

CUSTOMER DIRECT DEBIT SERVICE AGREEMENT

Debit User's name: Adelaide Hills Council ("we" or "us")
With ABN: 23 955 071 393
Debit User's address: 28 Onkaparinga Valley Road, Woodside

User ID: 139587

You have entered or are about to enter into an arrangement under which you make payments to us. You want to make those payments by use of the Direct Debit System.

This agreement sets out the terms on which we accept and act under a Direct Debit Request ("your Direct Debit Request") you give us to debit amounts from your account under the Direct Debit System. It is additional to the arrangement under which you make payments to us.

Please ensure you keep a copy of this agreement as it sets out certain rights and obligations you have with us by giving us your Direct Debit Request.

When are we bound by this agreement.

1. We agree to be bound by this agreement when we receive your Direct Debit Request complete with the particulars we need to draw an amount under it.

When we agree and what we can do.

2. We only draw money out of your account in accordance with the terms of your Direct Debit Request.

3. On giving you at least 14 days notice we may:
- Change our procedures in this arrangement
 - Change the terms of your Direct Debit request; or
 - Cancel your Direct Debit Request.

4. You may ask us to:
- Alter the terms of your Direct Debit Request
 - Defer payment to be made under your Direct Debit Request
 - Stop a drawing under your Direct Debit Request; or
 - Cancel your Direct Debit Request by:

Informing us of the change you require and the reason for the change. Please contact us by letter/phone/fax/email. Our contact details are:

PO Box 44, WOODSIDE SA 5244

Telephone 08 8408 0400 - Fax 08 8389 7440 - mail@ahc.sa.gov.au

Stops and cancellations of your Direct Debit Requests can be directed to us or your own Financial Institution. These should be made at least two working days prior to your next scheduled drawing date.

5. You may dispute any amount we draw under your Direct Debit Request by:

Notifying us of your dispute by letter/phone/fax/email and provide us details of the payment you are disputing and reasons for the dispute. We will endeavour to resolve any dispute within 7 working days. Disputes may also be directed to your own Financial Institution.

6. We deal with any dispute under clause 5 of this agreement as follows:

We will investigate the dispute and if it is found that the amount has been debited in error we will refund you the disputed amount within 7 business days. Where it is found that the disputed amount has been debited correctly and in accordance to the terms of the Direct Debit Agreement, we will notify you of that outcome in writing within 7 business days.

7. If the day on which you must make any payment to us is not a business day, we draw on your account under your Direct Debit Request on the next business day.

8. If your financial institution rejects any of our attempts to draw an amount in accordance with your Direct Debit Request, we;

Will charge you for any fees charged to us by our Financial Institution as a result of the reject. We will contact you within the next business day to discuss a reattempt to draw the funds from your account in accordance with your Direct Debit Request, or to arrange alternative methods of payment.

9. We will not disclose to any person any information you give us on your Direct Debit Request, which is not generally available, unless:

- You dispute any amount we draw under your Direct Debit Request, where we will be required to disclose your information to your Financial Institution in order to investigate the dispute;
- You consent to that disclosure; or
- We are required to disclose that information by law.

What you should consider

10. Not all accounts held with a financial institution are available to draw on under the Direct Debit System.

11. Before you complete your Direct Debit Request, it is best to check account details against a recent statement from your financial institution to ensure the details on your Direct Debit Request are completed correctly.

12. Please enquire of your financial institution if you are uncertain when your financial institution processes an amount we draw under your Direct Debit Request.

13. It is your responsibility to ensure there are sufficient clear funds available in your account, by the due date to enable us to obtain payment in accordance with your Direct Debit Request.

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