Direct Debit Service Agreement Request

SHIRE OF HARVEY

A Breath of Fresh Air

Terms and Conditions

Drawing Arrangements

- The Shire of Harvey will debit the account nominated in the Direct Debit Service Agreement Request for the agreed rates payment amount.
- The first debit will occur on the nominated deduction day. Thereafter, deductions will be made weekly, fortnightly or monthly on each Thursday. Monthly deductions will be processed on the **last Thursday of each month.**
- If a scheduled debit date falls on a public holiday or non-business day, the debit may be processed on the next available business day.
- The Shire of Harvey will provide no less than three (3) business days' written notice should it propose to vary the arrangements of this Direct Debit Request.
- Requests must be submitted to the Shire of Harvey in writing at least three (3) business days prior to the next scheduled drawing date. This may include a request to defer a payment, alter the payment amount, change your nominated account, suspend a payment or cancel your Direct Debit Request.
- The Shire reserves the right to reject the request if the proposal is not sufficient to clear outstanding rates within the current financial year.

Dishonoured and Failed Payments

- If a direct debit payment is dishonoured, you must arrange payment of the dishonoured amount by an alternative payment method.
- If three (3) direct debit payments are dishonoured within the financial year, the Shire of Harvey may cancel the Direct Debit Agreement and commence debt recovery proceedings.
- Cancelled agreements may be considered when assessing future applications and may lead to their rejection.
- If this arrangement is cancelled, any outstanding balance remains due and must be paid using an alternative payment method.

Fees and Charges

The following fees and charges may apply:

- An annual administration fee of $40.00.
- A dishonour fee of $15.00 for any rejected direct debit drawing.
- Any applicable instalment administration charge as detailed on your annual rates notice.
- Penalty interest is applicable at 10% per annum until the account is paid in full. Excludes legislative exemptions for pensioners/seniors.

Disputed Transactions

- If you believe that a debit has been incorrectly processed, you should contact the Shire of Harvey Rates Team as soon as possible and confirm the dispute in writing. The Shire will investigate the matter and advise the outcome within ten (10) working days.
- Proof to substantiate your claim will be required.
- If you are not satisfied with the outcome, you may lodge a claim through your financial institution.
- A refund will be provided where the disputed drawing cannot be substantiated.

Privacy and Enquiries

- The Shire of Harvey will keep all personal information and account details collected under this Direct Debit Request confidential and secure according to law and Shire policy.
- Direct all enquiries, disputes, payment variation requests and cancellations to the Shire of Harvey Rates Team.

Financial Hardship

- If you are experiencing financial hardship you are encouraged to contact the Shire of Harvey Rates Team as soon as possible. Requests for assistance will be assessed on a case-by-case basis in accordance with the Shire's applicable policies and procedures.

Your Responsibilities

As the account holder, you agree to:

- Ensure all information provided in the Direct Debit Service Agreement Request is true and correct.
- Ensure sufficient funds are available in your nominated account on the scheduled drawing date.
- Notify the Shire of Harvey in writing at least three (3) business days before the next drawing date if your nominated account changes or if you wish to defer, vary, suspend, stop or cancel the arrangement.
- Arrange payment of any dishonoured debit using an alternative payment method.
- Ensure debited payments are correct in amount and frequency upon application or alteration of your agreement.
- Ensure your rates account remains up to date regardless of whether reminder notices are received.
- Review your rates account each financial year and ensure your direct debit amount is sufficient to clear all outstanding rates and charges, including arrears from previous years, by 30 June of the current financial year.
- Understand that this agreement is continuous and will remain active until cancelled in writing or terminated by the Shire of Harvey.

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