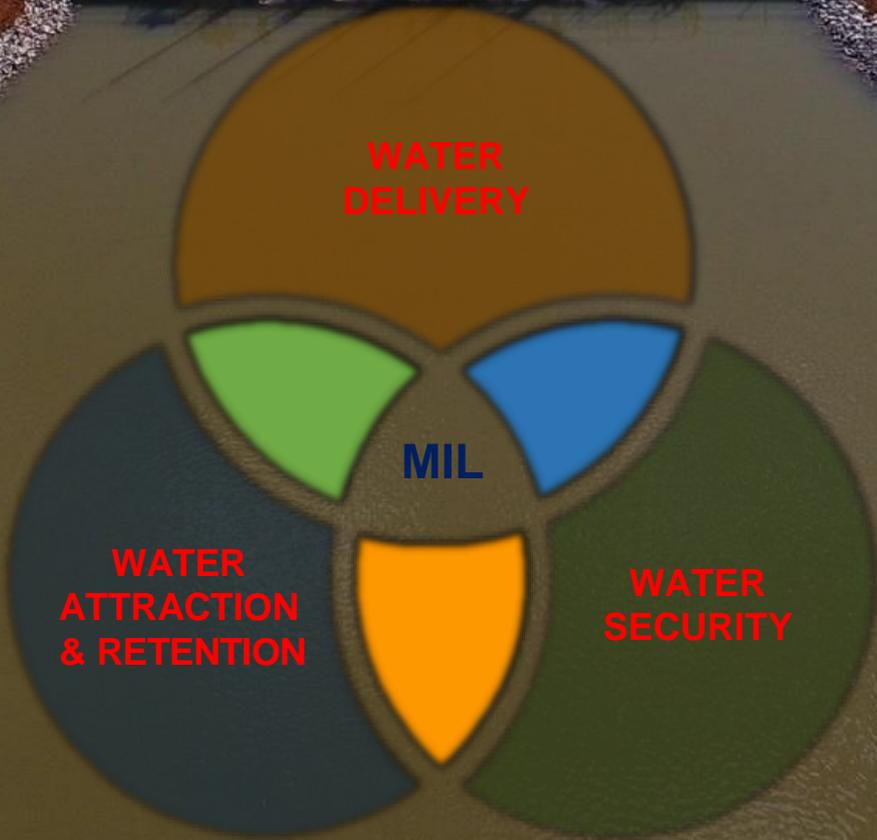
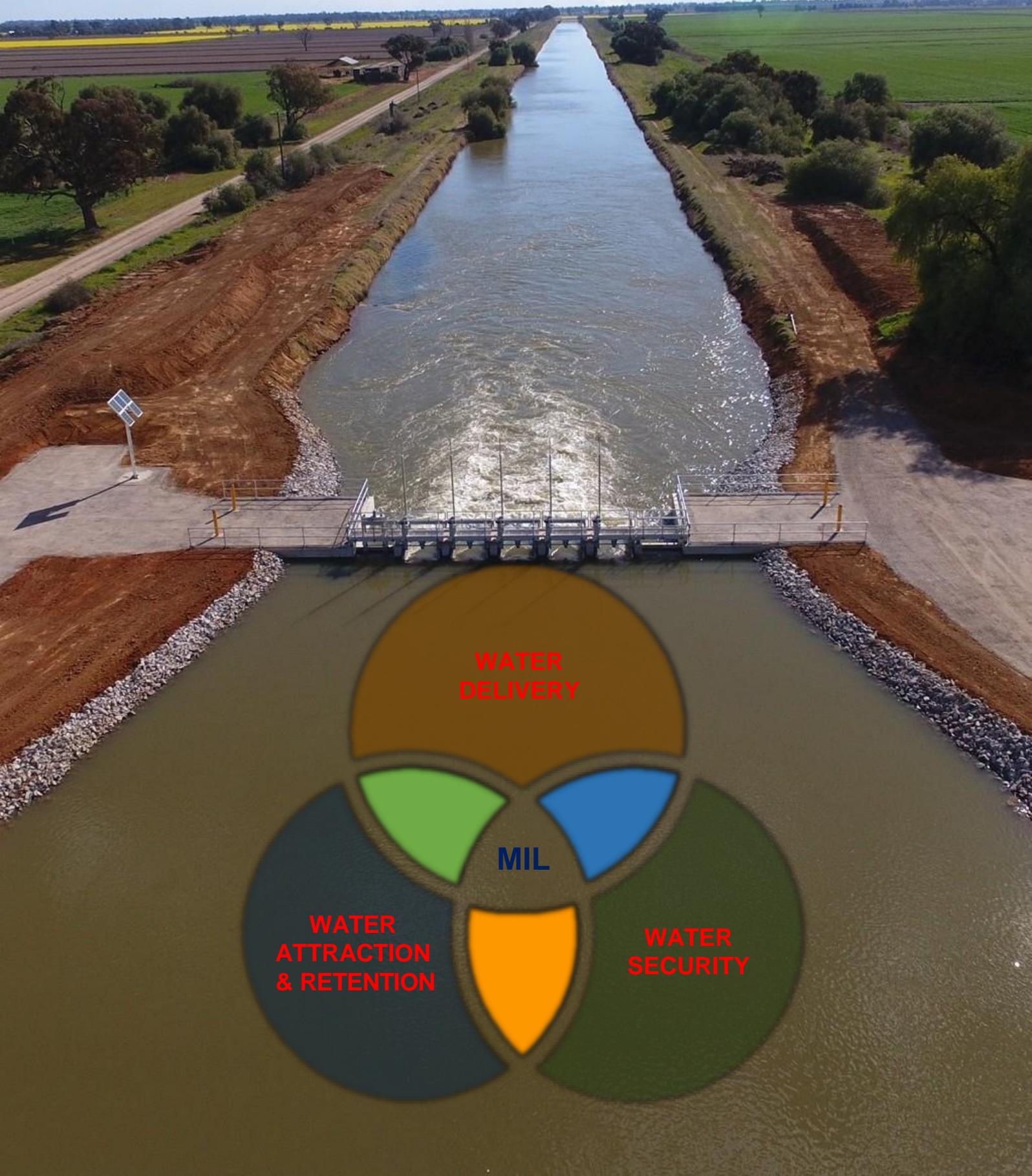


