



Direct Debit Request

PO Box 219, Karratha WA 6714
Telephone: 08 9186 8567
Email: rates@karratha.wa.gov.au
ABN: 83 812 049 708

Details of the Property

If you have more than one property, please complete a separate form for each property.

Assessment Number:

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Property Address:

Property Owner's Name(s):

Postal Address:

Contact Number / Mobile:

Email Address:

Frequency of Direct Debit

Please Tick One Only

Payment Arrangement Options:		
<input type="checkbox"/> WEEKLY	<input type="checkbox"/> FORTNIGHTLY	<input type="checkbox"/> MONTHLY (21st of each month)
Or		
<input type="checkbox"/> FULL PAYMENT	<input type="checkbox"/> 2 INSTALMENTS	<input type="checkbox"/> 4 INSTALMENTS

Please note that if you select one of the Instalment Options the nominated option will continue each year until you advise otherwise.

Details of the Bank Account to be Debited

Name(s) of Account Holder(s):

Financial Institution:

BSB Number:

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Account Number:

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Amount to be debited:

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Commencement Date
(must be a Friday):

I/We authorise the City of Karratha (**Debit ID: 507202**) to arrange for funds to be debited from my/our nominated account at the financial institution identified above. This debit will be made through the Bulk Electronic Clearing System (BECS). This authorisation is to remain in force in accordance with the terms and conditions described in the Direct Debit Request Service Agreement.

Signed (by Account Holder(s) as specified on your account):	
<div style="border: 1px solid black; height: 40px; width: 100%;"></div>	<div style="border: 1px solid black; height: 40px; width: 100%;"></div>
Date	Date

Upon completion of this form, please submit by email to rates@karratha.wa.gov.au or regular mail to City of Karratha, PO Box 219, Karratha WA 6714 or in person at the City Office: Welcome Road, Karratha

This is your Direct Debit Service Agreement ('Service Agreement') with the City of Karratha (User ID: 507202, ABN: 83 812 049 708). It explains what your obligations are when undertaking a direct debit request with the City. It also details what the City's obligations are to you as your direct debit service provider. It forms part of the terms and conditions of your Direct Debit Request and should be read in conjunction with your Direct Debit Request ('Application Form').

The terms of this Service Agreement are for the purpose of Council Rates and Charges (including Service Charges, Emergency Service Levy (ESL), Instalment Charges and Penalty Interest) debiting from your account as directed by you.

1. DEBITING YOUR ACCOUNT

- 1.1. By signing an Application Form you have authorised the City of Karratha (The City) to debit funds from your nominated account.
- 1.2. The City will only debit from your account as authorised in the Application Form.
- 1.3. If the debit day falls on a day that is not a business day, The City may direct your financial institution to debit your account on the following business day.
- 1.4. This facility is not available for credit card accounts.

2. CHANGES TO THIS AGREEMENT

- 2.1. The City reserves the right to change the Terms and Conditions of this Service Agreement at any time. The City will provide you with a copy of the new Service Agreement at least 14 days prior to the change date.
- 2.2. You may at any time, change or cancel your Direct Debit Request, this includes changes to your contact details, bank account details, frequency of payments or the payment amount. Changes must be requested in writing on the prescribed Direct Debit Request Change of Agreement Form or Direct Debit Request Cancellation Form and received by us not less than seven (7) days prior to the direct debit withdrawal date. Both forms are available at <https://karratha.wa.gov.au/pay-my-rates>.

3. ADMINISTRATION FEES AND INTEREST CHARGES

- 3.1. Payment Arrangement Options:
 - 3.1.1. A Direct Debit Administration Fee of \$25.00 will apply to your account upon commencement of the agreement.
- 3.2. Penalty interest applies on all outstanding balances as determined by Local Government Financial Management Regulations adopted by Council. The financial year 2022/2023 interest rate is 7%. If your payment arrangement continues to the next financial year interest rates may change in line with regulations. Penalty interest will continue to accrue daily and be applied to your outstanding balance during the term of your payment arrangement.
- 3.3. Instalment Options:
 - 3.3.1. No Direct Debit Administration Fee will be applied to your account.
 - 3.3.2. No instalment option cost will be incurred if the Full Payment option is selected.
 - 3.3.3. Instalment option costs will apply as per your Annual Rate Notice if the 2 or 4 instalments options are selected.
 - 3.3.4. The instalment amount may vary during the financial year to cover changes to the instalment amount (interim notices will be issued that shows these changes):
 - a) Increase or decrease of rates due to valuation changes
 - b) Additional charges payable by the Ratepayer to The City.
- 3.4. If the Instalment direct debit is dishonoured - see Section 5.

4. YOUR OBLIGATIONS

- 4.1. Your rates account must be paid in full by the 30 June each financial year, unless authorised by the City.
- 4.2. It is your responsibility to ensure the account details on this agreement are correct.
- 4.3. It is your responsibility to ensure that there are sufficient funds available in your nominated bank account to allow a debit to be made in accordance with the Application Form.
- 4.4. If there are insufficient clear funds in your account to meet a debit payment:
 - a) you may be charged a fee and/or interest by your financial institution.
 - b) you will incur a default fee by the City; and
 - c) you must arrange for the debit payment to be made by another method; no additional direct debit payment will be conducted to make up the dishonoured amount.
- 4.5. It is your responsibility to check your account statement to verify that the amounts were debited from your account and are correct.

5. REJECTED TRANSACTIONS

- 5.1.** Any direct debit that is not honoured by your financial institution will be subject to a Direct Debit Default Fee of \$20.00.
- 5.2.** In the event of three (3) rejected payments within a rolling 12 month period, the City will cancel your Direct Debit agreement and commence normal debt collection procedures.

6. In the event of three (3) rejected payments within a rolling 12 month period, the City will cancel your Direct Debit agreement and commence normal debt DISPUTE

- 6.1.** If you believe that a debit payment has been initiated or carried out incorrectly, please contact the City on 08 9186 8567 or by email - rates@karratha.wa.gov.au
- 6.2.** Any notice of dispute must be in writing, and it will be investigated and replied to within 14 days.
- 6.3.** If a direct debit payment has been deducted from your bank account in error, you will receive a refund of the debited amount.
- 6.4.** collection procedures.

7. ACCOUNTS

- 7.1.** You should check:
 - a) with your financial institution whether direct debiting is available from your account.
 - b) your account details which you have provided to the City are correct.
 - c) with your financial institution before completing the Direct Debit Request if you have any queries relating to direct debit.

8. CONFIDENTIALITY

- 8.1.** Any information provided in this agreement (including your account details) will be kept confidential. The City will make reasonable efforts to keep any such information that we have about you, secure and will ensure that any of City employees or agents who have access to information do not make any unauthorised use, modification, reproduction, or disclosure of that information.
- 8.2.** We will only disclose information that we have about you:
 - 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).

9. NOTICE

- 9.1.** If you wish to notify us in writing about anything relating to this agreement, you should write to City of Karratha, PO Box 219, Karratha WA 6714; or contact us by email at rates@karratha.wa.gov.au
- 9.2.** The City will notify you by sending a notice in the ordinary post to the address shown on the City of Karratha's Rates database or by email if an email address has been provided.
Any notice will be deemed to have been received

Please Note: The Direct Debit Request is a continuous arrangement that will only be cancelled on written notification received by the City on the prescribed cancellation form