

Conditions of this authority to accept Direct Debit

1. The Initiator:

- a) 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 either:

- (i) in writing; or
(ii) by electronic mail where the Customer has provided prior written consent to the Initiator

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 each payment 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 changes come into effect.

This notice must be provided either:

- (i) in writing; or
(ii) by electronic mail where the Customer has provided prior written consent to the Initiator

- b) 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.

2. The Customer may:

- a) At any time, terminate this Authority as to future payments by giving written notice of termination to the Bank and to the Initiator.
- b) 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.
- c) 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

3. The Customer acknowledges that:-

- a) 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.
- b) 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.
- c) 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.
- d) 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
– any variations between notices given by the Initiator and the amounts of Direct Debits
- e) The Bank is not responsible for, or under any liability in respect of the Initiator's failure to give written advance notice correctly 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.
- f) 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.

4. The Bank may:-

- a) 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 executed by me/us and given to or drawn on the Bank.
- b) At any time terminate this authority as to future payments by notice in writing to me/us.
- c) Charge its current fees for this service in force from time-to-time.

Note under no circumstances may these terms & conditions be altered in anyway.

Further information on direct debits

How a direct debit works

When your direct debit authority has been loaded in our system, you will receive a confirmation showing your bank account details, start date, frequency and payment amount. You will still receive your quarterly Rates/Water invoices. The invoices will confirm the balance due for the current instalment, but will indicate that a direct debit authority is in place to clear this balance so no additional manual payment is required.

Payment Options

Property Rates: Weekly or Fortnightly payments are currently deducted on either a Tuesday or Friday. Please indicate your preferred day and start date when completing the direct debit form.

Monthly payments are deducted on the 20th of each month (or the next working day should the 20th fall on a weekend).

The amount of your **direct debit is calculated** based on the balance remaining to be paid for the current rating year divided the number of weeks, fortnights or months left between the start date and the due date of instalment 4

Your **Direct Debit amount** will be automatically adjusted should your annual rates increase/decrease, or if payment(s) are missed or dishonoured. We will send written notification of any change.

Please **stop any existing automatic or internet/telephone banking payments** that you may have set up at your bank.

Quarterly the balance owing is deducted on the invoice due date.

Water Rates: The balance owing is deducted on each invoice due date

Changing a Direct Debit

If you **change bank accounts**, or purchase a **new property** in the Kāpiti District, please contact us for a new direct debit form or visit our website www.kapiticoast.govt.nz

Canceling a Direct Debit please advise us in writing either by email or a cancel DD form available at any of our Service Centres.

Please DO NOT cancel the Direct Debit at your bank - this is very important as it will cancel all existing and future authorities for Kāpiti Coast District Council