

# Direct Debit Dates 2023-24

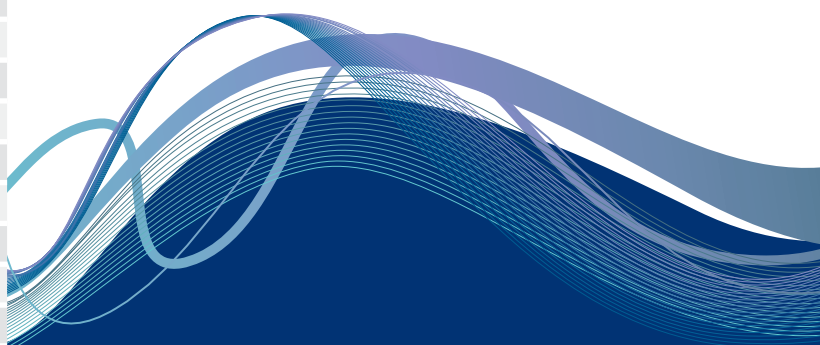
## Weekly Payment Dates

Payment No.	Weekly Payment Dates	Payments Remaining
1	18/08/2023	38
2	25/08/2023	37
3	1/09/2023	36
4	8/09/2023	35
5	15/09/2023	34
6	22/09/2023	33
7	29/09/2023	32
8	6/10/2023	31
9	13/10/2023	30
10	20/10/2023	29
11	27/10/2023	28
12	3/11/2023	27
13	10/11/2023	26
14	17/11/2023	25
15	24/11/2023	24
16	1/12/2023	23
17	8/12/2023	22
18	15/12/2023	21
*	22/12/2023	
*	29/12/2023	
19	5/01/2024	20
20	12/01/2024	19
21	19/01/2024	18
22	26/01/2024	17
23	2/02/2024	16
24	9/02/2024	15
25	16/02/2024	14
26	23/02/2024	13
27	1/03/2024	12
28	8/03/2024	11
29	15/03/2024	10
30	22/03/2024	9
*	29/03/2024	
31	5/04/2024	8
32	12/04/2024	7
33	19/04/2024	6
34	26/04/2024	5
35	3/05/2024	4
36	10/05/2024	3
37	17/05/2024	2
38	24/05/2024	1

## Fortnightly Payment Dates

Payment No.	Fortnightly Payment Dates	Payments Remaining
1	18/08/2023	19
2	1/09/2023	18
3	15/09/2023	17
4	29/09/2023	16
5	13/10/2023	15
6	27/10/2023	14
7	10/11/2023	13
8	24/11/2023	12
9	8/12/2023	11
*	22/12/2023	
10	5/01/2024	10
11	19/01/2024	9
12	2/02/2024	8
13	16/02/2024	7
14	1/03/2024	6
15	15/03/2024	5
*	29/03/2024	
16	12/04/2024	4
17	26/04/2024	3
18	10/05/2024	2
19	24/05/2024	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 \$50.00 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 KWINANA WA 6966. OR via email [customer@kwinana.wa.gov.au](mailto: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 \$16.20 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.