



Post Adelaide Enfield

# Direct Debit Service Agreement Information



## Direct Debit

Introducing a new and easy method to pay your council rates.

Never miss a due date again. Quarterly deductions from your savings or cheque account. Please note this facility is not available for credit cards.

### It's easy to start...

All you need to do to start the direct debit process is:

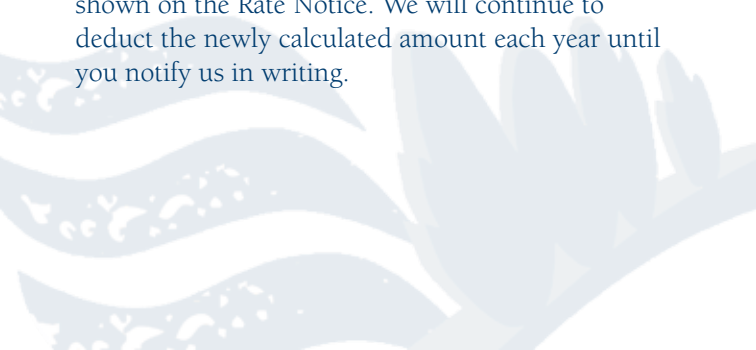
1. Complete the Application Form attached to this brochure.
2. Detach and post to:  
City of Port Adelaide Enfield, Rates Department  
PO Box 110, Port Adelaide DC SA 5015.
3. We'll take care of the rest.

## Direct Debit Service Agreement

A Direct Debit Application Form allows the City of Port Adelaide Enfield (User ID No. 303822) to debit directly to your financial institution for payment of your council rates from a savings or cheque account. This facility is not available for credit cards. Council is offering the deductions on a quarterly frequency only.

### Quarterly deductions

You are required to complete a Direct Debit Application Form for each property. We will automatically deduct the amount owing for the instalment (plus any arrears) on the date that the installment falls due. The amount and date are shown on the Rate Notice. We will continue to deduct the newly calculated amount each year until you notify us in writing.



# 1 Debiting your account

- 1.1 By signing a Direct Debit Application Form, you have authorised us to arrange for funds to be debited from your bank account. You should refer to the Direct Debit Application Form and this agreement between you and us.
- 1.2 We will only arrange for funds to be debited from your bank account as authorised in the Direct Debit Application Form.
- 1.3 You are required to complete a separate Direct Debit Application Form for each property that you would like to pay by direct debit.
- 1.4 If there are any changes to the rates levied on your property, we will continue to deduct the regular amount until formal notification is received from the relevant government departments, eg SA Water, State Valuation Office. You will receive a revised account of your newly calculated rates.

## 2 Changes

### By us

- 2.1 We may vary any details of this agreement or a Direct Debit Application at any time by giving you at least fourteen (14) days written notice.
- 2.2 We reserve the right to cancel your Direct Debit Application at any time and you will need to arrange an alternative payment method for your rates.

### By you

- 2.3 Subject to 2.4 and 2.5, you may change the arrangements under a Direct Debit Application Form.
- 2.4 If you wish to alter, stop or defer a direct debit payment you must notify us in writing fourteen (14) days before the next debit day. This notice should be given to us in the first instance.

- 2.5 You may also cancel your authority for us to debit your bank account at 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.
- 2.6 If the bank account is closed or the bank account details provided change, a new Direct Debit Application Form will need to be completed fourteen (14) days before the next debit day.

### **3 Your obligations**

- 3.1 It is your responsibility to ensure there are sufficient clear funds available in your bank account to allow a direct debit payment to be made in accordance with the Direct Debit Application Form.
- 3.2 If there are insufficient funds in your nominated bank account to meet a direct debit payment your account will be increased by any fees or charges imposed or incurred by us such as any dishonoured deduction fees. You may also be charged a fee and or interest by your financial institution. The Council will advise you if the deduction was not successful and the alternative payment options that are available for you to arrange payment. Payments not received by the due date are subject to fines and interest according to the provisions of the *Local Government Act 1999*.
- 3.3 You should check your account statement to verify that the amounts debited from your bank account are correct.
- 3.4 Should you sell your property, it is your responsibility to cancel the Direct Debit by giving us fourteen (14) days notice in writing before the next debit day.
- 3.5 You will advise us of the cancellation of this authority and will not hold us responsible for any action arising from you not doing so.

## 4 Disputes

- 4.1 If you believe that there has been an error in debiting your bank account, you should notify us in writing as soon as possible so that we can resolve your query quickly. You should provide full details of what you believe is the problem and also provide a telephone number so that you can be contacted during business hours.
- 4.2 If we conclude as a result of our investigations that your bank account has been incorrectly debited, we will respond to your query by arranging for a refund (including any additional fees).
- 4.3 If we conclude as a result of our investigations that your bank account has not been incorrectly debited, we will respond to your query by providing you with reasons and any evidence for this finding.
- 4.4 Any queries you may have about an error made in debiting your bank account should be directed to us in the first instance so that we can attempt to resolve the matter between you and us. If we cannot resolve the matter you can still refer it to your financial institution, which will obtain details from you regarding the disputed deduction and may lodge a claim on your behalf.



## 5 Accounts

### You should check...

- 5.1 with your financial institution whether direct debiting is available from your bank account as direct debiting is not available on all accounts offered by financial institutions.
- 5.2 your bank account details which you have provided to us are correct by checking them against a recent account statement.
- 5.3 you are an authorised signatory of the nominated account.
- 5.4 your Direct Debit Application Form is signed in the same way as the bank account signing instruction held by your financial institution. If the bank account is held jointly, both parties must sign the Direct Debit Application Form.

