

GIPPSLAND WATER

Direct Debit

1. Applicant's Details

Name

Account Number

Contact Details

2. Direct Debit Option (please select one of the following payment options)

Payment in full on the due date as specified on my Gippsland Tax Invoice

Instalments (please specify)

Weekly

Fortnightly

Four Weekly

Monthly

Or allow Gippsland Water to determine the correct instalment amount. This will be included in your confirmation letter.

Amount: _____

Commencing: _____

3. Financial Details

Name of Financial institution

Account name

BSB/Account number

OR

Credit Card Number

Expiry Date

Name on Card

4. Authorisation

Date _____

I/We _____

acknowledge that this Direct Debit is governed by the terms of the Client Service Agreement received from Gippsland Water (USER I.D 140811)

Customer Signature(s)

DIRECT DEBIT REQUEST SERVICE AGREEMENTS

Gippsland Water issues this Direct Debit Request Service Agreement.

Our commitment to you

- We will confirm in writing, the details of your Gippsland Water Direct Debit Arrangement.
- We will continue to provide your Gippsland Water Accounts on a four monthly basis.
- Where the due date falls on a non-business day, we will draw the amount on the following business day.
- We will not change the amount or frequency of the direct debit arrangement without providing 14 days written notice.
- We will keep all information pertaining to your nominated account private and confidential.

Your commitment to us

- You must ensure that the details provided on the Gippsland Water's confirmation letter are correct.
- You must ensure that sufficient funds are available in the nominated account to meet a drawing on the due date.
- You must ensure that you are authorised to draw on the nominated bank account as held by the financial institution the account is based.
- You must advise Gippsland Water if the account nominated by you is transferred or closed.
- You must arrange with us a suitable alternate payment method if the Gippsland Water Direct Debit Arrangement is cancelled either by yourself or the nominated Financial Institution.
- Your selected instalment amount must adequately cover your estimated bills over the next 12 months including any unpaid account(s). If required, please contact the Gippsland Water Customer Contact Team on 1800 050 500 to assist in the calculating of the correct instalment amount.

Your rights

- You may terminate the Gippsland Water Direct Debit Arrangement at any time by contacting our Customer Contact Team on 1800 050 500 or by providing written notice to us. We require such notice of at least three business days prior to the due date of the next instalment.
- If you elect to pay your account by instalments you may defer a payment under the Gippsland Water Direct Debit Arrangement by contacting our Customer Contact Team on 1800 050 500 and advising your requirements at least three business days prior to the due date of the next instalment. Any deferred payment may be added to your next scheduled instalment.
- You may request a change to the drawing amount and/or frequency of your Gippsland Water Direct Debit Arrangement by contacting our Customer Contact Team on 1800 050 500, no less than three business days prior to the next scheduled instalment.
- Where you consider a drawing has been initiated incorrectly, outside the Gippsland Water Direct Debit arrangement, you should take the matter up directly with Gippsland Water by contacting our Customer Contact Team on 1800 050 500.

Our rights

- Gippsland Water reserves the right to cancel the Direct Debit arrangement if any drawings are returned unpaid by your nominated Financial Institution.
- A confirmation letter will be sent to you outlining our Terms and Conditions and acceptance of the instalment amounts.

With Gippsland Water you have several direct debit options

- Pay the whole bill amount when it's due
- Pay weekly instalments based on your last 12 months billing history or
- Pay fortnightly instalments based on your last 12 months billing history or
- Pay four-weekly instalments based on your last 12 months billing history or
- Pay monthly instalments based on your last 12 months billing history

Please note: Gippsland Water will round up your instalment figure to the next multiple of \$5.00.

To calculate your billing history, take your last three bills and add them together then simply divide that figure by three.

The *average* Gippsland Water residential customer who owns their own home receives a bill of \$425.33 every four months.

To calculate your instalments for a fortnightly direct debit plan, the following example would apply (*figures are examples only*):

- Add your last three bills together: $\$425.33 + \$425.33 + \$425.33 = \1275.99
- Now divide that figure by 26 (fortnights per year): $\$1275.99 / 26 = \49.07
- Your fortnightly payment would therefore be \$50.00 as Gippsland Water will round up to the next multiple of \$5.00
- Gippsland Water's minimum direct debit payment is \$10.00
- **Please note:** If your account currently has funds owing, this needs to be included in your total calculation. For example using the figures above. If \$250 is outstanding on your account, the above fortnightly calculation would be $\$1275.99 + \$250 / 26 = \$58.69$ (rounded up to \$60.00)