DIRECT DEBIT SERVICE AGREEMENT

This agreement outlines the City of Kalgoorlie Boulder s (the City) commitment to you and your rights and responsibilities as the Customer.

Changes to Direct Debit Information

All changes relating to the Direct Debit Service Agreement must be notified in writing to
City of Kalgoorlie-Boulder
PO Box 2042
BOULDER WA 6432
Phone (08) 9021 9600
Fax (08) 9021 6113
Email mailbag@ckb.wa.gov.au

Please allow up to **10 working days** for any amendments to take effect. The City will advise if changes cannot occur within this time frame.

General Terms and Conditions

- Direct Debits are not available on all financial institution accounts. You will need to confirm with your financial institution that your type of account can be direct debited.
- The City will ensure all Direct Debit withdrawals are made on the date specified. The City accepts no responsibility or liability if the withdrawal cannot be made on this date due to unforeseeable circumstances.
- The City accepts no liability for correspondence not being received; being received late due to postal delays, or is illegible
- Should funds not be available in the nominated bank account and the payment defaults, a default fee of $30 will apply.
- Please advise the City immediately in writing if your bank account is transferred or closed.
- The agreement is a continuous arrangement, unless specified otherwise by you the ratepayer;
- The City may automatically adjust your periodic payment annually to ensure that your Rates are paid in full by the end of the Financial Year. You will receive written notification of any increase required.
- The City reserves the right to change the Terms and Conditions of this Direct Debit Service Agreement at any time.

Direct Debit Periodic Payments

- Weekly and Fortnightly payments will be debited on Fridays, and Monthly payments will be debited on the 17th of each month. If a payment falls due on a day that is not a business day, the payment will be withdrawn the next business day.
- Payments are calculated as equal amounts to be paid by 30th June of the current financial year,
- Penalty interest (at the annual rate of 7% pa (if applicable) will be charged on overdue balances after the due date has past;
- An Annual Administration Fee of $49 is applicable per agreement per property.

Direct Debit Instalment Payments

- Instalment Options 1, 2 and 3 paid as a direct debit are continuous arrangements, unless specified otherwise by you the ratepayer.
- The instalment amount/s will be deducted on the due date/s as detailed on the 2026/27 Rates Billing Notice.

Administration Fees and Charges

- A Special Payment Arrangement set up administration fee of $49 will apply.
- A Special Payment Arrangement ongoing annual maintenance fee of $49 will apply.
- Late payment interest will be applied on this account at 7% per annum on Special Payment Arrangements until the balance is paid, (excluding fully entitled pensioners/seniors).
- A default fee of $30 for dishonored payments rejected by your financial institution will apply.

New Agreements, Changes, Suspensions or Cancellation to Agreements

- Any **new** Direct Debit Service Agreement must be received **10 working days prior** to the direct debit start date.
- Any **change in details** to a Direct Debit Service Agreement must be received **10 working days prior** to the direct debit next payment date.
- Any **request to suspe**nd your direct debit periodic payment must be received **10 working days prior** to the direct debit next payment date
- Any **cancellation** to a Direct Debit Service Agreement must be received **10 working days prior** to the cancellation date.

Rejected Transactions

- Any Direct Debit withdrawal that is not honored by your financial institution will be subject to a dishonour fee of $30 per transaction;
- In the event of a rejected payment, it is your responsibility to make the payment up manually;
- In the event of 3 rejected payments, the City will cancel the Direct Debit Service Agreement and commence normal debt collecting procedures.

Suspension of Payments

- You may request (in writing) to suspend your Direct Debit Payment, providing reasons for the suspension.
- The maximum number of suspension requests allowed in a financial year are two.
- Each suspension request will allow you to suspend your periodic payments, based on its frequency, as per the following; - maximum of four (4) weekly payments ***or*** two (2) fortnightly ***or*** one (1) monthly payment.

Disputes

- If you believe that a debit payment has been initiated or carried out incorrectly, please contact the City on (08) 9021 9654.
- Any notice of dispute must be in writing and will be investigated and replied to within **10 working days**. Further information of the dispute resolution process can be obtained by contacting the City on (08) 9021 9600.
- You will receive a refund of the debited amount if a direct debit payment has been deducted from your bank account in error.
- All queries regarding the Direct Debit process (e.g. disputes, change of details, cancellation requests) must be directed to the City. Alternatively you can take it up with your financial institution direct.

Privacy

- All customer and financial institution information held by the City will be kept confidential except where disclosure is necessary to process payments, investigate and resolve disputes or is otherwise required by law.

OFFICE USE ONLY

Officer's Name		***Date***		*ECM Scan*	☐