

# DIRECT DEBIT REQUEST TERMS AND CONDITIONS (DDR)

## 1) All changes relating to the direct debit arrangements must be made in writing.

You can send written advice of any changes required to the City of Joondalup via:

- Mail **PO Box 21 Joondalup, WA, 6919**
- Email **rates@joondalup.wa.gov.au**
- **Joondalup Customer Service Centre**  
Administration Building  
90 Boas Avenue, Joondalup  
8.30am – 5.00pm Monday – Friday

Please allow up to five working days for amendments to take effect. The City of Joondalup will advise if changes cannot occur within this timeframe.

## 2) For declined transactions, the following will apply:

- **The City will reprocess the transaction within five business days, except where the transaction is for the first instalment payment. In this instance it will be the ratepayer's responsibility to ensure that the payment is made within the timeframe required to qualify for either of the instalment plans.**
- In the event of two declined payments, the City will cancel the agreement. If the account is not paid in full, or another payment arrangement entered into, the City may commence normal debt collecting procedures.
- If a further direct debit arrangement is commenced and another two declined payments occur, then no more direct debit payment arrangements will be made for that financial year. Full payment will be required or normal debt collecting procedures may then be commenced.
- The fee for a declined direct debit is \$2.75 (inc GST) each.

## 3) The direct debit will cease once the outstanding rates have been paid in full.

## 4) Disputes

- If you believe that a direct debit payment has been deducted from your account incorrectly, please contact the City on **9400 4000**.
- Notification of a disputed direct debit payment will be investigated. Advice of the outcome will be issued within seven working days. You may also need to contact your financial institution.

- You will be entitled to a refund if a direct debit payment has been deducted from your bank account or credit card in error.

## 5) Privacy

- All information (including your account details) in your direct debit request will remain confidential. Information may be required to be given to the bank in the event of a claim or alleged incorrect or wrongful debit.

## 6) Please be aware that:

- Direct debiting through Bulk Electronic Clearing System (BECS) is not available on all types of accounts.
- Property owners should check the account details completed on this direct debit form against a recent bank statement to ensure the details are correct.
- If you have any queries, please contact your relevant Bank/Financial Institution before completing the direct debit request.
- The City will give you 14 days notice of any changes to the DDR Terms and Conditions.
- The City accepts no responsibility for correspondence not being received, being received late due to postal delays, or for being illegible.

**Please return your completed form to:**

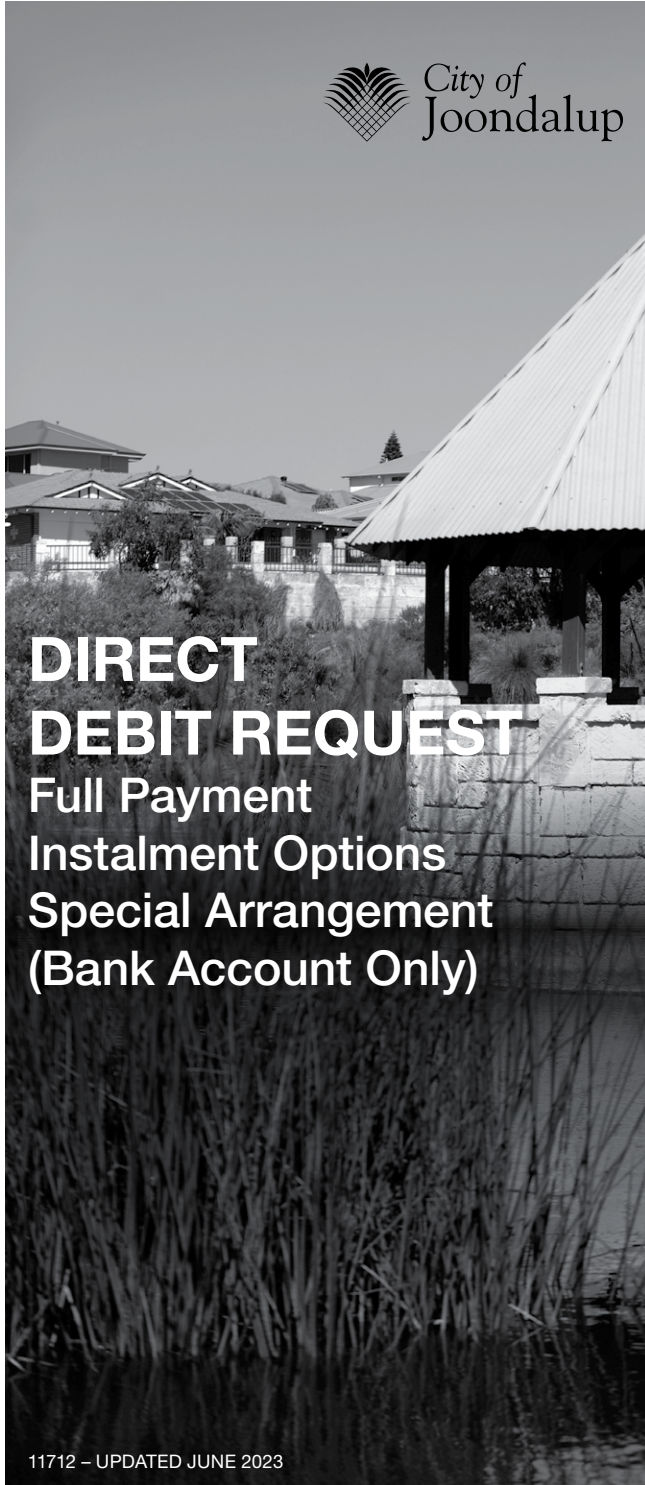
**By mail: PO Box 21, JOONDALUP WA 6919**

**By email: rates@joondalup.wa.gov.au**

**In person:**

**Joondalup Customer Service Centre**  
Administration Building  
90 Boas Avenue, Joondalup  
8.30am – 5.00pm Monday – Friday

**Phone enquiries: 9400 4000**



**DIRECT  
DEBIT REQUEST**  
Full Payment  
Instalment Options  
Special Arrangement  
(Bank Account Only)

