

Direct Debit Service Agreement

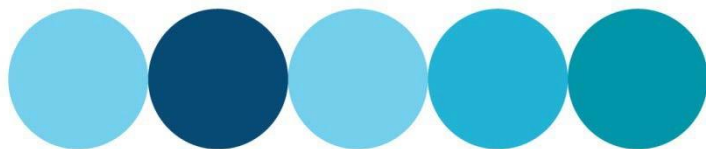
Our commitment to you

We are committed to providing the most secure and customer friendly service possible. We offer two types of direct debit:

- *pay bills when they are due* – the exact amount of your bill is automatically deducted from your nominated bank account or credit card on the due date.
- *pay by regular instalments* – you nominate the amount to pay in weekly, fortnightly or monthly payments. As long as your payments are sufficient to cover your bills, we will deduct that agreed amount from your nominated bank account or credit card on each regular instalment date.

By submitting a direct debit request, you are agreeing to the following terms and conditions, which form the Direct Debit Service Agreement between the Water Corporation and you (Agreement):

1. You consent to the Water Corporation ABN 28 003 434 917 (User ID 208343) arranging for funds to be withdrawn from the bank account or credit card specified in the direct debit request through the Bulk Electronic Clearing System, and applied to the payment of the customer account nominated.
2. You are the holder of the bank account or credit card account to be debited, or if the bank account or credit card holder is not a natural person (i.e. a body corporate), are duly authorised to make this direct debit request.
3. You authorise and request that this direct debit remain in place until cancelled or otherwise altered in accordance with this Agreement.
4. You understand that direct debit is only a method of payment and is not a formal payment arrangement to clear overdue charges on an account and that a separate payment arrangement may need to be entered into in relation to outstanding charges, in addition to this Agreement.
5. You acknowledge that it may take up to five business days to process this direct debit request.
6. We will do everything we can to make sure all withdrawals are made on the date you request. However, we accept no responsibility if the withdrawal cannot be made on this date, due to circumstances outside our control.
7. If a payment is due on a non-business day, we will make the withdrawal on the next business day.
8. If you select to 'pay your bills when they are due', we will advise you ahead of each withdrawal. We will do this by sending you an account (electronic or hard copy depending on your preference) showing the amount owing and the due date, which is when the payment will be withdrawn from your nominated bank account or credit card.
9. If you set up 'payment by regular instalments', we will not advise you ahead of each withdrawal. We will simply withdraw the amount authorised by you from your nominated bank account or credit card on the agreed date.
10. From time to time, we may update the terms and conditions of this Agreement. If this happens, we will advise you at least ten business days before the changes come into effect.
11. If you would like to change your direct debit arrangement (for example cancellation, change in payment option, periods or amount), you need to let us know at least five business days before your next withdrawal date.



Direct Debit Service Agreement

12. We will notify you in writing if we cancel a Direct Debit Service Agreement where we have a reasonable suspicion that fraudulent information has been provided.
13. If there are insufficient funds in your account to make a debit payment on the due date, we will notify you. You will need to contact us to pay the overdue amount and reinstate your direct debit arrangement.
14. Direct debit payments for your bills when they are due or for payment by regular instalments through the Bulk Electronic Clearing System are not available from all bank accounts or credit card accounts. Before applying, please check with your financial institution that your account can be direct debited.
15. All information you supply in your direct debit request must be true and correct.
16. You are responsible for making sure you have sufficient funds available on the due date of any withdrawal, and for advising us if - your bank account or credit card account details change; if you cancel, close or transfer your bank account or credit card; or if your credit card expires.
17. If your preferred payment method is by credit card, it's important that you keep us up to date with your current card details. If your card has expired and you haven't updated your card details with us, we'll continue to accept payments using the details we have in our system to cover your water bills. Reoccurring payments can be processed on credit cards past the expiry date as long as the credit card number is still the same. If the credit card number is not the same, the payment will not be able to be processed and your direct debit arrangement will be cancelled. You will need to contact us to pay the overdue amount and reinstate a direct debit arrangement for the relevant account.
18. Please contact us – not your financial institution – with any enquiries about your direct debit arrangement (for example disputes, change of details, cancellation requests) on 13 13 85 from 8.00am to 5.00pm, Monday to Friday.
19. If you would like to query a withdrawal, please let us know by contacting us on 13 13 85 from 8.00am to 5.00pm, Monday to Friday. We will investigate and respond to you within five business days from the date that you contact us.
20. We will keep all information pertaining to your nominated account at the financial institution private and confidential and we will not use it for any purpose not connected with this agreement, without your consent. We may use and/or disclose your personal information to your financial institution in order to process payments, to investigate any possible incorrect payment or in the event of a dispute. For more detailed information about how we collect, use and disclose your personal information, refer to our privacy policy at:
<https://www.watercorporation.com.au/legal/privacy>