

SPECIAL PAYMENT ARRANGEMENT APPLICATION

*Owner/Ratepayer's Details (*mandatory information please complete)

Surname Name	First Name
Residential Address	
Postal Address	As above
Mobile No	Home/Work No
Email Address	
*Property Details	
Assessment No A	Rates Account Balance
Property Address	

*Payment Plan Request (*mandatory information please complete)

Please indicate your current financial situation by the type of financial hardship that best explains your current financial circumstances.

Temporary financial hardship (extension in time to pay by 6 months)

Ongoing financial hardship (extended due date and subject to an annual review date)

*Financial Position

The reason/s for my application is due to my current financial situation, that being;

*Payment Plan Proposal

I am applying for a special payment arrangement with the City as I am unable to pay my rates account in full by the due date. I have the capacity to pay, but need flexibility with my arrangement.

I am proposing to pay my rates account by regular instalments at \$ _____ per _____ commencing on the _____, (_____ payments in total), with my last payment due _____

*Payment Methods (*mandatory information please complete)

Please select your preferred payment method.

Direct Debit (periodic payments made through a savings or cheque account)

Bank Name	BSB Number
Account Name	Account No

I acknowledge that the Direct Debit Arrangement is governed by the Terms and Conditions of the "Direct Debit Service Agreement". I accept all charges associated with the arrangement as determined by the City. I authorise the City of Kalgoorlie-Boulder DE USER ID 317863 to arrange for funds to be debited from my/our bank account at the Bank/Financial Institution shown above through the Bulk Electronic Clearing System (BECS).

Account Holder's Signature	Date
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Other	Centrepay	Billor ID No - 555 060 177S	Property Ref No
	Australia Post	Billor Code - 2817 BPay/BPoint Billor Code - 2816	
	EFT Payment	BSB 086-712 Account No 938109381	

Declaration

I declare that as the owner and/or registered ratepayer of the above mentioned property, I have read, understood and agree to be bound by the Terms and Conditions of the Special Payment Arrangement.

Applicant's Signature	Date
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SPECIAL PAYMENT ARRANGEMENT TERMS AND CONDITIONS

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

Changes to Special Payment Arrangement Information

All changes relating to the Special Payment Arrangement 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 amendments to take effect. The City will advise if changes cannot occur within this time frame.

General Terms and Conditions

- A Special Payment Arrangement (SPA) is based on payments being paid on the nominated payment frequency AND amount.
- A Special Payment Arrangement (SPA) will be negotiated with the Rates Debtor to be either a TEMPORARY or ONGOING arrangement.
 - i. TEMPORARY - arrangement will have a 'Start' and 'End Date, based on having the total balance paid in full by the arrangement's END DATE;
- OR**
- ii. ONGOING – if the rates debtor is experiencing financial hardship due to financial stress, the arrangement will be negotiated with the rates debtor to make repayments based on a minimum or reduced repayment amount and will subject to an Annual Review (i.e. on or after 1 September.
- In the event of three missed payments (without prior notification), the City can cancel the arrangement.
- In the event of the arrangement being cancelled, the City will require the rates account to be paid in full, or the City will invoke its debt recovery procedures.

Special Payment Arrangement Review

- If a Rates Debtor is **experiencing financial stress and can only make the required MINIMUM repayment or a repayment of lesser amount**, the SPA arrangement will be deemed to be ONGOING and will be subject to an Annual Review.
- The rates account will be scheduled for a review only after the new financial year's rates billing has been completed. The review date will be on or after 1 September.
- The review will look at the rates account balance, current and arrears. The City will negotiate with the Rates Debtor the possibility of increasing the repayment amount to include the property's new financials year rates and service charges (i.e. current).

Administration Fees and Charges

- A Special Payment Arrangement (SPA) set up administration fee of \$40.70 will apply.
- An Annual Maintenance fee will apply if Special Payment Arrangement (SPA) continues in the next Financial Year.
- Concessional Card Holders (i.e. pensioners/seniors) are exempt from the administration SPA fee.
- 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 \$17.50 will apply for dishonored direct debit payments rejected by a financial institution.

Change to Terms and Conditions

- A request to change the payment terms of a Special Payment Arrangement (SPA) must be in writing and stating the reasons for the request.
- A new SPA paying through a direct debit arrangement must be received **10 working days prior** to the direct debit start date.
- A change in direct debit details must be received **10 working days prior** to the next payment date.
- A request to suspend a direct debit periodic payment must be received **10 working days prior** to the next payment date
- A request to cancel a Direct Debit Agreement must be received **10 working days prior** to the cancellation date.
- Suspension of payments up to a **maximum of 2 requests** per arrangement is permitted. Any further suspensions will be at the discretion of the City's Debt Recovery Officer.

Direct Debit Terms & 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.
- 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.
- A default fee of \$17.50 will apply for dishonored direct debit payments rejected by a financial institution.
- The City accepts no liability for correspondence not being received or received late due to postal delays.
- Any changes to bank account details or status (i.e. transferred or closed) must be in writing.

Direct Debit 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.

Direct Debit 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.