City of Fremantle
Walyalup Civic Centre, 151 High Street, Fremantle
PO Box 807, Fremantle WA 6959
Phone: 1300 693 736
Email: info@fremantle.wa.gov.au
(City of Fremantle ABN - 74 680 272 485)

Direct Debit Request Service Agreement (DDRSA)

This is your Direct Debit Service Agreement with City of Fremantle, user ID 225481, ABN 74 680 272 485 . 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 this agreement for future reference. It forms part of the terms and conditions of your Direct Debit Request (DDR) and should be read in conjunction with your DDR authorisation.

What is Direct Debit

Direct debits are a way to pay regular bills from your current bank account, such as your council rates or utility accounts.

- A Direct Debit is an instruction from you to your bank, authorising the City of Fremantle to collect payment from your account — but only if you've been given advance notice of the dates and amounts of collection.
- The money is deducted automatically on or around the date agreed. You set up a direct debit by signing a Direct Debit Request (DDR) form with the City of Fremantle. After the authorities are set up, the direct debit transactions are usually processed electronically.

How do I Pay the Rates

- Select your payment frequency e.g. In full, 2 or 4 instalments, weekly or fortnightly. Your 2025/26 annual rates notice shows the calculated payments for each option
- Register online at fremantle.wa.gov.au/residents/pay-my-rates or complete this form and deliver to the City.
- The direct debit payment plan runs from 5 September 2025 to June 2026.
- Payments are calculated from the annual due date until the end of May/early June 2026. See direct debit payment schedules for payment dates.

How do I Change my Direct Debit

- You must notify the City in writing of any change to bank account details by completing a new Direct Debit Authority.
- To change the frequency of a Direct Debit Authority you must notify the City's Rates Team in writing by the Monday 5pm, prior to your next payment day, of the changes requested.
- When a change is requested to the frequency of the payments the City will recalculate the total amount of rates and interest payable and notify you of the amended payment amount.
- A change is only permitted if the proposed change still results in the rates and all other payments due under this agreement being paid in full by the last payment date.

Your Obligations

- It is your responsibility to ensure that there are sufficient funds available in your nominated account to allow a debit payment to be made in accordance with the Direct Debit payment schedule.
- Check with your financial institution whether direct debit is available from your account (cheque/savings only).
- Ensure account details which you provide to us are correct by checking them against your bank statement.
- If there are insufficient cleared funds in your account to meet a particular direct debit payment, you must arrange for that payment to be made via another method along with the $27.40 dishonour fee. Alternatively, you can request for the City to increase a future direct debit payment to account for the missed payment and dishonour fee.
- You should check your financial records to verify that the amounts debited from the nominated account are correct.
- Early payment in full or payment via another payment method does not mean the direct debit will cease. You must request cancellation of the direct debit providing the City with at least 5 working days notification in writing.
- Agreeing to this payment option means that your direct debit payment amount will be adjusted accordingly to ensure that the account is cleared before the end of each financial year. This means that the payment amount will automatically change each year to the new amount stated on the annual rates notice.
- It is your responsibility to update the City in writing if your bank account details change.

What Am I Agreeing to Pay

- City imposed rates, charges, underground power (where applicable) and Emergency Services Levy (ESL) including brought forward / arrears balances from prior financial years and applicable overdue interest calculated on unpaid amounts.
- The payment amount calculated includes rates, charges, levies, administration fee and interest based upon the number and frequency of payments being made under the Direct Debit Request Rates (DDRR) divided by the number of proposed payments.

What Am I Agreeing to Pay continued:

- Cost of the option, being interest of 5.5% per annum and annual direct debit administration fee, are calculated within the cost of the option.
- Any costs incurred by the City as a result of the ratepayer failing to perform their obligations under this agreement and any charges imposed by the City's bank in relation to the Direct Debit Authority.
- Any charges imposed by the ratepayer's financial institution in relation to the Direct Debit Authority.
- The City of Fremantle reserves the right to alter direct debit amounts to cover any:
  - o Increase or decrease in rates (such as Interim Rates)
  - o Additional interest, costs, levies or charges payable by the ratepayer to City
- Confirmation will be sent advising of any revised amounts for payment.
- This agreement applies to current and future rating years until the ratepayer notifies the City in writing that the Direct Debit Service Authority is to no longer apply.

