

Direct Debit Request (DDR) service agreement

By agreeing to the Direct Debit Request, by the method presented, you authorise Council to arrange for funds to be debited from your account in accordance with this agreement.

Our commitment to you

This document outlines our service commitment to you, in respect of the Direct Debit Request (DDR) arrangements made between Council of the City of Gold Coast (Council) and yourself. It sets out your rights, our commitment to you and your responsibilities to us, together with where you should go for further assistance.

All personal customer information held by Council will be kept confidential except the information provided to our financial institution to initiate the drawing to your nominated account.

Council will continue to provide bi-annual rate notices, by the method nominated by you. This will provide clarity of your due date and due amounts for each respective notice.

Initial terms of the arrangement

In terms of the Direct Debit Request arrangements made between Council and signed by you, we undertake to periodically debit your nominated account for the agreed amount for Rates and Charges.

Drawing arrangements

- The first drawing under this Direct Debit arrangement will occur on the commencement date as shown on the Direct Debit Request. Please note that Council needs to receive this application by 12noon to allow a drawing to be made on that date. Any requests received after 12noon will be debit from your account on the next business day.
- If any drawing falls due on a non-business day, it will be debited from your account on the next business day.
- If you are uncertain about when the debit will be processed to your account you should contact us or your financial institution.
- Council will advise you fourteen (14) days in advance of any variations to the Direct Debit Request and Agreement.

Your rights

Changes to the arrangement

If you want to make changes to the drawing arrangements, please amend, cancel or stop/defer your direct debit online. For any changes received by 12noon will take effect that same day, any changes received after this time will take effect the next business day. For any urgent cancellations, please contact Council.

These changes may include:

- altering the schedule (stop or defer),
- amount,
- Bank account details or
- Cancelling the Direct Debit Request completely.

Please note that:

- a) if you sell the property on which the Direct Debit Request arrangement is made you must notify Council immediately; and
- b) whilst it is Council's preference for you to amend, cancel or stop/defer your direct debit online or contact us directly, you are also able to contact your financial institution

Enquiries

Council's preference is that you direct all enquiries to us rather than to your financial institution. All communication addressed to us should include your notice number which is located on the top left hand corner of the notice.

How to contact us

Notice:

If you wish to notify us in writing about anything relating to this agreement, you should write to:

City of Gold Coast
PO Box 5042, GOLD COAST MC QLD 9729

We may send you notices either electronically to your email address or by ordinary post to the address you have given us.

If sent by mail, communications are taken to be received on the day they would be received in the ordinary course of post.

Telephone:

07 5582 8211 or 1300 GOLDCOAST (1300 465 326) (7am to 6pm, Monday to Friday)
or from outside Australia call + 61 7 5582 8211

Disputes

- If you believe that a drawing has been initiated incorrectly, we encourage you to take the matter up directly with us.
- If you do not receive a satisfactory response from us about your dispute, contact your financial institution who will respond to you with an answer to your claim.
- You will receive a refund of the drawing amount if we cannot substantiate the reason for the drawing.

Note: Your financial institution will ask you to contact us to resolve your disputed drawing prior to involving them.

Your commitment to us

Direct debit through Bulk Electronic Clearing System (BECS) is not available on all accounts. It is your responsibility to ensure:

- you check your account details including the Bank State Branch (BSB) number directly against a recent statement from your financial institution
- your nominated account can accept direct debits before proceeding with this request (your financial institution can confirm this)
- that on the drawing date there is sufficient cleared funds in the nominated account
- that you advise us if the nominated account is transferred or closed, and
- that you advise us immediately if you sell the property on which the DDR arrangement is made. This will ensure that, sufficient days' notice is given therefore the next drawing will not be made against your account.

If your drawing is returned or dishonoured by your financial institution, you must arrange for the outstanding payment to be made by another method, as we will not automatically re-process the drawing. You may incur fees or charges imposed or incurred by us and also your financial institution may charge you.

Declaration

I understand and acknowledge that:

- I authorise and request Gold Coast City Council to debit my nominated bank account for the due amount or other agreed scheduled amounts for my rates through the Bulk Electronic Clearing system using the Gold Coast City Council Rates APCA ID 095030, subject to the terms and conditions of the Direct Debit Request service agreement.
- I have read and understood the terms and conditions governing the debit arrangements between myself and Council as set out in this Request and in the Direct Debit Request Service Agreement.
- The information provided in this application is true and complete to the best of my knowledge.
- Council may refuse this application if it becomes evident that any information or supporting documents provided is incomplete or false.
- Queensland State Laws will accept this communication as containing my signature within the meaning of the [Electronic Transactions \(Queensland\) Act 2001](#)