



CUSTOMER CHARTER

2023

Our commitments to customers

We will strive to establish and foster positive relationships through:

- showing you courtesy and respect
- acting in an honest and fair manner
- being accessible, understanding and helpful
- listening and providing you with considered and timely responses
- taking ownership of, and dealing with, any issues that arise
- managing expectations and honouring our commitments.

We will provide you with timely and accurate information.

We will make it easy for you to contact us and will use plain English in our communication with you. We will consult with you regularly and listen to your feedback.

Your feedback is critical, as it helps us improve the way we serve you.

We will not make important decisions that impact on your service without proper consultation.

We will:

- strive to understand what is important to you
- provide a range of options for how and when you can provide feedback
- consult with you regularly and include your feedback in our decision making to the extent possible
- keep you informed about changes to our services
- monitor our performance and service levels every year to ensure we continue to improve.

We will respect and protect your privacy.

We will only collect the information we need to conduct our business and will strive to keep your information up to date. Private or personal information will not be released without your consent unless we are reasonably and lawfully required to do so.

We will respond to your issues and concerns.

If you contact us, or request that we resolve an issue we will ensure you receive a timely, reliable and accurate response. We will respond to your complaint or concern within 10 business days.

Acknowledgement to Country

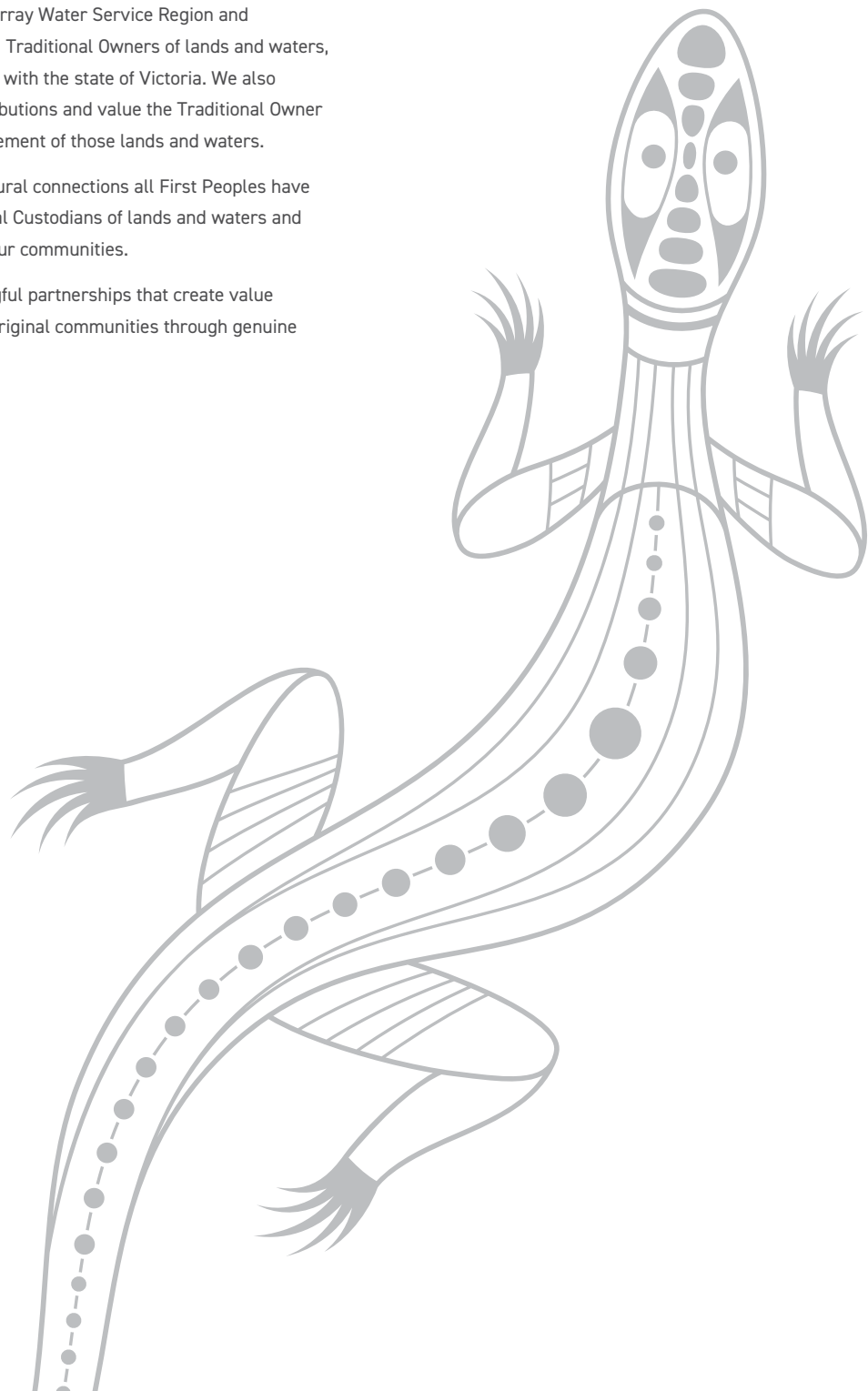
Goulburn-Murray Water (GMW) acknowledges the Aboriginal and Torres Strait Islander communities of Victoria and pays respect to their Elders past, present and emerging.

We acknowledge Aboriginal and Torres Strait Islander peoples as the First Peoples of Australia and as the proud representatives of the world's oldest, living culture.

We recognise the Yorta Yorta Nation and the Dja Dja Wurrung, Taungurung and Gunaikurnai Clans, as the Registered Aboriginal Parties within the Goulburn-Murray Water Service Region and acknowledge their rights as the Traditional Owners of lands and waters, as outlined in their agreements with the state of Victoria. We also acknowledge the insight, contributions and value the Traditional Owner communities add to the management of those lands and waters.

We also recognise the rich cultural connections all First Peoples have across our region, as Traditional Custodians of lands and waters and the importance of those to all our communities.


We commit to building meaningful partnerships that create value for Traditional Owners and Aboriginal communities through genuine engagement and collaboration.





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About GMW's Customer Charter

GMW manages the storage, delivery and drainage systems for 70 per cent of Victoria's stored water resources, 50 per cent of Victoria's underground water supplies and 35 per cent of unregulated water resources. GMW exists for the benefit of our customers and communities and operates on a not-for-profit basis.

GMW services a region of 68,000 square kilometers, bordered by the Great Dividing Range to the south, the River Murray to the north and stretching from Corryong in the east to Nyah in the west.

GMW provides more than 39,000 water management, storage, delivery and drainage services to about 21,000 active customers.

Purpose of the charter

The purpose of the Customer Charter is to provide our rural water customers with important information about the rights and responsibilities of customers and GMW, as regulated by the Essential Services Commission (ESC). The charter sets out the standard of service that customers can reasonably expect to receive and against which GMW's performance can be judged.

The charter implements the terms of the Rural Water Customer Service Code published by the ESC under Section 4F of the Water Industry Act 1994 (Vic), and Clause 15 of the Water Industry Regulatory Order.

This Customer Charter also encompasses GMW's other customer segments that are not regulated by the ESC.

Scope of the charter

This charter outlines our communication to our customers and in turn how our customers can help us provide quality service. It applies to GMW's standard operations and includes information about:

- how to gain information or enquire about any matter
- Water Service Committees (WSCs)
- how customers can give us feedback on our performance
- our operating performance and service standards
- GMW's and our customers' legal obligations under the Water Act 1989 (Vic) and other relevant legislation
- our responsibilities to provide water
- our commitments to maintenance, repair and replacement of the infrastructure that delivers water
- when and why we might need access to a customer's property
- how to have a complaint or dispute dealt with promptly and satisfactorily
- our fees and charges
- customers' obligation to pay our accounts for services.

Operation and review of the charter

The Customer Charter is reviewed periodically to ensure that it is achieving its objectives and that the information remains valid. Before adopting or varying this charter, GMW will consult with representatives on our WSCs. GMW may also amend the charter at the request of the ESC.

Accessing the charter

GMW will provide a copy of the charter or a summary version to customers within one month of becoming a customer or upon request.

Additional copies of the charter and the charter summary can be downloaded from our website

www.gmwater.com.au/customer-charter or phone us on 1800 013 357 to request a copy by email or post.

Our website also has an accessible electronic version available for customers using a screen reader.

Under the guidelines issued by Victorian Multicultural Affairs and in conjunction with ad hoc customer requests, GMW will provide translated copies of this charter.



