

A:

TWEED SHIRE COUNCIL	
FILE NO.	ACCOUNTS - MASTER
Doc. No.	
REC'D	19 NOV 2007
ASSIGNED TO:	GREEN
HARD COPY	<input type="checkbox"/>
IMAGE	<input checked="" type="checkbox"/>

14 Oceanview Cres

Kingschiff 2487

7th November 2007

General Manager
 Tweed Shire Council
 Murrumbidgee 2484

Dear Sir

In relation to your intention to change an 0.75% on all credit card payment on the collection of rates

I feel this will have a negative effect on receiving rates as most people pay their account with credit cards for security purposes. This imposition deters people from paying by credit card, creates a security risk by accepting cash and opens the door for bad debt collection of cheques presented for payment and not honoured.

My property number is 3529 and I am opposed to this imposition being made. The majority of Councils do not impose this penalty by paying with credit cards.

Yours Faithfully

Alan McIntosh
 Managing Director
 Infall & Law Pty Ltd.

P.S. Other Councils give discount for paying early! Can this be an option or even as low as 10% that ratepayers be allowed to pay by credit card if the full amount is paid upfront?

14 Oceanview Cres
Kingscliff 2487

7th November 2007

General Manager
Loved Shire Council
Murrumbidgee 2484

Dear Sir

In relation to your intention to change an 0.75% on all credit card payments on the collection of rates

I feel this will have a negative effect on receiving rates as most people pay their accounts with credit cards for security purposes. This imposition deters people from paying by credit card, creates a security risk by accepting cash and opens the door for bad debt collection of cheques presented for payment and not honoured.

My property number is 11667 and I am opposed to this imposition being made. The majority of Council do not impose this penalty by paying with credit cards.

Yours Faithfully

Alan McIntosh
Managing Director
Sunfall Station Pty Ltd.

14 Oceanview Cres

Kingscliff 2487

7th November 2007.

General Manager
Lived Share Council
Murrumbidgee 2484

Dear Sir

In relation to your intention to change an 0.75% on all credit card payment on the collection of rates

I feel this will have a negative effect on receiving rates as most people pay their account with credit cards for security purposes. This imposition deters people from paying by credit card, creates a security risk by accepting cash and opens the door for bad debt collection of cheques presented for payment and not honoured.

My property number is 1286 and I am opposed to this imposition being made. The majority of Council do not impose this penalty by paying with credit cards.

Yours Faithfully

Alan Mc Intosh
Managing Director
Sunfall Sales Pty Ltd.

14 Oceanview Coes

Kingschiff 2287

7th November 2007

General Manager
I Loved Shore Council
Muresmumbach 2284

Dear Sir

In relation to your intention to change our 0.75% on all credit card payment on the collection of rates

I feel this will have a negative effect on receiving rates as most people pay their accounts with credit cards for security purposes. This imposition deters people from paying by credit card, creates a security risk by accepting cash and opens the door for bad debt collection of cheques presented for payment and not honoured.

My property number is 15175 and I am opposed to the imposition being made. The majority of Councils do not impose this penalty by paying with credit cards.

Yours Faithfully

Alan Mc Intosh
Managing Director
Inyall Salaw Pty Ltd.

14 Oceanview Cres

Kingscliff 2487

7th November 2007.

General Manager
Council
Murrumbidgee 2484

Dear Sir

In relation to your intention to change an 0.75% on all credit card payments on the collection of rates

I feel this will have a negative effect on receiving rates as most people pay their account with credit cards for security purposes. This imposition deters people from paying by credit card, creates a security risk by accepting cash and opens the door for bad debt collection of cheques presented for payment and not honoured.

My property number is 29781 and I am opposed to this imposition being made. The majority of Councils do not impose this penalty by paying with credit cards.

Yours Faithfully

Alan Mc Intosh
Managing Director
Jenfull & Salan Pty Ltd.

14 Oceanview Cres
Kingscliff 2487

7th November 2007.

