### Frequently Asked Questions for Direct Debit – Rates



### Q Can I pay my council rates via Direct Debit?

A Yes, you can choose to pay your rates fortnightly direct from your bank account, you are able to choose the day of the fortnight for the debit to occur.

The start date for Direct Debit payments must be no less than 4 days from the request date and payments must commence within 30 days. Credit cards will not be accepted, deductions will need to be set up using a BSB and bank account number.

### Q How do I arrange to pay my rates via Direct Debit?

A To pay your rates via the direct debit payment you will need to be a registered customer of eServices, for those customer not currently registered please visit <u>eServices Online Portal</u>

#### Q Can I set up Direct Debit if I have overdue council rates?

A Yes, the payments required are calculated automatically by the system based on the commencement date of the direct debit deductions. This will ensure that all rates have been paid in full by the end of the financial year. Fines and interest will apply until the account is no longer in arrears.

### Q Will I receive an email notification once I have set up Direct Debit?

A Yes, you will receive an email confirming your registration and the dates of your scheduled deductions.

### Q Will my bank account details be kept confidential?

A Yes, we will keep any information (including your bank account details) in your direct debit application confidential.

### Q Will I receive a receipt?

A No, the direct debit deduction will be listed on your bank statement.

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### Q Will my Direct Debit be adjusted each financial year?

A Yes, the direct debit payments are automatically adjusted each financial year to accommodate any changes in the value of your rates liability. Any changes to the direct debit deductions at the start of a financial year will be communicated.

### Q How do I cancel my Direct Debit?

A You can cancel your direct debit at any time by logging into your eServices account via the <u>eServices</u>

<u>Online Portal</u> Once your direct debit has been cancelled you will receive a confirmation email. Payments for future rates will need to be made via alternative payment options, unless an alternative direct debit agreement has been put in place.

### Q Can I make adjustments to my Direct Debit schedule?

A To make any changes to your direct debit schedule customers will be required to log back into their eService account via the <u>eServices Online Portal</u> and select the Amend Direct Debit tab. At this point bank account details may be amended, and a different date in the fortnight for the debit to occur can be chosen.

### Q I am unable to make the scheduled payment, can I miss one payment?

A If a scheduled payment cannot be made, you need to amend the direct debit schedule. If you do not amend the schedule, the deduction may default and staff may without further notice cancel your direct debit agreement. If this occurs you will receive communication advising this action has been taken.

### Q I have multiple properties can I set up Direct Debit deductions for them all?

A Yes, once you are a registered customer on eServices, you will be able to log on and all your properties will be listed on the summary screen. You will be able to select each property and set up a direct debit deduction on them individually.

### Q I tried to set up a Direct Debit but cannot afford the calculated repayments, what should I do?

A Contact the City of Salisbury and speak with a member of staff who can assist in setting up a mutually agreed fixed amount using an alternative payment option as detailed on back of your rates notice.

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# Q Will my deductions be adjusted if there are any changes to the rates liability on my property i.e. an objection is upheld by the Office of the Valuer General?

A It is your responsibility to adjust you direct debit deductions if there is any reduction in your rates liability. You can do this by logging onto the <u>eServices Online Portal</u> and cancelling your current direct debit and then requesting a new direct debit agreement. The system will re-calculate the amounts payable to ensure all amounts have been paid in full by the last payment date in the financial year.

### Q I have a Direct Debit set up, will I still be charged fines and/or interest on any rate arrears?

A Yes, the Local Government Act 1999 states that if an instalment is not paid on or before the date the instalment will be regarded as being in arrears and fines and interest will apply.

Paying via direct debit in accordance with the schedule will ensure no further recovery action commences, which will mean that no additional collection costs will be applied to your account.

### Q How do I avoid paying any fines and/or interest?

A If your assessment is in arrears when entering into direct debit, you will continue to receive fines and/or interest on the arrears balance at the time of plenties being applied. If you wish to avoid any further fines and/or interest then the arrears need to be paid in full which will also then reduce your fortnightly direct debit commitment.

#### Q Will my Direct Debit calculate potential fines and/or interest I may be required to pay?

A No, any potential fines and interest will not have been calculated. The payment schedule is based on the total rates liability, including fines and interest accrued, at the time of the direct debit being calculated.

### Q I have a Direct Debit set up, will I still receive final notices?

A No, if a direct debit agreement is being maintained, Council will not send you a final notice.

### Q How will I remember that I am paying my rates via Direct Debit?

A Your quarterly rates notices will have a message advising if you are paying your rates via direct debit.

### Frequently Asked Questions for Direct Debit – Rates



### Q How will I know when the Direct Debit payment will be deducted from my bank account?

A Once you have set up your direct debit, you will receive an email schedule which lists the dates that payments will be deducted from your bank account. You are also able to log onto the <u>eServices Online</u>

<u>Portal</u> and see the payment schedule from your registered account.

### Q Will I be advised if my Direct Debit payment is dishonoured?

A Yes, you will receive communication advising of any dishonoured payments, including any additional costs associated with the dishonoured payment. The communication request that any dishonoured payment is made within 5 business days using alternative payment options.

#### Q If I choose to cancel my Direct Debit, am I able to set up an online Arrangement to Pay the same day?

A No, you will need to wait for the following calendar day before you are able to enter into an online Arrangement to Pay with alternative payment options. The alternative option is to contact Council staff via telephone and discuss arrangement options.

### Q If I sell my property and forget to cancel my Direct Debit will Council cancel it?

A It is the responsibility of the customer to remember to cancel their direct debit if they sell their property. Where identified Council will cancel a direct debit when a change of ownership occurs and a direct debit is still active.