Season Operating Plan

2019/2020



Murray Irrigation



Season Operating Plan

Irrigation Season – 2019 / 2020



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1 2019-2020 Season Operation Summary

The 2019/20 Irrigation season will see Murray Irrigation move towards the 2025 strategic plan. Our vision is to be a company known for high performance, no-nonsense operational culture focused on delivering for our farmers, the community and the environment and regarded as a trusted voice in the development of local and national water policy.

Our WATER values will underpin all activity undertaken for both staff and our customers:

- **W**ellbeing and safety
- **A**ccountability
- **T**eamwork
- **E**mbrace Change
- **R**espect

The company has sufficient resources to supply customer demand for the 2019/20 irrigation season. In line with the Water Delivery Operating Modes Framework the season will commence in Mode 1 of operation.

The Season Operating Plan has been developed around three key themes to align with the strategic plan:

- **Water Delivery - Operations**
- **Water Security – Influence**
- **Water Attraction/Retention - Brand**

2 Water Delivery Operations

Delivering best-in-class delivery services to agriculture, government and the environment.

Murray Irrigation is focused on ensuring our customers and the business has a strong, confident and sustainable future. Water Delivery are responsible for the delivery of supply to customers through the network of channels.

To achieve this, we aim to work with our customers to ensure we provide a reliable and timely service to meet customer needs along with compliance requirements which are appropriate to the level of risk.

To deliver a best in class service Water Delivery will be targeting system efficiency and customer service, with a renewed focus on innovation and flexible operating plans to meet the season requirements.

2.1 Water Delivery

2.1.1 Operating Modes

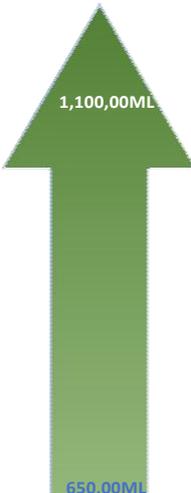
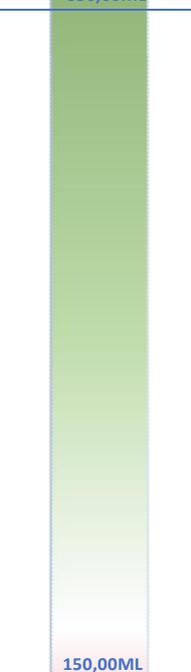
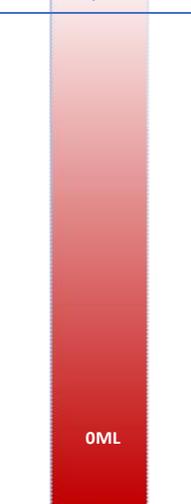
Operating modes are a set of parameters describing how the system will be operated based on the seasonal outlook and environmental pressures. One or more of the options described in each mode may be used.

These operating parameters may change and will be communicated to customers throughout the season.

The following principles will apply through all operation modes

The Company will:

1. Safely operate the system to return the most practical conveyance savings possible
2. Endeavour to satisfy customer requirements within operating parameters.
3. Work to implement improvements and construction activities within the system
4. Support maintenance activities on the company's infrastructure.
5. Communicate when moving from one operating mode to another.
6. Manage Supplementary events to maximise the yield of the bulk licence