Our commitments to you

Our customer focus

We are committed to providing a consistently high standard of service and to putting customers first by:

- making it easy for you to contact us
- being courteous, friendly and professional
- listening and responding to your needs and concerns
- respecting your privacy
- using plain language in all our communications with you
- using reasonable endeavours to determine a customer's preferred method of communication and use it where reasonable
- using reasonable endeavours to meet the discrete communications needs of its customers as required on a case-by-case basis.

Contacting us

When you call us, we will:

- identify ourselves on answering your call
- aim to resolve your enquiry in the first point of contact
- aim to transfer you only once if your enquiry requires specialist attention, and
- arrange for an appropriate person to return your phone call within one business day, or at a time convenient to you if we cannot answer your query immediately.

Enquiries

Our customer service centres and our contact centre can provide information for a range of customer enquires including:

- account information
- account payment options
- concession entitlements
- programs available to customers who are having payment difficulties
- our complaint handling procedures and information about the Energy and Water Ombudsman Victoria
- water allocations
- ordering water
- water entitlement and licence applications
- applicable fees
- maintenance and construction activities.

Customers may choose to appoint a representative or support person in their dealings with us. Where a support person or other representative has been nominated we will communicate with them where appropriate.

We can provide access to an interpreter and a Telephone Typewriter (TTY) service. If you are deaf, or have a speech or hearing impairment, you can contact GMW through the National Relay Service by following these instructions:

- TTY users – phone 133 677 then ask for 1800 013 357
- Speak and Listen users – phone 1300 555 727 then ask for 1800 013 357
- Internet relay users – connect to internet-relay.nrsconnect.gov.au then ask for 1800 013 357.

For more information on the National Relay Service go to www.relayservice.gov.au



If English is not your first language and you need to contact us, please phone 03 9280 1993 and you will be transferred to us with an interpreter on line to assist.

Në se nuk flisni Anglisht dhe keni nevojë të na telefoni, ju lutem telefononi numrin: (03) 9280 1993 dhe thirrja e juaj do të na transferohet me një përkthyes në linjë për të na ndihmuar.

إذا كنت لا تتحدث الانجليزية وبحاجة للتواصل معنا، يرجى الاتصال على الرقم 03 9280 1993 وسوف يتم تحويل مكالمتك إلينا مع الاستعانة بمترجم للمساعدة في المكالمة.

اگر به انگلیسی صحبت کرده نه میتوانید و ضرورت دارید که با ما تماس بگیرید، لطفاً به شماره ۹۲۸۰ ۱۹۹۳ (۰۳) تلفون کنید. تلفون شما به ما انتقال داده می شود با یک ترجمان آنلاین که شما را کمک کند

Αν δεν ομιλείτε αγγλικά και πρέπει να επικοινωνήσετε μαζί μας, καλέστε στο (03) 9280 1993 και η κλήση σας θα μεταβιβαστεί σε εμάς με ένα διερμηνέα στη γραμμή για να σας βοηθήσει.

اگه شمو ده زبون انگلیسی گپ زده نموتنین و ضرورت درین تا ده ما تماس بگیرین، لطفاً ده تلفون شماره 03 9280 1993 (03) زنگ بزنین و زنگ شمو ده ما همراهی یک ترجمو/ترجمان که کومک موکنه تیریا منتقل موشه.

Se non parlate inglese e avete bisogno di contattarci, telefonate al numero (03) 9280 1993 e la chiamata sarà trasferita a noi con l'aiuto in linea di un interprete.

यदि तपाईंले अंग्रेजी बोल्नु हुन्न भने र हामीलाई सम्पर्क गर्नुपर्ने भएमा, कृपया (०३) ९२८० १९९३ मा सम्पर्क गर्नुहोला र तपाईंको फोनकल सहयोगकोलागि हामीलाई दोभाषेको साथमा सम्पर्क गराइदिनेछ।

ਜੇਕਰ ਤੁਸੀਂ ਅੰਗਰੇਜ਼ੀ ਨਹੀਂ ਬੋਲਦੇ/ਬੋਲਦੀ ਹੋ ਅਤੇ ਤੁਹਾਨੂੰ ਸਾਡੇ ਨਾਲ ਸੰਪਰਕ ਕਰਨ ਦੀ ਲੋੜ ਹੈ, ਤਾਂ ਕ੍ਰਿਪਾ ਕਰਕੇ (03) 9280 1993 ਤੇ ਫੋਨ ਕਰੋ ਅਤੇ ਤੁਹਾਡੀ ਕਾਲ ਸਾਨੂੰ ਟ੍ਰਾਂਸਫਰ ਕੀਤੀ ਜਾਵੇਗੀ ਅਤੇ ਦੁਭਾਸ਼ੀਆ ਮਦਦ ਲਈ ਲਾਇਨ ਤੇ ਮੌਜੂਦ ਹੋਵੇਗਾ।

如果你不会说英语，但需要联系我们，请拨打 (03) 9280 1993，你的来电将通过口译员协助转接给我们。

倘若您不講英語而需要聯絡我們，請撥打 (03) 9280 1993，您就會透過在線傳譯員的幫助轉接我處。

İngilizce konuşmıyorsanız ve bizimle ilişkiye geçmeniz gerekiyorsa, lütfen (03) 9280 1993 numaralı telefonu arayın; telefonunuz, yardımcı olması için hatta bir tercümanla birlikte bize bağlanacaktır.

Writing to us

When you write, fax or email us, we will:

- let you know who is dealing with your enquiry
- acknowledge your correspondence within two business days
- respond within 10 business days
- for more complex matters we will keep you informed of the progress of our response every 10 business days.

Privacy

GMW is committed to protecting your privacy. GMW is required to comply with the Privacy and Data Protection Act 2014 (Vic) and is bound by the Information Privacy Principles set out in that Act. It may also be required to comply with other laws relating to the protection of personal information. For example, if GMW collects health information it is required to comply with the Health Privacy Principles set out in the Health Records Act 2001 (Vic).

GMW's privacy policy outlines our practices and policies for the collection, use and management of personal information. You may gain access to and correct your personal information. For further information, please refer to our Privacy Policy at www.gmwater.com.au/privacy or phone 1800 013 357 to obtain a copy of this policy.

Customer consultation

GMW is committed to engaging with our customers and stakeholders through our WSCs for the services we provide to district and diversion customers. They help shape our services and provide advice on local issues.

There are a number of WSCs working to represent customers across our region. Members are nominated by their communities and appointed by GMW. We regularly seek input from WSCs on a range of matters including service levels, pricing and our capital investment programs.

To find out who is on your WSC please visit our website at www.gmwater.com.au/wsc

We also consult regularly with our broader customer base through a range of methods including public meetings, focus groups and surveys.

