

# Understanding your account



## Important information for all customers

### Early Payment Discount

For accounts paid on, or prior to the early payment date a 2% discount will be applied.

### Concessions

There is a Victorian Government concession of 50 per cent (to a maximum of \$160.45) available on Fixed Charges Accounts for eligible concession card holders upon application.

To be eligible, you must hold a Pensioner Concession Card (Centrelink or Veterans' Affairs), a Health Care Card (Centrelink) or a Gold Card (Veterans' Affairs).

You can only claim a concession on your principal place of residence.

### Instalments

Customers can elect to pay their fixed charges account by instalments. Instalments are spread over eight consecutive months. Payments are due on the 16th of each month. Instalments for 2018/19 fixed accounts start on 16 September 2018 with the final payment due 16 April 2019.

(Note any overdue amounts are payable immediately).

### MyGMW

#### An easy way to pay with MyGMW

MyGMW is an easy online tool, available 24 hours a day, seven days a week, which will allow you to manage your GMW account. Go to [www.gmwater.com.au](http://www.gmwater.com.au) and click the MyGMW link.



#### Paying by credit card

You are welcome to use Visa or Mastercard. You can pay through the MyGMW online portal or phone 1300 558 729 and follow the prompts.



#### Paying by direct debit

If you wish to pay by direct debit, head to our website (as above) and follow the links through the MyGMW link. We require you to fill out the Direct Debit Request Application Form.

If you have trouble finding it, please give our call centre a ring on 1800 013 357.

## Important information for Diversions customers

We are continuing to move from an **Access Fee - based on licence entitlement**, to an **Access Fee - based on Service Points**. During this transition period the entitlement based Access Fee will decrease as the Service Point based Access Fee increases. Ultimately only one Access Fee will appear and be entirely based on service points.

For a full list of our fees and charges please go to [www.gmwater.com.au/pricing](http://www.gmwater.com.au/pricing)

## Customers on Stop Supply of water

Some customers' Allocation Accounts (ABAs) may have had a 'stop' placed on it due to having overdue accounts with GMW.

Until the associated outstanding fees are paid, or a payment plan has been entered into, all ABA's attached to either the customer or business name will have been stopped. This will prevent water being delivered against these accounts.

If a stop has been placed on your account, please contact the GMW Call Centre on 1800 013 357 to pay your account or to discuss a suitable payment arrangement.

## Customer details

If these are not correct please notify us:

- call 1800 013 357
- email [info@gmwater.com.au](mailto:info@gmwater.com.au), or
- visit [www.gmwater.com.au](http://www.gmwater.com.au) and click the MyGMW link.

This is your **Account Number**. Please have this handy when making an enquiry.

**Property location and description** These are the title details of the property that this account relates to.

**Overdue and interest amounts** Please note interest may be charged on amounts not paid by the due date. If you have a payment plan in place, interest will not be payable on overdue account balances.

Overdue amounts are not eligible for the 2% discount.

**Goulburn-Murray WATER**

**Irrigation Fixed Charges 2018/19**  
Date of Issue: 27/07/2018

PO Box 165  
Tatura Victoria 3616  
Enquiries: 1800 013 357  
reception@gmwater.com.au  
ABN 4676 1336 846

Interest Rate: 5.5%

<b>PAY IMMEDIATELY</b>	<b>1,045.73</b>
------------------------	-----------------

Option 1: **AND**  
Pay by 16/09/2018 with 2.00% discount \$5,252.84

Option 2:  
Pay by 16/12/2018 with no discount \$5,360.04

Option 3:  
Pay by Instalments

Instalment 1 due 16-Sep-2018	\$670.00
Instalment 2 due 16-Oct-2018	\$670.00
Instalment 3 due 16-Nov-2018	\$670.00
Instalment 4 due 16-Dec-2018	\$670.00
Instalment 5 due 16-Jan-2019	\$670.00
Instalment 6 due 16-Feb-2019	\$670.00
Instalment 7 due 16-Mar-2019	\$670.00
Instalment 8 due 16-Apr-2019	\$670.00

A Customer  
Po Box 1234  
TATURA VIC 3616

**Account Number: 12345678**

**Tax Invoice**  
**Property Location and Description**  
Smith Road TATURA VIC 3616  
V 1234 F 123 Lot 1 Plan 123456

**Overdue Charges as at 1/07/2018**

Overdue	\$956.21
Interest	\$89.52
<b>Total</b>	<b>\$1,045.73</b>

**Details of Entitlement and Fees at 1/07/2018**

**Delivery**  
Service Fee - \$120.00 \$120.00  
Irrigation Service Point - 1.00 Remote Read @ \$730.00 each \$730.00  
Infrastructure Access Fee - 0.84 ML/day Delivery Share @ \$2925.00/ML/day \$2,457.00

**Storage**  
Entitlement Storage Fee - 125.80 ML Murray High Reliability @ \$13.26/ML \$1,668.10  
Entitlement Storage Fee - 57.10 ML Murray Low Reliability @ \$4.10/ML \$234.11

**Surface Drainage**  
Service Fee - \$120.00 \$120.00  
Area Fee - 26.70 hectares @ 25 % of @ \$4.62/ha \$30.83

<b>Total</b>	<b>\$5,360.04</b>
--------------	-------------------

**Payments and Adjustments**

<b>Total</b>	<b>\$0.00</b>
<b>Total</b>	<b>\$6,405.77</b>

BPAY View - View and Pay this bill using internet banking.  
BPAY View Registration No. - Please enter the BPAY Reference No.

Bill Code: 72801  
Ref: 532152113

MyGMW

\*3212 081697302

See reverse for our many convenient payment options  
For payments made by mail please attach this section of your account.

Account No 12345678 Total \$6,405.77  
Issue Date 27/07/2018

\*3212 081697302

This is your account type.

Payment options include:

- early payment with a 2% discount\*
- in full with no discount
- by eight instalments – with the first payment due by 16 September 2018 to be eligible to pay by instalments
- monthly direct debit – ask us how to sign up for this.

These are the different charges that relate to this account. More details about these charges can be found on our website [gmwater.com.au/feesandcharges](http://gmwater.com.au/feesandcharges)

These are the different payment methods available to pay your account. More details on these can be found on the back of your account.

\*Please note any overdue amounts must be paid immediately to be eligible for the discount.