Operating Modes	
Potential Deliveries	Operational Parameters
<p>Mode 3 - Normal</p>  <p>1,100,00ML</p> <p>650,00ML</p>	<p>Mode 3 - Normal</p> <p>Level of service - HLOS and SLOS will operate normally. HLOS may revert to SLOS operation based on demand, irrigation intentions or customer allocations.</p> <p>Order notice period - 4 days maximum wait.</p> <p>Channel Levels</p> <ul style="list-style-type: none"> • Full Supply Level (11.38 -11.44) - Most channels will be operated at this level. • Preservation Level(11.21 -11.37) - May be used temporarily when no demand or intentions in the channel section • Stock and Domestic Level (11.00 -11.20) - May be used temporarily when no demand or intentions in the channel section. • Drought Level (0.00 -10.99) - May be used temporarily when no demand or intentions. <p>Stock and Domestic supply - As normal.</p>
<p>Mode 2 – Dry</p>  <p>150,00ML</p>	<p>Mode 2 – Dry</p> <p>Level of service - HLOS may revert to SLOS operation based on demand and water intentions</p> <p>Order notice period - 4 days minimum order notification required. Where possible orders will be satisfied earlier.</p> <p>Channel Levels</p> <ul style="list-style-type: none"> • Full Supply Level (11.38 -11.44) - Channel sections with current or future orders will be operated this level • Preservation Level(11.21 -11.37) -Channel sections upstream of reoccurring orders and channels required for efficient system operation • Stock and Domestic Level (11.00 -11.20) – Channels with S&D outlets and demand • Drought Level (0.00 -10.99) -Channels or spurs with no S&D outlets and no water intentions <p>Stock and Domestic supply – Customers to contact Customer Support if inadequate level for S&D supply</p>
<p>Mode 1 - Drought</p>  <p>0ML</p>	<p>Mode 1 – Drought</p> <p>Level of service - HLOS Reverted to SLOS</p> <p>Order notice period - 6 days Order notification required</p> <p>Channel Levels</p> <ul style="list-style-type: none"> • Full Supply Level (11.38 -11.44) -Channel sections with current or future orders will operate at this level • Stock and Domestic Level (11.00 -11.20) - Channels may be operated at this level where S&D water has been requested. • Preservation Level(11.21 -11.37) -Channels that require this level for efficient system operation • Drought Level (0.00 -10.99) - Small channels or spurs with no S&D outlets and no order intentions may be operated at this level. • <p>Stock and Domestic supply -Customer to call Customer Support to arrange supply. Customers may be required to pump from channels or have water delivered. Channels may be pulsed at intervals.</p>

2.1.2 Starting the irrigation season

WaterNSW will make an opening allocation announcement on 1 July 2019. The company will open the season in Mode 1 (see section 2.1.1). Changes to operating modes will be communicated with customer throughout the season.

The below set of key factors and data will be analysed to make an informed decision to determine the operating mode.

- Volumes on access licences
- Customer carryover
- Supplementary water availability
- Customer trade in and out
- Allocation in customer accounts.
- Operational areas with large potential demand.
- Water availability outlook and forecasts provided by WaterNSW
- Current weather and long-range predictions from BOM
- Winter works schedule and completion dates (capital and maintenance)

Subject to these key factors Murray Irrigation will commence refilling of its supply channels through its bulk supply offtakes on 24 July 2019

Murray Irrigation will endeavor to deliver water to all customers by the 15 August 2019 Channel refilling updates will be provided to customers in *Talking Water*, as required.

In the event of a Supplementary Water access period announced by WaterNSW, Murray Irrigation will manage the event to maximise the yield of the bulk licence.

While channels are being refilled, water orders **may** not be deliverable within operating mode notice periods. Customers are advised to provide advanced warning of delivery requirements to enable Murray Irrigation sufficient time to refill channels where necessary to meet delivery requirements.

Murray Irrigation will consider delivering customer orders on a case by case basis while downstream channel filling is occurring, if there is no detrimental impact to previously planned flows allocated for channel filling. (i.e. customers' orders will be additional to channel filling flows).

2.1.3 Delivery service levels

2.1.3.1 High Level of Service Outlets

High Level of Service (HLOS) outlets can be operated with the following benefits depending on season operating mode.:

- The ability to start/finish or change your water orders multiple times per day, subject to channel constraints;
- Orders can be placed at any time with 6 hours' notice required to start an order and 2 hours' notice to change an order. These time restrictions are automatically managed by the water ordering system.

Note: HLOS may revert to SLOS depending on the Operating Mode

2.1.3.2 Standard Level of Service Outlets

Standard Level of Service (SLOS) outlets can be operated with the following benefits depending on season operating mode.

- The ability to start/finish or change your water orders twice during a 24-hour period, subject to channel constraints
- Order duration can be in 12 hourly increments (rather than 24-hour increments)
- Orders/changes must be placed before 6:30am or 6:30pm for that order to be considered for activation in the next 12-hour period. (These time restrictions are automatically managed by the water ordering system.)

2.1.3.3 Manually operated Outlets

Outlets without remote control access require a different management regime than automated outlets.

The following service level will be provided to manual outlets depending on season operating mode:

- Manual outlets will be operated by a Murray Irrigation employee at one (1) change per day. However, the time it opens, or changes may vary each day due to demands of the automated system.
- On the day of the order start, change or finish a Murray Irrigation employee will call the customer with the expected time that they will be at the outlet to open/close or change it.
- Requests for order start/changes are to be placed prior to 6.30am through the water ordering system. Advance notice of four days is still required for guaranteed availability.

2.1.4 Wet weather contingency

In some circumstances during periods of wet weather, it may not be possible for Murray Irrigation to physically access some sections of channel to make requested changes to water delivery requirements (as detailed by customers' water orders).

