

DIRECT DEBIT REQUEST SERVICE AGREEMENT

OUR COMMITMENT TO YOU

This document outlines our service commitment to you, in respect of the Direct Debit Request (DDR) arrangements made between Northern Midlands Council (386814) and you. It sets out your rights, our commitment to you and your responsibilities to us together with where you should go for assistance.

INITIAL TERMS OF THE ARRANGEMENT

In terms of the Direct Debit Request arrangements made between us and signed by you, we undertake to periodically debit your nominated account for the agreed amount in respect of rates and charges owing to Northern Midlands Council.

DRAWING ARRANGEMENTS

- ◆ The first drawing under this Direct Debit arrangement will occur *immediately, within a specified number of days on a Thursday fortnightly.*
- ◆ If any drawing falls due on a non-business day, it will be debited to your account on the next business day following the scheduled drawing date.
- ◆ We will give you at least 14 days notice in writing *by post, email* or by some other means of your choice when changes to the initial terms of the arrangement are made. This notice will state the new amount, frequency, next drawing date and any other changes to the initial terms.
- ◆ If you wish to discuss any changes to the initial terms, please contact our customer service team on telephone number (03) 6397 7303, fax (03) 6397 7331 or email council@nmc.tas.gov.au

YOUR RIGHTS

CHANGES TO THE ARRANGEMENT

- ◆ If you want to make changes to the drawing arrangements, please contact our customer service team on telephone number (03) 6397 7303, fax (03) 6397 7331 or email council@nmc.tas.gov.au.

ENQUIRIES

Direct all enquiries to us, rather than to your financial institution, and these should be made at least 10 working days prior to the next scheduled drawing date. All communication addressed to us should include your assessment number, PID and location of property.

All personal customer information held by us will be kept confidential except that information provided to our financial institution to initiate the drawing to your nominated account.

DISPUTES

- ◆ If you believe that a drawing has been initiated incorrectly, we encourage you to take the matter up directly with us by contacting our customer service team on telephone number (03) 6397 7303 during business hours.
- ◆ If you do not receive a satisfactory response from us to your dispute, contact your financial institution who will respond to you with an answer to your claim:
 - ◀ within 5 business days (for claims lodged within 12 months of the disputed drawing); or
 - ◀ within 30 business days (for claims lodged more than 12 months after the disputed drawing)
- ◆ You will receive a refund of the drawing amount if we can not substantiate the reason for the drawing.

Note: *Your financial institution will ask you to contact us to resolve your disputed drawing prior to involving them.*

YOUR COMMITMENT TO US

It is your responsibility to ensure that:

- ◆ your nominated account can accept direct debits (your financial institution can confirm this); and
- ◆ that on the drawing date there is sufficient cleared funds in the nominated account; and
- ◆ that you advise us if the nominated account is transferred or closed.

If your drawing is returned or dishonoured by your financial institution, you will be charged a dishonour fee of \$30 and sent a letter requesting payment within 5 working days, if payment is not made your Direct Debit Agreement will be cancelled. Any transaction fees payable by us in respect of the above will be added to your account.

Return the completed form to Northern Midlands Council, PO Box 156 Longford TAS 7301 or email to council@nmc.tas.gov.au