

Direct Debit Request Service Agreement

This is your Direct Debit Service Agreement with ***City of Mandurah, User Id 126205 and ABN 43 188 356 365*** (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

<i>Direct Debit Request</i>	means the <u>written or online request between us and you</u> to debit funds from your account.
<i>Your Financial Institution</i>	means the financial institution at which you hold the account is maintained you have authorised us to debit.
<i>Account</i>	means the account held at your financial institution from which we are authorised to arrange for funds to be debited.
<i>Agreement</i>	means this Direct Debit Request Service Agreement between you and us.
<i>Banking Day</i>	means a day other than a Saturday or a Sunday or a public holiday listed throughout Australia.
<i>Debit Day</i>	means the day that payment by you to us is due.
<i>Debit Payment</i>	means a particular transaction where a debit is made.
<i>You</i>	means the customer who has authorised the Direct Debit Request.
<i>Us or We</i>	means the <i>City of Mandurah</i> , (the Debit User) you have authorised by requesting a Direct Debit Request.
<i>Finalised account</i>	means when all monies are paid in full including any penalty interest

Debiting your account	<p>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 terms of the arrangement between us and you</p> <p>1.2 We will only arrange for funds to be debited from your account as authorised in the Direct Debit Request.</p> <p>or</p> <p>We will only arrange for funds to be debited from your account if we have sent to the email / 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.</p> <p>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.</p>
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<p>Amendments by us</p>	<p>1.4 We may vary any details of this agreement or a Direct Debit Request at any time, by:</p> <ul style="list-style-type: none"> i. Giving you at least fourteen (14) days written notice sent to the preferred email/address you have given us in the Direct Debit Request <p>1.5 The Direct Debit payments <u>may be</u> processed up to six (6) days after the specified date</p> <ul style="list-style-type: none"> i. If this occurs, the City of Mandurah’s dishonour fee will be waived. <p>However, if a customer receives, from their Bank, a dishonour/overdrawn fee, this will NOT be reimbursed by the City of Mandurah as funds should be made available as per the Direct Debit Request Service Agreement Your Obligations 4.1</p>
<p>How to cancel and / or change direct debits</p>	<p>You can:</p> <ul style="list-style-type: none"> (a) cancel or suspend the Direct Debit Request; or (b) change, stop or defer an individual debit payment at any time by giving at least <u>14 days’</u> notice in writing by the bank account holder. If in a joint account, both signatures are required. <p>Please contact City of Mandurah Rangers Department via email ranger.admin@mandurah.wa.gov.au or by telephoning us on 08 9550 3777 during business hours for general enquiries. You can also contact your own financial institution, which must act promptly on your instructions.</p>
<p>Default and Payment Arrangements fees</p>	<p>If a payment dishonours, a fee of \$0.55 fee will be applied and the missed payment is required to be paid in full within 14 days.</p> <p>If there are 3 direct debit defaults/dishonours, the direct debit will be cancelled and full payment is required. Also, this may result in legal action being taken without further notice for the full recovery of all monies including any associated legal costs.</p> <p>Payment arrangement direct debits should be worked out to be completed within 6 months from infringement date of issue. Those going over this time period will require approval – please contact City of Mandurah for information.</p>



Your Obligations	<p>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> <p>4.2 If there are insufficient clear funds in your account to meet a debit payment:</p> <p>(a) you may be charged a fee and/or interest by your financial institution</p> <p>(b) we may charge you reasonable costs incurred by us on account of there being insufficient funds and</p> <p>(c) 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.</p> <p>4.3 You should check your account statement to verify that the amounts debited from your account are correct.</p>
Dispute	<p>5.1 If you believe that there has been an error in debiting your account, you should notify us directly on 08 9550 3777 or ranger.admin@mandurah.wa.gov.au. Alternatively, you can contact your financial institution for assistance.</p> <p>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 within a reasonable period 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>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 in writing.</p>
Accounts	<p>You should check:</p> <p>a) 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.</p> <p>b) your account details which you have provided to us are correct by checking them against a recent account statement; and</p> <p>c) with your financial institution before completing the Direct Debit Request if you have any queries about how to complete the Direct Debit Request</p>



Confidentiality	<p>7.1 We will keep any information (including your account details) in <i>your Direct Debit Request confidential</i>. 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.</p> <p>7.2 We will only disclose information that we have about you:</p> <ul style="list-style-type: none"> (a) to the extent specifically required by law or (b) for the purposes of this agreement (including disclosing information in connection with any query or claim).
Completing Direct debit/PA Arrangement	If the direct debit or payment arrangement applications have not been signed or completed correctly, this form will <u>NOT</u> be accepted & will be returned to you via email or post.
Contacting each other	<p>8.1 If you wish to notify us in writing about anything relating to this agreement, you should write to:</p> <p>City of Mandurah PO Box 210, MANDURAH WA 6210 Email: ranger.admin@mandurah.wa.gov.au Phone number: 08 9550 3777</p> <p>8.2 We will notify you by sending a notice to the preferred address or email you have provided in the Direct Debit Request.</p> <p>Any notice will be deemed to have been received on the second banking day after sending.</p>



Direct Debit Request (DDR)

<p>Request and Authority to debit</p>	<p>Your Surname or company name <input type="text"/></p> <p>Your Given names or ABN/ARBN <input type="text"/></p> <p>“you” request and authorise City of Mandurah, User Id 126205 to arrange, a debit to your nominated account to pay for infringement# _____</p> <p>This debit or charge will be arranged by City of Mandurah’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>Amount of debit</p>	<p>Infringement No: _____ Amount Owed: _____</p> <p>Start date (Friday): _____</p> <p>Payment arrangement direct debits should be worked out to be completed within 6 months from infringement date of issue. Those going over this time period will require approval.</p> <p>Periodic Amount (minimum \$20)</p> <p>\$ <input type="text"/></p> <p>Frequency:</p> <p><input type="checkbox"/> Weekly</p> <p><input type="checkbox"/> Fortnightly</p> <p><input type="checkbox"/> Monthly</p>
<p>Your account to be debited</p>	<p>Name/s on account _____</p> <p>Financial Institution name _____</p> <p>BSB number (must be 6 digits) _____ - _____</p> <p>Account number _____</p>
<p>Your contact details</p>	<p>Address: _____</p> <p>Email: _____</p> <p>Phone: _____</p> <p>The preferred method of written contact is by <input type="checkbox"/> email or <input type="checkbox"/> address.</p>



Confirmation	<p>By signing and/or providing us with a valid instruction in respect to your Direct Debit Request, you have confirmed that:</p> <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.
Your Signature	<p><u>Signed in accordance with the account authority on your account:</u></p> <p>Signature: _____</p> <p>Date: _____</p> <p>Contact Details: As above</p>
Second account signatory (if required)	<p><u>Signed in accordance with the account authority on your account</u></p> <p>Signature: _____</p> <p>Name: _____</p> <p>Date: _____</p> <p>Contact details:</p> <p>Address: _____</p> <p>Email: _____</p> <p>Phone: _____</p>



Signing for a company	<u><i>You must be authorised to sign on behalf of the company AND you must have authority to operate the Company's bank account.</i></u>
	Signature of duly authorised officer: _____
	Position held: _____
	Name: _____
	Address: _____
	Email: _____
	<i>(Notices will be sent to this email address)</i>
	Phone: _____
	Date: _____
	<u>Signature company signatory (if required)</u>
	Signature of duly authorised officer: _____
	Position held: _____
Name: _____	
Email: _____	
Date: _____	

