# ADVANCE PAY DIRECT DEBIT REQUEST TERMS AND CONDITIONS (Advance Pay DDR)

## All changes relating to the direct debit arrangements must be made in writing.

You can send written advice of any changes required to the City of Joondalup via:

- Mail PO Box 21 Joondalup, WA, 6919
- Email rates@joondalup.wa.gov.au
- Fax 9300 1383
- Joondalup Customer Service Centre

Administration Building 90 Boas Avenue, Joondalup 8.30am – 5.00pm Monday – Friday.

Please allow up to five working days for amendments to take effect. The City of Joondalup will advise if changes cannot occur within this timeframe.

### 2) For declined transactions, the following will apply:

- The City will reprocess the transaction within five business days.
- In the event of two declined payments, the City will cancel the agreement.
- The return fee for a declined direct debit is \$2.75 (inc GST) each.

#### 3) Disputes

- If you believe that a direct debit payment has been deducted from your account incorrectly, please contact the City on 9400 4574.
- Notification of a disputed direct debit payment will be investigated. Advice of the outcome will be issued within seven working days. You may also need to contact your financial institution.
- You will be entitled to a refund if a direct debit payment has been deducted from your bank in error.

#### 4) Privacy

 All information (including your account details) in your direct debit request will remain confidential. Information may be required to be given to the bank in the event of a claim or alleged incorrect or wrongful debit.

#### 5) Please be aware that:

- 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 this direct debit form against a recent bank statement to ensure the details are correct.
- If you have any queries, please contact your relevant Bank/Financial Institution before completing the direct debit request.
- The City will give you 14 days notice of any changes to the Advance Pay DDR Terms and Conditions.
- The City accepts no responsibility for correspondence not being received, being received late due to postal delays, or for being illegible.

Please return your completed form to:

By mail: PO Box 21, JOONDALUP WA 6919

By email: rates@joondalup.wa.gov.au

**By fax:** 9300 1383

The City's Customer Service Centre:

 Joondalup Customer Service Centre Administration Building
90 Boas Avenue, Joondalup
8.30am – 5.00pm Monday – Friday

Phone enquiries: 9400 4574



# AdvancePAY

The easy way to pay your rates

# **DIRECT DEBIT REQUEST**

Special Arrangement (Bank Account Only)



# ADVANCE PAY DIRECT DEBIT REQUEST TERMS AND CONDITIONS (Advance Pay DDR)

Property owner's name(s)			
Property address			
Daytime contact number/mobile			
mail address			
Property number Located on the top left side of your Rate Notice			

### **DETAILS OF THE BANK ACCOUNT TO BE DEBITED**

Name of the bank/financial institution							
Name(s) of account holder(s)							
BSB number							
					-		
Account number (please use numbers only)							

As this is an editable PDF form, please complete online, then print, sign and return to the City of Joondalup

## I/we agree to the following conditions for the Advance Payment of Rates by a Direct Debit Special Arrangement:

- The City will calculate equal amounts payable based on the first payment date, the frequency of the direct debit and the estimated amount of the 2022/23 rates and charges.
- Your AdvancePAY direct debit will continue unless you notify the City in writing that you wish to cancel the arrangement.
- In the event of a rates increase, the City will notify you of the new payment amount required

#### Please note:

Once your current year's Rates are paid, you can choose to get a head start on the following year's Rates by paying weekly, fortnightly or monthly over a 12-month period. You can do this by ticking one of the options below:

# ☐ Option One

If your 2021/22 rates are paid **in full** by the due date in August 2021, you can commence paying your 2022/23 rates from September 2021 over a period of 12 months, with the final payment to be completed by the due date in August 2022, without any interest or charges applying.

# ☐ Option Two

If your 2021/22 rates are paid by the **four instalment option** or by a special payment arrangement, and your payments are completed by the end of March 2022, you can then commence paying your 2022/23 rates from April 2022. You can pay your rates over a period of 12 months with the final payment to be completed by the end of March 2023. Interest and administration charges will apply to the balance that is outstanding after the due date in August 2022 (excluding fully entitled pensioners/seniors)

#### Frequency of Direct Debit (please tick preferred):

Weekly	Fortnightly				
First payment date must be a FRIDAY	/ /				
Monthly – Please tick preferred:					

☐ 1st Friday of the month ☐ 3rd Friday of the month ☐ 4th Friday of the month

#### Payment days are:

- If the payment day falls on a public holiday, the payment will be debited on the working day prior to the public holiday.
- Please ensure sufficient cleared funds are available in your nominated bank account the day **before** each payment is due (as payments maybe debited in accordance with Eastern States times) and for up to three business days after.
- Please advise the City of Joondalup immediately in writing if your bank account is transferred or closed.

#### Acknowledgement

I/we acknowledge that the direct debit arrangement is governed by the "Advance Pay DDR Terms and Conditions." I/we accept all charges associated with this arrangement as determined by the City. I/we authorise the City of Joondalup ("APCA number 207170") to arrange for funds to be debited from my/our bank account at the bank/ financial institution shown and as prescribed through the Bulk Electronic Clearing System (BECS).

Signed (by all Account Holders as specified on your account):				
Date	/	/		

OFFICE USE ONLY	
Banking record number	0 Close A/Req
	0 Letter issued