

Direct Debit Dates 2024-25

Weekly Payment Dates

Payment No.	Weekly Payment Dates	Payments Remaining
1	6/09/2024	39
2	13/09/2024	38
3	20/09/2024	37
4	27/09/2024	36
5	4/10/2024	35
6	11/10/2024	34
7	18/10/2024	33
8	25/10/2024	32
9	1/11/2024	31
10	8/11/2024	30
11	15/11/2024	29
12	22/11/2024	28
13	29/11/2024	27
14	6/12/2024	26
15	13/12/2024	25
16	20/12/2024	24
*	27/12/2024	
17	3/01/2025	23
18	10/01/2025	22
19	17/01/2025	21
20	24/01/2025	20
21	31/01/2025	19
22	7/02/2025	18
23	14/02/2025	17
24	21/02/2025	16
25	28/02/2025	15
26	7/03/2025	14
27	14/03/2025	13
28	21/03/2025	12
29	28/03/2025	11
30	4/04/2025	10
31	11/04/2025	9
*	18/04/2025	
32	25/04/2025	8
33	2/05/2025	7
34	9/05/2025	6
35	16/05/2025	5
36	23/05/2025	4
37	30/05/2025	3
38	6/06/2025	2
39	13/06/2025	1

Fortnightly Payment Dates

Payment No.	Fortnightly Payment Dates	Payments Remaining
1	6/09/2024	19
2	20/09/2024	18
3	4/10/2024	17
4	18/10/2024	16
5	1/11/2024	15
6	15/11/2024	14
7	29/11/2024	13
8	13/12/2024	12
*	27/12/2024	
9	10/01/2025	11
10	24/01/2025	10
11	7/02/2025	9
12	21/02/2025	8
13	7/03/2025	7
14	21/03/2025	6
15	4/04/2025	5
*	18/04/2025	
16	2/05/2025	4
17	16/05/2025	3
18	30/05/2025	2
19	13/06/2025	1

* Public Holiday – no payment

Direct Debit Request Terms and Conditions Service Agreement (DDR)



City of Kwinana APCA ID 498-597

This is your Direct Debit Service Agreement with the **City of Kwinana, APCA ID498597, ABN 13 890 277 321**. 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 a copy of this agreement for future reference. It forms part of the terms & conditions of your Direct Debit Request (DDR) and should be read in conjunction with your DDR authorisation.

THE AGREEMENT TERMS AND CONDITIONS

By signing the Direct Debit Request or by providing us with valid instruction, you have authorised us to arrange for funds to be debited from your account.

You agree to your direct debit being adjusted accordingly, to ensure that the account is cleared each financial year. This means that the payment amount will automatically change to the new amount stated on the annual rate notice or interim notice. The payment end date may be extended to cover any outstanding balances after the final direct debit extract. Fourteen (14) days written notice will be given.

If you do not wish to continue the arrangement as specified above contact us immediately. Direct debits are deducted from your account on a weekly or fortnightly basis (Fridays only).

If the payment day falls on a public holiday the payment will be processed on the next working day. Please ensure sufficient cleared funds are available in your nominated bank account the working day before and three business days after each payment is due.

Interest of 3.0%pa is calculated within the cost of the option. All fees are stated on your rates notice and are paid over 19 fortnights or 39 weeks.

Direct debits paid outside the Council approved options (Special Payment Arrangements) will attract an administration fee of \$55.00 and interest of 7% pa calculated daily

from the due date (registered eligible pensioners/seniors receive a 50% discount). You will need to contact the Rates Department on (08) 9439 0200 prior to your last payment to confirm the final amount.

1. Cancellation of Agreement.

You may stop/cancel/amend or in exceptional circumstances skip a payment under this arrangement by giving seven (7) days written notice: City of Kwinana, PO Box 21 KWINANA WA 6966. OR via email customer@kwinana.wa.gov.au

If you cancel this authority you will need to enter into an acceptable payment arrangement or full payment including penalty interest and changes is required.

2. Dishonours and Declined Transactions.

If your direct debit fails three times within the financial year because of insufficient funds or stopped payments, an administration fee of \$55.00 will apply. If a further cancellation occurs, then no more direct debits will be made for that financial year. Should the above occur the remaining outstanding balance becomes payable immediately and legal action may commence without further notice.

A fee of \$16.20 will be applied to your account each time your direct debit payment is dishonoured.

3. Disputes.

If you believe there has been an error debiting your account, you should notify us directly on (08) 9439 0200 and confirm in writing as soon as possible so that we can resolve your query quickly. Alternatively you can take it up directly with your financial institution. If we conclude as a result of our investigation that your account has been incorrectly debited we will respond to your query and arrange for your financial institution to adjust your account. If your account has been correctly debited we will respond to your query by providing you with reasons and any evidence for this finding in writing.

4. Confidentiality.

We will keep any information in your Direct Debit Request confidential. We will make reasonable efforts to keep information that we have about you secure and to ensure that any of our employees or agents who have access to information do not make any unauthorised use, modification, reproduction or disclosure of that information.

We will only disclose information that we have about you:

- to the extent specifically required by law; or
- for the purposes of this agreement (including disclosing information in connection with any query or claim)

5. You should check:

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 the direct debit form against a recent bank statement to ensure the details are correct.

The City will give you fourteen (14) days notice of any changes to the Direct Debit.

The City of Kwinana accepts no responsibility for correspondence not being received, being received late due to postal delays, or for being illegible.