General Manager
Lived Stone Council
Merumullumbah 2484

Dear Sir

In relation to your intention to change an 0.75% on all credit card payments on the collection of rates

I feel this will have a negative effect on receiving rates as most people pay their account with credit cards for security purposes. This imposition deters people from paying by credit card, creates a security risk by accepting cash and opens the door for bad debt collection of cheques presented for payment and not honoured.

My property number is 31708 and I am opposed to the imposition being made. The majority of Council do not impose the penalty by paying with credit cards.

Yours Faithfully

Alan Mc Intosh
Managing Director
Luffall & Salan Pty Ltd.

14 Oceanview Cres

Kingscliff 2487

7th November 2007.

General Manager
Council
Murrumbidgee 2284

Dear Sir

In relation to your intention to change an 0.75% on all credit card payment on the collection of rates

I feel this will have a negative effect on receiving rates as most people pay their accounts with credit cards for security purposes. This imposition deters people from paying by credit card, creates a security risk by accepting cash and opens the door for bad debt collection of cheques presented for payment and not honoured.

My property number is 79630 and I am opposed to this imposition being made. The majority of Councils do not impose this penalty by paying with credit cards.

Yours Faithfully

Alan McIntosh
Managing Director
Seymour Station Pty Ltd.

14 Oceanview Cres
Kingscliff 2487

7th November 2007.

General Manager
C Inverloch Shire Council
Barramullumbra 2484

Dear Sir

In relation to your intention to change an 0.75% on all credit card payments on the collection of rates

I feel this will have a negative effect on receiving rates as most people pay their account with credit cards for security purposes. This imposition deters people from paying by credit card, creates a security risk by accepting cash and opens the door for bad debt collection of cheques presented for payment and not honoured.

My property number is 79640 and I am opposed to the imposition being made. The majority of Council do not impose this penalty by paying with credit cards.

Yours Faithfully

Alan Mc Intosh
Managing Director
Inverloch Shire Council Pty Ltd.

14 Oceanview Cres
Kingscliff 2487

7th November 2007.

General Manager
Lived Stone Council
Murrumbidgee 2484

Dear Sir

In relation to your intention to change on 0.75% on all credit card payment on the collection of rates

I feel this will have a negative effect on receiving rates as most people pay their account with credit cards for security purposes. This imposition deters people from paying by credit card, creates a security risk by accepting cash and opens the door for bad debt collection of cheques presented for payment and not honoured.

My property number is 19761 and I am opposed to this imposition being made. The majority of Councils do not impose this penalty by paying with credit cards.

Yours Faithfully

Alan McIntosh
Managing Director
Seymour & Taylor Pty Ltd.

14 Oceanview Cres

Kingscliff 2487

7th November 2007.

General Manager
Innes Shire Council
Murrayumbrah 2284

Dear Sir

In relation to your intention to charge an 0.75% on all credit card payments on the collection of rates

I feel this will have a negative effect on receiving rates as most people pay their account with credit cards for security purposes. This imposition deters people from paying by credit card, creates a security risk by accepting cash and opens the door for bad debt collection of cheques presented for payment and not honoured.

My property number is 3550 and I am opposed to this imposition being made. The majority of Councils do not impose this penalty by paying with credit cards.

Yours Faithfully

Alan McIntosh
Managing Director
Innes Shire Council Pty Ltd.

14 Oceanview Cres

Kingscliff 2487

7th November 2007.

General Manager
Ipswich Shire Council
Murrumbidgee 2484

Dear Sir

In relation to your intention to change an 0.75% on all credit card payments on the collection of rates

I feel this will have a negative effect on receiving rates as most people pay their account, I will credit cards for security purposes. This imposition deters people from paying by credit card, creates a security risk by accepting cash and opens the doors for bad debt collection of cheques presented for payment and not honoured.

My property number is 11611 and I am opposed to this imposition being made. The majority of Councils do not impose this penalty by paying with credit cards.

Yours Faithfully

Alan McIntosh

Managing Director

Jurfall & Salan Pty Ltd

14 Oceanview Cres
Kingscliff 2487

7th November 2007.

General Manager
Inverloch Shire Council
Murrayville Road 2484

Dear Sir

In relation to your intention to change our 0.75% on all credit card payments on the collection of rates.

