

Direct Debit Request

Direct Debit is an easy and convenient way of paying your Unitywater bill. Unitywater Direct Debit options include:



- due date to pay your Unitywater bill in full and on time
- flexible payment arrangements, allowing you to average out the annual cost of your Unitywater bill, by making payments on a fortnightly or monthly basis.

Direct Debit Request Service Agreement

Our commitment to you

- When you register for Direct Debit, you are authorising Northern SEQ Distributor-Retailer Authority, trading as Unitywater, to withdraw funds from your nominated account. Direct debit withdrawals will be deducted from your nominated account in accordance with the terms of your Direct Debit Request (DDR).
- The DDR must be received at least 5 working days prior to the due date of your Unitywater bill or flexible payment arrangement. Otherwise the first direct debit withdrawal will be processed on the first payment due date occurring after Unitywater has received the new DDR.
- Direct Debit options:
 - due date to pay your Unitywater bill in full and on time
 - flexible payment arrangements, allowing you to average out the annual cost of your Unitywater bill, by making payments on a fortnightly or monthly basis.
- If a Direct Debit withdrawal falls on a weekend or public holiday, the Direct Debit withdrawal from your nominated account will occur on the next business day.
- Due Date Direct Debit – Should it be necessary to amend your Unitywater bill, the original bill will be cancelled and a new bill will be issued with a new due date. A request to amend your Unitywater bill is required at least 10 days prior to a due date DDR to enable us to stop the DDR. If a request to amend your Unitywater bill is received late and Unitywater is unable to stop the Direct Debit withdrawal, the payment will be processed against the revised bill. If the payment results in a credit balance, a refund can be requested or otherwise the credit will be allocated to your subsequent water bills. If the payment results in a residual balance outstanding, this amount will be withdrawn from your nominated account on the revised due date.
- Unitywater will notify you if the Direct Debit withdrawal was dishonoured and the reason. Unitywater will request that you make payment using an alternative method and may pass on any interest and processing costs.
- Unitywater is responsible for the physical storage of your DDR and will manage your personal information in accordance with the *Information Privacy Act 2009 (Qld)* and Unitywater's Privacy Policy. Unitywater will only disclose information that it has about you:
 - to the extent specifically required by law; or
 - for the purpose of this agreement, which includes disclosing information in connection with any query or claim.

Your commitment to us

- Third party or joint bank accounts are acceptable, provided the appropriate signatory/(ies) have signed this DDR form.
- If you currently have an overdue Unitywater account, please contact Unitywater's Credit team to discuss payment arrangement options on **1300 664 389**.

- It is your responsibility to ensure that Direct Debit is available from your nominated account. Unitywater does not direct debit passbook accounts and direct debit via the Bulk Electronic Clearing System (BECS) is not available on all accounts.
- It is your responsibility to ensure that there are sufficient funds available on the due date of your Unitywater bill or flexible payment arrangement. If there are insufficient funds in your account, your may charge you a dishonour fee.
- You should check your account statement to verify that the direct debit withdrawals from your account are correct.

Changes by you

- You may call Unitywater's Customer Service on **1300 0 UNITY (1300 086 489)** to:
 - change the amount and frequency of your DDR
 - cancel or defer your DDR
 - change the nominated bank account details for your DDR.

Changes by Unitywater

- Unitywater may vary any details of this DDR at any time by giving you at least 14 days notice in advance.

Your rights

- If you believe that there has been an error in direct debiting your account, you should call Unitywater directly on **1300 0 UNITY (1300 086 489)** and provide written confirmation as soon as possible to enable Unitywater to resolve your query as quickly as possible.
- There are strict guidelines to protect a Direct Debit customer who considers that their nominated account has been incorrectly debited. Dispute procedures are as follows:
 - in the first instance you must attempt to resolve the matter with Unitywater
 - if you are not satisfied with the outcome, you must then approach your financial institution
 - if the matter is still unable to be resolved, your financial institution will refer the matter to the Australian Payments Clearing Association Management Committee for resolution.

Unitywater's rights

- Unitywater will not accept your DDR if the application is incomplete, incorrect, illegible or misleading.
- Unitywater reserve the right to cancel your DDR should the Direct Debit be: rejected by your financial institution; dishonoured for insufficient funds twice within six months; or, in breach of other Unitywater Direct Debit Terms & Conditions.
- If you apply for a water search, this will act as a trigger for us to cancel your Direct Debit arrangements.