

## DIRECT DEBIT AUTHORITY

<b>NAME OF ACCOUNT</b>  _____
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<b>Authority to Accept Direct Debits</b> (Not to operate as an agreement or assignment)
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<b>BANK ACCOUNT FROM WHICH PAYMENTS TO BE MADE:</b>			
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
BANK	BRANCH NO.	ACCOUNT NUMBER	SUFFIX

<b>AUTHORISATION CODE</b>						
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
0	3	1	1	9	1	7

(Please attach an encoded deposit slip to ensure your number is loaded correctly)

<b>TO: THE BANK MANAGER</b>
BANK _____
BRANCH _____
TOWN/CITY _____



I/We authorise you until further notice to debit my/our account with all amounts which:  
**GISBORNE DISTRICT COUNCIL**  
 (Hereinafter Referred to as the Initiator)  
 P O Box 747, GISBORNE  
 the registered Initiator (GDC) of the above Authorisation Code, may initiate by Direct Debit -

<input type="checkbox"/> <b>MONTHLY</b> (20th day of each month). START DATE        /    /	<input type="checkbox"/> <b>QUARTERLY</b> (the payment will be direct debited from your account on the last date for payment of the instalment). START DATE        /    /
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### INFORMATION TO APPEAR ON MY BANK STATEMENT

<b>PAYER PARTICULARS</b>	<b>PAYER CODE</b>	<b>PAYER REFERENCE</b>
R A T E S <input type="text"/>	<input type="text"/>	<input type="text"/>

I/We acknowledge and accept that the bank accepts this authority only upon the conditions listed below.

Signed: \_\_\_\_\_ Contact No: \_\_\_\_\_ Date: \_\_\_\_\_

Approved: <b>1191</b> <hr style="width:80%; margin: 0 auto;"/> <b>11 04</b>	For Bank Use Only Original - Retained at Branch Date Received: <input type="text"/> Recorded By: <input type="text"/> Checked By: <input type="text"/>	[BANK STAMP]
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#### CONDITIONS OF THIS AUTHORITY

- 1. THE INITIATOR**
  - (a) Has agreed to give advance notice of the net amount of each Direct Debit and the due date of the debiting at least 10 calendar days before (but not more than 2 calendar months) the date when the Direct Debit will be initiated. This advance notice must be provided either:
    - (i) In writing; or
    - (ii) By electronic mail where the Customer has provided prior written consent to the Initiator.

The advance notice will include the following message:-

"Unless advice to the contrary is received from you by (date\*), the amount of \$???, will be direct debited to your bank account on (initiating date)."

\* This date will be at least two (2) days prior to the initiating date to allow for amendment of Direct Debits.
  - (b) May, upon the relationship which gave rise to this Authority being terminated, give notice to the Bank that no further direct debits are to be initiated under the Authority. Upon receipt of such notice the Bank may terminate this Authority as to future payments by notice in writing to me/us.
- 2. THE CUSTOMER may:-**
  - (a) At any time, terminate this Authority as to future payments by giving written notice of termination to the Bank and to the Initiator.
  - (b) Stop payment of any direct debit to be initiated under this Authority by the Initiator by giving written notice to the Bank **prior** to the direct debit being effected by the Bank.
- 3. THE CUSTOMER acknowledges that:-**
  - (a) This Authority will remain in full force and effect in respect of all direct debits passed to me/our account in good faith notwithstanding my/our death, bankruptcy or other revocation of this Authority until actual notice of such event is received by the Bank.
- 4. THE BANK may:-**
  - (a) In its absolute discretion conclusively determine the order of priority of payment by it of any monies pursuant to this or any other Authority, cheque or draft properly executed by me/us and given to or drawn on this Bank.
  - (b) At any time terminate this Authority as to future payments by notice in writing to me/us.
  - (c) Charge its current fees for this service in force from time-to-time.
- (b)** In any event this Authority is subject to any arrangement now or hereafter existing between me/us and the Bank in relation to my/our account.
- (c)** Any dispute as to the correctness or validity of an amount debited to my/our account shall not be the concern of the Bank except in so far as the direct debit has not been paid in accordance with this Authority. Any other disputes lies between me/us and the Initiator.
- (d)** Where the Bank has used reasonable care and skill in acting in accordance with this authority, the Bank accepts no responsibility or liability in respect of:
  - The accuracy of information about Direct Debits on Bank Statements;
  - Any variations between notices given by the Initiator and the amounts of Direct Debits.
- (e)** The Bank is not responsible for, or under any liability in respect of the Initiator's failure to give written advance notice correctly nor for the non-receipt or late receipt of notice by me/us for any reason whatsoever. In any such situation the dispute lies between me/us and the Initiator.

# **DIRECT DEBITS**

## **Frequently Asked Questions**

### **I WANT TO PAY MY RATES BY DIRECT DEBIT. WHAT OPTIONS ARE AVAILABLE?**

#### **Option 1 - Instalment Invoice Direct Debits**

The amount deducted is shown as the 'total now due' on your rates invoice.

#### **When will the payment be deducted?**

The 'total now due' will be deducted from your nominated bank account on the penalty date which is stated near the bottom of your rate account.

#### **What happens if I make extra payments?**

You do not need to make extra payments. If you have made extra payments then these payments may not be taken into consideration and the amount deducted from your bank account on the penalty date will be for the amount showing on your rate account.

#### **What do I do if I find that I don't have enough money in my bank account to pay my direct debit?**

Let the rates section at Council know as soon as possible. If you let us know at least two days before it is due to be deducted from your bank then we will be able to come to an alternative arrangement.

#### **What do I do if I want to stop my direct debit?**

You must let us know that you want to cancel your direct debit at least 2 days before the direct debit is due to be deducted from your bank account.

#### **Option 2 - Monthly Direct Debits**

Monthly payment will be approximately one twelfth of your annual rates shown on your rate invoice. This will mean that at the end of the rating year your rates instalment will be paid in full. If you commence your monthly direct debit part way through the rating year your monthly amount may vary from one twelfth of the annual rates so that at the end of the rating year your rates will be paid in full. Council will write and tell you how much your monthly direct debit will be. On the 1st of July each year, your annual rates will be recalculated and an adjustment will be necessary in August for the difference between the old and the new calculated monthly payments to ensure rates are paid in full.

#### **When will the payment be deducted?**

The monthly direct debit will be deducted from your nominated account on the 20th day of each month. If the 20th falls on a weekend or public holiday then it will be deducted on the next working day.

#### **What happens if I miss a payment?**

We will write to you about the missed payment.

The monthly direct debits may be recalculated to ensure that your instalment rates are paid in full at the end of the penalty month.

Council will give you 10 working days written notice of any change to the amount being deducted.

#### **What happens if I make extra payments?**

You will not need to make extra payments. If you have made extra payments then these payments will not be taken into consideration as the direct debit plan is setup once during the rating year.

#### **What do I do if I find that I don't have enough money in my bank account to pay my direct debit?**

Let the Rates Section of Council know as soon as possible, if you let us know at least two days before it is due to be deducted from your bank then we will be able to come to an alternative arrangement.

#### **What do I do if I want to stop my direct debit?**

You must let Council know that you want to cancel your direct debit at least 2 days before the direct debit is due to be deducted from your bank account.