



## EasyPay options

EasyPay is a direct debit system that Council organises. The payments are made direct from your bank account to Council, to pay for your rates. If your rates increase or decrease Council will automatically review the payments.

Simply complete the form over leaf and return it to Council.

### Due date direct debits

- The 'total now due' amount on your rates invoice will be deducted from your bank account on the due date which is shown on your rate account.

### Direct debits that are spread over the year

- In July each year, your annual rates will be recalculated, Council will write to you and advise you of the new direct debit amount.
- The balance will be divided into regular payments to ensure your rates are paid in full by the end of the rating year (30 June) or
- A fixed amount as agreed with Council's Revenue team may be divided into regular payments and reviewed annually.

### Monthly direct debit

- Your monthly payments will be deducted on the 20th of each month.

### Fortnightly direct debits

- Your fortnightly payments will be deducted every 2<sup>nd</sup> Friday.

### Weekly direct debits

- Your weekly payments will be deducted every Friday.

## EasyPay Frequently Asked Questions

### What if I don't have enough money in my bank account?

Let our Customer Service team know as soon as possible or at least 2 full working days before the direct debit is due to be deducted from your bank. Then we can make an alternative arrangement.

### How do I stop my direct debit?

Let our Customer Service team know that you want to cancel your direct debit at least 2 working days before the direct debit is due to be deducted from your bank account. For example if your direct debit is processed on a Friday, you need to contact us by Wednesday at the latest.

### What happens if I miss a payment?

We will write to you and your payment plan may be revised to ensure that your annual rates are paid in full by 30 June of each year.

### What if I receive a rate rebate?

Apply for your rate rebate as normal, when you receive a rate rebate it will be taken into account and your monthly payments will be revised. You will be sent a letter setting out the revised payments.

## 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 \$000 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.
- (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 lie 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.

### 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.

# EasyPay Your Rates

EasyPay is the hassle-free way to pay your rates.

PO Box 747, Gisborne, 4040  
Phone 06 867 2049 Free Phone 0800 653 800  
Email [service@gdc.govt.nz](mailto:service@gdc.govt.nz) [www.gdc.govt.nz](http://www.gdc.govt.nz)