



# LOWER MURRAY WATER



## Direct Debit (DDR) Request

**Customer's Authority** I/We  Name of Customer/s giving the DDR

authorise and request  Name of Debit User **LOWER MURRAY WATER (LMW)** APCA User ID number **129943**

to arrange a debit to your nominated account to pay for my water services.  
 This debit or charge will be arranged by LMW's financial institution and made through the Bulk Electronic Clearing System Framework (BECS) from your nominated account and will be subject to the terms and conditions of the Direct Debit Request Service Agreement.

**Payment Details** This authority allows the debiting of amounts payable by the Customer under the Agreement between the Customer and **LOWER MURRAY WATER [ABN 18 475 808 826]**

**Your account to be debited** Name of the Financial Institution

All details must be supplied Account name (please insert your name in full)

BSB number  Account number

**Note:** Direct debiting is not available on the full range of accounts. If in doubt, please refer to your bank/financial institution.

**Amount / Frequency of debits**  The amount to be debited at any one time is: \$ |\_\_|, \_\_|\_\_|\_\_| - |\_\_|\_\_| : \_\_\_\_\_ (amount in words)

The first debit on or after \_\_\_\_ / \_\_\_\_ / \_\_\_\_ and at \_\_\_\_\_ intervals after that.  
**OR**  
 The amount specified in the invoice we have sent you, for payment on a due date.

**Office Use ONLY:**  
 Property Address OR  
 Customer Code

Protection of privacy and personal and health information is an important aspect of LMW operations. We are bound to comply with the *Privacy and Data Protection Act 2014*, the *Health Records Act 2001* and the *Charter of Human Rights & Responsibilities Act*. A copy of our commitment to safeguarding customers' privacy is available at [www.lmw.vic.gov.au](http://www.lmw.vic.gov.au) and upon request.

\_\_\_\_\_  
 \_\_\_\_\_

<b>Your Contact Details</b>	<b>Address:</b> _____	<b>Preferred Method</b>
	<b>Phone Number:</b> _____	<input type="checkbox"/>
	<b>Email Address:</b> _____	<input type="checkbox"/>

**Confirmation** By signing and/or providing us with a valid instruction in respect to your Direct Debit Request you confirm that:

- you are authorised to operate the nominated account; and
- you have understood and agreed to the terms and conditions set out in this Request and in your Direct Debit Request Service Agreement.

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**Signature 1**

Signed in accordance with the account authority on your account:

Signature:

Date: \_\_\_\_\_

**Signature 2  
(if required)**

Signed in accordance with the account authority on your account:

Signature:

Date: \_\_\_\_\_

Name: \_\_\_\_\_

Address: \_\_\_\_\_

Phone: \_\_\_\_\_

Email: \_\_\_\_\_

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**Signing for  
a company**

You must be authorised to sign on behalf of the company AND you must have authority to operate the Company's bank account.

Signature 1:

Date: \_\_\_\_\_

Name: \_\_\_\_\_

Position: \_\_\_\_\_

Address: \_\_\_\_\_

Phone: \_\_\_\_\_

Email: \_\_\_\_\_

Signature 2: (if required)

Date: \_\_\_\_\_

Name: \_\_\_\_\_

Position: \_\_\_\_\_

Address: \_\_\_\_\_

Phone: \_\_\_\_\_

Email: \_\_\_\_\_

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OFFICE USE ONLY:

**PROCESSED:**

**APPROVED:**

# Direct Debit Request Service Agreement

This is your Direct Debit Service Agreement with **Lower Murray Urban and Rural Water Corporation** (the Debit User). It explains what your obligations are when undertaking a Direct Debit arrangement with us. It also details what our obligations are to you as your Direct Debit provider.

Please keep this agreement for future reference. It forms part of the terms and conditions of your Direct Debit Request (DDR) and should be read in conjunction with your DDR authorisation.

<p><b>Definitions</b></p>	<p><b>account</b> means the account held at <i>your financial institution</i> from which we are authorised to arrange for funds to be debited.</p> <p><b>agreement</b> means this Direct Debit Request Service Agreement between <i>you</i> and <i>us</i>.</p> <p><b>banking day</b> means a day other than a Saturday or a Sunday or a public holiday listed throughout Australia.</p> <p><b>debit day</b> means the day that payment by <i>you</i> to <i>us</i> is due.</p> <p><b>debit payment</b> means a particular transaction where a debit is made.</p> <p><b>Direct Debit Request</b> means the written, verbal or online request between <i>us</i> and <i>you</i> to debit funds from your account.</p> <p><b>us</b> or <b>we</b> means <i>Lower Murray Urban and Rural Water Corporation</i>, (the Debit User) you have authorised by requesting a <i>Direct Debit Request</i>.</p> <p><b>you</b> means the customer who has authorised the <i>Direct Debit Request</i>.</p> <p><b>your financial institution</b> means the financial institution at which you hold the <i>account</i> is maintained you have authorised us to debit.</p>
<p><b>1. Debiting your account</b></p>	<p>1.1 By submitting a <i>Direct Debit Request</i>, you have authorised <i>us</i> to arrange for funds to be debited from <i>your account</i>. The <i>Direct Debit Request</i> and this <i>agreement</i> set out the terms of the arrangement between <i>us</i> and <i>you</i>.</p> <p>1.2 We will only arrange for funds to be debited from <i>your account</i> as authorised in the <i>Direct Debit Request</i>.</p> <p><b>or</b></p> <p>We will only arrange for funds to be debited from <i>your account</i> if we have sent to the email / address nominated by <i>you</i> in the <i>Direct Debit Request</i>, a billing advice which specifies the amount payable by <i>you</i> to <i>us</i> and when it is due.</p> <p>1.3 If the debit day falls on a day that is not a banking day, we may direct your financial institution to debit your account on the following banking day. If you are unsure about which day your account has or will be debited you should ask your financial institution.</p>
<p><b>2. Amendments by us</b></p>	<p>2.1 We may vary any details of this <i>agreement</i> or a <i>Direct Debit Request</i> at anytime by giving <i>you</i> at least fourteen <b>(14) days</b> written notice sent to the preferred email / address you have given us in the <i>Direct Debit Request</i>.</p>
<p><b>3. How to cancel or change direct debits</b></p>	<p>You can:</p> <p>(a) cancel or suspend the <i>Direct Debit Request</i>; or</p> <p>(b) change, stop or defer an individual debit payment at any time by giving at least <b>10 business days'</b> notice.</p> <p><b>To do so, contact your local area office at:</b></p> <p>Mildura: 741-759 Fourteenth Street, Mildura, Victoria 3500</p> <p>Swan Hill: 741-759 Fourteenth Street, Mildura, Victoria 3500</p> <p>Kerang: 56 Wellington Street, Kerang, Victoria 3579</p> <p><b>or</b></p> <p>by telephoning us on <b>1800 808 830</b> during business hours.</p> <p>You can also contact your own financial institution, which must act promptly on your instructions.</p>

