



## Direct Debit Request Service Agreement

Debiting details as per Direct Debit Request Form.

The Customer will be advised 14 days in advance of any changes to the Direct Debit arrangements.

All changes relating to the direct debit arrangements must be made in writing. The customer will need to:

- Fax the Rates department on **9071 0600**; and/or
- Visit our offices at **Windich Street** and ask for the Rates Officer; and/or
- Email the Rates department at **shire@esperance.wa.gov.au** and/or
- Send correspondence addressed to the **Shire of Esperance, PO Box 507 Esperance WA 6450** outlining the request/issue

And

- Allow for a maximum of **10 working days** for the amendments to take effect. The Shire of Esperance will advise if longer is required. Please note that all alterations to arrangements need to be in writing addressed to the Shire of Esperance.

The Customer should be aware that:

- Direct debiting through BECS (Bulk Electronic Clearing System) is not available on all accounts.
- Account details should be checked against a recent statement to ensure the details are correct. If you are in any doubt, you should check with your Financial Institution before completing the drawing authority.
- It is your responsibility to ensure sufficient cleared funds are in the nominated debiting account when the payments are to be drawn.
- It is your responsibility to advise the Shire of Esperance accordingly should your account be transferred or closed.
- If the due date for payment falls on a non-working day or public holiday, the payment will be processed on the **next working day**.

For **returned unpaid transactions**, the following procedures will apply:

- The Shire of Esperance will issue a letter notifying of a breach of payment arrangement.
- If the direct debit defaults twice a 2nd breach will be issued with 14 days notice to make payment, or the direct debit will be cancelled and the ratepayer will be referred to our debt collection agency.
- If payment is not received within 14 days of the 2nd breach, a letter will be issued notifying of the cancellation of direct debit and that a debt recovery procedure will commence.

Fees and charges:

The Shire has statutory authority under the *Local Government Act (1995)* Section 6.56 to on-charge any costs incurred during the legal recovery of outstanding rates debts.

All customer records and account details will be kept private and confidential to be disclosed only on the request of the Customer or Financial Institution in connection with a claim made to an alleged incorrect or wrongful debit.

### Disputes

If you believe that a drawing has been initiated or carried out incorrectly, in the first instance please take the matter up directly with the Shire of Esperance on **9071 0666**. The dispute must then be followed up in writing.

On advisement of any dispute the Shire of Esperance will address the issue and you will be notified of the outcome within seven (7) working days. If you do not receive a satisfactory outcome contact your Financial Institution. You will receive a refund of the drawn amount if we can not substantiate a reason for the drawing.



Please return your completed form to:

Shire of Esperance

✉ Windich Street  
PO Box 507  
Esperance WA 6450

📞 08 9071 0600

💻 shire@esperance.wa.gov.au

Enquiries

📞 08 9071 0666

# Direct Debits

Rates payments made easy

PAYMENT OPTIONS

In full

Instalments

Weekly, Fortnightly or Monthly

If you have a bank account, then you might want to take advantage of Direct Debit in order to pay your rates easily.

### What is Direct Debit?

Direct Debit is a system by which weekly, fortnightly or monthly payments are taken directly from your bank account. You set up your Direct Debit once and then the money automatically comes out of your account at the right time. Direct Debit is quick, safe, easy, and spreads your payments evenly over the period.

### Safety

One advantage of Direct Debit payments is that it is much safer than paying by cheque or cash, because the money simply comes out of your account and goes direct to your rates assessment.

### Certainty

Another reason why Direct Debit is a great idea is that it gives you the certainty to know your payments will be paid in full and made on time.

### Easily manage your payments

If you pay by Direct Debit, then you know exactly how much and when the funds will be taken from your account. This can help you to better manage your money and stay one step ahead when it comes to expenditures. You can also cancel your Direct Debit in writing at any point, thereby easily stopping the funds from leaving your account.

### No processing fees

Unlike some payment methods, there are no fees associated with Direct Debit payments. Only the money that you owe is taken out of your account, with no extra fees to pay whatsoever. This is different than paying by cheque or other methods where you might have to pay a processing or handling fee.

### *Direct Debit is the quickest, safest and easiest way to pay your rates*

Just complete this form and either fax, mail or drop it into the Shire office, allowing sufficient time for processing before the first payment is to be debited. If you have any questions please contact the Rates Department on (08) 9071 0657.

## Shire of Esperance

Property Owner's Name(s)

Property Address

Daytime Contact

Home

Mobile

## Direct Debit Request

Assessment

### Details of the bank account to be debited

Name of the Bank/Financial Institution

Full Account Name (All details must be supplied)

BSB Number

Bank 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"/>
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### Customers' Authority

I/We authorise the Shire of Esperance to arrange for funds to be debited from my/our account at the financial institution identified above and as prescribed below. This authorisation is to remain in force in accordance with the terms described in the Direct Debit Request Service Agreement.

Signature

Date

### Payment Details

I/We request that you debit my/our account in accordance with our Agreement and subject to one or more of the following conditions:

Frequency of our Direct Debit  In Full  Instalments  Weekly  Fortnightly  Monthly

### Important: Please refer to your rates notice to consider the DUE DATES of your payments

Amount to be debited per payment  \$

Date of first payment

Date of last payment

Limit total debits to outstanding balance plus penalty interest

**OR** Allow account balance to go into Credit

### Changes to the Agreement

If you wish to make changes to the agreement, you need to contact the Rates Department on 9071 0657 to discuss the circumstances effecting your request for alteration. A cancellation of the agreement can only occur if the rates have been paid in full.