Regulatory information

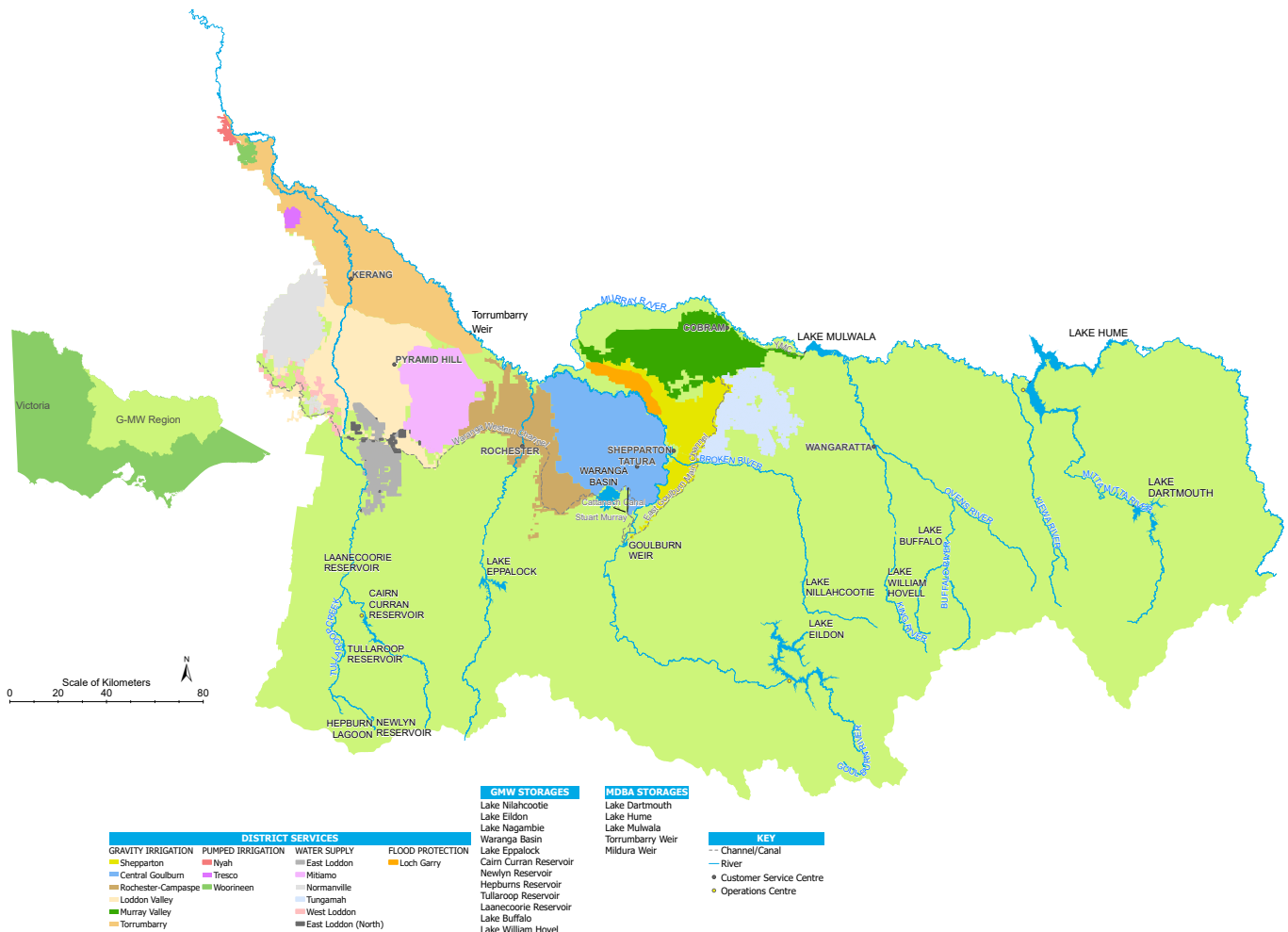
Upon request, GMW will provide to customers copies of any relevant regulatory instruments, other than the Water Act 1989 (Vic), including this charter.

Reference documents

Upon request, GMW will provide to customers any relevant reference documents.

Area Map

The GMW region is segmented into water delivery areas and districts, the map below shows where these are located.



Customer segmentation

GMW is broadening its approach to consultation and has segmented its customer base as well as conducted analysis of our customers and the services we provide. This will allow for a greater customer focus and more targeted engagement into the future based on the needs and preferences of each segment. GMW has identified 11 unique customer segments:

Irrigation

What these customers need from GMW

- Access to water in a timely manner, at a consistent flow rate, of reasonable quality and an affordable cost in order to irrigate farms.
- Seasonal allocation determinations and outlooks from the Northern Victoria Resource Manager, so customers have this information to plan their farming operations and most effectively use their water entitlement.
- A copy of the Seasonal Determinations Policy, which is available upon request at our customer service centres or for viewing on our website.

How GMW engages with these customers

- Our WSCs advise GMW on issues facing irrigators and their service expectations.
- Regular interaction with irrigation customers in the field, on the telephone and online.
- Irrigation customers place water orders, communicate with GMW and monitor water usage based on the allocation and entitlement they hold. This is a 24-hour service.
- Irrigation customers are billed for fixed charges (licences, for example) and variable charges (water usage, for example). Account management is by counter, phone, online contact with GMW and via Australia Post outlets.
- GMW produces an electronic newsletter in autumn and spring with updates on projects, news, account information, seasonal updates and storage levels.
- GMW maintains a website providing general information, alerts, news, water allocation updates, water storage levels and contact options for customers to manage accounts, make enquiries and provide complaints, compliments or other feedback.
- Prospective irrigation customers opening an account with GMW receive a new starter pack of essential information. New irrigation customers may also receive a site visit.
- GMW will, from time to time, form a group to engage with customers involved or affected by a specific project.

Domestic & stock

What these customers need from GMW

- These customers may require water for domestic use and kitchen gardens. Any food grown under domestic use must be for personal consumption and not commercial sale.
- They may require water for stock watering purposes or crop spraying needs.

How GMW engages with these customers

- Our WSCs advise GMW on issues facing domestic and stock customers and their service expectations.
- Interaction with domestic and stock customers in the field, on the telephone and online.
- Account management is by counter, phone, online contact with GMW and via Australia Post.
- GMW staff conduct on-site, personal contact with customers when required.
- GMW maintains a website providing general information, alerts, news, water allocation updates, water storage levels and contact options for customers to manage accounts, make enquiries and provide complaints, compliments or other feedback.
- GMW produces an electronic newsletter with updates on projects, news, account information, seasonal updates and storage levels. This is a subscriber service.
- GMW will, from time to time, form a group to engage with domestic and stock customers involved or affected by a specific project.

Environmental watering

What these customers need from GMW

- Storage services to facilitate environmental water delivery from storages and into desired waterways.
- Record management and account-keeping for environmental water delivered, including accounting for water delivered between different river systems.
- Maintenance of the Goulburn Murray Irrigation District (GMID) natural waterways, channels and infrastructure, as it is used to deliver environmental water (for example to Kerang Lakes, Doctor's Swamp, Lake Meran, Gunbower Forest).
- Planning advice including opportunities to deliver environmental water.
- Water availability information from seasonal determinations and associated outlooks.

How GMW engages with these customers

- GMW's engagement with Environmental Water Holders is via the Water Resources Unit.
- In a practical and operational sense, this involves high-level and informal communication between the customers and GMW's River Operations Team.
- Most GMW communication is with Victorian Environmental Water Holder (VEWH) as it negotiates with Commonwealth Environmental Water Holder (CEWH) on matters of environmental priorities and water availability.
- In turn, individual Catchment Management Authorities recommend watering actions to the VEWH. Once all recommendations are finalised in a Seasonal Watering Plan, this information is shared with GMW's Water Resources Unit, Diversions and Distribution Services. This allows for internal planning to deliver orders when they are placed with GMW.
- GMW's River Operations Team is responsible for communicating with diversion customers along river systems who may be affected by environmental water releases. For example, these releases may cause river rises during unseasonal times.
- We bill these customers for storage and river-based water delivery in the same manner as any bulk water entitlement holders. GMID delivery charges are negotiated annually.

Urban water supply

What these customers need from GMW

- Storage service for urban water supply.
- Release service for urban water supply.
- GMID delivery services for towns supplied from it.
- Record management and account-keeping for urban water.
- A seasonal determination of water availability for planning purposes.

How GMW engages with these customers

- GMW's engagement with urban water supply customers includes the Manager Water Resources acting in an "account manager" type role.
- The key GMW teams liaising with these customers on a regular basis are: River Operations (for delivery and planning); Water Quality (to ensure supply to these customers is clean as possible); Groundwater (for those customers with a groundwater licence).
- Other employees engage with the urban and rural water supply customers on a project basis.
- There are occasional meetings with rural and urban water supply customers hosted by GMW, as the constant across all these water authorities (there are plans to make these meetings annual but they are currently held on an "as needed" basis).
- Our "Business as usual" engagement is more frequent in times of low supply (drought conditions).
- We bill these customers for storage and water delivery in the same manner as any bulk water (storage) or GMID (delivery) entitlement holder.

Water investors

What these customers need from GMW

- A secure, legally recognised product (water shares) with low transaction costs related to buying, selling and moving this product.
- The ability to trade this water quickly.
- Market integrity surrounding the buying, selling and moving of this product among users and investors.
- Seasonal allocation determinations from the Northern Victoria Resource Manager, so customers have this information to plan their water trading activities.

A copy of the Seasonal Determinations Policy is available upon request at our customer service centres or for viewing on our website.

How GMW engages with these customers

- GMW provides information on water trading and the means to transact water shares (but not market advice).
- GMW charges transaction fees dependent on the type or trade service required.
- Engagement can be online, on the telephone or over the counter at a customer service centre.

Flood protection

What these customers need from GMW

- These customers need flood protection and flood minimisation for their properties.
- In minor floods, these customers need Loch Garry in place to prevent water inundating their properties.
- These customers require GMW to maintain the Loch Garry flood regulator and levees.

