

Direct Debit Service Agreement

1. Debiting your account

- 1.1 By signing a direct debit request you authorise Cairns Regional Council to arrange for funds to be debited from your nominated account. Cairns Regional Council will debit your account in accordance with the terms below.
- 1.2 Council will only debit your account in accordance with your direct debit request.
- 1.3 If the payment date falls on a non-business day, the withdrawal from your nominated account will occur on the following business day

2. Variation by Council

- 2.1 Cairns Regional Council may vary the details of this agreement or your direct debit request at any time by giving you at least fourteen (14) days written notice.

3. Variation by You

- 3.1 It may take up to five (5) working days to defer or make changes to existing direct debits. It is advised that these are submitted to Council five (5) working days prior to the next debit date. This can be done by completing a Rates and Water Direct Debit form. You can obtain these forms from Council's website <https://www.cairns.qld.gov.au/direct-debit>, by emailing directdebts@cairns.qld.gov.au or calling Customer Service on 1300 69 22 47.

4. Your Obligations

- 4.1 Verify your bank details against a current bank statement.
- 4.2 Check with your financial institution that Bulk Electronic Clearing System (BECS) transactions are available from your account before you complete and submit your direct debit request or amended direct debit request.
- 4.3 Ensure there are sufficient clear funds in your account for the direct debit payment to be made in accordance with the direct debit request.
- 4.4 If there are insufficient clear funds in your account to meet a direct debit payment:
 - a) You may be charged a fee and/or interest by your financial institution.
 - b) You may wish to arrange for the direct debit payment to be made by another method.
 - c) Council will cancel your direct debit authorisation after three consecutive default payments.
- 4.5 You should check your account statement to verify that the amounts have been debited from your account and are correct.

5. Disputes

- 5.1 If you believe there has been an error in debiting your account, you should advise Council via telephone (07) 4044 3130 and confirm the matter with us in writing as soon as possible by emailing directdebits@cairns.qld.gov.au.
- 5.2 If it is found that your account has been incorrectly debited to your detriment, Council will arrange for your account to be reimbursed accordingly. Council will notify you in writing, the amount by which your account has been adjusted, including the reason and any evidence as to why it has occurred.
- 5.3 If you are not satisfied with Council's resolution of the dispute, you can refer the matter to your financial institution who will inform you of the details of the claims process and lodge a customer claim form.
- 5.4 If the matter is still unable to be satisfactorily resolved, your financial institution may refer the matter to the Australian Payments Clearing Association (APCA) Management Committee for resolution.

6. Privacy

- 6.1 The direct debit request form requires you to provide certain personal information for Council's collection. Council will use your personal information for the purposes contemplated in this Direct Debit Service Agreement and on the direct debit request form. The use of your personal information will enable Council to provide you with a direct debit option for the payment of rates/water usage charges to Council.
- 6.2 Council will maintain the confidentiality of your personal information; however, Council may disclose your personal information to its financial institution, your financial institution or the Australian Payments Clearing Association (APCA) Management Committee if such information is requested to be provided in connection with a claim made relating to an alleged incorrect or wrongful debit.
- 6.3 You should refer to Council's privacy policy for further information relating to the collection, use and disclosure of personal information by Council.
- 6.4 If you wish to update or view the information that we hold about you, please contact Council on 1300 69 22 47.