



GREATER
SHEPPARTON

There's a new and easier way for you to pay your rates

10 monthly payment option... Sign up now to enjoy the benefits

Greater Shepparton City Council's Direct Debit system allows you to nominate a savings or cheque account from which your rates are automatically paid.

Ratepayers now have the added opportunity to spread their rate payments over ten equal monthly payments. The ten month period commences in September and ends in June each year.

Once established the Direct Debit system continues year after year until you choose to stop the arrangement.

Paying your rates by Direct Debit is a convenient and easy way for you to ensure that your rates are always paid on time.

When will my bank account be debited?

Monthly payments will be transferred from your bank account on the **last Friday of each month**, commencing from September and ending in June.

Want to know more?

See the FAQs on the back of this flyer or contact Council on (03) 5832 9700.

How do I begin a Direct Debit Arrangement?

All you need to do is:

- Have a current savings or cheque account (*Please note: Direct Debit from Credit Cards is not available*)
- Fill out and sign a Direct Debit Request Form, available on Council's website.
- Contact your bank or financial institution to ensure that the BSB and account details are correct and that your nominated account allows **Direct Debit**
- Send your completed application form to:
 - Locked Bag 1000
Shepparton VIC 3632
 - council@shepparton.vic.gov.au
 - 90 Welsford Street Shepparton

To enable your Direct Debit to start on time the Direct Debit Request Form needs to be received by 23 September 2016.

RATES - DIRECT DEBIT REQUEST FAQs

<p>How do my rates get paid through this service?</p>	<p>By signing the Direct Debit Request, you have authorised Council to arrange for funds to be deducted from your account. You should refer to the Direct Debit Service Agreement for the terms of the arrangement between Council and you in accordance with the Agreement.</p> <p>We will only arrange for funds to be deducted from your account as authorised in your Direct Debit Request.</p>
<p>From what Account will Council debit funds?</p>	<p>We will only arrange for funds to be debited from your nominated cheque or savings account (not credit card) as authorised in your Direct Debit Request.</p>
<p>Who should I contact if I wish to enquire about my Direct Debit Request?</p>	<p>For all matters relating to your Direct Debit Request, including: cancellation, alteration or to stop a payment, or to investigate or dispute a previous payment, you should contact Council on (03) 5832 9700, or by email council@shepparton.vic.gov.au.</p>
<p>How do I cancel this service request?</p>	<p>You may also cancel your authority for us to debit your account at any time by giving us 7 days notice in writing before the next debit day. This notice should be given to us in the first instance.</p>
<p>What are my obligations?</p>	<p>It is your responsibility to ensure that:</p> <ol style="list-style-type: none"> the authorisation to debit the account is in the same name as the account signing instruction held by the financial institution where the account is held; there is sufficient clear funds available in your Account to allow a debit payment to be made in accordance with the Direct Debit Request; you must arrange for the debit payment to be made by another method or arrange for sufficient clear funds to be in your account by an agreed time so that we can process the debit payment. <p>You should check your account statement to verify that the amounts debited from your account are correct and to notify Council immediately of any discrepancy.</p>
<p>What if I don't have sufficient funds in the bank?</p>	<p>If there are insufficient clear funds in your account to meet a debit payment:</p> <ol style="list-style-type: none"> we treat the payment as if it was never made; services may be suspended and/or cancelled until the outstanding charges are paid; and/or you may be charged a fee and/or interest by your financial institution; you may also incur fees or charges imposed or incurred by us.
<p>What happens if there is an error made against my account?</p>	<p>If you believe that there has been an error in debiting your account, you should notify us directly on (03) 5832 9700 and confirm that notice in writing with us as soon as possible so that we can resolve your query more quickly. Allow 14 days for the amendments to take effect or to respond a dispute.</p> <p>If we conclude as a result of our investigations that your account has been incorrectly debited we will respond to your query by arranging for your financial institution to adjust your account (including interest and charges) accordingly. We will also notify you in writing of the amount by which your account has been adjusted.</p> <p>If we conclude as a result of our investigations that your account has not been incorrectly debited we will respond to your query by providing you with the reasons and any evidence for this finding.</p> <p>If we cannot resolve the matter, you can still refer it to your financial institution, which will obtain details from you of the disputed payment and may lodge a claim on your behalf.</p>
<p>What if I wish to dispute a charge by Council?</p>	<p>Any queries you may have about an error made in debiting your account should be directed to us in the first instance so that we can attempt to resolve the matter between us and you. If we cannot resolve the matter you can still refer it to your financial institution which will obtain details from you of the disputed transaction and may lodge a claim on your behalf.</p> <p>You can notify us in writing about anything relating to the agreement, via email council@shepparton.vic.gov.au or by post to Greater Shepparton City Council, Locked Bag 1000, Shepparton VIC 3632.</p>
<p>What information do I need from my bank?</p>	<p>You should check:</p> <ol style="list-style-type: none"> with your financial institution whether direct debiting through the Bulk Electronic Clearing System (BECS) is available from your account as direct debiting is not available on all accounts offered by financial institutions; your account details (including the Bank State Branch (BSB) number) which you have provided to us are correct by checking them against a recent account statement; if you are in any doubt, please check with your financial institution before completing the Direct Debit Request if you have any queries about how to complete the Direct Debit Request.