How GMW engages with these customers

- Fixed charges accounts are sent to customers in July / August each year.
- The customers receive the annual price list and customer newsletters via mail.
- When the height of the Goulburn River at Shepparton is predicted to exceed 10.36m (which triggers the removal of the gates at Loch Garry) customers are sent text messages and phoned to advise that the gates may be removed and to take appropriate action to protect stock.
- These customers pay an annual fee to GMW for the maintenance and management of the Loch Garry flood regulator and levees.

Recreation

What these customers need from GMW

- They require a water storage to facilitate appropriate water and surrounding land-based recreation.
- They require the provision of appropriate facilities (where possible) to support the amenity of recreational activities.
- They require an appropriate licensing or leasing regime to allow them to safely access, share and engage in recreation on GMW-managed water storages.
- They require rules and compliance measures to protect water quality, environmental and cultural heritage values and implementation of operational and safety standards.
- Recognition of local stakeholder groups within GMW's Land & on Water Stakeholder Engagement Framework.

How GMW engages with recreational users and stakeholders

- GMW has developed a Land & on Water Stakeholder Engagement Framework to manage how it will engage on its land and recreational services.
- The framework acknowledges the high level of interaction between the different stakeholder groups, while also acknowledging that each is unique, with individual roles and services, engagement experiences and preferences, and varying levels of trust.
- A proactive engagement approach supports the framework and has been developed to ensure that each group is engaged on a range of opportunities/issues that may impact them.

Land & on Water Leasing and Licensing

What these customers need from GMW

- Land from which individuals can enhance their enjoyment or enterprises can make a profit.

Note: Access to water is important for some lessees/licensees (e.g. private houseboat owners, caravan parks for ambience and recreation, healthy grass for grazing) and not important for others (e.g. telecommunications and electricity facilities).

- They require a licensing or leasing regime to allow them to utilise, and enhance the profit and enjoyment of the leased/licensed land, without risk to the safety of the public and/or impacts on water quality.

How GMW engages with these customers

- GMW has individual commercial contracts with these customers (they include caravan parks, graziers, houseboat owners, private jetty infrastructure owners, the Lake Eildon Houseboat Industry Association, telecommunications and forestry companies, for example).
- Commercial and business representatives are recognised as stakeholders within GMW's Land & on Water Stakeholder Engagement Framework.

Farm dam registrations and Private Rights

What these customers need from GMW

Private Right holder

- These customers have an "as of right" permission to take water. GMW provides water management to ensure the activities of other consumptive users do not inhibit this right.

Farm dam registration

- GMW issues licences and maintains records which recognise legal access to take and use water for irrigation and/or commercial purposes.
- If the operation of a farm dam is considered a potential hazard to people or property, a works licence and associated inspection regimes, safety and maintenance plan are required.

Note: this requirement also applies to potentially hazardous dams on waterways.

How GMW engages with these customers

- Licence issue and renewal for operators of farm dams used for irrigation and/or commercial purposes.
- Manage change to tradeable licence with fees.
- Hazardous dam licensing and inspection.
- Compliance activities.

Contract services

What these customers need from GMW

- They are purchasing our operational and capital delivery "expertise"; they require us to be on time, on budget, to standard.
- They require our workforce in order to outsource work to GMW.

How GMW engages with these customers

- Established committees for strategic and operational issues.
- Informal (phone conversations) and formal engagement (structured budget development and approval processes).
- For project-based engagement, we may develop a reference group.
- Government strategic interactions – partner forums.
- We issue monthly accounts to these customers.

Power generation

What these customers need from GMW

- Storage facilities and water releases to generate power.
- Agreements specifying the terms and conditions of their access to and use of GMW's facilities.
- That the dam assets and shared infrastructure are appropriately operated and maintained so their hydro power stations can operate when required.
- That GMW provides timely water resource information (outlook, planned environmental flows, allocations, entitlement) so these power generation companies can plan their operations.
- That GMW provide timely notice of irrigation and environmental releases.

How GMW engages with these customers

- Review and extension of agreements.
- Regular contact with the individual sites from a day-to-day operations perspective.
- Regular meetings on operations, maintenance, projects, agreements, risks and issues.
- Emails and calls, as required on specific topics or as situations arise.
- Invoicing and payment engagement.

Services we provide

General information

GMW provides a range of services across our region. We aim to provide a high standard of service to our customers which meets their requirements.

Rectification

We will rectify any deficiency within our control as soon as possible after we become aware of the deficiency, or within a time agreed with our customer.

Obligation to provide reliable services

We develop and implement plans, systems and processes and manage assets to ensure that supply services are reliable. All reasonable endeavours are made to minimise the impact of unplanned interruptions to supply services.

Planned interruptions - information and response

Should we be required to conduct maintenance that may cause an interruption to a customer service, affected customers will be informed by their preferred method of communication, and if possible by SMS of the time and duration of any planned interruption at least five business days in advance.

Irrigation season

Gravity irrigation

We will supply water to customers during the irrigation season. The gravity channel irrigation season is determined by GMW each year and is normally 15 August to 15 May, unless there is an approved variation.

Outside of the irrigation season, water delivery will be negotiated with customers who have a special requirement. This delivery, however, will be at the discretion of GMW in accordance with our Terms for Delivery of Water (Conditions Determination) which is available upon request at our customer service centres or contact centre, and for viewing on our website.

GMW does not guarantee water supply (including domestic and stock) during the non-irrigation season.

Other

For pumped irrigation districts, river and groundwater diversions, the irrigation season is normally 1 July to 30 June.

Water Use Compliance

Water is a precious and limited resource. It needs to be managed fairly for all water users including farmers, households, communities and the environment.

Effective and strong compliance facilitates fair access to water. It supports community confidence in the water entitlement framework and water market as people know everyone is held to the same rules. It also deters people from illegally taking and using water. Water theft undermines the health of our environment, which threatens communities and our economy.

It's illegal to take and use more water than allowed under your entitlement. Water users must ensure that they have the right authorisations before taking water from a dam, bore, stream, river, creek or irrigation channel. Whenever more water is taken than is allowed, it can easily add up and there is limited water to go around. Water theft and other breaches affects everyone in your community and it is important that water users do not adversely impact other users or Victoria's environmental values. A zero-tolerance approach provides equity of access to limited water resources and protects those who are doing the right thing. In Victoria, compliance and enforcement in the non-urban water sector is carried out by the Minister for Water and water corporations like GMW.

Ordering water

Requirement to order water

Customers who are required to place orders for water (see table below) may take and use water after orders are approved on WaterLINE.

When ordering, customers may be required to enter a meter read as part of the ordering process.

Customers who are not required to order water can take water at any time during the irrigation season provided they:

- have unused entitlement or allocation
- comply with any rations, rosters, restrictions or suspensions
- comply with all other conditions of their water entitlements.

ZERO tolerance on water theft

Keep your account balance positive to avoid penalties.

www.gmwater.com.au/compliance

Gravity irrigation		
Service point type	Required water order notice	Required notice to amend water order
50mm or less	No order required	Not applicable
Greater than 50mm	48 hours*	15 minutes*

Pumped irrigation		
Service point type	Required water order notice	Required notice to amend water order
50mm or less	No order required	Not applicable
Greater than 50mm	No order required (unless required by GMW during a period of rationing)	4 hours during a ration period

Regulated diversion		
Service point type	Required water order notice	Required notice to amend water order
50mm or less	No order required	
Greater than 50mm	96 hours	24 hours

*In some cases notice period may be less.

How to place an order

GMW's WaterLINE service provides customers with three options to order water:

1. Phone - 1300 469 469 (1300 GMW GMW)
2. Online - <https://waterline.g-mwater.com.au>
3. Smart phone and tablet app – to access the above website on a mobile device.

These services operate 24 hours a day seven days a week during the irrigation season and allow customers to:

- lodge irrigation orders
- communicate with our Water System Operators
- confirm irrigation start times
- check your allocation account balance
- monitor the available capacity at your service point (online only)
- input your meter readings.

Water order notice required

The more notice provided, the greater the chance customers have to secure the requested delivery time and flow rate. Orders can be placed up to a maximum of 10 days in advance.

The required notice for customers on a modernised system may vary throughout the season. Customers will be notified by GMW of any changes.

The tables above detail the required notice for ordering water and amending water orders for various service and service point types.

Water supply levels

We will make every endeavor to maintain the water level in gravity irrigation channels at the design supply level during a planned irrigation supply.

Customers who access water from rivers, streams and creeks are responsible for ensuring pumps are able to access water during low and high flow events.

Water quality

GMW reminds customers that water supplied by GMW is not suitable for human consumption without first being properly treated.

GMW's incident response procedures include the notification of customers and the general public in the event of poor water quality being detected.

