

Paying your Debtor Accounts by Direct Debit

Why do it?

Direct debit is an easy and quick way to pay your Debtor Customer bills.

You don't have to worry about withdrawing cash, due dates or queuing up.

Money remains in your account until 7 days after the end of the month.

You will not incur additional costs and hassles by forgetting to pay.

How do I pay by direct debit?

The first step is contacting your financial institution to find out whether direct debit is available on your account.

Because this is a debit payment and not a credit payment, you cannot pay your account by direct debit using credit card accounts.

After you have confirmed that you can use your account, you need to fill in a Debtors Direct Debit Request form and return it to Council's Moruya office for processing. The form should be returned at least 10 days before payment is due to allow time for the form to be processed.

Please do not e-mail or fax your application as the signature then becomes a copy and will be rejected.

How often will my account be debited?

Payments will be processed monthly, 7 days after the end of each month, for the balance recorded on the statement in the preceding month.

Do I have to reapply each year?

No. However if you change your bank account details you will need to complete a new Debtors Direct Debit Request form so the details can be updated.

Can I cancel at any time?

Yes. All you need to do is contact Council and your direct debit will be cancelled.

How do I find out more?

Give Council's Debtors Customer Service Officer a call on 02 4474 1287.



EUROBODALLA SHIRE COUNCIL

Good Government, better living

PO Box 99 Moruya NSW 2537
and council@eurocoast.nsw.gov.au
www.eurocoast.nsw.gov.au
13 4371

Land of many waters

NO queues
NO cheques
NO hassles
NO worries

Debtor Accounts

Your guide to

Direct Debit

Eurobodalla Shire Council, PO Box 99, Moruya 2537

Phone 4474 1000 Fax 4474 1234

Internet www.esc.nsw.gov.au

email: council@eurocoast.nsw.gov.au



Direct Debit Request

Debtors Only



EUROBODALLA SHIRE COUNCIL

DIRECT DEBIT SERVICE AGREEMENT

Request and Authority to debit the account named below to pay Eurobodalla Shire Council

I/We
Surname or Company Name.....

Given Names or ACN/ABN.....
 request and authorise Eurobodalla Shire Council (User ID Number 073737) to arrange for any amount Eurobodalla Shire 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 subject to the terms and conditions of the Direct Debit Service Agreement (and any further instructions provided below)

Name of financial institution at which account is held.....

Address of financial institution at which account is held.....

Name of account holder

BSB number _ _ _ - _ _ _ **Account number** _

By signing this Direct Debit Request you acknowledge having read and understood the terms and conditions governing the debit arrangements between you and Eurobodalla Shire Council as set out in this Request and in your Direct Debit Request Service Agreement.

Customer Number(s) *(shown on your Invoice/Statement)*.....

Payments will normally be processed monthly, at least 7 days after the end of each month, for the balance recorded on the statement in the preceding month.

Signature.....
(if signing for a company, sign and print full name and capacity for signing eg. Director)

Your Postal Address.....

..... **Telephone Number**..... **Date**.....

About Direct Debit
 You can arrange to pay your Debtor / Customer account(s) via direct debit. Council will debit the account you nominate on the Direct Debit Request form. It's that easy!

The Direct Debit Service Agreement
 The Direct Debit Service Agreement forms part of the terms and conditions for your Direct Debit Request (DDR), and should be read in conjunction with the Direct Debit Request form.

Processing your Direct Debit Request
 Payments will normally be debited monthly, at least 7 days after the end of each month, on balances outstanding at the end of the preceding month, making payments simple and easy. Should your payment date fall on a weekend or public holiday, the payment will be processed on the next business day.

Stopping and Cancelling your Direct Debit Request
 You may defer, alter or cancel your Direct Debit Request at any time by providing at least 14 days notice in writing. Alternatively you may contact Council's Debtors Customer Service Officer on 4474 1287. Similarly, Eurobodalla Shire Council shall provide not less than 14 days notice to the customer should the terms of the Direct Debit Service Agreement change.

Direct Debit Resolution
 If you wish to dispute a Direct Debit transaction, please contact Council and arrangements will be made for your disputed transaction to be investigated. If the investigation does not resolve the dispute to your satisfaction you should contact the financial institution where your account is held to complete and lodge a Direct Debit Customer Claim Form.

Your Obligation
 You should ensure that you have sufficient clear funds in your account to enable the Direct Debit request to be paid by your financial institution.

Returned or Dishonoured Direct Debit Requests
 If your Direct Debit is dishonoured or returned unpaid by your financial institution for any reason Council reserves the right to recover the funds from you.

Your Records
 To avoid any delays in processing your Direct Debit request, it is recommended you check your account details with your financial institution prior to completing the Direct Debit Request form. We will not disclose any details of your Direct Debit request to any person or corporation unless required to do so by law or unless the information is required in regard to a disputed transaction through the Bulk Electronic Clearing System (BECS).

Your Account
 You should be aware that some financial institutions might not allow a Direct Debit request to proceed on certain accounts. Your financial institution may charge fees for Direct Debits. The direct debit payment method does not relieve you of your obligation to pay your account in full by the due date.

How to contact Eurobodalla Shire Council
 Should you have any questions in regard to your Direct Debit, please contact Council's Debtors Customer Service Officer on 02 4474 1287.

Please note, this arrangement is for Debtor Accounts only and does not apply to Rates or Water accounts. It is necessary to complete a separate application form for Rates and Water Direct Debits.

Tear along dotted line