

Application of this Agreement

This Agreement relates to customers who have submitted the direct debit request and relevant information allowing Essential Energy ABN 37 428 185 226 to deduct payment by direct debit from their nominated bank account. This Agreement 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.

In this Agreement any reference to Essential Energy includes its trading entity Essential Water.

Please keep this Agreement for future reference. It forms part of the terms and conditions of your *Direct Debit Request*.

Definitions

Bank account means the account held at your financial institution from which we are authorised to debit funds.

Agreement means this direct debit service agreement between you and us.

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

Due date means the day the payment by you to us is due in accordance with the due date as shown on your bill or payment plan or Direct Debit Request.

Direct Debit Request means the online, verbal or written request between us and you to debit funds from your account.

Us or we means Essential Energy ABN 37 428 185 226 trading as Essential Water.

You means the customer who has authorised the Direct Debit Request.

Your financial institution means the financial institution at which you hold the bank account you have authorised us to debit.

By entering into the Agreement Essential Water will ensure that:

1. By submitting a Direct Debit Request to us, by telephone, electronically, or in writing you authorise us to debit the amount due on your bill from your bank account via the Bulk Electronic Clearing System (BECS) or by card. We will continue sending bills to your email or postal address.
2. We will debit your bank account or card for the total amount on your bill or payment plan amount on the due date. If the due date is a Saturday, Sunday or public holiday, we will process the direct debit the next business day. If you opt to pay the bill in full on the due date any overdue amounts will be included with your first bill payment. For payment timing, please contact your financial institution.
3. We will not issue individual confirmation of direct debit payments. Payments made will be available within your quarterly bill.

4. We reserve the right to vary, stop or cancel any direct debit arrangements with at least 14 days written notice.

Cancelling or Amending Direct Debits

5. To defer, change, stop, or cancel your direct debit, call us at **1800 441 888** at least 5 business days before the due date. You can also contact your financial institution to cancel, but please inform us as well to prevent any debits from your bank account or card.

By entering into the Agreement, you will ensure that:

6. You are aware that direct debiting through the Bulk Electronic Clearing System (BECS) is not available on all bank account types. Before completing your Direct Debit Request, we recommend checking with your financial institution that your nominated bank account or card accepts direct debits.
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 Agreement.
8. There are sufficient clear funds available in the bank account to meet each direct debit due date or on the next business day should the due date fall on a Saturday, Sunday or public holiday. If your financial institution rejects your payment, we will notify you via the preferred contact method to advise our next course of action. Your financial institution may charge you a fee if they reject your payment.
9. You must give Essential Water at least five business days' notice to update or cancel any Direct Debit Request details, including bank account details, payment changes, suspensions, or cancellations.
10. If you wish to question or dispute any direct debit payment, notify us immediately in the first instance by calling **1800 441 888**, visiting essentialwater.com.au/contact-form or in writing to Essential Water PO Box 5730, Port Macquarie NSW 2444. We will investigate promptly. If we cannot resolve the matter, you can refer it to your financial institution.

Our Approach to Managing Your Personal Information

We collect and use your personal information to process direct debit payments to us. By submitting a Direct Debit Request, you consent to us using your details for payment processing, communication, and dispute resolution. Your bank account and your financial information will remain confidential except as needed for debiting your bank account, addressing wrongful or incorrect debits, or as required by law. For more information on our privacy policy, please visit essentialwater.com.au/about-us/privacy-policy