

City of Belmont

Prepaid Rate Assessment Direct Debit Request Service Agreement

1. The City will process Direct Debits on a **Friday only**. 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. (ie Good Friday will be deducted the following Tuesday).
2. Debiting details are as per Direct Debit Request Form. Deductions will be made from your account, in accordance with the frequency stated on the form.
3. Payments are calculated based on the 4 instalment option shown on your rate notice which includes an administration and instalment interest levy and requires the account to be finalised by the due date of the 4th instalment in the rating year in which the account was levied. Any credits will be shown on the following year's rate notice. This service will automatically continue once the current rate assessment has been paid.
4. If the direct debit amount is required to be amended to cover the following year's rate assessment, you will be notified in writing in March each year. If you do not wish this to occur you are required to notify Council in writing immediately.
5. You will be advised 14 days in advance of any other changes to the Direct Debit arrangements.
6. ALL requests for alterations, cancellations or disputes/queries are required to be in writing to City of Belmont, LMB 379, Cloverdale WA 6985 or email directdebits@belmont.wa.gov.au outlining the request/issue. **Note - Please allow for a maximum of 14 working days for any amendments to take effect.** The City will advise if longer is required.
7. You are required to notify Council immediately if you have sold your property to ensure that your settlement agent is advised of the correct balance due for settlement. At this stage the direct debit will be cancelled. **If** the settlement is cancelled you must advise Council immediately so that the direct debit can recommence.
8. You should be aware that:
 - a. Direct debiting through BECS is not available on all accounts; and,
 - 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 (Ledger) Financial Institution before completing the Direct Debit Request form.
 - c. By agreeing to the Direct Debit Request, by the method presented, you authorise us to arrange for the funds to be debited from your account in accordance with the Agreement.
9. It is your responsibility to ensure sufficient cleared funds are in the nominated debiting account the day before each payment is due (due to Eastern States time frames) and up to three business days after.
10. Penalty interest may accrue daily on the outstanding balance as per the Local Government Act 1995. (excluding registered pensioners/seniors).
11. is your responsibility to immediately advise the City of Belmont if your account details have been amended or the account has been closed.
12. For dishonoured transactions, the following will apply:
 - A letter will be issued advising of the dishonour and payment will be required in cash/card within 14 days.
 - If no response is received to this letter within 14 days your direct debit arrangement may be automatically cancelled.
 - In the event that the dishonour occurs three times within the same financial year, the City of Belmont will immediately cancel the agreement.

If you have any queries or concerns please contact the rates department on 9477 7222 or visit Council's offices at 215 Wright Street, Cloverdale 6105.

Please note that your account details will be kept private and confidential and will only be disclosed at your request or the request of the Financial Institution in connection with a claim made to an alleged incorrect or wrongful debit.