I feel this will have a negative effect on receiving rates as most people pay their account with credit cards for security purposes. This imposition deters people from paying by credit card, creates a security risk by accepting cash and opens the door for bad debt collection of cheques presented for payment and not honoured.

My property number is 11579 and I am opposed to this imposition being made. The majority of Councils do not impose this penalty by paying with credit cards.

Yours Faithfully

Alan Mc Intosh
Managing Director
Inverloch Shire Council Pty Ltd.

14 Oceanview Cres

Kingscliff 2487

7th November 2007.

General Manager
Lived Stone Council
Newcastle 2284

Dear Sir

In relation to your intention to charge an 0.75% on all credit card payment on the collection of rates.

I feel this will have a negative effect on receiving rates as most people pay their account with credit cards for security purposes. This imposition deters people from paying by credit card, creates a security risk by accepting cash and opens the doors for bad debt collection of cheques presented for payment and not honoured.

My property number is 11668 and I am opposed to this imposition being made. The majority of Councils do not impose this penalty by paying with credit cards.

Yours Faithfully

Alan McIntosh
Managing Director
Inverell Shire Council Pty Ltd.

9155-Information Sys WEB
BUDGET / MGMT PLAN

Patricia Baldwin *CUU*

TWEED SHIRE COUNCIL	
FILE No.	<i>MASTER CARD / CREDIT CARD</i>
Doc. No.
REC'D	26 NOV 2007
ASSIGNED TO	<i>CHORTON, M</i>
HARD COPY	<input type="checkbox"/>
IMAGE	<input checked="" type="checkbox"/>

From: Nev Thorley [nevnor@nsw.chariot.net.au]
 Sent: Saturday, 24 November 2007 8:41 AM
 To: Corporate Email
 Subject: re Proposed Charge for use of Credit Cards

Dear Sir,
 I refer to my recent email (unanswered & lodged via your website) requesting information as to what increase in costs had occurred in the use of credit card payments since the adoption of the budget in the 2007/2008 Management Plan. Such costs must have arisen to warrant a proposed increase in charges by Council.

N.P.Thorley
 55 John Robb Way,
 Cudgen NSW 2487

NOTE
SPOKE WITH CRAIG HEYDEN
EMAIL NOT RECEIVED VIA TSC
WEB SITE
+
NOT RECEIVED VIA CORPORATE EMAIL

Telephone 02 6676 0439

Post Office Box 75
Pottsville Beach
NSW 2489
11 November 2007

The General Manager
Tweed Shire Council
Post Office Box 816
Murwillumbah
NSW 2484

RATES - LEVYING
ACCOUNTS - MASTER CARD / CREDIT CARD

TWEED SHIRE COUNCIL	
FILE No.	TWEED LINK
Doc. No.	
REC'D	12 NOV 2007
ASSIGNED TO:	PEATE, C
HARD COPY	<input type="checkbox"/>
IMAGE	<input checked="" type="checkbox"/>

ATTENTION CRAIG PEATE

Dear Craig

PROPOSED SURCHARGE OF 0.75% ON ALL CREDIT CARD PAYMENTS
FROM 1 JANUARY 2008

The Tweed Link of 6 November records the above proposal and calls for submissions concerning it within 28 days IE by 4 December.

I believe I am correct in thinking that the media has reported you as claiming that for too long Council has absorbed the costs resulting from some residents and others making payments by credit card and that you now plan to recover such costs on a "user pays" basis.

To a degree I can understand your rationale but why not be consistent?

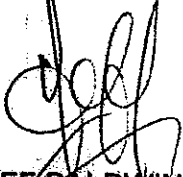
Residents of Murwillumbah and Tweed Heads live within "walking distance" of your offices in these towns so they can easily visit your cashiers' desks in these offices. Cashiers desks are costly to operate so why not charge a realistic fee of possibly more than 0.75% to recover such costs from those who choose to pay in this way? - and what costs will Council incur as a result of some residents having to delay payment because they don't have the funds to use B-Pay but who do have sufficient credit card limits to make payments on time?

Telstra's surcharge for credit card payments is 0.69% plus 10% GST IE 0.759%. Will your proposed fee of 0.75% be subject to the addition of GST?

