

Clarence City Council

Direct Debit Request (DDR) Service Agreement – From 1 July 2026

In this Agreement the following words and expressions have the following meanings unless the context requires or suggests otherwise:

- **Business Day** means a day that is not a Saturday, a Sunday, Easter Tuesday or a statutory holiday (as defined in the Statutory Holidays Act 2000 (Tas.)) generally observed in Hobart;
- **Council** includes any person administering or having authority in respect of any aspect of this Agreement on behalf of the Council;
- **Direct Debit Request (DDR)** means a payment collected from the Customer's bank account in accordance with the DDR Form issued by Council;
- **Financial Year** means 1 July to 30 June each year; and
- **Rates Notice** means a notice issued in accordance with section 122 of the *Local Government Act 1993 (Tas.)*

The terms of the Customer's DDR for the payment of rates are on the DDR Form and outline the frequency of the DDR, the amount calculated to ensure the Customer's rates balance is paid in full by the end of each Financial Year and the Date of Commencement for the DDR.

1. Council will recalculate a DDR as soon as possible after the Rates Notice has issued to ensure rates will be paid in full by the end of each Financial Year.
2. The Customer will be advised by Council at least thirty (30) days in advance of any changes to the DDR, including changes to the terms of this DDR Service Agreement.
3. For all matters relating to the DDR:
 - New DDR Forms must be received by Council seven (7) days prior to the Date of Commencement on the prescribed DDR Form.
 - Amendments or cancellations must be received seven (7) days prior to the next Direct Debit deduction calculated based on the frequency of the Direct Debit shown on the prescribed DDR form.
4. It is the Customer's responsibility to ensure sufficient cleared funds are in the account to be debited as outlined on the DDR Form when the payments are to be debited. If the Customer has insufficient cleared funds or if the Customer exceeds their account transaction limit, their financial institution may charge a fee and dishonour the DDR.
5. If the due date for the DDR falls outside a Business Day, the DDR will be processed by Council on the first available Business Day PRIOR to the Direct Debit due date.
6. If the Customer's DDR is dishonoured and returned unpaid, the following procedures will apply:
 - On the first occasion – A letter will be sent to the Customer advising of the dishonoured payment, and that the dishonoured payment will be included in the next deduction due, plus the usual Direct Debit amount.
 - On the second occasion – The DDR will be cancelled by Council by notification in writing to the Customer and the Customer will be requested to make alternative arrangements for the payment of the outstanding rates balance.
7. The Customer should be aware that:
 - Direct Debiting through Bulk Electronic Clearing System (BECS) is not available on all bank accounts; and
 - Details of the Account to be debited should be checked against a recent statement from your Financial Institution. If you are in doubt, you should check with your Financial Institution before completing the DDR Form.
8. Once the Customer's annual rates balance shows a credit balance the DDR will cease until rates become due and payable again.
9. In accordance with section 128(1)(c) of the *Local Government Act 1993 (Tas.)*, Council will impose interest and penalties on any rates or instalments that are not paid on or before the date they fall due. For the 2026/27 Financial Year interest will be charged at 10.65% per annum (calculated daily) on all overdue amounts from the day after the due date and a penalty of 5% will apply to any part of an instalment amount outstanding. However, if your Direct Debit is adhered to interest and penalties will not apply.
10. All customer records and account details will be kept private and confidential to be disclosed only at the request of the Customer or Financial Institution shown on the DDR Form in connection with a claim made to an alleged incorrect or wrongful DDR, or in accordance with council's Privacy Policy.