

# Rates Smoothing

Spread your Rates payments with our Rates Smoothing Payment Plan.

In today's challenging economic climate, managing the household budget can be a daunting task. With this in mind, the Shire of Murray has introduced Rates Smoothing as an alternative payment method. This new payment option allows you to spread your payments equally across the full year with smaller, more manageable instalment amounts.

## Rates Smoothing Explained

- Equal payments from 5 April 2019 to 27 March 2020 for the rating period July 2019 to June 2020 (52 weekly, 26 fortnightly or 12 monthly payments).
- Annual Administration Charge of \$25.00 applies.
- 11% Interest charged on overdue balances, and balances as a result of non-payment, until the payment or overdue balance is paid in full.
- Instalments are calculated using the 2018/2019 Rates & Charges plus 5%, and will be amended when the 2019/2020 Annual Rates have been issued.
- 2018/2019 Rates must be paid in full before the Rates Smoothing option can be implemented.
- This payment option will automatically continue into the following year, unless you advise us otherwise.
- You will need to decide your payment option (i.e. weekly, fortnightly or monthly) prior to implementing your plan, as you cannot change this part way through the year.
- Complete the Rates Smoothing Payment Arrangement form and return to the Shire of Murray as soon as possible if you wish to implement this payment option.

**Please advise us if you require assistance.**

We are here to help!

Direct Debit Dates for 2019 – 2020



Weekly		Fortnightly		Monthly	
5/04/2019	52	5/04/2019	26	5/04/2019	12
12/04/2019	51	19/04/2019	25	10/05/2019	11
19/04/2019	50	3/05/2019	24	7/06/2019	10
26/04/2019	49	17/05/2019	23	5/07/2019	9
3/05/2019	48	31/05/2019	22	9/08/2019	8
10/05/2019	47	14/06/2019	21	6/09/2019	7
17/05/2019	46	28/06/2019	20	11/10/2019	6
24/05/2019	45	12/07/2019	19	8/11/2019	5
31/05/2019	44	26/07/2019	18	6/12/2019	4
7/06/2019	43	9/08/2019	17	10/01/2020	3
14/06/2019	42	23/08/2019	16	7/02/2020	2
21/06/2019	41	6/09/2019	15	6/03/2020	1
28/06/2019	40	20/09/2019	14		
5/07/2019	39	4/10/2019	13		
12/07/2019	38	18/10/2019	12		
19/07/2019	37	1/11/2019	11		
26/07/2019	36	15/11/2019	10		
2/08/2019	35	29/11/2019	9		
9/08/2019	34	13/12/2019	8		
16/08/2019	33	27/12/2019	7		
23/08/2019	32	10/01/2020	6		
30/08/2019	31	24/01/2020	5		
6/09/2019	30	7/02/2020	4		
13/09/2019	29	21/02/2020	3		
20/09/2019	28	6/03/2020	2		
27/09/2019	27	20/03/2020	1		
4/10/2019	26				
11/10/2019	25				
18/10/2019	24				
25/10/2019	23				
1/11/2019	22				
8/11/2019	21				
15/11/2019	20				
22/11/2019	19				
29/11/2019	18				
6/12/2019	17				
13/12/2019	16				
20/12/2019	15				
27/12/2019	14				
3/01/2020	13				
10/01/2020	12				
17/01/2020	11				
24/01/2020	10				
31/01/2020	9				
7/02/2020	8				
14/02/2020	7				
21/02/2020	6				
28/02/2020	5				
6/03/2020	4				
13/03/2020	3				
20/03/2020	2				
27/03/2020	1				



## Rates Smoothing Payment Arrangement

Request to establish Debit Authority within the Direct Debit System

Assessment No: \_\_\_\_\_

Property Address: \_\_\_\_\_

I (for and on behalf of all owners) authorise the Shire of Murray ABN 16 036 156 261 with User ID Number 344611 to arrange for funds to be debited from my / our account through the Bulk Electronic Clearing System (BECS), held with the Financial Institution identified below.

Title: \_\_\_\_\_ Surname: \_\_\_\_\_ Given Name(s): \_\_\_\_\_

Residential Address: \_\_\_\_\_

Postal Address (if different to residential address): \_\_\_\_\_

E-mail Address: \_\_\_\_\_

Contact Phone Number/s: \_\_\_\_\_

Direct Debit Password: \_\_\_\_\_  
(Enables you to make changes via phone)

### Bank Account details

Bank: \_\_\_\_\_ Branch: \_\_\_\_\_

BSB: \_\_\_\_\_ Account No: \_\_\_\_\_

Account Name: \_\_\_\_\_

Payment Frequency (please tick): Weekly  Fortnightly  Monthly

I / We have read and understood the 'Service Agreement', and acknowledge and agree to it, as outlined on the Shire of Murray website: [www.murray.wa.gov.au/single-download/rates-smoothing-service-agreement/](http://www.murray.wa.gov.au/single-download/rates-smoothing-service-agreement/)

I / We agree to the Rates Smoothing Payment Plan Administration & Interest Charges and request this Arrangement to remain in force in accordance with the Rates Smoothing Payment Plan and in compliance with the Service Agreement on the Shire of Murray website. Upon the signing of this agreement, I also understand that an administration fee of **\$25.00** will apply along with penalty interest of 11% per annum calculated daily that will accrue on the outstanding balance until it is paid in full.

I / We do **NOT** wish payments to continue automatically into the following year (please tick):

Account Holder Signature: \_\_\_\_\_

Account Holder Signature: \_\_\_\_\_

Note: If the bank account is in joint names signatures of both account holders is mandatory

Date: \_\_\_\_\_

Complete & send this form to the Shire of Murray via e-mail or post to:  
[mailbag@murray.wa.gov.au](mailto:mailbag@murray.wa.gov.au)  
PO Box 21, PINJARRA WA 6208