

2020 Direct Debit Extract Calendar

January

M	T	W	T	F
		1	2	3
6	7	8	9	10
13	14	15	16	17
20	21	22	23	24
27	28	29	30	31

February

M	T	W	T	F
3	4	5	6	7
10	11	12	13	14
17	18	19	20	21
24	25	26	27	28

March

M	T	W	T	F
2	3	4	5	6
9	10	11	12	13
16	17	18	19	20
23	24	25	26	27
30	31			

April

M	T	W	T	F
		1	2	3
6	7	8	9	10
13	14	15	16	17
20	21	22	23	24
27	28	29	30	

May

M	T	W	T	F
				1
4	5	6	7	8
11	12	13	14	15
18	19	20	21	22
25	26	27	28	29

June

M	T	W	T	F
1	2	3	4	5
8	9	10	11	12
15	16	17	18	19
22	23	24	25	26
29	30			

July

M	T	W	T	F
		1	2	3
6	7	8	9	10
13	14	15	16	17
20	21	22	23	24
27	28	29	30	31

August

M	T	W	T	F
3	4	5	6	7
10	11	12	13	14
17	18	19	20	21
24	25	26	27	28
31				

September

M	T	W	T	F
	1	2	3	4
7	8	9	10	11
14	15	16	17	18
21	22	23	24	25
28	29	30		

October

M	T	W	T	F
			1	2
5	6	7	8	9
12	13	14	15	16
19	20	21	22	23
26	27	28	29	30

November

M	T	W	T	F
2	3	4	5	6
9	10	11	12	13
16	17	18	19	20
23	24	25	26	27
30				

December

M	T	W	T	F
	1	2	3	4
7	8	9	10	11
14	15	16	17	18
21	22	23	24	25
28	29	30	31	

KEY

Periodic Payments

X	Weekly	Rates & Water
X	Fortnightly	
X	Monthly	Rates Only

Payments in Full

Due Date	Rates
Friday after due date	Water

Direct Debit Codes

The following codes will appear on your Rates / Water notice

Rates

- 7000 – Payment in Full
- 7001 – Weekly
- 7002 – Fortnightly
- 7005 – Monthly

Water

- 5000 – Payment in Full
- 5001 – Weekly
- 5002 – Fortnightly

Public Holidays

Direct debit extract will occur on the following business day

Note: It may take up to five (5) working days for cancellations, deferment & changes to existing direct debits. It is advised that these forms are submitted to Council five (5) business days prior to the next debit date.

Direct Debit Service Agreement

1. Debiting your account

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.

Council will only debit your account in accordance with your direct debit request.

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

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. For example, if it becomes necessary to amend your rate or water account and Council cancels your original account and issues a new account, Council may vary your direct debit request to permit the debit of a revised sum, or revised timing for payment.

3. Variation by You

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 Cancellation/Deferment form or a Direct Debit Amendment form. You can obtain these forms from Council's website www.cairns.qld.gov.au, by emailing directdebits@cairns.qld.gov.au or calling customer service on 1300 692 247.

4. Your Obligations

You must:

- Verify your bank details against a current bank statement
- 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
- Ensure there are sufficient clear funds in your account for the direct debit payment to be made in accordance with the direct debit request
- Provide Council with five (5) business days' notice of any deferment, alteration, suspension, stoppage or cancellation to your direct debit request in the manner specified in section 3 of this Direct Debit Service Agreement; and
- You may also wish to check your account statement to verify the amount has been debited from your account

5. Insufficient Clear Funds

If there are insufficient clear funds in your account to meet your payment:

- You must immediately arrange for the payment to be made by another method or arrange for sufficient clear funds to be in your account by an agreed time so that Council can process the payment; and
- Council may cancel your direct debit request after three default payments.

6. Disputes

If you believe there has been an error in debiting your account you should advise Council via telephone (07) 4044 3577 and also confirm the matter with us in writing as soon as possible.

If it is found that your account has been incorrectly debited to your detriment, Council will arrange for your account to be reimbursed with the balance between the error and the correct amount. Council will notify you in writing, the amount of which has been credited and the reason and any evidence as why it has occurred.

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.

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.

7. Privacy

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 to Council.

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.

You should refer to Council's privacy policy for further information relating to the collection, use and disclosure of personal information by Council.

If you wish to update or view the information that we hold about you, please contact Council

You can return the completed form/s by any of the following methods;

Email directdebits@cairns.qld.gov.au

Post Cairns Regional Council
PO Box 359
CAIRNS QLD 4870

In Person At any Council Business Offices (*all open Monday – Friday*)

Council Chambers	119 -145 Spence St CAIRNS QLD 4870
Earlville Library Office	Stockland Shopping Centre, Mulgrave Rd EARLVILLE QLD 4870
Smithfield Library Office	70 Cheviot St SMITHFIELD QLD 4878
Gordonvale Library Office	88 Norman St GORDONVALE QLD 4865
Babinda Library	24 Munro St BABINDA QLD 4870

(Please refer to www.cairns.qld.gov.au for operating hours)