number</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> </table>	BSB number										Account number									
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Account number																					
<p>Acknowledgement</p>	<p>By signing this Direct Debit Request you acknowledge having read and understood the terms and conditions governing the debit arrangements between you and Shoalhaven City Council as set out on the reverse of this document.</p>																				
<p>Debits</p>	<p>Debits may be made on the due date indicated on the issue of a billing advice.</p>																				
<p>Insert your signature and postal address</p>	<p>Signature</p> <p><i>(If signing for a company, sign and print full name and capacity for signing eg. director)</i></p> <p>Postal Address.....</p> <p>.....</p> <p>.....</p> <p>Date: / / Telephone No.</p>																				
<p>Property Address:</p> <p>Property Assessment No......</p>																					

Privacy Notification

The information requested on this form is being collected in order that your account may be debited in favour of Shoalhaven City Council. The information will be used by staff of Council and the nominated financial institution for the purpose mentioned or a directly related purpose. This information is provided on a voluntary basis and you may apply to Council for access or amendment of the information at any time.

DEBITING YOUR ACCOUNT

- 1.1 By signing a Direct Debit Request Authority, you have authorised us to arrange for funds to be debited from your account. A copy of your completed Direct Debit Request Authority acknowledging Council's acceptance will be forwarded to you prior to the first payment by Direct Debit. You should refer to this Direct Debit Request Authority and the agreement for the terms of the arrangement between us and you.
- 1.2 We will only arrange for funds to be debited from your account if we have sent 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 business day, we may direct your financial institution to debit your account on the following business day.

If you are unsure about which day your account has or will be debited you should ask your financial institution.

CHANGES BY US

- 2.1 We may vary any details of this agreement or a Direct Debit Request Authority at any time by giving you at least fourteen (14) days written notice.

CHANGES BY YOU

- 3.1 Subject to 3.2 and 3.3 under, you may change the arrangements under a Direct Debit Request Authority by contacting us on (02) 4429 3340.
- 3.2 If you wish to stop or defer a debit payment you must notify us in writing at least fourteen (14) days before the next debit day. This notice should be given to us in the first instance.
- 3.3 You may also cancel your authority for us to debit your account any time by giving us fourteen (14) days notice in writing before the next debit day. This notice should be given to us in the first instance.

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 Authority.
- 4.2 If there are insufficient clear funds in your account to meet a debit payment;
 - You may be charged a fee and/or interest by your financial institution,
 - You may also incur fees or charges imposed or incurred by us, and
 - 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.
- 4.3 You should check your account statement to verify that the amounts debited from your account are correct.
- 4.4 If Westpac Banking Corporation ABN33007457141 (Westpac) is liable to pay goods and services tax (GST) on a supply made by Westpac in connection with this agreement, then you agree to pay Westpac on demand an amount equal to the consideration payable for the supply multiplied by the prevailing GST rate.

DISPUTE

- 5.1 If you believe that there has been an error in debiting your account against the amount as shown on your water invoice, you should notify us directly on (02) 4429 3340 and confirm that notice in writing with us as soon as possible so that we can resolve your query more quickly.
- 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 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.
- 5.4 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.

DISPUTE CONCERNING THE AMOUNT OF THE WATER CHARGES

- 6.1 If you believe that there has been an error in the reading of your water meter service connection or dispute the amount of water used on the availability changes levied, you should notify us directly on (02) 4429 3340. A number of options are available to check the meter reading and to investigate the reason for higher water accounts. Although Council can provide assistance for undetected leaks, the account remains payable unless an error in the reading is revealed.

ACCOUNTS

- 7.1 You should check 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. Your account details which you have provided to us are correct by checking them against a recent account statement. With your financial institution before completing the Direct Debit Request Authority if you have any queries about how to complete the Direct Debit Request Authority.

CONFIDENTIALITY

- 8.1 We will keep any information (including your account details) in your Direct Debit Request Authority 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. We will only disclose information that we have about you; to the extent specifically required by law or for the purposes of this agreement (including disclosing information in connection with any query or claim)

NOTICE

- 9.1 If you wish to notify us in writing about anything relating to this agreement, you should write to Shoalhaven City Council Attention: Shoalhaven Water Group PO Box 42 Nowra NSW 2541
- 9.2 We will notify you by sending a notice in the ordinary post to the address you have given us in the Direct Debit Request Authority.
- 9.3 Any notice will be deemed to have been received two (2) business days after it is posted.

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 Customer Agreement between you and us.

Business Day means a day other than a Saturday or a Sunday or a public holiday

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

Debit Payment means a particular transaction where debit is made.

Direct Debit Request Authority means the Direct Debit Request Authority between us and you.

Us or **We** mean Shoalhaven City Council you have authorised by signing the Direct Debit Request Authority.

You means the customer who signed the Direct Debit Request Authority.

Your Financial Institution is the financial institution where you hold the account that you have authorised us to arrange to debit.

Water Account means the invoice for all water, sewerage and trade waste charges are applicable.