



# Helping you through difficult times

**At Goulburn-Murray Water we understand that some of our customers are facing challenging times. That's why we're committed to doing all we can to support our customers.**

If you're experiencing financial hardship, there are a number of ways we can help you manage your account and relieve some of the pressure you may be facing.

We know that every situation is unique and financial stress impacts our customers in different ways.

Regardless of whether you're experiencing temporary or long term financial difficulties, we will work with you to find a solution to best suit your individual needs.

Together we'll develop a plan based on your circumstances to help you manage payment of your account.

## **Fixed charges account payment options**

To help you pay your 2016/17 fixed charges account, we're this year offering retail customers the following options:

- Four per cent discount when you pay your 2016/17 fixed charges account in full by 16 September 2016 (previously the discount was two per cent).\*
- Eight instalments of 12.5 per cent payable on the 16th of each month, starting on 16 September 2016, excluding January 2017, with final payment due on 16 May 2017 (previously we only offered four instalments). You can pay these instalments by direct debit for easy payment.
- Pay in full by 16 December 2016 (no discount).

\*This option is not available to urban water corporations or environmental water holders.

These new payment options were developed together with our Water Services Committees to provide more flexible options to support customers during difficult times.

## Other options

Other options we can offer include:

- flexible payment plans
- payment extensions
- direct debit instalments
- information about government pensioner concessions
- information about accredited financial and health support.

If you would like more information about our flexible payment plans, please call us on **1800 013 357**.

## Support services guide

The following organisations offer a range of support services if you require further assistance.

### Farm Support

**Agriculture Victoria**

Call 13 61 86

[www.agriculture.vic.gov.au](http://www.agriculture.vic.gov.au)

**Murray Dairy  
Tactics for Tight Times**

Call (03) 5833 5312

[www.murraydairy.com.au/tftt](http://www.murraydairy.com.au/tftt)

**Goulburn Murray Hume  
AgCare**

Call 1300 834 775

[www.gmhagcare.org.au](http://www.gmhagcare.org.au)

### Health Support

**NURSE-ON-CALL**

Call 1300 60 60 24

**Lifeline**

Call 13 11 14

[www.lifeline.org.au](http://www.lifeline.org.au)

**Mensline Australia**

Call 1300 78 99 78

[www.mensline.org.au](http://www.mensline.org.au)

**Beyondblue**

Call 1300 224 636

[www.beyondblue.org.au](http://www.beyondblue.org.au)

**GV Area Mental Health  
Services**

Call 1300 369 005

[www.gvhealth.org.au/services/mental-health](http://www.gvhealth.org.au/services/mental-health)

### Translation Services

**GMW Translation Services**

Call 03 9280 1993