

# DIRECT DEBIT INSTRUCTIONS

NEW DIRECT DEBIT AUTHORITY FOR RATES



You may choose the annual option of paying in full by direct debit on the due date of 31 October or the tri-annual option of paying by three equal direct debit payments on 31 October and the last business day in the months February and June. If the 31 October falls on a weekend or public holiday funds will be debited on the closest business day prior to the 31 October. Your annual rates assessment notice details the date each direct debit will be processed.

To be eligible for the tri-annual option, you must have paid any balance owing from previous years before submitting a direct debit authority form. Rate penalties will not apply to current year rates using this option.

A 10% penalty will apply to the full amount of unpaid rates if a direct debit payment is dishonoured.

If you opt to pay by direct debit, you must return a signed direct debit authority to the Council by the end of the first week of October for the instruction to take effect in the current year.

## **Check List**

1. Please ensure that your Assessment number is recorded on the top right hand corner of the form. This information can be found on the top right hand corner of your rates assessment. Please include a contact name, daytime telephone number and e-mail address.
2. Select the direct debit payment option – Annual OR Tri-Annual
3. Complete the rest of the direct debit authority form:
  - a) bank account name – for example:
    - I. personal name; or
    - II. family name; or
    - III. company name
  - b) bank account number
  - c) bank and branch details
  - d) what you would like to appear on YOUR bank statement when the payment is debited
4. Please read the conditions and sign the direct debit authority form
5. Attach a bank deposit slip and return to:

Otago Regional Council  
Private Bag 1954  
Dunedin 9054



<input type="checkbox"/>	New direct debit request
<input type="checkbox"/>	Change of direct debit details
Direct Debit Options:	
<input type="checkbox"/>	Annual
<input type="checkbox"/>	Tri-Annual

Name:
Assessment number/numbers:
Daytime contact telephone:
Email address:

Name of account to be debited:
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**AUTHORITY TO ACCEPT DIRECT DEBITS**  
(Not to operate as an assignment or an agreement)

Account details:															
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Bank	Branch number				Account number					Suffix					

To the Manager: please print full postal address clearly

Bank	
Branch	
Address	

<b>AUTHORISATION CODE</b>						
<b>0</b>	<b>2</b>	<b>1</b>	<b>2</b>	<b>0</b>	<b>9</b>	<b>2</b>

Date:
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I/We authorise you until further notice in writing to debit my/our account with you with all amounts which

**Otago Regional Council**

(hereinafter referred to as the Initiator)

the registered initiator of the above Authorisation Code, may initiate by Direct Debit.

I/We acknowledge and accept that the Bank accepts this authority only upon the conditions listed on this form.

Information to appear in my/our bank statement:

Payer Particulars	Payer Code	Payer Reference
<input type="text"/>	<input type="text"/>	<input type="text"/>
Name of Account		
<input type="text"/>		
Authorised Signature(s)		
<input type="text"/>		

Approved	For Bank Use Only	Date Received:	Recorded by:	Checked by:	BANK STAMP
1209	Original - Retain at Branch Copy - Forward to Initiator if requested	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
07   15					

**CONDITIONS OF THIS AUTHORITY TO ACCEPT DIRECT DEBITS**

- The Initiator:**
  - Undertakes to give notice to the Acceptor of the commencement date, frequency and amount at least 10 calendar days before the first Direct Debit is drawn (but no more than 2 calendar months). This notice will be provided in writing (including by electronic means and SMS where the Customer has provided prior written consent (including by electronic means including SMS) to communicate electronically).  
  
Where the Direct Debit System is used for the collection of payments which are regular as to frequency, but variable as to amounts, the Initiator undertakes to provide the Acceptor with a schedule detailing the amount and each payment date.  
  
In the event of any subsequent change to the frequency or amount of the Direct Debits, the Initiator has agreed to give advance notice of at least 30 days before the changes comes into effect. This notice must be provided in writing (including by electronic means and SMS where the Customer has provided prior written consent (by electronic means including SMS) to communicate electronically).
  - 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.
- The Customer may:-**
  - At any time, terminate this Authority as to future payments by giving notice of termination to the Bank and to the Initiator by means agreed by the customer, Bank and Initiator.
  - 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 paid by the Bank.
  - Where a variation to the amount agreed between the Initiator and the customer from time to time to be Direct Debited has been made without notice being given in terms of clause 1(a) above, request the Bank to reverse or alter any such Direct Debit initiated by the Initiator by debiting the amount of the reversal or alteration of a Direct Debit back to the Initiator through the Initiator's Bank PROVIDED such request is made not more than 120 days from the date when the Direct Debit was debited to my/our account.
- The Customer acknowledges that:-**
  - This authority will remain in full force and effect in respect of all Direct Debits passed to my/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.
  - 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.
  - 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 dispute lies between me/us and the Initiator.
  - 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; and
    - any variations between notices given by the Initiator and the amounts of Direct Debits.
  - The Bank is not responsible for, or under any liability in respect of the Initiator's failure to give notice in accordance with 1(a) 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.
  - Notice given by the Initiator in terms of clause 1(a) to the debtor responsible for the payment shall be effective. Any communication necessary because the debtor responsible for payment is a person other than me/us is a matter between me/us and the debtor concerned.
- The Bank may:-**
  - 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 signed by me/us and given to or drawn on the Bank.
  - At any time terminate this authority as to future payments by notice in writing to me/us.
  - Charge its current fees for this service in force from time-to-time.