Irrigation districts

Delivery

Gravity irrigation

We deliver water to customers in the Shepparton, Central Goulburn, Rochester, Loddon Valley, Murray Valley and Torrumbarry irrigation areas through an extensive water delivery system.

Pumped irrigation

We deliver water to customers in the Nyah and Tresco irrigation districts and Woorinen irrigation area through piped delivery systems.

Drainage

Surface drainage

GMW provides surface drainage services in parts of its gravity irrigation areas.

Properties that have access to GMW drains are classified into drainage divisions depending on the area of land that has access to the drain.

Additional information on the classifications and how charges are applied is available on our website or from our customer service centres or by contacting us on 1800 013 357.

Customers must not discharge drainage water into a gravity irrigation channel without prior consent and licence approval from the relevant customer service centre. Under certain conditions where formal drainage schemes do not exist, approval to discharge may be given.

Level of service: The level of service provided by each drain is defined by design standard which removes the runoff from an irrigated catchment within a five day period of a 24 hour summer storm with an Average Recurrence Interval (ARI) of one in two years (this is approximately 50 mm of rainfall).

GMW drains provide a reduced level of service for events greater than ARI of one in two years with water taking longer to be drained from properties.

GMW's drainage course declarations (DCD) and associated obstruction removal programs have been developed to meet the surface drainage needs of productive, but currently undrained, areas of the GMID. The intent of DCD is to remove rainfall runoff from properties by connecting natural drainage lines, as an alternative to a traditional constructed drain.

Connection: Discharge to GMW drains is via authorised drainage inlets only. Operation of drainage inlets is generally the responsibility of the landholder.

Accessing water from surface drains: GMW may approve use of water from its drains subject to the availability of flows and in accordance with agreed conditions. Access, water quality and availability are variable.

Subsurface drainage

GMW operates and manages a network of groundwater pumps to provide subsurface drainage in parts of the Murray Valley, Shepparton, Central Goulburn and Rochester irrigation areas. In Campaspe and Woorinen irrigation areas and Nyah and Tresco irrigation districts, GMW provides a service to collect subsurface drainage discharge from private properties.

Water supply districts

Water supply district customers receive water through dedicated supply networks. Pipeline supply is provided in the East Loddon, Normanville, Mitiamo and Tungamah water supply districts. Gravity supply is provided in the East Loddon (North) and West Loddon water supply districts.

Pipeline

Access to water: Customers in pipelined water supply districts can normally access water at any time during the year.

Notification of intention to take water is not required. Water is normally available on demand where customers adhere to their pipeline capacity share.

Customers are required to have on-farm storage for four days use, based on peak daily allowance.

Meter reading: Pipelined water supply district customers have metered service points. Final meter readings are taken in June. Alternatively, customers may phone us on 1800 013 357 with an updated meter reading during the year.

Gravity

Access to water: Customers in gravity water supply districts are provided one dam fill per year. In some circumstances a second dam fill may be provided.

We will provide at least one week's notice of a proposed gravity dam fill. It is customers' responsibility to coordinate individual start times within the dam fill scheme.

Customers are required to maintain private channels for gravity fed dam fills in a clean condition, capable of carrying the required flow, prior to commencement of dam filling.

Flood protection district

The Loch Garry Flood Protection District protects an area of 14,000 hectares at Bunbartha. The system provides protection until an agreed trigger level, at which point water is allowed to flow across the flood plain.

Diversions

Surface water

Regulated surface water diversions

Regulated diversions involves customers using their own diversion works to take and use water from streams, creeks and rivers that are controlled or 'regulated' from GMW or MDBA water storages, enabling water to be released when it is required. Availability of water for extraction from regulated waterways is managed through allocations against water entitlements known as water shares. Customers require licences to construct and operate their works to take water from regulated systems.

Unregulated surface water diversions

Unregulated surface water refers to streams, creeks and rivers where flows are not controlled by releases from GMW or MDBA water storages.

Unregulated surface water diversion is managed through licences to take and use water and licences to construct and operate works.

Licence holders are authorised to divert water for stock and domestic, irrigation and commercial purposes subject to their licence conditions. Entitlements are capped and customers wanting more water must trade from an existing licence holder.

Groundwater

Groundwater occurs in numerous aquifers located across GMW's region.

Most aquifers in GMW's region are subject to management plans which apply to designated areas called groundwater management units.

The management plans set caps to protect long-term water resource sustainability and contain rules about how the resource is managed, including how it is shared during shortages.

Shallow groundwater in the Shepparton Irrigation Region Groundwater Management Area (SIR) is managed differently to other resources because:

- SIR groundwater is highly influenced by rainfall and is opportunistic and fragmented
- it can provide a valuable resource during dry periods, but can also affect agricultural productivity and the environment during wet periods due to high water tables and land salinisation.

Private pumping of SIR groundwater for irrigation provides an important salinity control measure and will remain a key part of managing salinity and high water tables in the future.

Groundwater for irrigation or commercial purposes: Groundwater extraction is permitted by licences to take and use and to construct and operate works. Licences include conditions and are subject to any restrictions on use that may apply seasonally. In most areas groundwater extraction is capped and new licence entitlements cannot be issued.

For detailed information contact one of our customer service centres or visit our website.

Accessing groundwater for domestic and stock purposes: A person has the right to take water from a bore on their property without a licence for genuine domestic and stock purposes, including household purposes, for the watering of a kitchen garden, or for the watering of pets or stock.

Private groundwater discharge: Groundwater from private groundwater bores may be discharged into GMW drains and channels, however only where and when specifically authorised by GMW.

Storages

GMW operates major storages across northern Victoria in accordance with the Australian National Committee on Large Dams (ANCOLD) guidelines and ensures harvesting opportunities are maximised and stored water is managed efficiently for our customers. The ANCOLD guidelines can be found at www.ancold.org.au

Service standards

Approved service standards

The GMW service standards reflect how customers want the organisation to deliver:

- customer service
- licensing administration
- water delivery and drainage
- response to bursts and leaks
- water storage and harvesting
- resource management.

As well as meeting customer expectations, service standards link to our regulatory and legislative obligations.

Service standards specify the quality, availability, reliability and safety of the service customers can expect to receive. Current approved service standards are articulated in the 2020 Water Plan, the ESC's Water Industry Standard – Rural Customer Service and this charter. Our current service standards are summarised in the table below.

Service standards	Target
Licensing and Administration	
We process all allocation trade applications within five business days.	90%
We process all water share applications within 10 business days.	95%
We process all change of ownership applications within 10 business days.	90%
Customer Service	
Complaints to EWOV per 1000 customers each year.	1.00
Complaints process managed to the satisfaction of the customer.	85%
We respond to complaints in writing within 3 business days.	100%
Calls are answered within 60 seconds.	85%
First point-of-call resolution.	2022/23: 68% 2023/24: 70%
Diversions	
Customers have access to the water resource monitoring data within two weeks of it being submitted.	90%
Access to unregulated stream flows is managed in accordance with restriction triggers in Local Management Rules.	100%
Customer access to groundwater is managed through seasonal allocations which are announced in accordance with relevant management plans.	100%
GMW will, within 24 hours of being aware of the need to amend roster and restriction, initiate notification to customers impacted by these changes through SMS, email, written letters, or website content.	100%
Water Supply Districts	
Supply interruptions do not exceed 96 hours.	100%
Pumped Irrigation	
Irrigation orders are delivered on the day requested.	98%
Supply interruptions do not exceed eight hours in the summer months and 48 hours in the winter.	80%
SMS notification within two hours when there is a supply interruption and again when it is restored.	100%

Service standards	Target
Water Delivery	
Orders are delivered within 24 hours (of the day requested).	95%
Flow rate is within 10 per cent of order.	80%
Drainage	
Drains are maintained to a level that they are available to remove run-off.	98%
Bulk Water	
Percentage of time a customer demand can be met.	99%
100 per cent of design storage capacity available.	100%
Flow requirements are as specified in the relevant bulk entitlements.	98%
Customers are informed of seasonal determinations announcements on time.	100%
Customers are informed of risk of spill announcements on time.	100%
Network Delivery	
Water delivered to customer properties through the closed piped network as a percentage of water extracted.	92%
Water delivered to customer properties through the open channel network as a percentage of water extracted.	85%

Meeting our service standards

Services are provided in accordance with our approved service standards. GMW and our customers share mutual obligations to ensure that agreed standards of service can be achieved.

GMW will report results against agreed targets for its two main water delivery service standards on a bi-monthly basis to our six area WSCs.