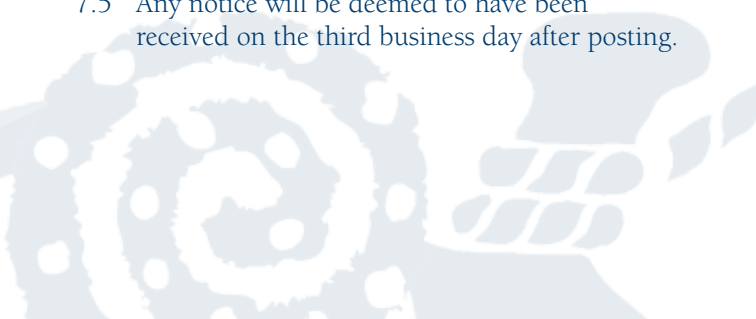
## 6 Confidentiality

- 6.1 We will keep any information (including your bank account details) in your Direct Debit Application Form confidential. We will make reasonable efforts to keep any such information that we have about you secure. We do not rent, sell or trade your information.
- 6.2 We will only disclose information that we have about you:
  - (i) to the extent specifically required by law;
  - or
  - (ii) for the purposes of this agreement (including disclosing information in connection with any query or claim).
- 6.3 If you do not provide us with the necessary information required, we will be unable to arrange for the payment of your rates account.

- 6.4 If you wish to gain access to your personal information that we hold on our records, please notify us in writing.
- 6.5 We use your personal details to ensure that our records are correct and in order to provide you with the best possible service.
- 6.6 All changes to your details are requested in writing to maintain the security of confidential information that you have supplied to us. Therefore we will not accept email, facsimile or verbal instructions.

## **7 Notice**

- 7.1 If you wish to notify us in writing about anything relating to this agreement, you should write to:  
City of Port Adelaide Enfield  
Rates Department  
PO Box 110, Port Adelaide SA 5015.
- 7.2 We will notify you by sending a notice in the ordinary post to the current postal address appearing against your account.
- 7.3 We will confirm acceptance of your Direct Debit Application and commencement details of the direct debit deductions in writing. These deductions will be ongoing and we will adjust the debit amount accordingly each financial year until you notify us in writing, allowing fourteen (14) days before the next debit day.
- 7.4 We will notify you in writing of any returned or dishonoured deductions and any applicable fees or charges which will be raised against your rates account.
- 7.5 Any notice will be deemed to have been received on the third business day after posting.



## Frequently asked questions

### Q. How does Direct Debit work?

You give Council authority to deduct your due council rates payments from a savings/cheque account from your financial institution quarterly. This facility is not available for credit cards.

### Q. Will my bank account details be kept confidential?

Yes. We will maintain strict control over the information you provide us. We will only act on your written instructions, or those of your authorised representatives.

### Q. What if I change my mind?

If you change your mind about the direct debit payment method, simply notify us in writing at:  
City of Port Adelaide Enfield,  
Rates Department,  
PO Box 110, Port Adelaide DC SA 5015.

We must receive your notification at least fourteen (14) days prior to the next debt day to process your application in time.

### Q. Will I still receive my City of Port Adelaide Enfield rates notice(s) in the mail?

Yes. You will receive a Rate Notice for each instalment unless the quarterly instalment amount is paid in full before the generation of the instalment notice(s) and in this case a quarterly instalment notice(s) will not be issued.

### Q. Will I incur any charges from my bank?

Most banks do not charge a transaction fee however please check with your financial institution.



**Q. Will I receive a receipt?**

No, however the debit will be listed on your bank statement.

**Q. Will I be charged fees should my payment be rejected?**

If debits are returned or dishonoured, you must arrange an alternative method of payment. You will be charged any applicable fees and charges incurred by us. You may also be charged a fee and or interest by your financial institution. Payments not received by the due date are subject to fines and interest according to the provisions of the *Local Government Act 1999*.

**Q. What if I change my account details?**

If you change your account details, please complete a new Direct Debit Application Form and send to:

City of Port Adelaide Enfield,  
Rates Department,  
PO Box 110, Port Adelaide DC SA 5015.

We must receive your notification at least fourteen (14) days prior to the next debit day to process your application in time.

**Q. Will my deductions be adjusted if there are any changes to the rates levied on my property (ie concessions, objections remissions or rebates)?**

Yes. Council will continue to deduct the regular debit amount until formal notification is received from the relevant government departments, eg SA Water, State Valuation Office. You will receive a revised account of your newly calculated rates.

**Q. Is it possible to complete one Direct Debit Application Form for multiple properties?**

No. A separate Direct Debit Application Form must be completed for each property.

**Q. How do I return my completed Direct Debit Application Form?**

Only the original Direct Debit Application Form(s) will be accepted. Faxed copies will not be accepted. The original(s) can be returned to the:

City of Port Adelaide Enfield,  
Rates Department,  
PO Box 110, Port Adelaide SA 5015,  
by post or by delivery to the Civic Centre.  
Please retain the Direct Debit Service Agreement portion for your information.

**Q. What if I change my address?**

If you change your address, simply notify us in writing.

**Q. How will the quarterly deductions be calculated?**

The quarterly deduction will be the instalment amount specified on your rates notice.

**Q. What if the account for rates is in arrears?**

Any amounts in arrears at the time of the direct debit deduction will be included in the payment amount.





City of Port Adelaide Enfield  
163 St Vincent St,  
PO Box 110, Port Adelaide SA 5015  
Tel: (08) 8405 6760 or (08) 8405 6812  
TTY: (08) 8405 6999 (Telephone Typewriter - hearing impaired)  
Website: [www.portenf.sa.gov.au](http://www.portenf.sa.gov.au)  
Email: [customer.service@portenf.sa.gov.au](mailto:customer.service@portenf.sa.gov.au)