

Terms and conditions

You have entered, or are about to enter, into an arrangement to make payments to Sydney Water by Direct Debit.

These conditions set out the terms on which we accept and act under a Direct Debit Request you provide authorising us to debit amounts from your nominated account through the Bulk Electronic Clearing System (BECS), or credit card. These conditions are in addition to your payment obligations to us. These are set out in our [Customer Contract](#).

Please keep a copy of these conditions. They set out your rights and obligations to Sydney Water during the term of your Direct Debit arrangement.

What you need to know about Direct Debit

1. We will send you a written record confirming details of your Direct Debit request.
2. When we receive your Direct Debit request, we will start the deductions you requested:
 - If you select quarterly payments, we'll deduct the full amount on the due date shown on the bill.
 - If you select monthly payments (bank account only), we'll divide the amount due into three equal amounts that will be deducted from your nominated account each month. The first payment will be deducted on the due date shown on your bill. The second and third payments will be deducted on the same date over the next two months. If these dates fall on a weekend or public holiday, the deduction will be made the next business day.
3. You must ensure there are sufficient funds in your nominated account or credit card on the due date. If your financial institution rejects your payment, we will send a letter to your postal address advising you of our next actions. Your financial institution may charge you a fee if they reject your payment. In addition, we may also apply a dishonoured payment fee. Find out more in the [Prices for other services](#) fact sheet.
4. We reserve the right to vary, stop or cancel any payment arrangements with at least 14 days written notice.
5. If you wish to question or dispute a debit deduction, call us on 13 20 92.
6. We will still send a detailed bill to your nominated postal address.
7. If you change your account or credit card details and want to keep using Direct Debit, call us on 13 20 92.
8. You may defer, alter, stop, cancel or dispute your Direct Debit arrangement at any time. Call us on 13 20 92 before the due date 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 try to make a deduction.

What to check before you submit your request

- Automatic Direct Debit payments may not be available from all financial institutions. If in doubt, please ask your financial institution.
- Direct Debiting through BECS may not be available on all accounts. Check your account details against a recent statement from your financial institution to ensure your details are correct.

Privacy notice

We collect and manage the personal information you provide in accordance with the *Privacy and Personal Information Protection Act 1998*. We will not disclose the information you give us to any other party except where permitted by law. By applying for Direct Debit you consent to us using your personal information to deduct payments and settle any disputes. The bank may require such information to be provided in the event of a claim or in relation to an alleged or wrongful debit.

For more information or enquiries about privacy or access to your information, contact the Privacy Coordinator by:

- emailing privacy@sydneywater.com.au
- writing to The Privacy Coordinator, Sydney Water, PO Box 399, Parramatta NSW 2124.

Notice

- If you wish to notify us in writing about anything relating to this agreement, please write to Sydney Water, Reply Paid 974 Parramatta NSW 2124.
- We may correspond either electronically to your email address or by ordinary post to the address you have given us.
- Any correspondence to you will be deemed to have been received on the third business day after emailing or posting.