



PO BOX 456 (91 Hammond Avenue)

WAGGA WAGGA NSW 2650

PAYMENTS

PAYMENTS BY DIRECT DEBIT

Riverina Water County Council is offering a simple and convenient way to pay your Water Account.

Direct Debit makes it possible to arrange periodic payments directly from your bank, building society or credit union to pay your water account. *(N.B. Direct debiting is not available on the full range of bank accounts. If in doubt, please contact your financial institution).*

Weekly, Fortnightly, Monthly and Full Account Value deductions are available through our direct debit facility.

To establish a Direct Debit Payment facility please complete the attached Direct Debit Request (DDR) form and return to Riverina Water.

Please refer to the back of this form for helpful instructions on how you should complete each section of the DDR document.

YOUR QUESTIONS ANSWERED . . .

Will Direct Debit cost extra?

There's no additional cost, however your normal bank transaction charges may apply.

Can anyone else use my account?

No. Only the account you nominate can be used to pay the bill.

Do I still have to pay my bill by the due date, if I choose Direct Debit?

Yes, Direct Debit does not relieve you of your obligation to pay in full, by the due date.

If I have requested my Full Account Value to be deducted, how will I know whether my account has been paid?

A message will appear on the front of your Water Account "This account will be paid by direct debit as per your request". Your financial institution statement will also show the direct debit deduction.

What happens if I change address, change bank details or wish to cancel my direct debit deduction?

It is YOUR responsibility to notify us should your circumstances change. Contact our customer service staff on 02 69220608.

What happens if I do not have sufficient funds in my financial institution account at the time of the direct debit?

Should there be insufficient funds you may be liable for (certain) bank charges. If the third attempt is dishonoured then Riverina Water may terminate your Direct Debit arrangement.

For further information about Direct Debit please contact our Customer Service Staff on 02 69220608.

(Please note: If any changes to the property ownership occur this direct debit arrangement will be terminated).

Request and Authority to debit the account named below to pay RIVERINA WATER COUNTY COUNCIL	
Request and Authority to debit	Surname or company name _____ Given names or ACN/ARBN _____ ("you") Request and authorise RIVERINA WATER COUNTY COUNCIL [Debit User Identification Number 181776] to arrange for any amount RIVERINA WATER COUNTY COUNCIL may debit or charge you to be debited through the Bulk Electronic Clearing System from an account held at the financial institution identified below subject to the terms and conditions of the Direct Debit Request Service Agreement [and any further instructions provided below].
Insert the name and address of financial institution at which account is held	Financial institution name _____ Address _____ _____
Insert details of account to be debited	Name of account _____ BSB number _____ Account number _____
Acknowledgment	By signing this Direct Debit Request you acknowledge having read and understood the terms and conditions governing the debit arrangements between you and RIVERINA WATER COUNTY COUNCIL as set out in this Request and in your Direct Debit Request Service Agreement.
Payment Details	<input type="checkbox"/> [The maximum amount to be debited at any one time is: \$ _____ (amount in words) <input type="checkbox"/> The first debit may be made on ___ / ___ / ___ and at weekly / fortnightly / monthly / intervals after that OR <input type="checkbox"/> Debit my Full Account Value on due date specified on bill
Water Account No.	<i>(Payments requested for either weekly/fortnightly will be drawn out on Thursdays Payments requested monthly will be drawn on the <u>last working day of each month</u>)</i> _____ (5 digit number – located on your Riverina Water Account)
Insert your signature, address and contact phone number	Signature _____ (If signing for a company, sign and print full name and capacity for signing eg. Director) Address _____ _____ Phone No. (____) _____ Date ___ / ___ / ___
<p>Please ensure that account details recorded on the DDR are correct. You should check your account information with your financial institution if you are unsure of your account details.</p> <p>PLEASE COMPLETE THIS DDR FORM AND RETURN TO: RIVERINA WATER COUNTY COUNCIL PO BOX 456, WAGGA WAGGA NSW 2650 Or Fax No. 69212241</p>	

PAYMENTS BY DIRECT DEBIT REQUEST SERVICE AGREEMENT

Riverina Water issues this Direct Debit Request (,DDR™) Service Agreement (User id)

1. Riverina Water's commitment to you

- a) Riverina Water will give you at least 14 days notice in writing if there are changes to the terms of the drawing arrangements.
- b) Riverina Water will keep information relating to your nominated financial institution account confidential, except where required for the purposes of conducting direct debits with your financial institution.
- c) Where the due date is not a business day, Riverina Water will draw from your nominated financial institution account on the nearest business day.(Payments requested for either weekly/fortnightly/full account value will be drawn out on Thursdays. Payments requested monthly will be drawn last working day of each month).

2. Your commitment to us

It is your responsibility to:

- a) Ensure your nominated account can accept direct debits.
- b) Ensure there are sufficient funds available in the nominated account to meet each drawing on the due date. (Please remember to take into account delays when Public Holidays occur).
- c) Advise us if the nominated account is transferred or closed, or the account details change.
- d) Arrange a suitable payment method if Riverina Water cancels the drawing arrangements.
- e) Ensure that all account holders on the nominated financial institution account sign the DDR Schedule. You should direct all enquiries about your direct debit to Riverina Water on 02 69220608.

3. Your rights

- a) Subject to the terms and conditions of your Riverina Water Account, you may alter the drawing arrangements by contacting us on 02 69220608. We require at least 7 working days before the draw date to undertake your request, should we receive such advice, for any of the following:
 - Deferring an individual drawing
 - Suspending future drawings
 - Cancelling the drawings completely.
- b) Where you consider that a drawing has been initiated incorrectly, you should contact Riverina Water on 02 69220608.
- c) Riverina Water shall provide at least 14 days notice to the customer should the terms of the Direct Service Agreement change. If you have any questions about those changes you may ring Riverina Water on 02 69220608.

4. Other information

- a) The details of your drawing arrangements are contained in the DDR Schedule.
- b) Riverina Water reserves the right to ask that instructions from a customer, to stop or in any way alter the drawing details, is in a written, verbal or electronic form.
- c) Riverina Water reserves the right to cancel drawing arrangements if three consecutive drawings are dishonoured by your Financial Institution, and to arrange with you an alternate payment method.
- d) Your financial institution may charge dishonour fees against your drawing account. Riverina Water reserves the right to recoup dishonour fees and recovery costs directly from the customer.
- e) The terms and conditions of your Riverina Water account also govern your drawing arrangements.
- f) Drawing arrangements will automatically be cancelled should Riverina Water receive notification (through a Section 603 Certificate application) of the sale of the property.

5. Privacy and Personal Information Protection Notice

Riverina Water County Council will collect and store personal information relating to your nominated financial institution account for the purpose of conducting direct debits. The supply of this information is limited to Council Administrative staff conducting the direct debit service.

PLEASE RETAIN THIS AGREEMENT FOR YOUR RECORD

