



Direct Debit Application Form

Payments will be automatically processed from your bank account on the 16th day of each month after the application has been received. Goulburn-Murray Water does not charge additional fees for this method of payment. Should you require assistance to complete this form, please contact our office on 1800 013 357.

Applicant Details	
Name:	
Postal Address:	
Town/City:	Post Code:
Contact Telephone Number:	Email:
GMW Account No(s):	
Property Address:	
Town/City:	Post Code:

Direct Debit Request	
New Request	Amend Request
Fixed Charges & Variable Charges (please select one or more of the following options)	
Current Season Only (Your direct debit will cease June 30)	Ongoing (Your direct debit will remain ongoing until you notify us)
 Fixed Charges – in Full on the discount due date Fixed Charges – in Full with no discount on the due date Instalment Option (Please note instalment reminders will still be sent) Variable Charges – in Full on the due date (issued in March and/or May) Please refer to your GMW account/s for payment amounts and due dates.	

Monthly Payment Option
Monthly Payments to pay charges on the 16th of each month. Overdue amounts must be paid in full within 6 months. Interest charges will apply on all unpaid balances after the due date for full payment.
Fixed Monthly Payment of \$ (a) Until the account balance is \$0.00 (b) Until this date

Details of Account to be Debited	
Name of Financial Institution:	
Account Name:	
BSB Number:	Account Number:
Direct Debit Cancellation	
I would like to cancel my Direct Debit Arrangement with Goulburn-Murray Water.	

Customer Declaration	
By signing this document I acknowledge that I am authorising Goulburn-Murray Water (ABN 4676 1336 846) (User ID 371557) to manage the above account(s) in accordance with the information stated on this application.	
Name:	Signature:
Date:	

Goulburn-Murray Water protects your privacy by collecting and handling your personal information in accordance with the requirements of the *Privacy and Data Protection Act 2014*. Personal information collected on this form will be used for the purpose of processing your payment transaction and will be destroyed upon completion. It is usually disclosed to employees facilitating your transaction and relevant financial institutions. We may be unable to process payment if the information sought is not provided. You may gain access to and correct your personal information. For further information please refer to our Privacy Policy at www.g-mwater.com.au or call 1800 013 357 to obtain a copy of this policy.

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 by *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: 1800 013 357 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: 1800 013 357 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 four *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.gmwater.com.au