

# CITY OF PLAYFORD

# DIRECT DEBIT

## - FAQs



# NEXT GREAT CITY

### **Can I pay my council rates by Direct Debit?**

Yes, you can choose to pay either your quarterly rates by the due date, or schedule a regular monthly, fortnightly, or weekly payment direct from your bank account.

### **How do I sign up for Direct Debit?**

Sign-up by registering online at [reportandpay.playford.sa.gov.au](https://reportandpay.playford.sa.gov.au)

### **Can I pay Direct Debit from my credit card?**

No, Direct Debit can only be set up for deductions using a BSB and bank account number.

### **Can I set up Direct Debit if I have overdue Council rates?**

Yes, you can as E-Pathway will calculate a payment amount based on the amount of rates for the current financial year and any outstanding rates arrears. Calculations ensure rates are paid by end of the financial year.

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

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

### **Will my Direct Debit be adjusted each financial year to ensure my current rates are paid by the due date?**

Yes, the Direct Debit payments are automatically adjusted each financial year to accommodate any changes in the value of your rates charges.

### **Will I be advised of any changes to my Direct Debit payments?**

Yes, Council will advise you at least 14 days prior by email of changes to your Direct Debit payment.

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

You can cancel your Direct Debit by logging in to your account on [reportandpay.playford.sa.gov.au](https://reportandpay.playford.sa.gov.au)

### **Can I adjust my bank details?**

To make any changes to your bank details, or reschedule a start date you need to cancel your Direct Debit, and restart it. E-Pathway will recalculate your payment to ensure your rates are paid by end of financial year.

### **I can't make the scheduled payment, can I miss one payment?**

Yes you can, but you need to cancel your Direct Debit and restart it on E-Pathway. E-Pathway will recalculate your payment to ensure your rates are paid by end of financial year.

### **If I have multiple properties can I set them all up on Direct Debit?**

Yes, once you have registered on E-Pathway, and Log In all your properties will appear on the rates enquiry menu. You can select each property and set up Direct Debit on each of them.

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

Speak with the Rates Team who can assess your capacity to pay, and can set up a mutually-agreed fixed amount over the phone.

**I set up Direct Debit over the phone with the Rates Team, and need to reschedule/reduce/increase my payments, what should I do?**

Speak with the Rates Team, who can assist you with your Direct Debit request.

**I am currently only receiving Centrelink benefit, can I set up Direct Debit?**

Speak with the Rates Team, who can set up a Centrepay deduction, direct from your Centrelink payment for you over the phone. This may be a better option for you than setting up Direct Debit.

**I have a Direct Debit set up will I still be charged overdue fines?**

If you have arrears, overdue fines will still be charged. Under the *Local Government Act 1999* Council is required to charge fines on overdue rates charges.

**I have a Direct Debit set up will I still receive reminder / overdue notices?**

If you have arrears, reminder and overdue notices will still be issued, as these notices are automated and generated by our computer system.

**How will I remember that I am paying my quarterly rates charges by Direct Debit.**

A message on your quarterly rates notice will advise if you are paying your rates by Direct Debit.

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

Your Direct Debit lodgment confirmation email includes a payment schedule which lists the dates that payments will be deducted from your bank account.

**Will I be advised if my Direct Debit payment is dishonored?**

Yes, you will receive an email advising of any payment dishonors.

**Will I be charged a dishonor fee?**

Yes, you will be charged a fee to cover the cost to Council of bank and administration charges. This will be advised on your Direct Debit dishonor email notification.

**I have dishonored my Direct Debit, how can I catch up this payment?**

On your Direct Debit dishonor email notification you will be provided a link to repay the dishonored payment and the dishonor fee.

**How many dishonors am I allowed before Council will cancel my Direct Debit?**

Council will cancel your Direct Debit if you have three dishonored payments and you do not repay those dishonored amounts and the dishonor fee.

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

It is the responsibility of the ratepayer to remember to cancel their Direct Debit if they sell their property. However Council may cancel a Direct Debit where a change of ownership occurs and a Direct Debit is still active.

To contact the Rates Team regarding Direct Debit

PHONE Rates Team: (08) 8254 4644

EMAIL: [directdebit@playford.sa.gov.au](mailto:directdebit@playford.sa.gov.au)

To contact the Customer Contact Team

PHONE: Customer Contact Centre: (08) 8256 0333

EMAIL: [playford@playford.sa.gov.au](mailto:playford@playford.sa.gov.au)