In cases such as this, Murray Irrigation will attempt to notify customers as soon as possible and discuss potential contingency measures.

Customers are reminded that they are not permitted to adjust their outlets unless instructed or authorised by Murray Irrigation. Page 16/20

2.1.5 Off allocation/ supplementary water

Off Allocation Water refers to the use of water on farm without debit from the customers water account. Off Allocation water will only be offered to customer when a benefit to the company can be realized. This may occur when draining channel sections of systems.

Usage fees still apply to Off Allocation Water deliveries which are also included within the 120 percent Delivery Entitlement trigger for the Casual Water Usage Fee.

Unlike Off Allocation, Supplementary Water Access is announced by WaterNSW. In times of a Supplementary announcement, the company will manage the event to maximise the yield of the bulk licence. This may or may not include offering Supplementary Water Access to customers.

In periods where Murray Irrigation does elect to announce internal periods of Supplementary Water access, the event will be managed with the view of maximising water availability to Murray Irrigation customers. Key points to note regarding internal Off Allocation Water access periods include:

- For the period 15 September to 31 December, net diversions of Supplementary Water at the Mulwala Canal Offtake are likely to be limited to 5,000 ML/day (approximately 50 percent of channel capacity) in accordance with the terms of the partial Supplementary Water Access Licence sale in March 2007.
- Large increases in daily demand may mean the need for Murray Irrigation to apply restrictions to supply rates for operational reasons such as channel capacity constraints.
- There are no opportunities internally within Murray Irrigation to concurrently divert On Allocation Water during Supplementary Water events.
- Where possible, Murray Irrigation will manage its bulk Water Access Licences to limit either the likelihood and/or magnitude of restrictions required during a *Supplementary Water Access event*
- Although Murray Irrigation will attempt to maximise a Supplementary event there is no guarantee of supply during this period and is considered *opportunistic*.

Customers who hold private Supplementary Water Licences may annually transfer supplementary water to Murray Irrigation for use in addition to any Murray Irrigation off- allocation use. The following conditions will apply:

- Transfer must be done during a supplementary event.
- Murray Irrigation must have the ability during that event to divert the

additional water. Situations where this may occur include:

- Murray Irrigation's daily order volume is not restricted during a Supplementary event;
- Murray Irrigation exhausts its own licence before an event concludes;
- Murray Irrigation's Supplementary event is shorter or for less volume than the actual supplementary event (e.g. the company finishes a day earlier because our demand exceeds available supplementary water diversion limit).

This process is subject to Water NSW and NSW Department of Industry - Water policies that may be subject to change and are outside of Murray Irrigation's policy.

2.1.6 Water Quality

Murray Irrigation does not guarantee the quality of water delivered to customers through the supply system. Water supplied by Murray Irrigation to customers is not potable. This means that water supplied by Murray Irrigation is not suitable for humans to drink.

Murray Irrigation does not guarantee the quantity or quality water extracted from the stormwater escape system.

Murray Irrigation notifies customers via *Talking Water* of any known water quality concerns regarding water that is being delivered at the Mulwala Canal and/or Wakool Canal offtakes.

Customers are also advised that in some locations there might be temporary periods of reduced water quality due to channel maintenance requirements. Any such events will be communicated with customers.

2.1.6.1 Blue-green algae

Murray Irrigation is a member of the Murray Regional Algal Coordinating Committee (MRACC). The MRACC provides regular updates on the level of the blue-green algae within the Murray System. Murray Irrigation will communicate with customers in the event of high levels of blue-green algae.

For further information regarding Blue-green algae see government website:

<http://www.dpi.nsw.gov.au/content/agriculture/resources/water/quality/publications/blue-green-algae>

2.1.7 Land Sustainability Guidelines

Murray Irrigation is committed to achieving a balance between environmental responsibility and agricultural production.

Murray Irrigation is committed to ensuring efficient and sustainable use of water consistent with the Water Management Principles of the Water Management Act 2000 (NSW).

Land sustainability information is available on the Murray Irrigations website.

2.1.7.1 Stormwater escapes & drains

Customers must obtain approval from Murray Irrigation to discharge water into stormwater escapes or the supply system.

Customers need to comply with the *Land Sustainability Guidelines* prior to discharging water from their property after rainfall events.

Stormwater can be discharged from landholdings by two methods:

1. Landholdings with access to the stormwater escape system can discharge stormwater into the stormwater escape system after approval has been granted.
2. Landholdings with no access to the stormwater escape system can discharge water into the supply system after approval has been granted.

Application forms are available via Murray Irrigation's website. Customers can also contact Water Delivery on T. 1300 138 265.

2.1.8 Channel Maintenance

Customers who have concerns regarding the condition of their channels can contact Water Delivery on T. 1300 138 265.

2.1.8.1 Planned maintenance

Murray Irrigation will provide customers seven (7) days advance notification in the event any planned maintenance activities may interrupt customer service levels.

The SMS/email notification service may be used to communicate these messages.

2.1.8.2 Reactive maintenance

Murray Irrigation will endeavor to minimise the impact to customers during reactive maintenance activities

2.1.9 Ending the irrigation season

An assessment is conducted in April each season to determine the season closure date. It is likely that both the Mulwala Canal and Wakool Canal offtakes will be closed sometime during the period 1 to 15 May 2020.

