

## TERMS AND CONDITIONS

Please ensure that you have read the following before forwarding a Direct Debit Request. Please retain this page for your records. We may vary this agreement at any time by giving you at least 14 days' notice.

By providing a Direct Debit Request, you request and authorise us to arrange for funds to be debited from your account according to the agreement. The amounts drawn will be as due under that agreement or any agreed variations to it thereafter or any greater amount which you, either of you, or a third party instruct us to draw, provided such instruction is given in the manner specified in the operating authority held by us in connection with your account. Where the amount due under the agreement decreases, Livingstone Shire Council at its discretion may decrease the amount drawn from your account or, unless you instruct us to decrease it, continue to draw the higher amount.

We will only arrange for funds to be debited from your account:-

- a) As requested and authorised in the Direct Debit Request; and/or
- b) According to any notice sent to you specifying the amount payable and the date the payment is due.

The payment will be deducted from your nominated account on the nominated day. If the due date for payment falls on a non-working day or public holiday, the payment will be processed on the next working day. If you are unsure as to when the payment will be made you can check with your Financial Institution.

- It is your responsibility to ensure that you have sufficient funds in the nominated account when payments are to be drawn. If you do not have sufficient funds, the transaction will be rejected and a dishonour fee may be charged to your account. We treat the payment as if it was never made.
- You should be aware that:-
  - a) Direct Debiting through Bulk Electronic Clearing System is not available on all accounts;

- b) Account details should be checked against a recent statement from your financial institution. If you are in any doubt, you should check with your financial institution before completing the Direct Debit Request; and
- c) It is your responsibility to advise us if your nominated account is altered, transferred or closed. If you wish to change your bank account details you will be required to complete a new DDR (Direct Debit Request Form).
  - Your records and account details will be kept private and confidential and will only be disclosed at your request or at the request of the financial institution in connection with a claim made to an alleged incorrect or wrongful debit, or otherwise as required by law.
  - For all matters relating to the Direct Debit arrangement on your account, including requests for deferment of debits, alteration of debit arrangements or stopping or cancelling your Direct Debit Request, please call us on (07) 4913 5000 or 1300 790 919 from 8.00am to 5.00pm, Monday to Friday. Stops and cancellations may also be directed to your financial institution.

## DISPUTES

If you believe that a drawing has been initiated incorrectly, we encourage you to take the matter up directly with us. You will receive a refund of the drawing amount if we cannot substantiate the reason for the drawing. Claims may be directed to your Financial Institution.

That the information provided is true and correct in every particular and that all material facts have been disclosed to Livingstone Shire Council. Council requires a minimum of 3 working days to process this application. If your request is received less than 3 days before the next discount due date it will be applied to subsequent rate notices.

Direct debiting is not available on the full range of accounts, if in doubt, please contact your financial institution