No doubt there are many more areas where Council could also propose collecting revenue or recovering costs on a user pays basis! - e.g. the more

services or benefits one receives the more rates one pays. I doubt this will eventuate.

Yours faithfully

A handwritten signature in black ink, appearing to read 'Jeff Baldwin', written over the typed name below.

JEFF BALDWIN

C.C. Len Greer, President, Pottsville Community Association Inc.

Please Quote Ref:

Your Ref No:

For Enquiries

Please Contact: Craig Peate

Telephone Direct (02) 6670 2410

6 December 2007

Mr Allan McIntosh
14 Oceanview Crescent
KINGSCLIFF NSW 2487

Dear Sir,

RE: PROPOSED SURCHARGE OF 0.75% ON ALL CREDIT CARD PAYMENTS

I refer to your correspondence dated 7th November 2007 for the properties you own within the Tweed Shire and advise that the contents contained herein have been noted.

A report was prepared for Councils consideration to create a bill paying strategy that is efficient to our clients and also cost effective to Tweed Shire Council. Surcharging is but one of many initiatives adopted by Council.

Since Council has offered its customers the ability to make payments by credit card for the various Council services and functions, including the payment of rates, water consumption and debtors, Council has accepted responsibility for the payment of the Merchant Service Fee (MSF).

Council will introduce surcharging from 1st January 2008 and has increased its client's ability to pay by credit card to include all transactions for Councils services. Council has also introduced B Pay which is the most cost effective method of payment for Clients and Council. Internet gateways will also be introduced for payment options.

Council has recently come to terms with Bill Express which will allow payment options at any newsagency and selected retail stores.

A report is currently being prepared following submissions received and your comments will be included in that report. Council could offer a discount for early payment however that is a direct cost and can't be recouped under rate pegging legislation. Queensland Councils offer discounts but the discount is factored into the amount levied. Should you wish to discuss discounts further please contact the writer.

Council is constantly reviewing its practices and policies to continually improve its revenue collection and I thank you for your correspondence.

Should you require further information or wish to discuss points raised please do not hesitate to contact the writer.

Yours faithfully,



Craig Peate
Revenue & Customer Service Coordinator

Please Quote Ref:

Your Ref No:

For Enquiries
Please Contact: Craig Peate

Telephone Direct (02) 6670 2410

10 December 2007

Mr NP Thorley
55 John Robb Way
CUDGEN NSW 2487

Dear Sir,

RE: PROPOSED SURCHARGE OF 0.75% ON ALL CREDIT CARD PAYMENTS

I refer to your email sent 24th November 2007 and advise that the contents contained therein have been noted.

Council records indicate the original email was not received via the Tweed Shire Council web site or via Councils corporate email. There has been no increase in merchant source fees since the adoption of the 2007/2008 Management Plan, however, a report was prepared for Councils consideration to create a bill paying strategy that is efficient to our clients and also cost effective to Tweed Shire Council. Surcharging is but one of many initiatives adopted by Council.

Since Council has offered its customers the ability to make payments by credit card for the various Council services and functions, including the payment of rates, water consumption and debtors, Council has accepted responsibility for the payment of the Merchant Service Fee (MSF).

Council will introduce surcharging from 1st January 2008 and has increased its client's ability to pay by credit card to include all transactions for Councils services. Council has also introduced B Pay which is the most cost effective method of payment for Clients and Council. Internet gateways will also be introduced for payment options.

Council has recently come to terms with Bill Express which will allow payment options at any newsagency and selected retail stores.

A report is currently being prepared following submissions received and your comments will be included in that report.

Council is constantly reviewing its practices and policies to continually improve its revenue collection and I thank you for your correspondence.

Should you require further information or wish to discuss points raised please do not hesitate to contact the writer.

Yours faithfully,



Craig Peate
Revenue & Customer Service Coordinator



**TWEED
SHIRE
COUNCIL**

Please Quote
Council Ref:

Your Ref No:

For Enquiries
Please
Contact:

Telephone
Direct

Craig Peate

(02) 6670 2410

20 November 2007

Mr J Baldwin
PO Box 75

POTTSVILLE BEACH NSW 2489

Dear Sir

Proposed surcharge of 0.75% on all credit card payments

I refer to your letter dated 11 November 2007 and advise that the contents contained therein have been noted.