The assessment looks at some of the following key factors.

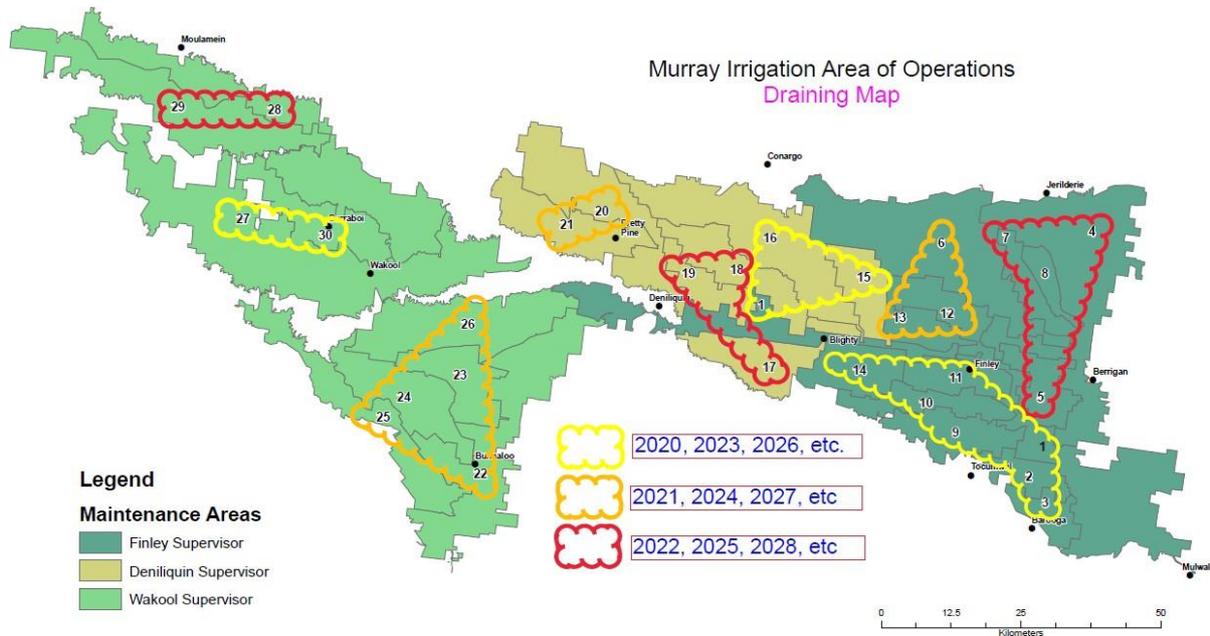
- Customer demand
- Allocation remaining in customer accounts.
- Volumes remaining on access licences
- Winter Works schedule and completion dates (capital and maintenance)
- Current weather conditions and short-term predictions from BOM
- WaterNSW and MDBA constraints
- Season commencement date

Communication regarding the end of season arrangements and notification of customer responsibilities will be announced in Talking Water.

2.1.10 Winter Maintenance

Future winter works aim to balance execution of maintenance with saving water in channels.

It is planned that the channel system will be drained 1 in every 3 years in a systematic and predictable pattern. For example see below map:



2.2 Domestic Water Supply

Murray Irrigation also provides access for customers to domestic water supply through its infrastructure. This is usually provided via an unmetered pipe from the water supply system. Customer with an unmetered pipe are assumed to have a 2 ML usage each year. This amount is debited from the water allocation account at the commencement of each season.

Stock and domestic supply conditions are outline within the Water Delivery Operating Modes Framework for each operating mode.

Arrangements for accessing domestic supply can be made by contacting Water Delivery on 1300 138 265

2.2.1.1 Domestic Only Water Supply Agreement

This arrangement is available to customers whose only connection to Murray Irrigation's water supply system is an unmetered pipe, or via a 'joint water supply scheme'. The water supplies a house and possibly a dam but does not supply commercial activities including irrigated farming or commercial livestock enterprises. Customers with irrigation outlets (except joint water supply schemes) are ineligible for this arrangement.

Under this agreement you will not have a water allocation account, receive allocation, or be able to participate in the annual water trade market. Water supplied under this arrangement will be sourced from allocation made available to the company's conveyance water access licence.

Customers wishing to convert from an irrigation water supply to this arrangement must also apply to remove all irrigation outlets.

2.2.1.2 Unused domestic 2ML deemed usage credit

Historically, all unmetered domestic pipe outlets were debited with a deemed (assumed) usage of 2ML per outlet at the start of each season in accordance with the Distribution Rules Policy. This water allocation debit was applied irrespective of whether an unmetered domestic pipe outlet was used during the season or not.

