



# Direct debit service agreement

This direct debit service agreement with Sydney Water Corporation (ABN 49 776 225 038 Direct debit ID 651323) ("Sydney Water" or "Us"), sets out the terms and conditions under which Sydney Water accepts to act under the direct debit request you provided. Please keep a copy as it sets out your rights and obligations to Sydney Water during the term of your direct debit arrangement.

## Definitions

**Account** – the account held at your financial institution from which we are authorised to debit funds.

**Agreement** – this Direct debit service agreement between you and us.

**Business day** – a day other than a Saturday, Sunday or public holiday.

**Due date** – the date that your payment to us is due as shown on your bill or payment plan.

**Direct debit request** – the online or verbal request between us and you to debit funds from your account.

**Us or we** – Sydney Water Corporation (Sydney Water).

**You** – the customer who has authorised the direct debit request.

**Your financial institution** – the financial institution where the account authorised for us to debit is held.

## How we debit your account

1. By submitting the online direct debit request, electronically or by telephone, to Sydney Water Corporation you have entered into an arrangement under which you authorise and request Sydney Water to debit your nominated account through the Bulk Electronic Clearing System (BECS) or card with the amount due on your bill. We will continue to send a bill either electronically to your email address or by ordinary post to the address you have given us.
2. We will debit your nominated account or card on the due date for the total amount of your bill or payment plan. If the due date falls on a weekend (Saturday or Sunday) or public holiday, the debit request will be made on the next business day. We will send your payment request to your financial institution for immediate payment if there is any overdue amount when you register for direct debit. If you are unsure when your direct debit will be processed, please contact your financial institution.
3. We will not issue individual confirmation of debit payments made. You can check your payment history within My Account at any time.
4. Sydney Water reserves the right to vary, stop or cancel any direct debit arrangements with at least 14 days written notice.

## How to cancel or change direct debits

5. You can defer, alter, stop or cancel your direct debit arrangement at any time by calling us on 13 20 92 or logging into My Account 2 business days before the due date as shown on your bill. You can also cancel the direct debit arrangement by contacting your financial institution directly. However, please also contact us to ensure we do not attempt to make a debit from your nominated account or card.

## What your obligations are

6. It may not be possible to arrange direct debit through BECS for all account types. It is your responsibility to ensure that your nominated account or card accepts direct debits. If in doubt, please ask your financial institution. Before you complete your direct debit request, we suggest you check your account or card details against a recent statement from your financial institution to ensure the details are correct.
7. By submitting the direct debit request, you represent and warrant that you are duly authorised to request the debiting of payments to be made in accordance with the direct debit request and this direct debit request service agreement.

8. It is your responsibility to ensure there are sufficient funds available in your account to allow a debit on the due date. If your financial institution rejects your payment, Sydney Water will write to the property owner(s) advising our next course of action. Your financial institution may charge you a fee if they reject your payment. In addition, Sydney Water may also apply a dishonoured payment fee. Read more about *Prices for other services* at [sydneywater.com.au/ourprices](https://sydneywater.com.au/ourprices).

### What to do if you have a question or dispute

9. If you wish to question or dispute any direct debit payment, notify us immediately in the first instance by calling 13 20 92 or writing to Sydney Water, Customer Payments, PO Box 974, Parramatta NSW 2124. We will investigate promptly. If we cannot resolve the matter, you can refer it to your financial institution.

### How we manage your personal information

10. Your personal information will be collected and used to make direct debit payments to Sydney Water. By submitting a direct debit request, you consent to us using your personal information to process payments, for payment related communication, and to settle any disputes. We will keep your account and financial details confidential at all times and only disclose those details in order to debit payments from your nominated account or card, in connection to an alleged wrongful or incorrect debit or as otherwise required or permitted by law. Please visit [sydneywater.com.au/privacy](https://sydneywater.com.au/privacy) for more details on how we treat your privacy.