GMW's obligations:

- operate and maintain the system to achieve approved service standards
- be responsive to requests in accordance with service standards
- minimise unplanned interruptions to service
- provide effective communication systems to and from customers.

Customer obligations:

- ensure farm works (pump or gravity) are sized and maintained so desired flow rate can be achieved at the service point (i.e. sufficient head difference to obtain the required flow rate is achieved)
- operate service points in accordance with their order as required by GMW
- operate within the flow range approved for the service point
- place water orders as per GMW's procedures
- ensure orders are an accurate description of the delivery that will be taken

- report maintenance issues and faults on GMW infrastructure
- provide sufficient notice of intentions to change scheduled start and finish times.

Where notification is not given, locally operated service points continuing to operate after the scheduled finish time may be closed by GMW.

GMW will ensure that its supply services are provided in accordance with its service standards, except to the extent that:

- the customer does not comply with any applicable requirement of service or supply
- the customer's infrastructure falls short of the required condition
- a supply service is provided via private infrastructure
- there is a drought or an emergency
- there is an unplanned or planned interruption
- supply is restricted or suspended in accordance with this industry standard
- for a drainage service, use of the supply service would exceed applicable limitations of the drainage system
- exemptions to service standards have been agreed with customers; or
- the Water Act 1989 (Vic) and the Water Industry Act 1994 (Vic) provide otherwise.

Works and maintenance

GMW maintenance obligations

GMW has an extensive channel, pipeline and drainage system and relies on the input of customers to ensure we can address maintenance issues as soon as they arise.

If a maintenance problem is reported by a customer, it will be assigned a priority rating and we will aim to have the problem rectified within the target timeframes.

Customer maintenance obligations

Customers are responsible for maintaining all private works from the point of connection to the GMW system. Details regarding GMW's system boundaries are available from our customer service centres or by phoning us on 1800 013 357.

Damage to GMW assets

Customers are responsible for any costs relating to damage they cause to GMW assets.

Stock damage

Stock access to GMW channel and drain reserves may be permitted. Customers can apply to access GMW reserves for stock grazing at a local customer service centre. Applications are subject to approval.

Should damage by stock be identified, each matter will be dealt with on an individual basis.

Work on your land

General principles

To maintain our water supply, delivery and drainage systems and service our customers, we are at times required to enter customers' land. We have established the following general principles for our staff to build positive working relationships with our customers on these occasions.

We will only enter properties for legitimate GMW business purposes and we endeavour to:

- leave the land in the same state as when we arrived
- minimise land damage and the risk of spreading any disease or weeds to or from farm land
- minimise disruptions to customers
- where GMW holds keys to a customer's property, the keys will be held in safe custody and returned to the customer if access is no longer required.

Communication

For activities (other than reading water meters and routine water distribution) which require we enter and/or carry out works on your land we will take reasonable steps to:

- contact you before entering your land
- inform you of our intentions and timeframe before entry
- consult with you regarding any planned works that may have a significant impact on your property
- respond to your queries promptly and courteously
- inform you immediately of any damage or interference to your operations, services, structures or property
- listen and respond promptly to any concerns or complaints.

Conduct of GMW staff and contractors

GMW staff will:

- carry identification cards and produce them upon request
- be in uniform or dressed appropriately
- dispose properly of personal rubbish
- not bring dogs or any other animals on to the site
- not use coarse or vulgar language
- obtain your consent before:
 - lighting fires (and then comply with any fire restrictions that apply)
 - entering your buildings (other than a workplace for the purpose of meeting you and/or your staff)
- drive responsibly and carefully at all times - avoiding raising excessive road-dust, and staying on existing roads and tracks or on routes and areas previously agreed with you.

Vermin and noxious weed control

The control of vermin and noxious weeds is a shared responsibility between GMW and our customers.

The following responsibilities apply:

- GMW:
Water supply, delivery and drainage reserves on GMW and Crown land.
- Customer:
Water supply, delivery and drainage easements on their property.
- Lessee/licensee:
For land leased or licensed from GMW in accordance with lease/licence conditions.

Those responsible for control as listed above must act in accordance with the Catchment and Land Protection Act 1992 (Vic).

Only herbicides and pesticides that are registered for the designated situation are to be used and usage must comply with all conditions listed on the product label.

Those responsible must keep records of the management practices undertaken for vermin or weed control on the area.

GMW use of herbicides

GMW conducts weed-spraying programs which involve the use of herbicides. Customers who have concerns about the use of herbicides near their property should contact GMW.

We use pesticides (herbicides and insecticides) in accordance with relevant requirements issued by the Australian Pesticides and Veterinary Medicine Authority (available at www.apvma.gov.au).



Understanding your water entitlements

The Victorian Water Register

The Victorian Water Register is the state-wide register of all water entitlements and licences in Victoria. It records water entitlements and licences, enables proper water accounting, provides information about the water market and produces crucial information for managing Victoria's water resources.

The register holds records of all water shares, delivery shares and licences held by customers in irrigation districts, as well as licences held in regulated and unregulated rivers, groundwater and farm dams from across the state.

For more information about the Water Register visit www.waterregister.vic.gov.au or contact GMW.

Water entitlements and licences

A summary of the most common water entitlements and licences held by GMW customers is provided below.

For more detailed information about water entitlements, water products and licences visit www.waterregister.vic.gov.au or contact GMW.

Water shares

A water share is an ongoing entitlement to a share of the water available in a particular regulated water system. It provides the right to a share of the water stored in a GMW or MDBA dam.

The volume of a water share is defined as a maximum amount of seasonal allocation that can be made against it each year. The seasonal allocation is the percentage of the water share volume available under current resource conditions, as determined by the Northern Victorian Resource Manager.

For example, in a dry year a 50 per cent allocation to your 100 ML water share provides 50 ML of water available to use or trade. A 100 per cent allocation means that you have your full water share volume available.

Water shares can be high, low or spill reliability. Allocations are made to high-reliability water shares before lower reliability water shares.

The ownership of a water share can be permanently transferred, or leased to another party for a specific term of up to 20 years.

Allocation Account (ABA)

A water share is linked to an Allocation Account (ABA) which keeps track of allocation issued to the water share and any water that is used or traded. Water is credited to an ABA when an allocation is issued or traded into your account and water is debited from an ABA when it is used or traded out of it.

The available balance of water in the ABA represents the volume of water available to use or trade.

Carryover

Carryover allows water entitlement holders to take their unused water allocation into the next irrigation season.

It provides all water users - irrigators, urban water corporations, environmental managers and hydro power generators - with greater flexibility to manage their own water availability between seasons.

Carryover is possible in the regulated water systems of northern Victoria, except for the Ovens system where storages are too small to support carryover.

Unused allocation will automatically carry over as long as it is held in an ABA linked to your water shares on 30 June. ABA owners can only carry over a volume equivalent to the volume of the water shares linked to the ABA. Five per cent of the volume carried over is deducted to cover water that evaporates when it's stored in the dam through the new season.

The rules are designed to maximise the water available in the early part of the season, up to the total volume of water shares linked to an ABA. This means carryover is recorded against low-reliability shares first and then high-reliability.

Delivery share (irrigation district customers)

A delivery share is an entitlement to have water delivered to land in an irrigation area. It provides access to a share of the available capacity in the delivery system and provides the security of having water delivered when there is high demand.

When there are more customer orders than the system can deliver, the delivery share is used to share the available delivery system capacity between delivery share holders.

A delivery share is linked to the land and stays with the farm if it is bought or sold. It also stays with the farm if the water share is sold separately. If a property is sold, the delivery share automatically transfers to the new owner.

Customers who wish to reduce their delivery shares can trade all or part of their delivery share to another customer, or pay the relevant termination fees and surrender the delivery share.

Water – Use Licence/Registration

A Water Use Licence (WUL) authorises water to be used for irrigation on land specified in the licence or for other uses such as domestic and stock or commercial.

The licence includes a number of standard water use conditions including an Annual Use Limit (AUL) to ensure irrigation is carried out in accordance with the Victorian Government's water use objectives. A licence may also contain conditions specific to the location and circumstances of the licence.

A Water User Registration (WUR) is similar to a WUL, except that it does not authorise use of water for irrigation.

The WUL or WUR is attached to a specific parcel or parcels of land, so if land is sold the new owner will become the owner of the WUL or WUR.

Take and Use Licence (groundwater and unregulated surface water diversion customers)

A Take and Use Licence is a fixed-term entitlement to take and use surface or ground water from a waterway, catchment dam, spring, soak or aquifer. Each licence is subject to conditions which are specified on the licence.

