

## Direct debit service agreement

These are the terms and conditions for your direct debit arrangement with Greater Western Water (GWW).

### 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 agreement between you and us.
- + Business day means a day other than Saturday or 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 written, verbal, or online request between us and you to debit funds from your account.
- + Us or we means Greater Western Water (GWW) you have authorised by requesting a direct debit request.
- + You means the customer who has authorised the direct debit request.
- + Your financial institution means the financial institution at which you hold the account you have authorised us to debit.

### Set up when your bill is paid

You can choose to pay your bill in future (every month or quarter when it's due) or arrange with us to have a specified amount debited on a weekly, fortnightly, or monthly basis (on a date that suits you).

### Is this arrangement secure?

We take every measure to ensure your personal and banking details are kept confidential and are treated in accordance with privacy legislation and the Australian Payments Network Limited.

### Your bill and payment dates

GWW will send your account to you on a quarterly basis. The direct debit payment will be processed on the due date shown on your account or for the agreed dates if you have entered into a payment arrangement. GWW will not alter the frequency of direct debit payments without consulting you and seeking prior approval. Any changes by us will require 30 days' notice in writing.

### Confidentiality and privacy

We will keep the personal details you have provided on this form strictly confidential and for GWW's purpose of establishing and maintaining your direct debit agreement.

GWW is committed to the information privacy principles contained in the Freedom of Information Act 1982 and the Privacy and Data Protection Act 2014. For a copy of our Personal Privacy Charter please contact us, or visit [gww.com.au](http://gww.com.au)

We will keep any information (including your account details) in your direct debit request confidential. We will keep any such information that we have about you secure and ensure that our employees or agents who have access to information about you do not make any unauthorised use, modifications, reproduction, or disclosure of that information.

We will only disclose information that we have about you (i) to the extent specifically required by law; or (ii) To your financial institution for the purposes of resolving any dispute, query or claim pursuant to this agreement or the direct debit request.

### Terms and conditions

- a. This agreement sets out the responsibilities and obligations between GWW (DE user ID: 044592) ABN 70066902467 and its customers through Bulk Electronic Clearing System.
- b. In the event that a debit drawing is disputed, contact GWW as the first point of contact. GWW will respond to the dispute within seven working days of this contact.
- c. We may vary any details of this agreement or a direct debit request at any time by giving you at least thirty (30) days' written notice sent to the preferred email or address you have given us in the direct debit request.
- d. The direct debit through the bulk electronic clearing system may not be available on all accounts. Contact your financial institution if you are unsure about your account type or other information, such as account number or what a bank's BSB number is. It is your responsibility to provide any new bank account details.
- e. 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. 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;
  - we may charge you reasonable costs incurred by us on account of there being insufficient funds; and
  - you must arrange for the dishonoured debit payment to be made by another method or arrange for sufficient funds to be in your account by an agreed time so that we can process the debit payment.
- f. It is your responsibility to check the account statement from your financial institution to verify that the amounts debited from your account are correct.
- g. In the event a payment is due on a non-business day or a public holiday, GWW will defer the processing of direct debits until the next business day. If unsure when this will occur, please contact your financial institution. Please ensure that sufficient funds are available, should this occur.
- h. If at any time the direct debit arrangement no longer suits your needs, you can:
  - cancel or suspend the direct debit request; or
  - change, stop or defer an individual debit payment, at any time by contacting us on 13 44 99 or in writing, giving us at least 14 days' notice. If you wish to cancel or suspend the direct debit request, you can do so without penalty.
- i. It is your responsibility to advise if your nominated account is transferred or closed.
- j. If you have a dispute or claim regarding your direct debit, you can contact GWW or your own financial institution to seek a resolution.
- k. GWW will, on request from your financial institution, provide information in connection with a claim made on it relating to an alleged incorrect or wrongful debt.
- l. It is your responsibility to ensure that the information provided to GWW identically matches the information held by your financial institution. Please check account details are correct by checking them against a recent account statement.
- m. If you have more than one account with GWW with the same due dates, a composite total will be reflected on your bank statement, not a single entry for each payment.
- n. GWW reserves the right to cancel a direct debit plan through a bank account, if two subsequent drawings are dishonoured on a fortnightly or weekly payment arrangement. GWW reserves the right to cancel the direct debit plan through a bank account if one payment is dishonoured on a monthly instalment plan.
- o. GWW reserves the right to cancel a credit card instalment plan if one payment is dishonoured.