

Frequently Asked Questions

Following the successful completion of the Goulburn Murray Water (GMW) Connections Project, \$300million worth of benefits will be distributed to Goulburn Murray Irrigation District (GMID) delivery share holders.

If you have 0.25ML delivery shares or more, you will receive water shares in October 2021. If you have less than 0.25ML delivery shares you will receive a credit to your account in July 2022.

Based on current data available, eligible irrigators can expect to receive either water shares or the financial value of around 4 ML of high-reliability water share (HRWS) and around 2 ML of low-reliability water shares (LRWS) per 1 ML/day of delivery share.

Why is GMW contacting customers who have not paid their bill/s?

In October, as part of the Irrigators' Share Distribution, those customers who hold 0.25 ML/day or more of eligible delivery share will receive water shares. GMW is contacting eligible delivery share holders, to explain how they can use these water shares to pay their current GMW debt.

Customers who hold less than 0.25ML/day of delivery share will receive a credit on their fixed charges bill in July 2022.

What are the options for paying my debt?

There are several options you can discuss with the GMW Revenue Team.

GMW can direct you to:

- a panel of brokers who can assist you to sell your new water shares and may be able to

provide you with a reduced fee if the water entitlement sales are used pay your GMW debt.

- The Australian Water Brokers Association where you can choose from accredited brokers - <https://awba.org.au/>

GMW can extend the due date for your payment while you are in the process of selling these water shares. This will stop interest accruing on your account.

There are two debt payment options that mean you will not continue to accrue interest.

- GMW can extend the due date for your payment until 30 November 2021, or
- you can enter into a payment plan.

GMW's Revenue Team will work with you in a fair and reasonable manner to explain the supports and options available to you if you are experiencing financial difficulty.

How do I calculate the approximate value of the new shares I will get in October?

Our team can calculate this for you when they phone to discuss your debt.

Alternatively, for customers with 0.25 ML/day or more of delivery share, you can use the calculator on the GMW website's Irrigators Share Distribution page to determine the approximate volume of high and low reliability shares you can expect to receive. You can then multiply the high and low reliability water shares by the current market value, to give you an approximate dollar value.

You can find the calculator here:

<https://www.g-mwater.com.au/policy-and-projects/irrigators-share-distribution-project>

GMW has stopped my water supply because of an unpaid bill. Can I use my new shares to resolve this?

GMW can stop supply when bills are not paid.

Yes, you can use your new shares to assist in

removing the stop of supply. The stop will also be removed when:

- you pay 10% of the overdue balance and
- you sign-up to a payment plan.

From the Irrigator Share Distribution, I understand I will receive a credit to my account in July 2022. Can I wait until then to discuss my debt?

If you have less than 0.25ML delivery shares you will receive a credit to your account in July 2022. Our Revenue Team can help you to estimate how much this is likely to be and then discuss the most suitable options.

Where can I find more information?

There is more information available on the GMW Irrigators Share Distribution webpage:

<https://www.g-mwater.com.au/policy-and-projects/irrigators-share-distribution-project>

You can find GMW's Debt Management and Hardship procedures at:

<https://www.g-mwater.com.au/customer-services/manage-my-account/payment-assistance>

You can also phone our Revenue Team for more information and to set up a payment plan on:

1800 013 357 or email

ISDProject@gmwater.com.au