What Happens if I am Unable to Make Payment

- If you are unable to make a payment pursuant to this agreement, you must contact the City's Rates Team by the Monday 5pm, prior to your next payment day for a deferment of the payment to take effect and to avoid dishonour fees.
- If a payment is deferred the City will increase the next scheduled direct debit payment to account for the deferred payment unless otherwise requested in writing by the ratepayer to make payment via an alternative method.
- You may terminate this agreement at any time by providing the City with at least 5 working days in writing.
- If either party (ratepayer or City) cancels the direct debit arrangement, then full payment including overdue interest and charges is required immediately. Debt recovery proceedings may commence without further notice.
- Any overdue balances due to cancellation of this agreement will accrue overdue interest at the rate of 11% per annum. Interest is not applicable to fully entitled pensioners and seniors.

If a Payment is Dishonoured, the following will apply

- If a direct debit fails, due to insufficient funds, closed account or stopped payments, the City will notify the ratepayer in writing and a dishonour fee will apply and will be charged to the ratepayers rates account. The fee for a dishonoured direct debit is $27.40 per default.
- In the event of 3 dishonoured payments, the City will cancel your direct debit payment plan and this payment method will no longer be available. The total amount outstanding including any dishonour fees will become due and payable immediately. Overdue interest of 11% will apply on the overdue rates balance. Debt recovery proceedings may commence without further notice.

Disputes

If you believe that a direct debit payment has been deducted from your account incorrectly, please contact the Rates Team on 1300 MYFREO (1300 693 736).
Notification of a disputed direct debit payment will be investigated. Advice of the outcome will be issued within 5 working days. You may also need to contact your financial institution. You will be entitled to a refund if a direct debit payment has been deducted from your bank in error.

Confidentiality

We will keep any information (including your account details) in your Direct Debit Request confidential. We will make reasonable efforts to keep any such information that we have about you secure and to ensure that any of our employees or agents who have access to information about you 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).

Please Note

Direct debiting through Bulk Electronic Clearing System (BECS) is not available on all types of accounts. If you have any queries, please contact your Bank / Financial Institution before completing the direct debit request.
Where the City is notified of a pending sale, your direct debit payment will be cancelled. Any outstanding rating balance is to be paid upon settlement. Interest will commence from settlement date until payment in full is received.
The City will give you 30 days' notice of any changes to the DDRSA Terms and Conditions.
The City accepts no responsibility for correspondence not being received, being received late due to postal delays, or for being illegible.
This arrangement will continue for each rating year unless otherwise notified in writing.

Payment Schedules * PLEASE NOTE: Public holiday - the payment for that week will be debited 1 day earlier to allow for processing time.
** PLEASE NOTE: Public holiday - the payment for that week will be debited 2 days earlier to allow for processing time.
Please ensure that you have funds available.

Payment in Full			05/09/2025						
2 Instalments		1	05/09/2025	2	16/01/2026				
4 Instalments		1	05/09/2025	2	14/11/2025	3	16/01/2026	4	20/03/2026
Fortnightly									
1	05/09/2025	5	31/10/2025	9	**26/12/2025	13	20/02/2026	17	17/04/2026
2	19/09/2025	6	14/11/2025	10	09/01/2026	14	06/03/2026	18	01/05/2026
3	03/10/2025	7	28/11/2025	11	23/01/2026	15	20/03/2026	19	15/05/2026
4	17/10/2025	8	12/12/2025	12	06/02/2026	16	*03/04/2026	20	29/05/2026
Weekly									
1	05/09/2025	9	31/10/2025	17	**26/12/2025	25	20/02/2026	33	17/04/2026
2	12/09/2025	10	07/11/2025	18	02/01/2026	26	27/02/2026	34	24/04/2026
3	19/09/2025	11	14/11/2025	19	09/01/2026	27	06/03/2026	35	01/05/2026
4	26/09/2025	12	21/11/2025	20	16/01/2026	28	13/03/2026	36	08/05/2026
5	03/10/2025	13	28/11/2025	21	23/01/2026	29	20/03/2026	37	15/05/2026
6	10/10/2025	14	05/12/2025	22	30/01/2026	30	27/03/2026	38	22/05/2026
7	17/10/2025	15	12/12/2025	23	06/02/2026	31	*03/04/2026	39	29/05/2026
8	24/10/2025	16	19/12/2025	24	13/02/2026	32	10/04/2026	40	05/06/2026