



## DDR Service Agreement (DDRSA)

This is your Direct Debit Service Agreement with Goldenfields Water County Council user ID 600733 ABN 54 357 453 921. It explains what your obligations are when undertaking a Direct Debit arrangement with us. It also details what our obligations are to you as your Direct Debit provider. Please keep this agreement for future reference. It forms part of the terms and conditions of your Direct Debit Request (DDR) and should be read in conjunction with your DDR authorisation

1. ☐ By signing the DDR, you authorise us to arrange for funds to be debited from your account in accordance with this DD RSA.
2. ☐ If you wish to notify us in writing about anything relating to this agreement, please see contact details on front page. We will advise you in writing via either/or your postal and/or your email address 14 days in advance of any changes to the DD RSA
3. ☐ For matters relating to the DDR, please write to Goldenfields Water County Council at PO Box 220, Temora NSW 2666 or to:
  - a) ☐ Make an amendment to your arrangement, please complete a new form and tick the amendment box, (allow 14 days for changes to take effect)
  - b) ☐ Cancel or suspend your arrangement, change, stop or defer an individual payment at any time by giving us at least 14 days' notice Investigate a previous payment; please call the Water Billing team on (02) 6977 3200.
  - c) ☐ Discuss the DDR or DD RSA; please call the Water Billing team on (02) 6977 3200.
  - d) ☐ Dispute a payment; please call the Water Billing team on (02) 6977 3200.
4. ☐ If our investigations show that your account has been incorrectly debited, we will arrange for the financial institution to adjust your account accordingly. We will also notify you in writing of the amount by which your account has been adjusted. If our investigations show that your account has been correctly debited, we will respond to your query by providing you with reasons and copies of any evidence for this finding. 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.
5. ☐ You should be aware that:
  - a) ☐ Goldenfields Water County Council provides a direct debit facility through the Bulk Electronic Clearing System only on savings or cheque accounts; and
  - b) ☐ You should check your account details (including the Bank State Branch (BSB) number) directly against a recent statement from your financial institution.
  - c) ☐ If you are in any doubt, please check with your financial institution before completing the DDR.
6. ☐ It is your responsibility to ensure that:
  - a) ☐ Sufficient cleared funds are in the account when the payments are to be drawn;
  - b) ☐ The authorisation to debit the account, namely the information on the DDR, is in the same name as the account signing instruction held by the financial institution where the account is held.
7. ☐ If there are insufficient funds in your account to meet your debit payment;
  - a) ☐ You may be charged a fee by your financial institution
  - b) ☐ You will also incur fees or charges imposed or incurred by us.
  - c) ☐ The first failed attempt will not incur a cost, however every subsequent failed attempt will incur a fee of \$25.00.
  - d) ☐ If after three failed direct debit attempts are made, your direct debit will be cancelled.
8. ☐ If the due date for payment falls on a day other than a Banking Business Day, the payment will be processed on the next Banking Business Day. If you are uncertain when the payment will be debited from your account, please check with your financial institution.
9. ☐ For returned unpaid transactions, the following procedures or policies will apply:
  - a) ☐ We treat the payment as if it was never made;
  - b) ☐ Services may be suspended until the outstanding charges are paid; and/or
  - c) ☐ A fee may be applied for drawings that are returned unpaid. We reserve the right to cancel the DDR at any time if drawings are returned unpaid by your financial institution. Refer to Council's Fees and Charges information about current fees. This can be found on Council's website at: [www.gwcc.nsw.gov.au](http://www.gwcc.nsw.gov.au)
10. ☐ All customer records and account details will be kept private and confidential to be disclosed only at your request or at the request of the financial institution in connection with a claim made to correct/investigate an alleged incorrect or wrongful debit or otherwise as required by law. The only exception to this would be Council's auditors and software support.
11. ☐ If any provision of this DD RSA is found to be illegal, void or unenforceable for unfairness or any other reason (for example, if a court or other tribunal or authority declares it so), the remaining provisions of this DD RSA will continue to apply to the extent possible as if the void or unenforceable provision had never existed.
12. ☐ It is your responsibility to ensure that you review the amount being deducted and ensure it is sufficient to cover any rate increases or additional charges. Please note: If your account falls into arrears, interest charges will apply in accordance with Council's current Fees and Charges. This can be found on Council's website at: [www.gwcc.nsw.gov.au](http://www.gwcc.nsw.gov.au)
13. ☐ You may use this facility to pay your Water Account in advance, however if you are paying in advance and insufficient payments have been made, it is your responsibility to pay the remaining balance before the due date.
14. ☐ You may use this facility to pay existing Water Accounts after you have received the account, however it is your responsibility to ensure payments will cover the outstanding balance. If you have arrears from a previous rating period, interest charges will apply.

## DDRSA Definitions

**Account** means the account nominated in the DDR, held at your financial institution from which we are authorised to arrange for funds to be debited.

**DDR** means the 'Direct debit request' between you and us, as amended from time to time. Financial institution is the financial institution where you hold the account nominated in your DDR as the account from which we are authorised to arrange for funds to be debited. **We/us** means Goldenfields Water County Council.

**You/your** means the customer/s who signed the DDR.

## Privacy Statement

By completing and lodging the DDR, you agree that you have provided the information in the DDR voluntarily and you are the individual/s to whom the information relates or Goldenfields Water County Council has been authorised by the person to whom the information relates to collect the information from you. The information is being collected by Goldenfields Water County Council in accordance with the Privacy and Personal Information Protection Act 1998, for purposes related to the administration of customer water accounts.

This may involve Goldenfields Water County Council disclosing the information in the DDR as described in clause 8 of the DD RSA. Goldenfields Water County Council agrees to take all reasonable measures to ensure that the personal information collected by it is stored securely.

You may access or correct your personal information by contacting Goldenfields Water County Council by telephone on (02) 6977 3200, or by writing to: General Manager, Goldenfields Water County Council, PO Box 220, TEMORA NSW 2666.