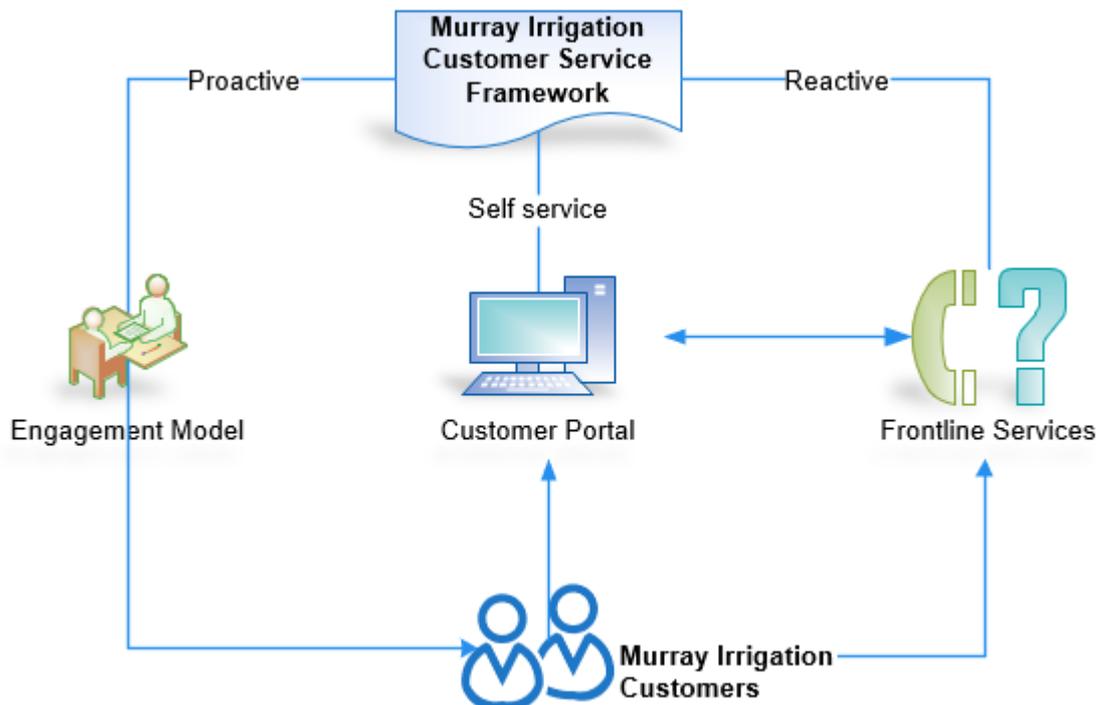
Murray Irrigation is again offering a 2ML water allocation credit provision for unused domestic pipe outlets. Key points include:

- Applications must be made in writing on the prescribed form and received by Murray Irrigation no later than Friday 20St September
- Application forms (Form WM1) are available from the 'Forms' section of Murray Irrigation's website or by contacting Customer Support
- Applicants must clearly identify which pipe outlet(s) their written application applies to. Outlet numbers are generally signposted at the site of each outlet
- Applicants must be able to demonstrate that their outlet has not been used for the 2019/20 season
- Outlet fees will still apply

Refer to Murray Irrigation's schedule for Standard Service Fees for details regarding application costs. Where practical, Murray Irrigation will temporarily disable domestic outlets that have been approved for a deemed usage credit.

Customers may also wish to consider the permanent removal of unused domestic outlets. Please contact Water Delivery on **T. 1300 138 265** for further details.

2.3 Customer Service Framework



2.3.1 Frontline Services

The front-line support service offers customers an accessible, responsive and flexible service which facilitates customers' enquiries and issues in an efficient and timely manner delivering value for both the customer and company.

The multi-skilled and professional Water Delivery team will be the first point of contact for a wide range of customer interactions and business transactions with the company including assistance and support with customers' water ordering needs, water account management, annual transfers, Water Exchange activity, service requests (S&D installation, outlet upgrades, field assessments), boundary alterations and change of ownership.

This will enable customers to conduct necessary business with Murray Irrigation with ease in a seamless manner allowing them to focus on their farm-business. Murray Irrigation will provide a transparent, clear and timely action plan for all service requests.

Phone Support is provided 7.00am – 7.00pm seven days per week during the irrigation season

Front line services are also available in person at each of Murray Irrigation's Customer Centre's.

- Deniliquin Customer Centre – Monday to Friday 8.30am-5.00pm
- Finley Customer Centre – Monday to Friday 8.30am-5.00pm

2.3.2 Customer Engagement

Murray Irrigation aims to strengthen new and existing relationships by conducting focused and meaningful engagement with our customers, industry bodies, representative groups and stakeholders.

Through the engagement model Murray Irrigation will work with customers to improve service level benchmarks, aim to be more proactive and reduce reactive provision of services to customers.

The Water Delivery team will annually communicate the yearly engagement schedule with customers. Changes to the schedule will be communicated throughout the season.

2.3.3 Customer Portal (self-service)

The new Murray Irrigation Customer Portal and Water Exchange (WEX) provides a modern, automated and secure interface for customer's water allocation accounts and water related activities.

The portal enables customer to self-manage their water and financial accounts alongside providing access to the Water Exchange to enable trading in temporary water and delivery entitlements.

