

DIRECT DEBIT Request

I/We authorise Southern Rural Water (SRW) to arrange for funds to be debited from my/our account as prescribed below.

This debit will be made through the Bulk Electronic Clearing System (BECS) from your account held at the financial institution you have nominated below and will be subject to the terms and conditions of the Direct Debit Request Service Agreement.

This authorisation is to remain in force until further written notice. This request may be terminated anytime by notice in writing by Southern Rural Water or by yourself, and you must then adopt an alternative method of payment. Incorrectly returned forms will be returned to the applicant and an application will only be valid upon completion and return.

It is the applicant's responsibility to ensure sufficient funds are available by the required dates.

SRW Account No.(s): *(as shown on your bill)* _____

Surname (or Company Name): _____

Given Name (or ABN): _____

Postal Address: _____

Contact Phone No Home _____ Mobile _____ E-mail _____

PAYMENT METHOD – insert details of account to be debited:

Name of Financial Institution

Branch

Account Holder Name(s)

BSB number

Account Number

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PAYMENT FREQUENCY

Please SELECT

1. **Annually** (20 Dec)

a. Annual Usage (31 Aug)

- Total Balance will be deducted on this date

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2. **Four Instalments** (20 Nov, 20 Jan, 20 Mar, 20 May)

- Instalment payment will be deducted on these dates

(Please note: if the due date falls on a weekend or public holiday the payment will be deducted on the next working day)

I/We authorise the following:

1. Southern Rural Water (the Debit User) to verify the details of the above mentioned account with my/our Financial Institution.
2. The Financial Institution to release information allowing the Debit User to verify the above mentioned account details.

Signature of applicant: _____ Date / /
(if signing for a company, sign and print full name and capacity for signing e.g. Director)

(if joint account, all signatures are required) _____ Date / /

DIRECT DEBIT REQUEST SERVICE AGREEMENT

1. Definitions

Account means the account held at your financial institution from which we are authorised to arrange for funds to be debited.

Agreement means this Direct Debit Request Service Agreement between you and us.

Business Day means a day other than Saturday or a Sunday or a Public Holiday listed throughout Australia.

Debit Day means the day that payment by you to us is due.

Debit Payment means a particular transaction where a debit is made.

Direct Debit Request means the Direct Debit Request between you and us.

Us or We means Southern Rural Water (the Debit User) you have authorised by signing a direct debit request.

You means the customer who signed the Direct Debit Request.

Your Financial Institution means the financial institution nominated by you where the account is maintained.

2. Debiting Your Account

2.1 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 you and us.

2.2 We will only arrange for funds to be debited from your account as authorised in the Direct Debit Request.

2.3 If the Debit Day falls on a day that is not a Business Day we will debit your account on the following Business Day.

3. Changes by Us

3.1 We may vary any details of this Agreement or a Direct Debit Request at any time by giving you at least fourteen (14) days written notice.

4. Changes by You

4.1 You may change the arrangements under a Direct Debit Request by writing to Southern Rural Water PO Box 153, Maffra Victoria 3860.

4.2 If you wish to stop or defer a Debit Payment you must give at least fourteen (14) days written notice before the next Debit Day. This notice should be given to us in the first instance.

4.3 You may also cancel your authority for us to debit your account at any time by giving us fourteen (14) days written notice before the next Debit Day. This notice should be given to us in the first instance.

5. Your Obligations

5.1 It is your responsibility to ensure that there are sufficient clear funds available in your account to allow a Debit Payment to be made in accordance with the Direct Debit Request.

5.2 If there are insufficient clear funds in your account to meet a debit payment you may be charged a fee and/or interest by your Financial Institution;

5.2.1 You will be responsible for any fees or charges incurred by us. In addition a dishonour fee will be charged.

5.2.2 You must arrange for the dishonoured Debit Payment to be made by another payment method; and

5.2.3 If Debit payments are dishonoured on more than two consecutive occasions we retain the right to cancel the Direct Debit Request with you.

5.3 You should check your Account statement to verify that the amounts debited from your Account are correct.

6. Dispute

6.1 If you believe that there has been an error in debiting your account you should notify us on 1300 139 510 and confirm in writing with us as soon as possible so that we can resolve your query promptly.

6.2 If we conclude as a result of our investigations that your account has been incorrectly debited we will arrange a refund of the incorrect debit.

6.3 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. 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.

7. Accounts

7.1 You should check:

7.1.1 - with your Financial Institution whether direct debiting is available from your Account as direct debiting may not be available on all Accounts offered by Financial Institutions.

7.1.2 - your Account details which you have provided to us are correct by checking them against a recent Account Statement.

7.1.3 - with your Financial Institution if you have any queries about how to complete the Direct Debit Request.

8. Confidentiality

8.1 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.

8.2 We will only disclose information that we have about you to the extent specifically required by law, or for the purposes of this Agreement (including disclosing information in connection with any query or claim).

9. Notice

9.1 If you wish to notify us in writing about anything relating to this Agreement, you should write to Southern Rural Water, PO Box 153 Maffra Victoria 3860