The purpose of the report to Council was to create a bill paying strategy that is efficient to our clients and also cost effective to Tweed Shire Council. Surcharging is but one of many initiatives adopted by Council.

Since Council has offered its customers the ability to make payments by credit card for the various Council services and functions, including the payment of rates, water consumption and debtors, Council has accepted responsibility for the payment of the Merchant Service Fee (MSF)

Council will introduce surcharging from 1st January 2008 and has increased its client's ability to pay by credit card to include all transactions for Council's services. Council has also introduced B Pay which is the most cost effective method of payment for clients and Council. Internet gateways will also be introduced for payment options.

Council will investigate your proposal to surcharge for payments made at Murwillumbah and Tweed Heads offices however it should be noted that the majority of payments are made at Australia Post outlets. It should also be noted that cashiering is just one part of the duties performed by our Customer Service Officers. The surcharge of .75% is inclusive of G.S.T.

Council is constantly reviewing it's practices and policies to continually improve it's revenue collection and I thank you for your correspondence.

Should you require any further information or wish to discuss points raised please do not hesitate to contact the writer.

Yours faithfully

Craig Peate
Revenue Co-ordinator

CIVIC AND CULTURAL CENTRE, MURWILLUMBAH
PO BOX 816, MURWILLUMBAH NSW 2484
TELEPHONE: (02) 6670 2400 FAX: (02) 6670 2429

PLEASE ADDRESS ALL COMMUNICATIONS TO THE GENERAL MANAGER
ABN 90 178 732 496
www.tweed.nsw.gov.au

Just Post B Pay
Rates - Payments

31 October 2007

TWEED SHIRE COUNCIL	
FILE No.	
Doc. No.	
REC'D 02 NOV 2007	
ASSIGNED TO: <i>Trey Crub</i>	
HARD COPY <input type="checkbox"/>	IMAGE <input type="checkbox"/>



HEADQUARTERS

GPO BOX 1777
MELBOURNE VIC 3001

321 EXHIBITION STREET
MELBOURNE VICTORIA

Mr Craig Peate
Revenue and Customer Co-Ordinator
Tweed Council
PO Box 816
MURWILLUMBAH NSW 2484

Dear Mr Peate,

RE: Card transaction surcharging over the counter

Further to discussions between our NSW state representatives and the council, Australia Post is pleased to provide a formal statement on its business position in respect of surcharging of card transactions taken over the counter.

POSTbillpay has a policy of not providing the ability to surcharge at the time and point of sale for card transactions taken over the counter. In delivering this agency payment service to our biller customers, Post does not offer support for transaction surcharging of cardholders at the time and point of sale. Our outlet service is a free service to our consumer customers. In support of this position, Post offers its billers a most competitive credit card service fee offering as an integral part of its premium settlement and support service.

Whilst POSTbillpay is technologically able to support surcharging, it cannot enforce its collection. Post does not wish to have its counter staff placed in the position of forcing the consumer customer to pay a transaction amount which is greater than the face value of the bill amount. Therefore, surcharging at the counter at the time and point of sale is not offered to our biller customers. Like some of our billers today, the council may choose to add a fee to your customers next bill as a means of implementing the ability to surcharge a card transaction.

In line with industry trends, the POSTbillpay internet and phone channel is positioned differently from the retail channel. It is an increasingly accepted practice in the retail and services industry to charge cardholders a surcharge for card-not-present transactions. This is based upon the fact that this service is readily available through many providers including POSTbillpay. Post will provide the transaction surcharging capability through these phone and internet channels if requested by the biller.

We believe that this statement should adequately define our position and views on this subject. Within the operations of this policy, Australia Post is pleased to continue to offer the council this support in its billing services to our mutual customers.

Yours sincerely

Don Paterson
National Manager Bill Payment Services

Cc Mr Terry Stephens, Group Manager Financial Services
Mr Robert Lowndes, NSW Financial Services Business Development Manager