



Direct Debit Request Application Form

Payments will be automatically processed from your bank account. Goulburn-Murray Water does not charge additional fees for this method of payment. Should you require assistance to complete this form, please contact this office on 1800 013 357.

1. Select Payment Option

 Please tick (✓) the appropriate payment option(s) below;

Fixed Charge Account

Annual Water Rates and Charges issued in July

- Full - on the non discount Due Date
- Full - on the discount Due Date
- Instalment option

Variable Charges Accounts

Water Use Fees and/or Spillable Water Fees issued in March and/or May

- Full - on the Due Date

Monthly Payments

To pre pay or pay overdue rates on the 16th of each month.

Interest charges will apply on rate arrears and on all balances unpaid after the due date for full payment.

- Fixed Monthly Payments of: \$
- a) Until account balance is \$0
- or b) Until this date ____ / ____ / ____
- or c) Until I advise GMW to Stop

This direct debit will remain ongoing until such time that the customer notifies Goulburn-Murray Water in writing that they wish to terminate their direct debit arrangement.

Please refer to your GMW account for payment amounts and due dates.

2. Goulburn-Murray Water Account Details

Name on Water Account:

Account No.:

Contact Telephone Number:

3. Bank Account Details

Please check with your financial institution to ensure the account nominated will facilitate direct debiting.

Name of Financial Institution:

Branch:

Name on Bank Account:

BSB: -

Account Number:

4. Customers Declaration

By signing this document I acknowledge I am authorised to debit the bank account and that Goulburn-Murray Water (ABN 4676 1336 846) (User ID 371557) will debit this account in accordance to the information stated on this application until I give them further notice in writing.

Print Name:

Signature:

Date: / /

Direct Debit Request Service Agreement

- Definitions:** *Us or We* – Goulburn-Murray Water Rural Water Authority
You – the customer who signed the *Direct Debit Request*.
Your Financial Institution – the Financial Institution where *You* hold the *account* that *You* have authorised *Us* to debit.
Account – the account held at *Your Financial Institution* from which *We* are authorised to debit funds.
Agreement – this Direct Debit Request Service Agreement between *You* and *Us*.
Business Day – any day other than a Saturday or a Sunday or a public holiday listed in Victoria.
Non-Business Day – is any day that is not a *Business Day*.
Debit Day – the day that payment by *You* to *Us* is due.
Debit Payment – a particular transaction where a debit is made.
Direct Debit Request – the Direct Debit Request Application Form signed *You*.

1. Debiting your account

- 1.1 By signing a *Direct Debit Request*, *You* have authorised *Us* to arrange for funds to be debited from *Your Account*. *You* should refer to the *Direct Debit Request* and this *Agreement* for the terms of the arrangement between *Us* and *You*.
- 1.2 *We* will only arrange for funds to be debited from *Your Account* as authorised in the *Direct Debit Request*.
- 1.3 The first drawing under this *Direct Debit Agreement* will occur on the 16th day of each month after the application has been received.
- 1.4 If drawing date falls due on a *Non-Business Day*, *Your Account* will be debited on the next *Business Day* thereafter.

2. Changes by us

- 2.1 *We* may vary any details of this *Agreement* or a *Direct Debit Request* at any time by giving *You* at least twenty-one (21) days written notice.

3. Changes by you

- 3.1 Subject to sections 3.2 and 3.3, *You* may change the arrangements under a *Direct Debit Request* by contacting *Us* at: Goulburn-Murray Water, 40 Casey Street, (PO Box 165), Tatura VIC 3616 Email: reception@gmwater.com.au Phone: (03) 5833 5500 Fax: (03) 5833 5501
- 3.2 If *You* wish to stop or defer a *Direct Debit Payment*, *You* must notify *Us* in writing at least twenty-one (21) days prior to the next *Debit Day*. This notice should be given to *Us* in the first instance.
- 3.3 *You* may also cancel *Your* authority for *Us* to debit *Your* account at any time by giving *Us* twenty-one (21) days notice in writing prior to the next *Debit Day*. This notice should be given to *Us* in the first instance.

4. Your obligations

- 4.1 It is *Your* responsibility to ensure that there are sufficient clear funds available in *Your Account* to allow a *Direct Debit Payment* to be made in accordance with the *Direct Debit Request*.
- 4.2 If there are insufficient clear funds in *Your Account* to meet a *Direct Debit Payment*:
You may be charged a fee and/or interest by *Your Financial Institution*;
(a) *You* may also incur fees or charges imposed or incurred by *us*; and
(b) *You* must arrange for the *Direct Debit Payment* to be made by another method or arrange for sufficient clear funds to be in *Your Account* by an agreed time so that *We* can process the *Debit Payment*
- 4.3 If *You* have two consecutive payments dishonoured, in addition to the fees and charges payable under clause 4.2, *We* shall automatically terminate *Your* Direct Debit Agreement and *You* will be required to submit a new application to continue *Your* direct debit arrangement.
- 4.4 *You* should check *Your Account* statement to verify that the amounts debited from *Your Account* are correct

5. Dispute

- 5.1 If *You* believe that there has been an error in debiting *Your Account*, *You* should notify *Us* directly at: Goulburn-Murray Water, 40 Casey Street, (PO Box 165), Tatura VIC 3616 Email: reception@gmwater.com.au Phone: (03) 5833 5500 Fax: (03) 5833 5501
- 5.2 If *We* conclude as a result of our investigations that *Your* account has been incorrectly debited *We* will respond to *Your* query by arranging for *Your Financial Institution* to adjust *Your Account* (including interest and charges) accordingly. *We* will also notify *You* in writing of the amount by which *Your Account* has been adjusted.
- 5.3 If *We* conclude as a result of our investigations that *Your Account* has not been incorrectly debited *We* will respond to *Your* query by providing *You* with reasons and any evidence for this finding.
- 5.4 Any queries *You* may have about an error made in debiting *Your Account* should be directed to us in the first instance so that *We* can attempt to resolve the matter between *Us* and *You*. If *We* cannot resolve the matter *You* can still refer it to *Your Financial Institution* which will obtain details from *You* of the disputed transaction and may lodge a claim on *Your* behalf.

6. Accounts

- 6.1 *You* should check:
 - (a) With *Your Financial Institution* whether direct debiting is available from *Your Account* as direct debiting is not available on all accounts offered by financial institutions.
 - (b) *Your* account details which *You* have provided to *Us* are correct by checking them against a recent *Account* statement; and
 - (c) with *Your Financial Institution* before completing the *Direct Debit Request* if *You* have any queries about how to complete the *Direct Debit Request*.

7. Confidentiality

- 7.1 *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.
- 7.2 *We* will only disclose information that *We* have about *You*:
 - (a) to the extent specifically required by law; or
 - (b) for the purposes of this *Agreement* (including disclosing information in connection with any query or claim)

8. Notice

- 8.1 If *You* wish to notify *Us* in writing about anything relating to this *Agreement*, *You* should write to: Goulburn-Murray Water, 40 Casey Street, (PO Box 165), Tatura VIC 3616 Email: reception@gmwater.com.au
- 8.2 *We* will notify *You* by sending a notice in the ordinary post to the address *You* have given *Us* in the *Direct Debit Request*.
- 8.3 Any notice will be deemed to have been received two *Business Days* after it is posted.

ABN 4676 1336 846

Goulburn-Murray Water protects the privacy of its customers by providing customer information in accordance with the Privacy and Data Protection Act 2014. For further information regarding Goulburn-Murray Water's privacy statement please refer to our website at www.g-mwater.com.au

DM # 2993886