Licences are issued to land owners or occupiers to allow them to use water for a variety of purposes including commercial, irrigation, domestic and stock and dairy use.

Take and Use Licences can be transferred to a new owner upon sale of property. Transfers of water entitlement on either a permanent or temporary basis can also be considered, depending on the location.

Carryover is available in some groundwater management areas. Information is available at www.gmwater.com.au/groundwater

Works Licences (groundwater and surface water diversion customers)

A Works Licence is a licence to construct, operate, alter, decommission or remove works associated with the extraction of water (i.e. bores, pumps and dams). Each licence is subject to conditions specified on the licence.

Exceeding your entitlement

It is important customers do not take and use more water than their entitlement allows. Any water used in excess of entitlement means less water available for the environment and other entitlement holders.

Customers are responsible for ensuring they only take water if authorised to do so.

Customers may be prosecuted if they:

- take more water than their entitlement allows
- take water in contravention of any approved order, ration, roster, restriction or ban
- take and use water other than in compliance with an approved authorisation.

Complaints and disputes

We recognise that effective management of complaints is fundamental to ensuring high quality customer service. We value your feedback on our performance and any suggestions that you may have on how we can improve. We will use reasonable endeavours to resolve in good faith any dispute directly with our customers and others affected by our operations.

GMW's management of complaints is consistent with the Australian Standard, AS ISO 10002:2006 and the Essential Services Commission Customer Service Code.

Our obligations

A person making a complaint can expect to:

- have an acknowledgement letter sent within two business days of GMW receiving the complaint
- have the complaint treated as genuine
- have their complaint properly investigated
- receive a follow up letter within 10 business days
- be given appropriate information written in plain English regarding the complaints process.

To ensure complaints are managed effectively we promise to:

- provide sufficient resources to ensure all complaints are adequately managed and investigated
- encourage and expect employees to actively listen to a customer making a complaint
- resolve the complaint, or make the complainant aware of the progress towards the resolution of their complaint, within 10 business days
- within the bounds of legislative and policy requirements, do our best to assist in a resolution that is to the satisfaction of all parties
- provide reasons, in plain English, for any decision we make and if appropriate include the legislative or policy basis for our decision.

Escalation of a complaint

If you are not happy with the outcome provided at the first instance, you may escalate the complaint to a higher level within GMW.

If your complaint has been escalated to a higher level within GMW we will also provide you with information about referral to the Energy and Water Ombudsman or another external dispute resolution forum.

Alternatively, you can contact the Energy and Water Ombudsman Victoria (EWOV) by phoning 1800 500 509 or visiting www.ewov.com.au

Complaints about your account

If your complaint involves a disagreement regarding your account, we will not seek payment while we investigate your complaint and then only if the dispute has been resolved in our favour. However, if you owe any other amount which does not directly relate to your complaint, this must be paid.

We may consider a dispute about non-payment resolved if:

- we have informed the complainant of our decision on the complaint or any internal review of the complaint; and
- 10 business days have passed since the complainant was informed; and
- the complainant has not:
 - sought a further review under this clause; or
 - lodged a claim with EWOV or another external dispute resolution forum.

We will not consider a dispute resolved until any claim lodged with EWOV or another external dispute resolution forum has been finalised.

Making a complaint

To lodge a complaint customers can complete a complaint form. This form is available from our customer service centres and our website, www.gmwater.com.au/feedback

Customers may also write, call, email or visit us.

Visit: any of our customer service centres

Phone: free call 1800 013 357

Email: ComplaintsMgtSys@gmwater.com.au

Mail: Goulburn-Murray Water
PO Box 165
Tatura VIC 3616

If customers lodge a complaint by phone, or in person we may ask to clarify the details of their concerns in writing to ensure we have all of the relevant information we need in order to fully investigate and resolve the complaint.

It is important customers provide as much relevant information as possible at the outset to help resolve a complaint. Customers should include any supporting documentation and any evidence supporting claims or concerns.

Charges and billing

Prices and charges

Our prices and charges are reviewed and approved by the ESC.

A schedule of our charges which, includes a range of miscellaneous services, is available from any GMW customer service centre and can be downloaded from www.gmwater.com.au/pricing. We will provide new customers with a schedule of charges before an infrastructure service is provided and to any person on request, within 10 business days.

We will make available to all customers a schedule of charges not later than 25 business days not including public holidays before the new charges come into effect.

We will publish a schedule of charges on our website and in a newspaper that circulates within the GMW region.

We will not charge a fee for the provision of publicly available information or advice to customers about our operations unless otherwise stated.

We reserve the right to vary fees and charges from time to time in accordance with the Act. We may calculate a pro rata charge to effect a variation in charges where the variation date falls within a billing period.

We will notify customers of any changes via our website and on the first invoice after the decision to vary the charges has been made.

Invoices

Invoices are sent to the preferred mailing address nominated by customers, which may include an agent or other person authorised to act on their behalf. If a customer does not provide any specific instructions, we will issue the invoice to the address where service is provided or last known address.

To receive invoices via email, customers can sign up to EzyBill.

The invoice sets out charges for different services, and provides customers with important information including:

- the date the invoice has been issued and the billing period
- the billing address and account number
- the address of the property the charges relate to
- the date on which the meter was read (variable charges)
- the calculation and basis of the charge
- the amount the customer is required to pay
- the date by which the invoice must be paid
- the interest rate that applies to late payment
- payment options available
- that failure to pay may result in licence cancellation
- information about interpreter services offered by GMW
- information on concessions available and any concession to which the customer may be entitled
- information about help that is available if the customer is experiencing difficulties paying

- any outstanding credit or debit from previous bills
- information about how to contact us in relation to questions about the invoice
- the total of any payments made by the customer since the last bill was issued.

Invoice frequency

Each year we send two types of invoices: fixed and variable. Fixed charges invoices are issued once per year normally in July.

Variable charges invoices are issued at least annually but may be issued more frequently. These invoices are generally issued in March (interim invoice) and June (final invoice).

If we propose to materially vary the frequency or timing of our invoicing schedule, we will consult with WSCs.

Billing history

Upon request, we can provide account and usage history for the preceding three years. This will be provided within 10 business days.

We may refuse to provide a customer with their account and usage history where the provision of such information is contrary to GMW's information handling procedures and is not a breach of privacy law.

We may also be able to access information beyond three years, though charges may apply if this information must be retrieved from archives.

Meter readings

Standard meter readings

Meter reading data is collected by both digital and manual methods. Meter readings are taken at the start and end of each irrigation season and all meters are read at least annually. Some are read more frequently for billing and verification of usage. Meter readings collected by telemetry are collected once the flow meter has returned to zero or at the end of the usage event. Meter reading data is collected and stored for billing, accounting of water and optimisation of our network operations.

All data is collected, stored and disposed of in accordance with our Privacy Policy.

Special meter readings

Customers can request a special meter reading for the purposes of a property settlement or another reason.

A special meter reading request will attract a fee.

Customer meter readings

GMW may require customers to enter meter reads from time to time.

Customers can enter their own meter reading to help them manage use directly into WaterLINE. Customers will not be charged any fees for a self read.

Adjustment of accounts

Undercharging

Where GMW has undercharged a customer due to our error, we may recover the amount undercharged according to the following guidelines:

- the amount to be recovered is limited to the amount undercharged in the four months (except where illegal use has occurred) prior to GMW notifying the customer that undercharging has occurred
- the amount to be recovered is listed as a separate item and is explained on or with the customer's account
- customers can make arrangements to pay the amount recovered over a time period equal to the period in which undercharging occurred, up to a maximum of four months
- if requested, the customer may be offered an agreed instalment plan for the recoverable amount in accordance with this charter
- GMW will not charge interest on undercharged amounts.

Where GMW identifies an amount undercharged as a result of a meter failure or customer's illegal use of water, an estimate of water use will be applied in accordance with this charter.

Overcharging

Where a customer has been overcharged as a result of an error caused by us, GMW will:

- inform the customer within 10 business days of becoming aware of the error
- refund or credit the amount overcharged in accordance with the customer's instructions
- no interest shall accrue to a credit or refund as a result of overcharging.

Payment of accounts

Payment options

A range of payment options are available, including payment by mail, payment at any post office, payment at any GMW customer service centre, by credit card (over the phone or via the internet), by direct debit or via BPAY, and in advance.

We will not require customers to agree to direct debit as a condition of providing a supply service or issuing a licence. In most cases payments received by GMW will be applied to the debt that has been outstanding the longest.

