



RURAL CITY OF Wangaratta

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DIRECT DEBIT REQUEST (DDR) SERVICE AGREEMENT

OUR COMMITMENT TO YOU

This document outlines our service commitment to you, in respect of the Direct Debit Request (DDR) arrangements made between Rural City of Wangaratta, ABN 67 784 981 354, User ID 083010, and you. It sets out your rights, our commitment to you and your responsibilities to us together with where you should go for assistance.

INITIAL TERMS OF THE ARRANGEMENT

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

DRAWING ARRANGEMENTS

- The first drawing under this Direct Debit arrangement will occur on a nominated FRIDAY.
- If any drawing falls due on a non-business day, it will be debited to your account on the next business day following the scheduled drawing date.
- We will give you at least 14 days notice in writing when changes to the initial terms of the arrangement are made. This notice will state the new amount, frequency, next drawing date and any other changes to the initial terms.
- If you wish to discuss any changes to the initial terms, you can contact the Rates Department on (03) 5722 0830 or by mail or by email to council@wangaratta.vic.gov.au

YOUR RIGHTS

CHANGES TO THE ARRANGEMENT

- If you want to make changes to the drawing arrangements, contact the Rates Department on (03) 5722 0830 or by mail or by email to council@wangaratta.vic.gov.au

These changes may include:

- deferring the drawing; or
- altering the schedule; or
- stopping an individual debit; or
- suspending the DDR; or
- cancelling the DDR completely.

ENQUIRIES

Direct all enquiries to us, rather than to your financial institution, and these should be made at least 14 working days prior to the next scheduled drawing date. All communication addressed to us should include your debtor reference number, account number or assessment number.

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

DISPUTES

- If you believe that a drawing has been initiated incorrectly, we encourage you to take the matter up directly with us by contacting the Rates Department on (03) 5722 0830.
- If you do not receive a satisfactory response from us to your dispute, contact your financial institution who will respond to you with an answer to your claim:
 - within 5 business days (for claims lodged within 12 months of the disputed drawing); or
 - within 30 business days (for claims lodged more than 12 months after the disputed drawing)
- You will receive a refund of the drawing amount if we can not substantiate the reason for the drawing.

YOUR COMMITMENT TO US

It is your responsibility to ensure that:

- your nominated account can accept direct debits as this service is not available from all accounts (your financial institution can confirm this); and
- that your account details which you have provided to us are correct by checking them against a recent account statement or your financial institution
- that on the drawing date there is sufficient cleared funds in the nominated account; and
- that you advise us if the nominated account is transferred or closed.

If your drawing is returned or dishonored by your financial institution, we will send you a letter requesting payment. Any transaction fees payable by us in respect of the above will be charged to your account.