



# DIRECT DEBIT CANCELLATION / HOLD PAYMENT

## 1 Applicant's details

Your name	Full name	<input type="text"/>		
Postal address	Street or PO	<input type="text"/>		
	Town/Locality	<input type="text"/>	Postcode	<input type="text"/>
Daytime contact details	Phone	<input type="text"/>		
	Mobile	<input type="text"/>		

## 2 Property Address

## 3 Banking details

Name of account	<input type="text"/>		
Name of financial institution	<input type="text"/>		
Customer* signature(s)	<input type="text"/>	Date	<input type="text"/>
	<input type="text"/>	Date	<input type="text"/>

\*Please note that all signatures are required for joint bank accounts

## 4 Cancellation / Hold Payment

Please tick your preferred option for Rates	<b>RATES</b>	Property No.	<input type="text"/>
<input type="checkbox"/> Hold direct debit payment			
Start Date:	<input type="text"/>	Recommence Date:	<input type="text"/>
		* Please note direct debit processing date	
<input type="checkbox"/> Cancellation of direct debit		Effective Date:	<input type="text"/>

Please tick your preferred option for Water	<b>WATER</b>	Account No.	<input type="text"/>
<input type="checkbox"/> Hold direct debit payment			
Start Date:	<input type="text"/>	Recommence Date:	<input type="text"/>
		* Please note direct debit processing date	
<input type="checkbox"/> Cancellation of direct debit		Effective Date:	<input type="text"/>



OFFICE USE ONLY - GOULBURN MULWAREE COUNCIL

DATE STAMP

Date updated

## DIRECT DEBIT

## Pay your accounts the easy way

### Will it really be easier?

Keeping track of your accounts is one of the bigger responsibilities you face on a regular basis. Waiting in queues to pay a bill, organising payments through the post, worrying about due dates - all demand precious time.

➤ Direct debiting is our way of helping you manage your Council rates and water - worry free!

### Is it safe?

For your convenience Goulburn Mulwaree Council does endorse the use of Direct Debit payment. All care is taken by Council staff to ensure correct use of the system, including internal and external audit. Please contact your financial institution for further details.

### Is it easy to join?

You should first contact your financial institution to find out whether this system of payment is available on your account.

*Please note that Council does not do Direct Debit on credit card accounts.*

### Do I have to apply each year?

No, not for annual and instalment rate payments and water payments.

Fortnightly payments may need to be adjusted each year. Council may send a letter together with a new application form recommending the new amounts required to have your account paid by the due dates. If the ratepayer would like to make these recommended adjustments the form will need to be completed in full and returned to Council.

### What if I change banks or account details?

If you change your bank account details, you will need to complete a new application form.

### How do I cancel a Direct Debit?

When cancelling a Direct Debit you are required to complete this form and return to Council 1 working day prior to the payment being due

**NB:** When selling a property it is important to notify Council as soon as possible.

## Rates

### How often will my account be debited?

You have the option of payment of a full year's rates, payment by four instalments or fortnightly payments set by Council.

You should tick the appropriate box on the application form. When you elect to pay:

- \* the full year's rates, your account will be debited on or the first working day after the due date of 31 August.
- \* by instalments, your account will be debited on or the first working day after the due date of each instalment (31 August, 30 November, 28 February, 31 May)
- \* by fortnightly payments, your account will be debited on the fortnightly Thursday as nominated by Council.

### Will I receive rates reminder notices?

Yes. If you elect to pay by instalments or fortnightly payments, a reminder notice will be sent 30 days prior to each instalment being due. Payments by instalment will have a message appear noting that you have elected to pay by Direct Debit.

**# NB:** Payments by fortnight **may** incur interest charges if the full instalment amount is not paid by the due date. However, any interest charges should be covered if the fortnightly amount calculated is then rounded up to the next \$5.

## Water

Water notices can be paid in full or by fortnightly payments. Your account will be debited on the due date shown on the consumption notice or on the Thursday of each even week in a fortnight.

**In the event that any Direct Debit is rejected by your financial institution, Council will charge your account a fee as per Council's fees and charges, which is currently \$11 plus bank charges for the 2015/16 year.**

**Council will cancel your Direct Debit if three (3) payments are dishonoured or after three (3) payments are held consecutively or individually within the current financial year.**



## Further information

If you require more information about Direct Debiting, please contact our Rates Section on 4823 4454 or 4823 4555.