

Direct Debit Dates 2021-22

Weekly Payment Dates

Payment No.	Weekly Payment Dates	Payments Remaining
1	20/08/2021	38
2	27/08/2021	37
3	3/09/2021	36
4	10/09/2021	35
5	17/09/2021	34
6	24/09/2021	33
7	1/10/2021	32
8	8/10/2021	31
9	15/10/2021	30
10	22/10/2021	29
11	29/10/2021	28
12	5/11/2021	27
13	12/11/2021	26
14	19/11/2021	25
15	26/11/2021	24
16	3/12/2021	23
17	10/12/2021	22
18	17/12/2021	21
	24/12/2021*	
	31/12/2021*	
19	7/01/2022	20
20	14/01/2022	19
21	21/01/2022	18
22	28/01/2022	17
23	4/02/2022	16
24	11/02/2022	15
25	18/02/2022	14
26	25/02/2022	13
27	4/03/2022	12
28	11/03/2022	11
29	18/03/2022	10
30	25/03/2022	9
31	1/04/2022	8
32	8/04/2022	7
	15/04/2022*	
33	22/04/2022	6
34	29/04/2022	5
35	6/05/2022	4
36	13/05/2022	3
37	20/05/2022	2
38	27/05/2022	1

Fortnightly Payment Dates

Payment No.	Payment Dates	Payments Remaining
1	20/08/2021	19
2	3/09/2021	18
3	17/09/2021	17
4	1/10/2021	16
5	15/10/2021	15
6	29/10/2021	14
7	12/11/2021	13
8	26/11/2021	12
9	10/12/2021	11
	24/12/2021*	
10	7/01/2022	10
11	21/01/2022	9
12	4/02/2022	8
13	18/02/2022	7
14	4/03/2022	6
15	18/03/2022	5
16	1/04/2022	4
	15/04/2022*	
17	29/04/2022	3
18	13/05/2022	2
19	27/05/2022	1

* Public Holiday – no payment

Direct Debit Request Terms and Conditions Service Agreement (DDR)



City of Kwinana APCA ID 498-597

This is your Direct Debit Service Agreement with the **City of Kwinana, APCA ID498597, ABN 13 890 277 321**. It explains what your obligations are when undertaking a Direct Debit arrangement with us. It also details what our obligations are to you as your Direct Debit provider.

Please keep a copy of this agreement for future reference. It forms part of the terms & conditions of your Direct Debit Request (DDR) and should be read in conjunction with your DDR authorisation.

The Agreement Terms and Conditions.

By signing the Direct Debit Request or by providing us with valid instruction, you have authorised us to arrange for funds to be debited from your account.

You agree to your direct debit being adjusted accordingly, to ensure that the account is cleared each financial year. This means that the payment amount will automatically change to the new amount stated on the annual rate notice or interim notice. The payment end date may be extended to cover any outstanding balances after the final direct debit extract. Fourteen (14) days written notice will be given.

If you do not wish to continue the arrangement as specified above contact us immediately. Direct debits are deducted from your account on a weekly or fortnightly basis (Fridays only).

If the payment day falls on a public holiday the payment will be processed on the next working day. Please ensure sufficient cleared funds are available in your nominated bank account the working day before and three business days after each payment is due.

Interest of 3.0% pa is calculated within the cost of the option. All fees are stated on your rates notice and are paid over 19 fortnights or 38 weeks.

Direct debits paid outside the Council approved options (Special Payment Arrangements) will attract an administration fee of \$55.00 and interest of 7% pa calculated daily from the due date (registered eligible pensioners/seniors receive a 50% discount). You will need to contact the Rates Department on (08) 9439 0200 prior to your last payment to confirm the final amount.

1. Cancellation of Agreement.

You may stop/cancel/amend or in exceptional circumstances skip a payment under this arrangement by giving seven (7) days written notice: **City of Kwinana, PO Box 21 KWINANNA WA 6966**. OR via email customer@kwinana.wa.gov.au

If you cancel this authority you will need to enter into an acceptable payment arrangement or full payment including penalty interest and changes is required.

2. Dishonours and Declined Transactions.

If your direct debit fails three times within the financial year because of insufficient funds or stopped payments, an administration fee of \$55.00 will apply. If a further cancellation occurs, then no more direct debits will be made for that financial year. Should the above occur the remaining outstanding balance becomes payable immediately and legal action may commence without further notice.

A fee of \$15.00 will be applied to your account each time your direct debit payment is dishonoured.

3. Disputes.

If you believe there has been an error debiting your account, you should notify us directly on (08) 9439 0200 and confirm in writing as soon as possible so that we can resolve your query quickly. Alternatively you can take it up directly with your financial institution. If we conclude as a result of our investigation that your account has been incorrectly debited we will respond to your query and arrange for your financial institution to adjust your account. If your account has been correctly debited we will respond to your query by providing you with reasons and any evidence for this finding in writing.

4. Confidentiality.

We will keep any information in your Direct Debit Request confidential. We will make reasonable efforts to keep information that we have about you secure and to ensure that any of our employees or agents who have access

to information do not make any unauthorised use, modification, reproduction or disclosure of that information.

We will only disclose information that we have about you:

- to the extent specifically required by law; or
- for the purposes of this agreement (including disclosing information in connection with any query or claim)

5. You should check:

Direct debiting through Bulk Electronic Clearing System (BECS) is not available on all types of accounts.

Property owners should check the account details completed on the direct debit form against a recent bank statement to ensure the details are correct.

The City will give you fourteen (14) days notice of any changes to the Direct Debit.

The City of Kwinana accepts no responsibility for correspondence not being received, being received late due to postal delays, or for being illegible.