The Portal allows customers to:

- place, amend and stop water orders within the operational modes
- view their water allocation account balances and metered usage
- update contact details
- manage the messages they receive
- transfer water between internal holdings
- view & download invoices
- pay invoices online
- view Water Exchange listings
- buy and sell on the water Exchange

2.3.4 Emergencies

Murray irrigation provides an emergency phone response for external customers and community members to report emergency situations. The phone system will enable identification of an emergency call and triage the initial emergency response.

For emergencies call T. 1300 657 313

2.3.4.1 Initial emergency triage response

The phone system supports an initial triage response in accordance with the following structure:

If life at risk –contact emergency services on 000

If a Murray Irrigation operational emergency – transferred to an operator

If not an emergency - leave a message

2.3.4.2 Emergency Response

Unforeseen circumstances may mean that Murray Irrigation's Emergency Response Plan is initiated. In the event this occurs, Murray Irrigation will attempt to contact all

affected customers and will aim to minimise the impact upon service delivery in the shortest time frame possible.

2.3.5 Customer Communications

2.3.5.1 Talking Water

Murray Irrigation issues a weekly customer newsletter called *Talking Water*. This is a single page newsletter issued on Tuesday each week and includes up to the minute news and key issues such as official company announcements, operational issues, water availability and usage, trade data, channel flows, rainfall figures and up to date MDBA storage and river flow information. You will also find upcoming events, and various other matters of interest to Murray Irrigation customers.

Customers must register to receive *Talking Water*, with an option for either fax or email delivery.

2.3.5.2 SMS and email notifications

2.3.5.2.1 Automated messages

Customers can register to receive various automated SMS/email notifications from the water ordering system.

Notifications available include:

- Allocation, off allocation and Supplementary announcements
- Insufficient water - not enough water in the account to cover the order
- Order confirmation
- Order ending - 4-day alert (for orders longer than 4 days)
- Order end alert
- Order starting – 4-day alert
- Order start alert
- Out of Water - allocation account is approaching a zero balance

Utilising these notifications can assist customers in managing their water allocation account. These services can reduce the risk of delays or interruptions to irrigation programs.

Customers are encouraged to access these settings through the Customer Portal

2.3.5.2.2 Murray Irrigation generated SMS messages

Utilisation of new technology has allowed Murray Irrigation to send bespoke messages to customers via an SMS service. Water Delivery utilise this communication tool to communicate key activities and notifications to customers over the season.

2.3.5.2.3 Casual usage notification via SMS message

A notification will be sent to customers who exceed the casual usage threshold each Tuesday throughout the irrigation season

An example of the message will be ***“Your Murray Irrigation water account 1000000 (W999) has exceeded 120% of your annual delivery entitlements. Trade in ‘X’ annual delivery entitlements to avoid casual usage fees (this includes all your future orders) Further information contact Customer Support on 1300 138 265”***

Customers who do not have a mobile phone number linked their account will be notified of the casual usage risk via a phone call prior to the time of invoicing.

2.3.5.3 Sending messages to Murray Irrigation

Customers can engage with Murray Irrigation via the Customer Portal. Messages sent via the portal will be reviewed by the Water Delivery department and a response will be provided to the customer.

2.3.6 Water Ordering

Murray Irrigation provides a seven-day water delivery service to customers. This means that customers can make starts, finishes, increases and reductions to water deliveries on all days including weekends and public holidays via the water ordering system.

The Order Notice Period communicated within the operating mode is required to guarantee volume availability. The notice period is required to ensure efficient operation of the system.

Depending on the season operation mode and demand on the channel, orders will be endeavored to be delivered prior to the Order Notice Period wait period. The water delivery team will communicate with the customer regarding earlier access to water.

Customer are encouraged to order water through the customer portal. Customers encountering difficulty with this service can contact the water delivery team between 7am and 7pm

The water ordering system is available online or via mobile devices at www.water.murrayirrigation.com.au

A guide to placing water orders is available on Murray Irrigation’s website here – Water Ordering Instruction Guide

After processing customer water orders, Murray Irrigation lodges both a daily (i.e. today) and four-day advance order for its bulk offtakes with Water NSW by 8.00am each morning.

Murray Irrigation’s four-day advance order is then considered in conjunction with other river demands to determine the daily release rate from Hume Dam. This means that Murray Irrigation is often not permitted to divert more water than the volume specified in its four-day advance water order lodged with Water NSW

When a water order is lodged, the volume of water required to complete that water order is debited from the water available on a customer’s account. For more detailed information on understanding your Water Allocation Report, please visit <https://www.murrayirrigation.com.au/wp-content/uploads/2018/05/Fact-Sheet-Water-allocation-report-orders.pdf>

Alternatively, you can contact Murray Irrigation's Customer Support team on **T. 1300 138 265**.

2.3.6.1 Customers not taking ordered flow

An automated system relies on outlets taking the flow that has been ordered to operate efficiently.

Under section 4.4. the Distribution Rules, a customer must take water at a rate of flow specified in their water order by operating their works in a manner adequate to accept the flow.

If an outlet fails to take their ordered flow the following steps are followed

1. Water Delivery will contact the customer to ask that required flow be taken.
2. If a customer continues to order a flow and not take it a Water Delivery team member will work with the customer on a solution.
3. Continual overordering will result in the maximum ordered flow available on the outlet being reduced and the company may debit the customer's account as specified in section 4.5 of the Distribution Rules.