<p><b>4. Your obligations</b></p>	<p>4.1 It is <i>your</i> responsibility to ensure that there are sufficient clear funds available in <i>your</i> account to allow a <i>debit payment</i> to be made in accordance with the <i>Direct Debit Request</i>.</p> <p>4.2 If there are insufficient clear funds in <i>your</i> account to meet a <i>debit payment</i>:</p> <ul style="list-style-type: none"> <li>(a) <i>you</i> may be charged a fee and/or interest by <i>your</i> financial institution;</li> <li>(b) <i>we</i> may charge <i>you</i> reasonable costs incurred by <i>us</i> on account of there being insufficient funds; and</li> <li>(c) <i>you</i> must arrange for the <i>debit payment</i> to be made by another method or arrange for sufficient clear funds to be in <i>your</i> account by an agreed time so that <i>we</i> can process the <i>debit payment</i>.</li> </ul> <p>4.3 <i>You</i> should check <i>your</i> account statement to verify that the amounts debited from <i>your</i> account are correct.</p>
<p><b>5 Dispute</b></p>	<p>5.1 If <i>you</i> believe that there has been an error in debiting <i>your</i> account, <i>you</i> should notify <i>us</i> directly on <b>1800 808 830</b> or by email at <a href="mailto:contactus@lmw.vic.gov.au">contactus@lmw.vic.gov.au</a>. Alternatively <i>you</i> can contact <i>your</i> financial institution for assistance.</p> <p>5.2 If <i>we</i> conclude as a result of <i>our</i> investigations that <i>your</i> account has been incorrectly debited <i>we</i> will respond to <i>your</i> query by arranging within a reasonable period for <i>your</i> financial institution to adjust <i>your</i> account (including interest and charges) accordingly. <i>We</i> will also notify <i>you</i> in writing of the amount by which <i>your</i> account has been adjusted.</p> <p>5.3 If <i>we</i> conclude as a result of <i>our</i> investigations that <i>your</i> account has not been incorrectly debited <i>we</i> will respond to <i>your</i> query by providing <i>you</i> with reasons and any evidence for this finding in writing.</p>
<p><b>6. Accounts</b></p>	<p><i>You</i> should check:</p> <ul style="list-style-type: none"> <li>(a) with <i>your</i> financial institution whether direct debiting is available from <i>your</i> account as direct debiting is not available on all accounts offered by financial institutions.</li> <li>(b) <i>your</i> account details which <i>you</i> have provided to <i>us</i> are correct by checking them against a recent account statement; and</li> <li>(c) with <i>your</i> financial institution before completing the <i>Direct Debit Request</i> if <i>you</i> have any queries about how to complete the <i>Direct Debit Request</i>.</li> </ul>
<p><b>7. Confidentiality</b></p>	<p>7.1 <i>We</i> will keep any information (including <i>your</i> account details) in <i>your</i> <i>Direct Debit Request</i> confidential. <i>We</i> will make reasonable efforts to keep any such information that <i>we</i> have about <i>you</i> secure and to ensure that any of <i>our</i> employees or agents who have access to information about <i>you</i> do not make any unauthorised use, modification, reproduction or disclosure of that information.</p> <p>7.2 <i>We</i> will only disclose information that <i>we</i> have about <i>you</i>:</p> <ul style="list-style-type: none"> <li>(a) to the extent specifically required by law; or</li> <li>(b) for the purposes of this <i>agreement</i> (including disclosing information in connection with any query or claim).</li> </ul>
<p><b>8. Contacting each other</b></p>	<p>8.1 If <i>you</i> wish to notify <i>us</i> in writing about anything relating to this <i>agreement</i>, <i>you</i> should write to:  Mail: PO Box 1438, MILDURA VIC 3502.  Email: <a href="mailto:contactus@lmw.vic.gov.au">contactus@lmw.vic.gov.au</a></p> <p>8.2 <i>We</i> will notify <i>you</i> by sending a notice to the preferred address or email <i>you</i> have given <i>us</i> in the <i>Direct Debit Request</i>.  Any notice will be deemed to have been received on the second banking day after sending.</p>