

# Q & A on Direct Debit Request & Arrangement Request

## **Q. What are Direct Debit Request?**

A. Direct Debit Request is a **payment method only**. A Direct Debit Request allows you to give Council authority to deduct monies from your nominated account to pay a service provided by Council. A Direct Debit Request is not an ARRANGEMENT.

## **Q. What is an Arrangement?**

A. An arrangement is where Council has given you approval to make monthly instalments to pay your rates off. Also, if suitable to your circumstances you may want to meet your arrangement instalments using a Direct Debit Request.

## **Q. I have rates outstanding and would like to pay by Direct Debit Request. What do I need to do?**

A. Speak with a Rates Clerk about your financial circumstances and they shall work out a payment arrangement of equal monthly instalments required to have your rates arrears paid by the end of the rating period. Once the arrangement has been agreed to, you can then complete the Continuous Direct Debit Request Application.

## **Q. I currently have no rates outstanding but would like to start paying by Direct Debit.**

A. Complete the required 'Continuous Direct Debit Application' and as of the payment date, selected monies will commence being debited putting your account into credit until the next rate notice issues. Please note that if you have rates outstanding after a rate notice has issued and the discount date has past, your rates are classified as outstanding and you are required to make an arrangement with Council to prevent any legal action commencing.

## **Q. I have received a rates reminder letter, but I have set up a Direct Debit Request and you have been debiting my account. Why did I receive this letter?**

A. Direct Debit Request is a payment option only. If you don't pay your rates by the due date and you have not made an approved arrangement with Council to pay your rates off monthly, then you will receive a reminder letter.

## **Q. I have an arrangement in place and I thought that once that was finished so was my Direct Debit Request?**

A. No, arrangements are for a specified time only. Direct Debit Requests are ongoing until such time that a written request is received advising to cease debiting your account.

## **Q. I have a Direct Debit Request in place and I would like to increase/decrease my payment amounts. What do I need to do?**

A. Council requires any changes to payment amounts and/or account details in writing. You may either write to Johnstone Shire Council, PO Box 887, Innisfail; OR Fax (07) 40614258 OR Email [johnstonesc@jsc.qld.gov.au](mailto:johnstonesc@jsc.qld.gov.au) or complete a DDR amendment/cancellation form. Amendments must be advised in writing seven (7) working days prior to the next due date.

## **Q. I have a Direct Debit Request in place which I would like to cancel. What do I need to do?**

A. Council requires any cancellations in writing. You may either write to Johnstone Shire Council, PO Box 887, Innisfail; OR Fax (07) 40614258 OR Email [johnstonesc@jsc.qld.gov.au](mailto:johnstonesc@jsc.qld.gov.au) or complete a DDR amendment/cancellation form. Cancellations must be advised in writing seven (7) working days prior to the next due date.

## **Q. There was insufficient funds in my account. What will happen?**

A. It is your responsibility to ensure that you have sufficient clear funds in the nominated account at your financial institution on the due date of the account to permit payment in accordance with the Direct Debit Request. If you have insufficient cleared funds, your bank will charge you a fee and Council will also charge you a bank fee and administration fee. If your Direct Debit Request is repeatedly rejected Council will cancel your Direct Debit Request.