2.3.7 Restriction of supply

In some circumstances, it may be necessary for Murray Irrigation to apply flow restrictions to a customer's order. Usually this will occur when the demand is greater than the capacity of the supply system.

Unless otherwise negotiated with customers (e.g. rescheduling), when Murray Irrigation needs to apply restricted flow rates it will do so in accordance with the *Distribution Rules Policy*.

Flow restriction rates are determined based on customers flow shares.

Further details can be found in Clause 8 of the *Distribution Rules Policy* available on the Murray Irrigation website under *Corporate/Company Policies*.

Any interruptions or alterations in customer orders will be communicated by Murray Irrigation directly with the affected customers.

Customers affected by supply issues can contact Water Deliver on T. 1300 138 265.

2.3.8 Stop Supply

2.3.8.1 Stop Supply - Out of Water

It is the responsibility of customers to monitor water usage and maintain a positive account balance. When an account reaches a zero balance, all outlets will be finished by Murray Irrigation. Any new orders may be subject to the order notice period as per the operating mode.

Water Delivery will attempt to contact customers whose allocation accounts are approaching a zero-water balance, advising them of their status.

Customers can also nominate to receive notification via SMS or email that their allocation account is approaching a zero balance.

Customers who have been sent a notification, or have been contacted previously, may find that their outlets are switched off without notice when a zero balance is reached.

Once an outlet has been finished due to a zero-allocation account balance, the landholding will be placed on “Stop Supply” until water is allocated, purchased or transferred to the account. Customers will need to contact Murray Irrigation to have the “Stop Supply” removed to enable them to order water.

Customers whose accounts are on “Stop Supply” for having a zero-water balance are still entitled to order water during a supplementary water event.

2.3.8.2 Stop Supply – Un-financial

Customers who have outstanding accounts with Murray Irrigation will also be placed on stop supply. Customers whose accounts are on “Stop Supply” for financial reasons are not entitled to order water in any circumstance, nor are they eligible to participate in Murray Irrigation’s Water Well

The company’s financial terms are provided in the table below.

	IN TERMS		OUT OF TERMS				
Quarter 1 Sept Qtr	Invoice Issued	Account Final Due Date	<i>Reminder Notice for Accounts Outstanding End December</i>	Interest Charges	<i>Letter of Demand for accounts Outstanding End January</i>	Stop Supply	<i>Debt Recovery for Accounts Outstanding End March</i>
July	End October	End December		Start January		Start February	
August							
September							
Quarter 2 Dec Qtr	Invoice Issued	Account Final Due Date	<i>Reminder Notice for Accounts Outstanding End March</i>	Interest Charges	<i>Reminder Notice for Accounts Outstanding End April</i>	Stop Supply	<i>Debt Recovery for Accounts Outstanding End June</i>
October	End January	End March		Start April		Start May	
November							
December							
Quarter 3 Mar Qtr	Invoice Issued	Account Final Due Date	<i>Reminder Notice for Accounts Outstanding End June</i>	Interest Charges	<i>Reminder Notice for Accounts Outstanding End July</i>	Stop Supply	<i>Debt Recovery for Accounts Outstanding End September</i>
January	End April	End June		Start July		Start August	
February							
March							
Quarter 4 Jun Qtr	Invoice Issued	Account Final Due Date	<i>Reminder Notice for Accounts Outstanding End September</i>	Interest Charges	<i>Reminder Notice for Accounts Outstanding End October</i>	Stop Supply	<i>Debt Recovery for Accounts Outstanding End December</i>
April	End July	End September		Start October		Start November	
May							
June							

As described above, the company will withhold certain benefits from customers who have outstanding debts with the company. In line with the Entitlements Contract, Murray Irrigation reserves the right to sell customers’ temporary water allocation to settle an outstanding debt, a notice period of 14 days applies prior to this action being taken.

3 Water Well

The Board of Murray Irrigation recently approved the Resource Management Policy. The policy guides decision making to ensure responsible management of company resources while maximizing the benefits to company and customers.

The water well contains four current water products.

3.1 Allocation Advance

The allocation advance is an upfront additional allocation to customers. This volume is not required to be paid back but is simply an additional volume of water provided to customers. Allocated against Delivery Entitlements it is a shareholder benefit. Triggered at 1% general security announcement the board of directors have approved a 5% allocation advance for the 2019/20 season.

3.2 Sustainability Product

The sustainability product is a commercialisation of a volume of water to eligible customers at a discounted price. The product aims to increase productive water use while improving the financial sustainability of the company.

The board of directors have approved a sustainability product for the 2019/20 season. Timing of this sale will be communicated through the season.

3.3 Resource Distribution

The resource distribution remains, as a metric of conveyance savings against budget. Timing of a potential resource distribution will be communicated with customers throughout the season to increase transparency and assist with planning.

3.4 Water Users Credit

The complaint meter credit was due to be finalised following the implementation of the PIIOP project. As part of the Water Well this will be rebranded, the Water Users Credit to encourage and reward water use within the footprint. The same eligibility remains.