Payment due dates

Payment for fixed charges is normally due in mid-December*. GMW may offer a discount for in full, early payment; if a discount is offered the details and due date will be shown on your account.

Alternatively, payment can be made by instalments if all arrears are paid.

Payment for variable charges is normally due 30 days after the account is issued.

The due dates for payment in full and early payment discounts or payment by instalment options (if applicable) are listed on your account.

*Specific payment dates for each financial year are published on the fixed charges account and on our website.

Concessions

A concession on fixed charges accounts is available if you hold a specific Veteran Affairs Gold Card, pensioner concession or health care card (subject to meeting certain eligibility criteria).

Family Violence

Family violence is a serious issue that poses substantial risk to the health and wellbeing of our customers. GMW actively endorses measures to support customers who are experiencing family violence, and the safety of our customers is paramount.

GMW will offer appropriate support and assistance to customers who are victims of family violence.

In supporting customers who are victims of family violence, the following will be undertaken:

- All relevant staff will complete ongoing training to assist in identifying and dealing appropriately with customers affected by family violence
- GMW will securely and confidentially handle information of those affected by family violence
- GMW will provide a copy of the Family Violence Policy to a customer upon request

Debt management and recovery procedures will include, but not be limited to specifying GMW's approach to:

- the recovery of debt from customers with joint accounts
- the circumstances in which debt will be suspended or waived
- recognising family violence as a potential cause of payment difficulties and address what payment support will apply to customers affected by family violence.

Internal processes will include customers avoiding having to repeat disclosure of their family violence, while enabling continuity of service.

There will be a process for referring customers who may be affected by family violence to external assistance.

GMW's family violence policy is available from our website.

Payment difficulties

If a customer is experiencing difficulty paying their account, they can contact GMW to discuss alternative payment options. GMW will provide customers who are having payment difficulties or suffering financial hardship with information relating to programs to assist in the payment of their account on a case-by-case basis.

We are committed to working with customers to establish a payment plan which is productive and reasonable.

Upon request we will provide information on programs relating to:

- flexible payment plans
- the option to extend the due date for some or all of an amount owed
- redirection of a bill to another person for payment if that person agrees in writing
- more frequent billing or payment options
- information on how to reduce water usage, improve water efficiency and referral to relevant government water efficiency programs
- any government assistance/rebate packages available and rural financial counselling services.

Further information about debt management is available in our Debt Management and Hardship Procedure.

- Early identification of a customer's payment difficulties is when the customer makes contact for a payment arrangement or an extension. It is at this time interest accruing and legal action will be suspended.
- Waiving interest already accrued would be determined on a case by case basis.
- Our fees and charges are statutory so they will not be waived or suspended.

Flexible payment plans

Any flexible payment plan offered to a customer will be confirmed in writing within 10 business days and will:

- state how the amount of the payments has been calculated
- state the period during which the customer will pay the agreed amount
- specify an amount to be paid in each period
- be able to be modified, at the request of a customer, to accommodate change in their circumstances, in accordance with GMW's customer support policies
- be confirmed in writing to the customer prior to or as soon as practicable after the flexible payment plan commencing.

On establishing a flexible payment plan or a revised plan, GMW will give the customer a schedule of payments showing:

- the total number of payments to be made to pay the arrears
- the period over which the payments are to be made
- the date by which each payment must be made
- the amount of each payment.

If a customer enters into a flexible payment plan the overdue account may still incur interest, but the scheduled repayments will reflect the customer's capacity to pay. When a payment is made, we will apply that sum to the debt that has been outstanding the longest.

GMW is not required to offer a customer a flexible payment plan if the customer has in the past 12 months, had two flexible payment plans cancelled due to non-payment unless the customer provides GMW with a fair and reasonable assurance (based on circumstances) that they will comply with the plan.

Non payment

We rely on our customers to pay their accounts on time. If an account is still outstanding after the due date, we will issue a reminder notice encouraging them to either pay the account or contact us to arrange a flexible payment plan.

If the account remains unpaid by the due date the following process will apply.

Reminder Notice

If a customer fails to pay by the required date(s) stated in a bill, a reminder notice will be issued for all outstanding balances, no earlier than two business days after the due date if the bill is not paid by the due date and will include the following information:

- the overdue amount
- the date of issue
- the date by which payment must be made, which must not be earlier than six business days from the issue date of the reminder notice
- payment options
- notification that the bill is overdue and must be paid for the customer to avoid suspension or legal action
- a revised due date for payment providing an additional 10 business days
- caution that, if legal action is taken, the customer may incur additional costs in relation to those actions
- the date from which interest may be applied on outstanding amounts, and the percentage interest rate that may be applied
- any assistance that is available to customers, including contact information for Energy and Water Ombudsman Victoria (EWOV).
- that GMW might be able to recover outstanding amounts at the time of any sale of the customer's property.

Final Notice

If the account remains unpaid after 15 business days from the reminder notice being issued or the customer has not made contact to establish a flexible payment plan, a Final Notice will be issued to the customer stating that further action will be taken if the account remains unpaid after 15 business days.

Final notices will include the following information:

- date of issue
- the date by which payment of the final notice must be made to avoid further action, which must not be earlier than six business days after the issue of the final notice
- details of how to contact GMW
- notification that the account is overdue and must be paid for the customer to avoid suspension or legal action or physically restrict supply (applies to irrigation districts only)
- that GMW might be able to recover outstanding amounts at the time of any sale of the customer's property
- caution that, if legal action is taken, the customer may incur additional costs in relation to those actions
- the date from which interest may be applied on outstanding amounts, and the percentage interest rate that may be applied
- any assistance that is available to customers, including contact information for Energy and Water Ombudsman Victoria (EWOV).

We will not refer a customer's account to a debt collection agency without informing them first via the final notice.

Actions relating to non-payment

Suspension of supply

We may suspend supply if:

- there are outstanding charges on the account
- more than 10 business days have elapsed since the issue of a reminder notice
- we have issued a final notice and more than 15 business days have elapsed
- we have attempted to contact the customer about the non-payment

The restriction of a customer's water supply for non-payment and legal action for non-payment must be measures of last resort.

Legal action

We may take legal action for non-payment if:

- we have complied with the steps in the clause Suspension of Supply
- we have notified the customer of the proposed suspension or legal action and the associated costs
- the customer has been offered a flexible payment plan under the clause flexible payment plans and have refused or failed to respond
- the customer has failed to comply with the payment agreement under a flexible payment plan.

Limits on suspension and legal action

We will not initiate any suspensions or legal action relating to non-payment if:

- 15 business days have not elapsed since the water business send its most recent final notice to which the debt relates
- the amount owed is less than \$300
- the customer is receiving any form of assistance for payment difficulties
- the customer is eligible for and has lodged an application for a government-funded concession and the application is outstanding
- the amount in dispute is subject to an unresolved complaint procedure in accordance with the clause complaints/disputes
- it is a Friday, public holiday, weekend, day before a public holiday or after 3:00pm any day
- it is a day of total fire ban declared by the Country Fire Authority and the Country Fire Authority has rated the fire danger in the area in which the property is located as 'Severe', 'Extreme' or 'Code Red'.

This does not restrict GMW's rights to pursue debt owed to it by a person who is no longer a customer.

Interest

We may charge interest on outstanding amounts. Interest starts accruing on the day the amount is due and ends on the date all unpaid amounts of a charge are paid in full, both days inclusive. The basis for calculation for the purpose of charging interest on overdue amounts is available by contacting us.

Removal of suspension

We will restore a service that was suspended under this clause within 24 hours of becoming aware the reason for suspension no longer exists.

If a customer requires water supply following the removal of a suspension they will be subject to normal water ordering procedures.

Other actions

In the event of non-payment GMW may take the following actions:

- facilitate the sale of the water entitlement pursuant to section 287B of the Water Act 1989.
- Customers who hold a Licence to Take and Use Water (issued under Section 51 Water Act 1989) and/or Work Licence (issued under Section 67 Water Act 1989) should be aware that failure to pay this account by the due date will result in a breach of your licence conditions and may result in cancellation of the licence.

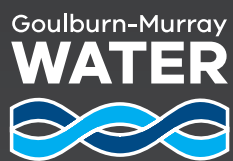
Additional costs

Additional costs incurred by GMW relating to unpaid accounts may be passed on to customers. These include:

- interest on the overdue account
- legal costs awarded by a court
- bank charges incurred by us due to a dishonoured payment.



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GMW CUSTOMER ENQUIRIES


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