



DIRECT DEBIT REQUEST (DDR) RATES SERVICE AGREEMENT

This Direct Debit Request (DDR) Service Agreement is issued by Cessnock City Council.

1. Council's commitment to you the Ratepayer
 - (a) Information relating to your financial institution and account details are kept confidential, except where required for the purposes of conducting Direct Debits with your financial institution.
 - (b) Where there are insufficient funds in the nominated account and your bank dishonours the transaction, Council will charge an administration fee to your Rates Account. The dishonour fee is published in Council's Fees and Charges Document.
 - (c) Where there are insufficient funds in the nominated account and your bank dishonours the transaction, these charges will be transferred to your Rates Account.
 - (d) Where the due date is not a business day, Council will draw from your nominated financial institution account on the nearest business day.

2. Your commitment as a Ratepayer
It is your responsibility to:
 - Ensure your nominated account can accept Direct Debits.
 - Ensure there are sufficient funds available in the nominated account to meet the drawing on the due date.
 - That all account holders on the nominated financial institution account have signed the DDR Request Form.
 - Advise Council, in writing, if the nominated account is transferred or closed, or the account details change.
 - Arrange a suitable payment method if Council cancels the drawing arrangement.To alter the arrangements set out on the DDR Request Form, you must advise Council prior to the draw date for any of the following in writing
 - Stopping an individual drawing.
 - Defer a drawing.
 - Suspending future drawings.
 - Altering the DDR schedule.
 - Cancelling the drawings completely.

3. Other information
 - (a) The details of your drawing arrangements are contained on the DDR Request form.
 - (b) Council reserves the right to ask that instructions from a customer to stop or in any way alter the drawing detail is in written, verbal or electronic form.
 - (c) Council reserves the right to cancel debit arrangements if three consecutive debits are dishonoured by your banking institution and arrange with you an alternate payment method. Dishonour fees will apply in this instance and charged to the billing account.
 - (d) Where arrears of rates and charges apply at the time of commencement of your Debit arrangement, amounts will be credited against their arrears first until paid or an alternate method of payment must be made.

ALL ENQUIRES about Direct Debits should be directed to Council's Customer Service Centre by telephoning (02) 4993 4100 or Council's Rates Section on (02) 4993 4178.